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TOWARD A MODEL OF ISLAMIC INDIVIDUAL GIVING BEHAVIOUR: AN EXPLORATORY ANALYSIS

by

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A thesis submitted in fulfilment of the requirements for the award of degree of Doctor of Philosophy

Submitted to

City, University of London

Bayes Business School

September 2021

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Declaration

'I, Jasim Sady Al-Najmawi grant powers of discretion to the City University Librarian to allow the thesis to be copied in whole or in part without further reference to me. This permission covers only single copies made for study purposes, subject to normal conditions of acknowledgement'

Acknowledgements

As with any piece of research that results in the production of a thesis, on the cover there should be not only the name of the researcher, but also the names of all those unsung heroes; those who to varying degrees provide assistance, encouragement and guidance, and without whom I would not have succeeded. I am very grateful to all those people, my heroes, who have given me so much of their time, love and energy. In producing this thesis, I faced my final academic challenge, to gain a PhD.

There are so many people I would like to thank. I am so grateful for the time these people have given me to produce this thesis and finish my doctorate. Firstly, I must thank my supervisors at Bayes Business School, Professor Paul Palmer and Professor Stephen Lee, for their help and support throughout this process. They struck an admirable balance between giving invaluable guidance and freedom for independent research. Their guidance, comments, feedback, critique discussions and encouragement during the time of this research journey boosted my progress and strengthened my confidence to achieve the main objectives of this research.

Secondly, without the support and love of my family I know I could not have accomplished this thesis. A big thank you go to my wives, Weam and Khadija, for the endless amount of support, love, and encouragement to complete my academic journey, and to my daughter Sarah and my son Mustafa who supported and helped me in editing my writing and the typing most of my supervisory meetings' manuscripts.

Thirdly, thank you to the panel of experts' members, Dr Peter Grant, Dr Shariq Siddiqui, Dr Rafeel Wasif, Dr Maryam Saroughi and Dr Tariq Cheema. Your participation in the content validation process was valuable. Your thoughtful and detailed feedback have been very important to me. Thank you also to Dr Abdulaziz Chahbar, Dr. Abdulfatah S. Mohamed, Dr Noureddine Khadmi, and Dr Abdelhalim Ali Hassan Abo Jalalah, who so generously took time out of their schedules to participate in the group discussion session and make this project possible.

Fourthly, I must thank my colleague and close friend Mohammed Lamine Veten for his tremendous support during the course of this research journey. He took time to discuss this research study and offered many helpful suggestions that have notably improved this work. His

Dedication

To Majid, Rahaf, Eyad, Sofia, and Haya

Every day you warm my heart.

Abstract

Individual donations constitute a major resource for charitable organisations. Understanding the key motives and mechanisms that lie behind individual giving is therefore crucial for the development and sustainability of the philanthropic sector.

This study seeks to identify intrinsic and extrinsic determinants that may influence individual donating behaviour. It explores the influence of Islamic faith and prescriptions on determinants influencing charity giving in the context of a Muslim country such as the State of Qatar. Supporting this endeavour it develops a draft model reflecting on the individual giving behaviour processes and generates, develops, validates and tests scale items to measure the determinants influencing individual donating behaviour. In so doing, the study seeks to respond to the need for a more culturally and theologically nuanced understanding of the motives and practice of giving behaviour from an Islamic perspective.

An extensive literature review was conducted to study the determinants influencing charitable giving of individuals in the contemporary literature together with the development of a reflection on these determinants from an Islamic perspective.

This research adopts mixed, quantitative and qualitative approach in exploring the determination of the antecedents influencing donating behaviour and the development of an Islamic giving behaviour scale that reflects and measures these antecedents.

Expert reviews were used to assess individually and collectively the validity of the draft scale items. Focus group discussion was employed to examine the clarity of the developed scale items. An individually targeted questionnaire was used to obtain data directly from individual donors and to measure and assess the influence of antecedents on the donating behaviour of these individuals.

Exploratory factor analysis was used to examine the construct validity by examining the relationships among variables. Confirmatory factor analysis was used to confirm to what extent the model fits the data. Triangulation was used to support the validity.

Fifteen antecedents were found to be relevant in influencing donating behaviour within the context of the State of Qatar.

The study demonstrates that the determinants most influencing individual giving behaviour in the context of a Muslim country such as the State of Qatar context have a distinct nature and meaning that is drawn directly from Muslim culture. Their definitions, nature and dimensions may differ from what is explained by previous studies, particularly studies defined in the non-Islamic literature. The results achieved therefore provide a comprehensive alternative to our current understanding of the motivations and individual giving behaviours that characterise charitable giving in the context of a Muslim country such as the state of Qatar.

A new draft model of individual donating behaviour that focuses on Islamic charitable giving is proposed. This draft model incorporates the 'intention' construct as a potentially important intermediate variable impacting on Islamic giving behaviour. The presence of the new "intention" construct in the mind of the potential Islamic donor serves as a stronger directional signpost for the intention to donate, and directly influences individual's motivating factors.

A variety of significant predictors have been found for individual donating behaviour, including religiosity; altruism, empathy, trustworthiness, and others. This study demonstrates that, compared to previous western constructs of individual giving, reputation, commitment, and solicitation are not statistically significant in determining individual giving behaviour. The final draft model is of a good fit and can be operationalised effectively.

Abbreviations and Acronyms

CFA -   Confirmatory Factor Analysis

EFA -   Exploratory Factor Analysis

GCC -   Gulf Cooperation Council

IRTI-   Islamic Research and Training Institute

NGO-   Non-Governmental Organisation

QC-   Qatar Charity

PBUH-   Peace Be Upon Him

RACA-   Regulatory Authority of Charitable Activities

RI-   Relationship Investment

MI-   Mutual Influence

CA-   Communication Acceptance

FO-   Forbearance from Opportunities

MEM-   Mediated Effect Model

DEM-   Direct Effects Model

LOV-   List of Values

NPO-   Non Profitable Organisation

FGD-   Focus Group Discussion

CHAPTER ONE: INTRODUCTION

1.0   Introduction

At the international level, charitable giving has become a significant monetary resource, especially in developed countries to generate the activities of the not-for-profit sector, and a clear indicator of the importance of individual donations as an essential and main resource for charitable organisations. For instance, according to Coutts Million Dollar Donors Report, in 2015 there were 2,197 donations, worth a combined $56bn, across the UK ($2.8bn), USA ($19.30bn) and Middle East (GCC) ($33.9bn). The overall value increased significantly compared to the $17bn donated in the same regions the previous year. There was one single gift of $32bn, but even discounting that, the value of donations rose more than 41%. The number of donations increased by 57% compared to 2014. From this total donations, individual donors consist about 59% in USA, less than 50% in UK and 98% in Middle East (GCC)[1] (Coutts Million Donors Report 2016). According to USA Giving 2018 Annual Report, charitable giving worth of $427.71bn were collected in 2018, 68% of this amount contributed from individuals compared to 2017 where $410.2bn donations collected and 70% out of it contributed from individuals (USA Giving 2019 and 2018 Annual Report). In 2019 CAF UK Giving survey shows that the overall estimate of household giving in the UK is relatively stable in cash terms at £10.1bn reflecting the enduring generosity of the UK and ranking it among the most generous in the world. The survey shows that 65% of those being interviewed have giving money to charity either by donating or via sponsorship (CAF UK Giving 2019). Published figures in 2018 show that the western countries continue to rank among the world top twenty in charity giving based on the survey conducted by CAF (CAF World Giving Index 2018).

Most interestingly, donations from individuals in USA for the last decade accounted for most of the total donations and were mostly donated to foundations, public and societal benefit, higher education institutions, arts, culture, humanities, health, religious purpose, overseas aid and others. In short, all the donations are intended to benefit the improvement of the society welfare through the not-for-profit institutions that serve as a mediator to establish charity among the society, in areas covering education, healthcare, disaster relief, social work and overall improvement of human condition.

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[1] https://philanthropy.coutts.com/en/reports/2016/executive-summary html

Despite the slowdown in the global economy after the great recession of 2008, charitable giving activities indicate an increase in total contribution (Marx and Carter, 2014). Others argue that charitable giving has witnessed a slide decrease during the recession (Clark et al, 2019). This shows that people are more willing to help in difficult situations as reported in the CAF World Giving Index 2018 whereby the philanthropic behaviour specifically in donating money, volunteering, and helping strangers are found to be increasing.

1.1 Understanding Giving Behaviour in Non-Western Cultures:

A staggering body of knowledge is available on charity giving in the social sciences. Research on charity shows up in journals from very different disciplines, including economics, marketing, social psychology, biological psychology, neurology and brain sciences, sociology, political science, anthropology, biology, and evolutionary psychology. Systematic reviews of the mechanisms supporting individual donation behaviour have been developed (Sargeant, 1999; Sargeant and Woodliffe, 2007; Sargeant et al, 2006; Bennett, 2013; Bennet, 2003; Smith and McSweeney, 2007) as well as an overview of research on determinants of charitable giving from all disciplines (Bekker and Wiepking, 2011).

Although, there are comprehensive research and studies in the existing literature about the giving behaviour in Western societies and cultures[1], researchers have only recently begun to examine whether these published studies and research have helped us to learn about giving behaviour across non-Western[2] countries and cultures. It is not surprising then that review of the literature demonstrates that it remains unclear whether the current research on the

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[1] The Western term here and from now on referes to Europe, Americas and Australasia. Western culture, sometimes equated with Western civilization, Western lifestyle or European civilization, is a term used very broadly to refer to a heritage of social norms, ethical values, traditional customs, belief systems, political systems, and specific artifacts and technologies that have some origin or association with Europe. The term has come to apply to countries whose history is strongly marked by European immigration, such as the countries of the Americas and Australasia, and is not restricted to the continent of Europe. (https://www.definitions.net/definition/western+culture).

[2] The non-Western here and from now on refers to rest of the world as opposite to the West. The terms Western and non-Western contexts or perspectives are used by various scholars and authors to differentiate between cultures in different disciplines including social science (Green and Alden, 1988, Jafar et al, 2012; Strombach et al, 2014).

In this research, we adopted the argument of Jafari and others (2012) that in using "the terms Western and non-Western contexts, we do not mean two separate clusters of culturally homogenious and geographically concentrated entities. Rather we use these terms to acknowledge a diversity of historical socio-cultural, economic, ideological and political factors that have driven socio-economic development and knowledge generation in different human socities".

demographic and social determinants of giving behaviour in developed countries explains giving behaviour in other contexts (Carkoglu et al, 2017, p. 41).

Despite the depth of knowledge acquired from the literature about giving behaviour and the determinants that have an impact on the individual donating behaviour, little has been published about the determinants of giving in non-Western context such as in developing countries and particulary in the GCC countries[1] within the Middle East.

In Muslim communities across the world, charitable giving is a common practice amongst individuals as both charity and philanthropy are deeply rooted in the religion of Islam. The literature shows that the principle of charitable giving is firmly enshrined in Islam. The growing positive impact to the society is also illustrated in the Holy Quran" "*The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing*"[2]. This verse describes the impact of giving to charity like a growing seed that multiplies from a tiny seed into seven spikes that each contains a hundred grains. Wahbah az-Zuhaily (2001) concludes that a charitable giving act impacts in multifold to both the doer and the society (az-Zuhaily, 2001, p. 47).

1.2   The Study in Context

There have been attempts to study the donating behaviour in some Muslim countries. Most of these studies are undertaken in the Malaysian context. (Osman et al, 2014; Awang et al, 2015; Baqutayan et al, 2018; Arli and Lasmono, 2015; Alias and Ismail, 2013; Hassan et al, 2018; Kashif and De Run, 2015; Noor et al, 2015; Muda et al, 2006; Shukor et al, 2016; Shukor et al, 2017) and Indonesia (Kasri, 2013; Arsyianti and Kassim, 2016; Hati and Idris, 2014) with few studies in some other countries such as Turkey (Carkoglu and Campbell, 2017), Pakistan (Kashif and De Run, 2015) Saudi Arabia (Opoku, 2013; Alhidari et al, 2018) and Morocco (Lambarraa and Riener, 2012). Review of each of these studies as part of the literature review associated with this dissertation demonstrates that individually and collectively these studies offer neither a thorough nor a full clarification of the individual donating behaviour from an Islamic perspective.

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[1] The GCC stands for the Gulf Cooperation Council is a regional intergovernmental political and economic union consisting of all Arab states of the Persian Gulf except Iraq, namely: Kingdom of Bahrain, State of Kuwait, Sultanate of Oman, State of Qatar, Kingdom of Saudi Arabia, and the United Arab Emirates.

[2] Holy Quran, 2:261

The GCC countries in Middle East including the State of Qatar have emerged as among one of the large donors in the world due to the huge wealth accumulated in the last half a century from their natural sources of oil and gas production. In addition, like other Muslim countries, the culture of helping and charity giving among individuals in these countries is deeply rooted in their history.

The State of Qatar has been chosen as a context to conduct this research study for many reasons; firstly, it is a very rich, wealthy country and regarded as having a generous society. Secondly, it is a Muslim country with diversity of population including working foreigners from many countries including nationalities from most of the Muslim countries. Thirdly, it's main charitable organisations are well known both on the regional level as well as recognised internationally in providing aid to many undeveloped and poor countries. Fourthly, the researcher himself has access to the data needed particularly from the charitable organisations as he has been working with some of these organisations as a senior executive for the last twelve years. Finally, the importance and the need for a comprehensive study of the charity giving phenomena and the antecedents that influence donating behaviour in this context will be of great benefits for the policy makers, the practitioners and the academic institutions to understand the giving behaviour of Muslim individuals living in wealthy and rich societies and countries such as Qatar.

1.3   Research Statement

There is a growing body of literature on charity giving, but much of this reflects on the experience of and research into charity giving in either North America or Europe (Eikenberry, 2006; Schneider, 1996; Burger and Veldheer, 2001; Bekkers and Wipkings, 2011). Most of the literature that discusses charity giving in different cultural or faith contexts is also rooted in Western perspectives (Adloff, 2015; Wright, 2001). International evidence suggests that there is an increased charitable giving across the world in different countries and faith traditions, but this has not been to date featured in this literature (CAF World Giving Index 2018).

The paucity of research into the role and practice of charity giving in non-Western cultural/faith contexts might lead to misunderstanding and misinterpreting of the way alternate cultures and faiths approach philanthropy, specifically individual giving behaviour in Muslim culture context and how to measure factors influencing it. There is a need therefore for more culturally nuanced research, which explores individual giving behaviour in different cultures and faiths including Muslim culture contexts.

There is also a growing recognition amongst both academics and practitioners that research into philanthropy with its different attributes, motivations, and processes needs to be increasingly multi-disciplinary - drawing on research undertaken in different disciplines in the social sciences and humanities. Disciplines often cited for inclusion in this respect include social policy, economics, political science, theology, comparative religions, and Islamic studies (Eikenberry, 2006; Wright, 2015; Singer, 2003, 2006 & 2011; Adloff, 2015; Wright, 2001; Eikenberry, 2006; Schneider, 1996; Burger and Veldheer, 2001; Opoku, 2013; McChesney, 1995; Ismail et al, 2013).

Additionally, as Bekker and Wipkings (2011) have noted, there has been a tendency in the past thirty years towards increased specialisation in research focus; with researchers drawing on research in their different disciplines, which in turn has created an undesirable situation that scholars know relatively little of the insights gathered in other disciplines or contexts. For example, most Western philanthropy and voluntary sector studies have not fully appreciated the theological influences of faith dimensions that are crucial to any understanding of the role and practice of charity giving within the context of Islamic culture settings.

Thus, research into Islamic philanthropy and in particular understanding individual donating behaviour, necessitates a move from studying the phenomenon through the lens of western philanthropic trajectories to one identifying the role of philanthropy based on a wider, more culturally and theologically nuanced understanding of the motives and practice of giving behaviour from an Islamic perspectives and approach.

Despite efforts to study donating behaviour in different Islamic context settings, there is a gap in the existing literature of studies and research on individual donating behaviour in GCC countries in the Middle East. Several published studies examine the motivational factors underlying charitable giving among individuals in the Saudi Arabia context (Opoku, 2013; Alhidari et al, 2018). By contrast, hilst individual giving is deeply rooted in the history of other Gulf states, such as the State of Qatar, there is rarely a published study or research that explores the motives and causes that influence individual donating behaviour in this small and wealthy country. One exception is the publication of a recent study focusing on examining the impact of religiosity on civic engagement as measured by money donation and time volunteering (Diop et al, 2018). Whilst comprising an important contribution to the extant literature on individual giving in a religious context, Diop and colleagues' study is drawn from a western rather than an Islamic perspective. For example, they employ evidence of regular attendance at *Fajr* (Aube

or dawn) prayer at the mosque as a measure of religiosity. However, analysis within the literature review of this research demonstrates that religiosity in Islam goes beyond rituals.

The skewed (Western) sources for the research operationalised in this study may well have also contributed to the research outcomes achieved, namely that they found little evidence that religiosity affects charitable donations (Diop et al, 2018, p. 308).

Another recent research by Alkahlout (2021) does look at Qatar as a case study for theological and sociological aspects of the practice of Zakat. It must be emphasized that this doctoral thesis is not going to concern itself with antecedents of *Zakat* giving. It has been found through this research that *Zakat* giving is highly distinctive and follows certain forms that can often be adjacent to philanthropy, but not directly comparable to what we are investigating in this study.

Therefore, an understanding of how individual decision to donate is made in the context of a Muslim country such as the State of Qatar and identifying the key variables that might influence the propensity to donate and impact that decision, is of particular significance and interest. Thus, the need for the development of a model reflecting on the individual giving behaviour processes in such context has never been greater.

1.4 Research Aims and Objectives

The aim of this study is to investigate, theoretically and empirically, the influence and impact of antecedents on donating behaviour of individuals from Islamic perspective. Hence, the general objective of the research is to conceptualize a model of individual giving in the context of the State of Qatar, reflecting identified most influencing factors and developing a valid and reliable scales to measure these factors.

To address the research aim, the specific objectives of the research are to:

1. identify, determinate and define intrinsic determinants that may influence individual donating behaviour

2. identify, determine, and define extrinsic determinants (mediated variables) such as trust, commitment, efficacy, efficiency and solicitation in underlying individual motives for electing to support a charity at a given level

3. Identify and highlight the influence of Islamic faith and prescriptions on determinants influencing charity giving in the State of Qatar.

4. develop a draft model reflecting on the individual giving behaviour processes in the State of Qatar

5. generate and develop scale items to measure determinants influencing individual donating behaviour

6. validate the content of the scale items to measure determinants influencing individual donating behaviour

7. translate scale items into Arabic language and examine its sense of clarity and meaning

8. test and purify the translated scale items to measure determinants influencing individual donating behaviour

9. determine the goodness-of-fit of the hypothesized model

10. promote greater understanding amongst academics and research institutes of the influence of Islamic values and prescriptions on the donating behaviour of individuals of Islamic faith.

11. provide practical insights for fundraising strategies for the NGOs in Qatar

1.5   Research Questions

The underlying question of the research is "What is the influence of Islamic faith and prescriptions on individual donating behaviour in the context of a Muslim country such as the State of Qatar?". Thus, the study aims to advance knowledge and understanding of the relationship between antecedents such as religiosity, altruism, trustworthiness, empathy, feel of guilt, social norms, social justice, reputation, personal satisfaction and personal values, and individual donating behaviour in the context of a Muslim country such as the State of Qatar. The following research questions will help to direct the achievement of the above research objectives:

1. What are the main antecedents, extrinsic and intrinsic elements that influence individual donations to charitable organisations in the State of Qatar?
2. How are these antecedents culturally nuanced from an Islamic perspective?
3. Does Islamic faith and prescriptions have an impact on these antecedents?
4. Are the scale items developed to measure these antecedents valid, reliable, and clear?
5. Which model best reflects individual giving behaviour in the State of Qatar?
6. Does the proposed model have a clear evidence of good model fit?

1.6   Research Contribution

The research seeks to contribute to the philanthropic management literature by investigating the impact of Islamic values and prescriptions on individual charitable giving behaviour in the context of a Muslim country such as the State of Qatar. This research also contributes to a better understanding of individual donors, their expectations, their needs, and their behaviour in the case of a lasting and sustainable relation to the charitable organisations. The research contributes to the existing donating behaviour theory by developing a new model of the individual donating behaviour of the context of a Muslim country such as the State of Qatar. Another contribution of the research is developing new scales to measure determinants of charitable giving by individuals.

In addition, the research attempts to contribute to the foundation of marketing strategies for charitable organisations by considering the Islamic values and prescriptions as a key factor and stimuli for the determinants influencing individual donating behaviour in the state of Qatar.

The ability to measure determinants influencing charitable giving in an Islamic context is important for academicians and practitioners alike. Academicians need to be able to measure these constructs to develop the theories needed to understand charitable giving and contextual factors influencing it. Practitioners need to be able to measure these constructs to gain a better understanding of the determinants of charitable giving so they can develop more effective and efficient marketing strategies to attract and retain donors.

1.7   Structure of Study

The thesis is organised into ten chapters.

Chapter one outlines the study context and the background understanding of charitable giving in non-Western context. This is followed by a discussion of the rationale of the study, research aims, objectives and questions. The expected contribution of the study is then articulated.

Chapter two provides a comprehensive review of the literature of the determinants influencing charitable giving. The chapter starts by defining essential terms such as charitable giving and values, and the adopted approach in the literature review in identifying the values and factors influencing charitable giving. This is followed by highlighting the mechanisms that drive charitable giving. The next section in the chapter is the identification of each determinant in the contemporary literature including its definition and followed identifying the determinant

from an Islamic perspective. This is aimed at highlighting the existing literature gap to which this study contributes. The chapter concludes with the fact that these determinants are deep rooted in Islamic prescriptions and teachings.

Chapter three outlines the research methodology and methods underpinning this study. It presents broadly the study's philosophical standpoint and highlights the research approach, research strategies and the research methods adopted in this dissertation. The chapter highlights that in this research the researcher utilised both quantitative and qualitative research approaches. The research methodology for each section of this study is outlined in more detail and in comprehensive form within the content of each subsequent relevant chapter.

Chapters four, five, six, seven and eight report the findings of the study and then present a discussion of the results in the light of the research aims and objectives. Chapter four outlines the construction of the model reflecting on the processes of individual giving behaviour in the state of Qatar. Chapter five outlines the development and generation of the scale items that measuring the identified determinant constructs in the model. Chapters six and seven concentrate on the content validation and clarity examination of the developed scale items. Whilst chapter eight outlines the final process of the scale development procedures which is the scales purification process through the conduction of survey questionnaire.

As the study utilises both qualitative and quantitative approaches, chapters four, five, six and seven present the results of the qualitative research approach whilst chapter eight reports and discusses results from the quantitative approach.

Chapter nine focuses on the general discussion of the findings of the research presented in the previous five chapters. Chapter ten then provides the conclusions associated with the dissertation alongside exploration of research limitations, the opportunities and need for future research, and implications of the study.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter presents a literature review of determinants of individual giving behaviour. Research papers examined cover literature related to charitable giving behaviour determinants published in non-Islamic literature and in particular Western literature and are followed by a reflection on these determinants from an Islamic perspective.

Philanthropy research is multidisciplinary and the factors influencing the donation decision of the individual, including values, have therefore been explored in the available literature from a number of different perspectives. Research into charitable giving can be found in sociology journals, social psychology, marketing, economics, and management. The literature has been reviewed here from each of these different perspectives.

Philanthropic studies are considered as a social sciences multidisciplinary field (Katz, 1999). Additionally, Bekker and Wipkings (2011) noted, there has been a tendency in the past thirty years towards increased specialisation in research focus; with researchers drawing on research in their different disciplines which in turn has created an undesirable situation that scholars know relatively little of the insights gathered in other disciplines.

2.1 Methodological Approach

The method adopted for this literature review is an extensive literature search. Different types of sources have been used including online full text collections of publishers, academic databases, Google Scholar, Islamic Research and Training Institute (IRTI) publications, references cited in the visited papers, and wide variety of published and unpublished research papers found in the Muslim world academic community have also been accessed and researched.

To explore the determinants of individual donating behaviours from Islamic perspective a referral to the main sources of Islamic legislation and jurisprudence (*Shariah*). "*Shariah"* also spelled *Sharia* is the fundamental religious concept of Islam namely, its law. The religious law of Islam is seen as the expression of God's command for Muslims and, in application, constitutes a system of duties that are incumbent upon all Muslims by virtue of their religious belief. Known as the *Shariah* (literally, "the path leading to the watering place"),

the law represents a divinely ordained path of conduct that guides Muslims toward a practical expression of religious conviction in this world and the goal of divine favour in the world to come"[1]. Islamic scholars and jurists identified and determined four main sources of *Shariah*: Holy Quran, Sunnah[2], Consensus (*Ijma'*)[3] and Analogy (*Qiyas*)[4]. Therefore, for every determinant explored in this literature review from Islamic perspectives it has been referred to the original Islamic texts such as the Holy Quran, Sunnah, traditions and actions of the Prophet's companions and early Muslim's scholars and jurists as well as other published Islamic literature.

Despite the effort to enlarge the pool of literature review to include research papers from the Muslim world academia, still most of the papers examined were conducted in the Western academic community, mainly in the US and the UK followed by European countries. Whilst this may become a source of systematic bias within this research, it remains a fact that this is unavoidable given the current source and approaches taken by academics addressing this issue in extant research.

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[1] Ritual practices—such as the daily prayers, almsgiving, fasting, and pilgrimage—are an integral part of *Shariah* law and usually occupy the first chapters in legal manuals. More information and details about *Shariah* can be found in www.britannica.com .

[2] Sunnah refers to anything narrated from or about the Prophet (PBUH) either before or after he became a Prophet, of his statements, actions, confirmations, biography, and his physical character and attributes. "Sunnah in terms of its authenticity is defined as comprising numerous narratives documenting Prophet Muhammad's deeds (*fiʾl*), utterances (*qawl*), characters (*sifāt*) and spoken approval (*taqrīr*)" (Duderija, 2012, p. 396-397).

Hadith is synonym to Sunnah. The *hadith* literature reflecting and documenting the efforts and works by Muslim Scholars and Jurists who wrote books and collected the *hadiths* of the Prophet Muhammed (PBUH). The golden period of this work started after 200 years after the Prophet. The ninth century CE produced six massive collections, which have won almost universal acceptance by the Muslim community as the most authoritative. They are commonly known by the names of their compilers: al-Bukhari (d. 870); Muslim ibn al-Ḥajjaj (d. 875); Abu Daʿud al-Sijistani (d. 888); Ibn Majah al- Qazwini (d. 887); Abu ʿIsa al- Tirmidhi (d. 892); and Abu ʿAbd al-Raḥman al-Nasaʿi (d. 915). Two other collections as well have always enjoyed great favour with the Muslims, namely those of Malik ibn Anas (d. 795) and Aḥmad ibn Ḥanbal (d. 855). These are the most important examples of the large number of collections that appeared during this period and later, which classified thousands of reports according to the transmission of different authorities [http://www.oxfordislamicstudies.com/article/opr/t236/e0286].

There are many other *hadiths* books, but the above mentioned eight books are the most famous original texts for Sunnah or *Hadith* documenting the traditions and actions of the Prophet (PBUH).

[3] Consensus (*Ijma'*) defined as agreement of a group (*jama'ah*) on a certain matter by action or by abandonment (Hasan, 1975, p. 262).

[4] Analogy (*Qiyas*) is a method or a value-judgement (*hukum*) seeking a rule of law about a fresh situation not covered by the text by applying a rule of law about the situation already covered by the text if it has the same reason or idea (*ma'na*) as the new situation has (Hasan, 1980, p. 2).

2.2   Definition of terms

The aim of giving definitions is to help give some context and scope to what is being covered in this study. Understanding what is referred as 'charitable giving' and 'value' in this study is important as it forms the background to understanding why it needs to be explored and investigated.

2.2.1 Charitable giving

As this literature review is aiming to present the determinants of individual giving behaviour. It is very important to adopt a definition for charitable giving. To delimit the scope of review, a definition for charitable giving needs to be adopted from both Islamic and non-Islamic perspective. From non-Islamic and western perspective, the definition of Bekker and Wipkings (2011) for charitable giving has been adopted as "the donation of money to an organisation that benefit others beyond one's own family" [p 925]. Charitable giving in Islam is known as "*Sadaqah*". *Sadaqah* is an Islamic term that means charity. It is like *tzedakah* or *zedakah* in Hebrew which means charity or the giving of charity[1]. In Arabic dictionary, *sadaqah* defined as "what is given to others to be nearby to God and is not honorable" (Aneess et al, 2004, p. 511).

2.2.2 Values

In each paper, the values and factors influencing donation behaviour examined by the paper, the research model utilized, characteristic of the sample and main research results and conclusions of the research paper all have been identified. The definition of value suggested by Rokeach has been adopted as "an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence" (Rokeach 1973, p. 5). While he defined values as "organised sets of preferential standards used in making selections of objects and actions, resolving conflicts, invoking social sanctions, and copying with needs or claims for social and psychological defences of choices made or proposed" (Rokeach, 1979, p 20).

2.3   Values and Factors Identified

Several values and factors relevant to the study of determinants of individual donation behaviour to charitable organisations have been identified. More than 30 values and factors

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[1] www.dictionary.com

screened and found in the literature studied as determinants of donating behaviour. One major issue encountered is the lack of unified terminology. Scholars from different disciplines define values and factors differently. Difficulties arise for example when trying to distinguish between self-image found in some papers and self-esteem found in others. The same difficulty arises when considering social norms or social pressure. This is partially due to the perspective or discipline from which the value is studied (sociology, management, marketing, economics, psychology).

A focus has been accorded to research papers in the discipline of management, and to a less extent, to those of marketing that aim to measure the influence of values on individual giving to charities and when statistical models are used. The aim of this research is to contribute to the theory and practice of non-profitable organisation management, fundraising for charities, and donor-charity relationship management.

Since the factors studied are often viewed from different disciplines such as sociology, psychology and religious studies, the scope of reviewing and exploring these factors has been limited to the management disciplines. A focus has been given on research papers which include models since this research seeks to some extent quantify the importance of each factor. Following Sargeant (1999), Nickols (1992), Midlarsky and Hanah (1989), Webb and Wong (2014), Sargeant and Woodliffe (2007), Opoku (2013), Sargeant et al (2004), Bekkers and Schuyt (2008) the variables that might influence individual giving behaviour have been divided into two categories: extrinsic and intrinsic determinants. Values are used in this research as intrinsic determinants of giving behaviour. Identified values include altruism, religiosity, empathy, self-image, and reputation among others. Extrinsic determinants are factors other than values that may have a mediating or moderating influence on the individual donating behaviour such as demographic profiles, organizational values of the receiving charitable organisation, efficacy, trust, commitment, and mode of solicitation.

2.4   Charitable Giving Mechanisms

Bekkers and Wiepking (2011b) have identified eight mechanisms that drive charitable giving, and each identified mechanism is a combination of values and factors. These mechanisms are respectively: awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values, and efficacy. The first mechanism states that for a donor to give, he or she must be aware that a need exists. Need can be tangible such as food, shelter, medical

care, or security, but it can be also intangible such as psychological needs. Often, need is communicated by beneficiaries or charitable organizations to potential donors.

The second mechanism is the solicitation of the donor to give, and the effectiveness of this solicitation. Third, is the material cost and benefit associated with donating, as donors are likely to give more when the cost of giving is lower.

The fourth mechanism through which people give is altruism. One of the reasons of giving is that donors seek the impact of their donations on the beneficiaries. According to the altruism mechanism, donors' channel through charitable organizations tangible consequences that accrue to beneficiaries although they are aware that not all their donation goes directly to the beneficiary. The sole motivation/driver for the individual donor here is helping the beneficiary. The Fifth mechanism is reputation, intangible social consequence of giving for the donor, which underlie that when giving, people seek reward or evict punishment from the social environment.

The sixth mechanism is the psychological benefits. Giving can have not only social consequences but also psychological benefits for the donor including social aggrandizement. This includes the joy of giving or empathic joy resulting from helping others; and the self-image when the social norm is to give.

The seventh mechanism through which people give to charities is the values. Prosocial values are associated with charitable giving in general and some particular social values are associated with donating to certain charities (Wiepking, 2009). Giving to a charity is a way of achieving the donor's ideals, which in turn reflects his or her own values. Karen Wrights compared the giving patterns and explanatory factors in USA and UK giving and found that in US the main causes are religion followed by human services and health; while in UK the main causes are international aid followed by medical research, welfare, and religion (Wright, 2002). When a similarity exists between donor's personal values and the values promoted by the charitable organization, the donor is more likely to donate to that charity (Bennett, 2003).

The eighth and last mechanism of giving is the efficacy, which underlies those donors are more likely to give when they perceive that the charitable organisation they give to will generate the positive difference that they seek and support. A reverse causality also exists: people are less likely to give when they perceive that the donation they give will not have the positive change

they seek (Arumi et al., 2005; Diamond & Kashyap, 1997; Duncan, 2004; Mathur, 1996; Radley & Kennedy, 1992; Smith & McSweeney, 2007).

2.5 Individual Giving Behaviour Determinants

2.5.1 Religiosity

As is the case with altruism, despite Chang's (2006) discussion of Eastern religions in Taiwan and Opoku's (2013) in Saudi Arabia, the evidenced breadth and depth of the academic study of the impact of religiosity on donating behaviour focuses only on one of the major world religions: Christianity.

Here Arli and Lasmono (2015) adopted the definition of religiosity of Allport and Ross (1967) as "the extent to which a person lives out his or her religious beliefs' (Arli and Lasmono, 2015, p 40). Likewise, McDaniel and Burnett (1990) define religiosity as a belief in God followed by an obligation to follow rules and principles believed to be set by God. The nature of an individual's ethical behaviour has been related to personal religiosity (Magill, 1992). Religiosity, in the context of Christianity, incorporates religious beliefs, frequency of worship and spiritual values (Ranganathan & Henley, 2008; Wilkes et al, 1986).

Reviewed broadly, motivations that drive religious individuals can be viewed in terms of both intrinsic and extrinsic religiosity (Arli and Lasmono, 2015; Arli and Tjiptono, 2014; Vitel et al, 2007; Vitel, 2010), a topic that has been deeply discussed in the last 50 years (Allport and Ross, 1967). Research concludes that religious individuals that are intrinsically motivated toward religious belief actively 'live' their religion. By comparison, those that are extrinsically motivated 'use' their religion (Allport and Ross, 1967; Vitell et al, 2007). Arli and Lasmono (2015) show that individuals with high intrinsic religiousness consider religion as important - thus making them more likely to have positive attitudes related to value expression. At the same time however, these same individuals show a negative relation to attitude towards helping others. Interestingly, these individuals may prefer to help others, but only within their religious group. By contrast, religious individuals with high extrinsic religiosity are positively drawn towards helping others and the importance to assigned to value expression (Arli and Lasmono, 2015, p 45).

More specifically, research indicates that religious beliefs play an important role in determining an individual's charitable donating behaviour (Guo et al, 2013; Brooks, 2003; Will & Cochran,

1995) and the instance of religious charitable giving is addressed in research across many academic fields. Lincoln et al, conclude that the body of scholarly literature on religious financial generosity extents the social science (Lincoln et al, 2008).

The topic of religious giving has drawn global interest, engaging scholars in different parts of the world such as Australia (Zappala and Leyon, 2005), Canada (Berger, 2006), the Netherlands (Bekkers and Schuyt, 2008), Western Europe (Reitsma et al, 2006), Taiwan (Chang, 2006), Indonesia (Kasri, 2013), and Saudi Arabia (Opoku, 2013). It has however, been most actively explored in the North American context (Finke et al, 2006; Hoge, 1994; Hoge and Fenggang, 1994; Hoge et al, 1996; Wuthnow, 1997; Chaves and Miller, 1999; Donahue, 1994).

In the United States research on individual religious giving flourished since early 1990s (Finke et al, 2006) with numerous empirical studies published as a result (Hoge, 1994; Donahue, 1994; Hoge et al, 1996; Wuthnow, 1997; Chaves and Miller, 1999). In the twenty-first century international studies have extended research into religious giving behaviour (McNamara, 2003; Independent Sector, 2002; Durall, 2003; Smith and Emerson, 2008, Opoku, 2013, Kasri, 2013).

Donations to religious organizations consistently represent the largest piece of America's philanthropic pie. In 2016, for example, Giving USA reported that congregations and religious charities received 31.5 percent of the record $390 billion donated to charity, which amounts to $122.94 billion. This beneficence represents a 3% increase on 2015 (Giving USA).

Charitable giving is institutionalized in many religions. Within Islam Zakat is one of the faith's five pillars. Zakat is an "alms-tax" of roughly 2.5 percent of an individual's wealth. Similarly, within the Christian faith the Christian tithe is significant - a commitment to give ten percent of one's income in association with faith (Eckel and Grossman 2004: 272; Queen 1996).

In the context of Christianity research into the influence of religiosity on individual giving behaviour has drawn the attention and interest of many scholars and has been studied in a variety of different disciplines. Research from the economics and marketing domain posits that religiously conservative individuals contribute more than liberals - both in terms of support they deliver to religiously affiliated causes and in the size of donations made (Eger et al, 2015; Chou and Su, 2011; de Abreu et al, 2015).

Marketing based research also indicates that religiosity is an important contributor to relationship quality and has a direct impact on the individual intention to future giving (Skarmeans and Shabbir, 2011; Tea and Lwin, 2014).

In other studies religiosity has been found to be linked to drive individuals to help others to apply ideals of compassion and values of justice, forming personal norms that motivate these individuals in helping people in need. Through the teachings they receive from churches and voluntary associations can also move individuals to be more altruistic if these individuals learn to identify with people in need (Jackson et al, 1995).

Research indicates that religiosity is an attitude rather than a value any individual has. Religiosity reflects the identity of these individuals, which in turn influences the nature of their attitudes toward, and the impact of, the perceived normative pressures regarding philanthropic behaviour (Berger, 2006). It has been shown that there are systematic differences in philanthropic participation by religious affiliation. These differences vary with differences in attitudes (personal altruistic), religious group norms, and social barriers (Berger, 2006, p 118).

It has been argued that certain religions are more likely to encourage charitable giving behaviour which reflects the importance of beliefs and behaviour within religious groups (Berger, 2003). Those who are non-religiosity affiliated are the least philanthropic, while those who identify themselves as a conservative religious are the most philanthropic. The reasons behind giving for those non-affiliated are of feelings of communal responsibility or reciprocity.

Finally, although the research on religious giving is diverse in terms of scholars, disciplines, and countries, it lacks appropriate coverage of non-Western religious traditions in general and patriculary of Islamic contex. Given this reality, most of the existing studies in the literature, are biased towards the Western tradition and Christianity. There is a call for more diverse future studies that should provide more balanced treatment (Lincoln et al, 2008; Bekker and Wipkings, 2011). Therefore, this research is an attempt to cover this gap in the existing literature by examining the antecedents including religiosity on the individual donating behaviour in the context of an Islamic country.

2.5.1.1 Religiosity in Islam

In Islamic belief, life on earth is considered as a transitory passage which prepares for eternity. The Muslim is called upon, in complete freedom, to live according to Allah's commandments

which not only regulates relations between the individual and his Creator but also with other creatures. These relations are evaluated, reviewed, and accounted for on the day of judgement. A Muslim is judged on his intentions[1], his behaviour and his acts, and he/she either receives *hassanates* (plus points for good actions) or on the contrary *sayiates* (negative points for bad actions) (Krafess, 2005). Within this perception and belief, charity giving and helping others by Muslim individual will be subjected to the same accounting and will be rewarded. Allah the Almighty promise to increase rewards for those who give charity "*Verily those who give alms, men and women, and lend to God a goodly loan, it shall be increased manifold, will be amply rewarded*"[2]. A charitable act is considered as a loan to Allah the Almighty which will be repaid with significantly high interest. Such reward can assure the Muslim of the return on his investment because he has lent to Allah. Allah the Almighty also say "*Who is he that will lend to God a goodly loan so that He may multiply it to him many times...*" [3]. This multiplication can be as much as 700 times, or even more; "*The likeness of those who spend their wealth in the way of God, is as the likeness of a grain of corn, it grows seven ears and each ear has a hundred grains. God gives manifold increase to whom He pleases...*" [4].

The Holy Quran contains many verses that link faith with charity work. The expression "*those who believed and who did charitable works...*" is cited a considerable number of times in the Quran, another example, "*Verily Man is in loss except such as have faith and do charitable works...*" [5] and again "*For those who believe and do charitable works is every blessedness and a beautiful place of final return...*" [6]. "In fact, the word "*sadaka*", which means almsgiving, comes from the Arabic word "*tasdik*" which means validation or confirmation" (Krafess, 2005, p 329). Giving charity is a mean for the Muslim to correct his mistakes "*Kaffarah*" [7] which he might cause against his Creator (Allah the Almighty) or against other humans. The Prophet Mohammed (PBUH) said "… shall I not guide you to the doors of good? Fasting is a shield, and charity extinguishes sins like water extinguishes fire …"[8].

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[1] In fact, only good intentions are accounted for based on the hadith of the Prophet (PBUH) "He who intended to do good, but did not do it, one good was recorded for him, and he who intended to do good and also did it, ten to seven hundred good deeds were recorded for him. And he who intended evil, but did not commit it, no entry was made against his name, but if he committed that, it was recorded" (Sahih Muslim, Book 1, Hadith 244).

[2] Holy Quran, 57:18

[3] Holy Quran, 1:245

[4] Holy Quran, 1:265

[5] Holy Quran, 103:3

[6] Holy Quran, 13:29

[7] *Kaffarah* means erasing of sins

[8] Jami` at-Tirmidhi, Vol. 5, Book 38, Hadith 2616

Sadaqah must be done sincerely to please Allah only and not out of gaining praise or recognition from others (which is known as *riya'*[1]). The Holy Quran makes this point "*O you who believe! Do not render vain your charity by reminders of your generosity or by injury, like him who spends his wealth to be seen of men and he does not believe in Allah nor in the last Day*"[2] (Lambarraa and Riener, 2015). The Prophet Mohammed (PBUH) said: "There are three (types of) people to whom Allah will neither speak on the Day of Resurrection nor look at them nor purify them, and they will have a painful chastisement" The Messenger of Allah (PBUH) repeated it three times. Abu Dharr (May Allah be pleased with him) remarked: "They are ruined. Who are they, O Messenger of Allah?" Upon this, the Messenger of Allah (PBUH) said, "One who lets down his lower garments (below his ankles) out of arrogance, one who boasts of his favours done to another; and who sells his goods by taking a false oath."[3]. "Although a similar prescription exists in the Christian Bible[4], recent literature on charitable giving in the Americas and Europe does not provide evidence that this rule has behavioural consequences" (Lambarraa and Riener, 2015, p 70).

Giving behaviour is a fundamental part of Islamic teaching as reflected in many verses of the Holy Quran and the Prophet's tradition explaining the nobility and importance of almsgiving in Muslim societies (Al-Qardawi, 2000). A study by Muda and others (2006) shows that religiosity is one of key factors that influence individual Muslim to contribute to almsgiving especially paying Zakat (Muda et al, 2006). Another study shows that religiosity have a significant influence behavioural intention of young Muslim intellectuals (Osman et al. (2014).

Islam encourages giving so the more a person is adherent to Islamic teachings, i.e., religious, the more probable is to give. Both the Holy Quran and the Prophet's traditions are full of evidence and commandments that promote and encourage humanitarian aid[5] and charity giving. The study of Quranic and *Hadith* (The Prophet's traditions) texts gives a clear idea of

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[1] *Riya'* (boaster) means showing off

[2] Holy Quran, 2:264

[3] Muslim, Book 18, Hadith 1588

[4] In Mathew 6, 3-4 in the New Testament it says: "But when thou doest alms, let not thy left hand know what thy right hand doeth: that thine alms maybe in secret: and thy Father who seeth in secret shall recompense thee." (Bible, American Standard Version)

[5] We have mentioned humanitarian aid as an example of giving because Islam highly encourages them especially food distribution, drinking water, orphan care… etc. Referring to the *hadith* of the Prophet (PBUH) narrated from Sa'd bin 'Ubadah (Prophet's companion) that his mother died. He said: "O Messenger of Allah, my mother has died; can I give charity on her behalf?" He said: "Yes." He said: "What kind of charity is best?" He said: "Providing drinking water." And that is the drinking-fountain of Sa'd in Al-Madinah.(Sunan an-Nasa'I, Book 30, Hadith 56)

the intensity of the force with which the Muslim religion has stimulated giving behaviour. "The diversity of the texts motivating humanitarian work has had the effect of encouraging a proliferation of actions in various domains: food aid, expansion of the educational system and health care, water supplies, and the freeing of slaves" (Krafess, 2005, p 341).

2.5.2 Altruism

Western, non-Islamic, constructions of altruism heavily dominate the academic research literature. Bennett (2003) laments the lack of distinctive national studies of altruism, let alone those set within an Islamic context. This presents a significant research and knowledge deficit that this thesis seeks explicitly to address.

Altruism is frequently presented in the literature as one of the factors influencing an individual's decision to donate. As mentioned earlier, Bekkers and Wiepking (2011b) have identified altruism as one of the key charitable giving mechanisms.

Altruism is the belief in or practice of disinterested and selfless concern for the well-being of others (Batson et al, 2007). In ethics, *altruism* or selflessness is the principle or practice of concern for the welfare of others (Steinberg, 2010). It is a traditional virtue in many cultures and a core aspect of various religious traditions and secular worldviews, though the concept of "others" toward whom concern should be directed can vary among cultures and religions (Allison, 1992).

Altruism can be opposed to self-interest purpose or motivation. Beveridge has drawn the classic distinction between altruistic and self-interested purposes, implying that philanthropy was–or at least should be– entirely self-less (Beveridge, 1948). Wright states that this distinction persists today (Wrights, 2002).

In a comparison of giving patterns in USA and UK, Wrights found that charity in US is characterized by "generosity" - donors give more; but giving is heavily interlaced with self-interest, "charity begins at home". While in UK, charity is characterized by "altruism" - donors characteristically give less dependent upon satisfaction or rejection of a complex range of mixed motives for giving, "charity for all". It has been claimed that "the British expect that giving should be altruistic, even self-sacrificing" (Wrights, 2002).

Using survey data developed in the United States, Sokolowski has found that altruism has no effect on giving (Sokolowski, 1996). It is argued here that altruism can be seen differently

across different contexts or cultures. This is in line with the finding of "in US charity begins at home" (Wright, 2002). People giving or philanthropic acts can be explained by personal motives and attitudes (Wineburg, 1991). This is called the attitudinal model. While in the microstructural model, individual giving is explained by the influence of variable social forces on an individual actor. Both models work together in interaction and influence the donation decision on the two different aspects of human behaviour, i.e. personal motives and social forces (Arrow, 1975; James, 1987). The attitudinal model identifies two types of conscious motives that affect human behaviour: self-interest; and altruism or commitment to support values. These factors work at the same direction, i.e. they are not mitigating each other. The difference lies in the mechanism by which they affect the behaviour (personal or attitude). Some human actions are guided by self-interest, others are guided by altruistic and value motives and merely benefiting others (Sokolowski, 1996).

As it has been associated with giving behaviour, altruism presents as a cross-disciplinary construct that has been defined differently depending on the discipline from which it is studied. Economists define altruistic behaviour as "… the actor could have done better for himself had he chosen to ignore the effect of his choice on others ..." (Margolis, 1975, p. 15). Sociologists like Wilson defines altruism as "Self-destructive behaviour performed for the benefit of others" (Wilson, 1975, p. 578). In sociology altruists are defined as individuals who give more weight to others' than to their own outcomes (Liebrand, 1986). However, there are differences among psychologists in defining altruism. These differences involve emphasis on two factors: motivations including intentions and the benefit or cost of the altruistic behaviour on the actor himself/herself (Bar-Tal, 1986). For those emphasize on the motivational aspect, most definitions agree that altruistic behaviour must benefit another person, must be performed voluntarily and intentionally, be the self- determined goal of the donor either completely or in the main and be performed without expecting any external reward (Bar-Tal, 1976, 1985-1986; Berkowitz, 1972; Kerbs, 1970; Leeds, 1963; Staub, 1978). Scholars like Rushton and Midlarsky disregard the motivation behind the helping act and view altruism emphasizing on the benefit and cost altruistic behaviour can incur on the actor. Rushton defines altruism as "social behaviour carried out to achieve positive outcomes for another rather than that for the self" (Rushton, 1980, p. 8). While Midlarsky defines altruism as "… a subcategory of aiding, referring to helpful actions which incur some cost to the individual but bring either very little or nothing by way of gain, relative to the magnitude of the investment" (Midlarsky, 1968, p.229). Cross disciplinary, extant research concludes that pure altruism does not exist

(Andreoni, 1990, 1989, 1988; Steinberg, 2010; Warr, 1982; Roberts, 1984; Grant, 2000; Thomson et al, 1980; Dovidio, 1984; Cialdini et al, 1987; Batson, 1987, Batson et al, 1988; Archar, 1981; Radley and Kennedy, 1995).

Summing up the different approaches to the definition of altruism, Baston and Shaw define altruism as "a motivational state with the ultimate goal of increasing another's welfare" (Batson and Shaw, 1991, p 108). Conversely, they define egoism as "a motivational state with the ultimate goal of increasing one's own welfare". According to this definition, altruism and egoism differ only in the goal - to increase another's, or one's own, welfare.

Contemporary studies tend to the view that altruism and egoism, though existing in juxtaposition, are argued to be two distinct motives within the individual (Batson and Shaw, 1991). Prior to this, it was widely assumed by psychologists that the motivation of all intended human actions, including helping others, is egoistic (Batson and Powell, 2003). This view dominated earlier psychology approaches to the domain, psychologists if individuals intend ultimately to benefit themselves when helping others (Batson and Shaw, 1991). Opposing advocates of universal egoism, Thomas Aquinas, David Hume, Adam Smith, Charles Darwin, Herbert Spencer, William McDougall, Martin Hoffman, Dennis Krebs, and Daniel Batson propose an altruism-empathy hypothesis which posits the view that altruism and egotism are always present but in different degrees dependent on contingent circumstance (Batson et al, 2007)). The tentative conclusion of testing the altruism-empathy hypothesis reached by Batson and Shaw is that it seems very strong indeed.

The debate on the nature of the motivation underlying helping others has shifted away from the earlier position that behaviour that appears altruistic must reflect ultimate egoistic motives, to a new theory that true altruism does exist and is a part of human nature (Piliavin and Charng, 1990). In economics, sociology, psychology, and all other disciplines interested by altruism, there has been a paradigm shift. All egoistic models have been reconsidered and economists have reached consensus on the possibility of altruism in the rational choice (Margolis, 1982). Margolis developed an economic model which assumes that every individual has both a self-oriented and a group-oriented preference. This would suggest that altruism is present naturally in human behaviour to some extent, and there always exists a natural willingness to consider others when individual calculates his own benefits. The readiness for persons to help others may be genetically, socialized or based on social norms (Piliavin and Charng, 1990). It can be concluded that when prospective donors elect to help others, their motivation may be (in part

at least) egoistic in nature; expecting that the others they help through their donating behaviour may return the favour. Equally review of the literature suggests that donor motivation might be to some extent regarded as altruistic, seeking ultimately the sole welfare of others, even at the expense of the donors' own interest (Martin, 1994). The motive of the individual donor can therefore be both egoistic and altruistic at one and the same time.

2.5.2.1 Altruism from Islamic Perspective

Islam calls for acquaintance and cooperation for the common good, as well as performance of all kinds of righteous deeds towards all human beings, regardless of their citizenship or religion. Such is the law of God prescribed by the Quran:

"*O you people(humankind); we created you from the union of a twain, male and female, and we divided you into nations and communities and dispersed you over the earth to get to know each other and not to boast your descent or rank. The one among you whom God values most and who is held precious in His esteem is he who keeps God in mind and acquaints his heart with wisdom, and regards God with breast filled with reverential awe. God is Omniscient, intimately acquainted with all things"* [1].

The altruism "spirit" is in line with Islamic teachings. Islam encourages the believers to help the unfortunate amongst them through *Sadaqah* (general charity). This is clearly stated in the Qur'an were come the need based principle of assistance in Islam, "*In their wealth and properties (there) is the right of the poor, he who asks, and he who is deprived*" (Quran 51:19, translated by Ali, 2000). Prophet Muhammad (PBUH) also emphasized that, "[. . .] *sadaqah* (charity) is taken from the rich among them and rendered to the poor among them" (Salih, 1999).

2.5.2.2 Definition of Altruism in Islam

Altruism linguistically means "One's preference for oneself" a meaning which has been taken from the words of Allah in the Holy Quran telling the story of Joseph with his brothers "*They said: By Allah, verily Allah hath preferred thee above us, and we were indeed sinful*" [2] (Nayef, 2014). It means Allah preferred you on we and chose you. Al-Qurtubi[3], the famous Muslim

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[1] Holy Quran, 49:13

[2] Holy Quran, 12:91

[3] Imam Abu 'Abdullah Al-Qurtubi or Abu 'Abdullah Muhammad ibn Ahmad ibn Abu Bakr al-Ansari al-Qurtubi (1217-1273) was a famous Muslim scholar and interpreter of Holy Quran from Cordoba of Maliki origin. He is most famous for his commentary of the Quran, Tafsir al-Qurtubi

scholar defined altruism as "Altruism is the preference of others to the soul of oneself and its earthly fortunes, and desire for religious fortunes, and this arises from the strength of certainty, and the emphasis of love, and patience on hardship" (Al-Qurtubi, 2006). al-Jurjani[1] defined altruism "to prefer others on himself despite the benefit of himself, which is the utmost brotherhood" (al-Jurjani, 1973, p 37). Ibn Muskawi[2] defined altruism as "a virtue for the self by the human in which he prevents himself from some of his needs that belong to him and he give them to those who deserve it" (Ibn Muskawi, 1985, p. 19).

2.5.2.3 Distinction of Altruism in Islam

The Quranic texts and the Prophet's sayings calling for altruism, defining and regulating it are numerous. Allah the Almighty in Holy Quran describe the people of Medina who hosted the migrant's believers from Mecca "*but give them preference over themselves, even though poverty was their (own lot)*" [3]. Although they are in need, but they give other preference over themselves (Fayez, 2014). Allah the Almighty say also "*By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, of a truth Allah knoweth it well.*"[4]. Altruism is a beloved moral character because it promotes social ties between people and achieve compassion between them. It has been reported by the Prophet Mohammed (PBUH) saying: "No one of you becomes a true believer until he likes for his brother what he likes for himself" [5] (Fayez, 2014).

Allah the Almighty describe his messenger Prophet Mohammed (PBUH) "*And thou (standest) on an exalted standard of character*"[6]. Altruism is among his great characters which he calls for his followers to adopt and apply. There are much evidence in the Islamic original text that show the altruistic behaviour of Prophet Mohammed and his companions. It was reported that

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[1] Ali ibn Mohammed al-Jurjani (1339–1414) a famous Muslim encyclopedic writer and traditionalist theologian. He was born near Astarabad and became a professor in Shiraz. When this city was plundered by Timur in 1387, he moved to Samarkand, but returned to Shiraz in 1405, and remained there until his death. Of his thirty-one extant works, many being commentaries on other works, one of the best known is the Taʿrīfāt "Definitions", which was edited by G Flügel (Leipzig, 1845), published also in Constantinople (1837), Cairo (1866, etc.), and St Petersburg (1897).

[2] Ahmad ibn Ya`qub, Abu Ali, nicknamed Muskawi (932-1030). Muskawi is considered the first Muslim scholar who wrote in the field of ethics in his scientific and philosophical sense. His book, " Moralization and Ethnology ," was the first Muslim scholar to study philosophical ethics. 'From a scientific point of view, in his book, the refinement of ethics, in which he focused on ethics and transactions and purification of the human personality.

[3] Holy Quran, 59:9

[4] Holy Quran, 3:92

[5] Sahih al-Bukhari, Vol. 1, Book 2, Hadith 13

[6] Holy Quran, 68:4

Sahl bin Sa`d[1] saying, "A woman brought a Burda (i.e., a square piece of cloth having edging). I asked, 'Do you know what a Burda is?' They replied in the affirmative and said, "It is a cloth sheet with woven margins." Sahl went on, "She addressed the Prophet (PBUH) and said, 'I have woven it with my hands for you to wear.' The Prophet (PBUH) took it as he needed it and came to us wearing it as a waist sheet. One of us said, 'O Allah's Messenger (PBUH)! Give it to me to wear.' The Prophet (PBUH) agreed to give it to him. The Prophet (PBUH) sat with the people for a while and then returned (home), wrapped that waist sheet and sent it to him. The people said to that man, 'You haven't done well by asking him for it when you know that he never turns down anybody's request.' The man replied, 'By Allah, I have not asked him for it except to use it as my shroud when I die." Sahl added; "Later it (i.e., that sheet) was his shroud"[2]. The Prophet (PBUH) in this Hadith gives the Muslims an example of preference in giving to others on himself in his need for that thing. The Biography of the Prophet Mohammed (PBUH) is full of such examples that reflect his altruistic behaviour and charity giving (Fayez, 2014).

Allah the Almighty reveal a verse in the Holy Quran that describes the believers "*And they give food in spite of love for it to the needy, the orphan, and the captive. [Saying], We feed you only for the countenance of Allah. We wish not from you reward or gratitude. Indeed, we fear from our Lord a Day austere and distressful*"[3]. It can be drawn from this verse that altruism is an essential virtue of the Muslim believer. The reason behind the reveal of this verse is to reflect on the altruistic behaviour by Ali Bin Abi Talib[4]. He was working in a farm, watering a palm tree in return of a bit of barley for a night until it became, and catch barley and grinding one third, and made him something to feed himself and his family, A poor man came and ask him, and he give the food to him. Then he made the second third. When he was cooked, an orphan came to and asked him, he give it to him. Then he made the remaining third. When he was cooked, a captive came and ask him, he fed him. He stayed that whole day with his family with nothing to eat, an act that shows the utmost and pure altruism.

The Prophet (PBUH) companions followed his steps and show many examples of similar altruistic behaviours during the era of the Prophet (PBUH) or after his death. It was narrated

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[1] A well-known companion of the prophet Mohammed (PBUH)

[2] Sahih al-Bukhari, Vol. 3, Book 34, Hadith 306
[3] Holy Quran, 79:8-10

[4] The cousin of the Prophet Mohammed (PBUH) and the 4th Caliph (601-661 AD).

by al-Bukhari that Umar ibn al-Khattab [1] said "The Messenger of Allah (PBUH) commanded us one day to give *Sadaqah*. At that time, I had some property. I said: Today I shall surpass Abu Bakr[2] if I surpass him any day. I, therefore, brought half my property. The Messenger of Allah (PBUH) asked: What did you leave for your family? I replied: The same amount. Abu Bakr brought all that he had with him. The Messenger of Allah (PBUH) asked him: What did you leave for your family? He replied: I left Allah and His Apostle for them. I said: I shall never compete you in anything"[3].

"The ideal altruism is the altruism that we find in true believers who please Allah and seek His satisfaction and the reward from Him. These are the ones who have a wider circle of altruism. Wherever they find God's pleasure in their altruism, faith instilled in their hearts. They prefer others on themselves for the sake of the Merciful's satisfaction even if they are in need. They offered their own interests to be sacrificed on the altar for good and virtue" (Habankeh, 1999, Volume 2, p. 451).

It is very clear that altruism in Islam is part of the Muslim faith and giving to others and prefer them on oneself is a moral that true Muslim believers seek to do to please Allah the Almighty, and to enhance their faith as the Prophet (PBUH) said: "no one of you becomes a true believer until he likes for his brother what he likes for himself". Abu Hurayra reported that the Prophet Mohammed (PBUH) said, "I was sent to perfect good character"[4].

To conclude, although altruism is a common moral character and practice in all religions, in Islam however has a distinction meaning and act. It is the individual's giving preference to others in charity giving and other types of helping while the giver him/herself is in need.

2.5.3 Trust

Trust has been found to be an important factor influencing individual giving behaviour (Bekkers, 2003). There is an unanimity that trust is indispensable for the survival of charitable organisations (Beldad et al., 2015). This is due to the fact that trusted organisations are in an

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[1] Umar, also spelled Omar (579-644 AD), was one of the most powerful and influential Muslim caliphs in history. He was a senior companion of the Prophet Muhammad. He succeeded Abu Bakr as the second caliph of the Rashidun Caliphate.

[2] The second Caliph and the most closed companion to the Prophet Mohammed (PBUH)

[3] Sunan Abi Dawud, Book 9, Hadith 1674

[4] Sahih (Al-Albani), Book 14, Hadith 273

advantageous strategic position to gain and attract public support in the form of monetary donations or voluntary work.

Trust has been subject to extensive research in terms of its relationship to individual giving behaviour across many different disciplines: - i.e., economics (Dasgupta, 1988), social psychology (Lewicki & Bunker, 1996; Deutsch, 1960), and sociology (Lewis & Wigert, 1985; Strub & Priest, 1976). Many studies have examined the influence of trust on relationships both in the commercial sector as well as in the non-profit sector (Sargeant and Lee, 2004).

Many definitions are found for trust. These definitions vary upon the discipline and perspective from which trust is looked at. Zand defined trust as "increase one's vulnerability to another whose behaviour is not under one's control" (Zand, 1972, p. 188); whereas Dwyer and Oh defined trust as "party's expectations that another desires coordination, will fulfill its obligations, and will pull its weight in the relationship" (Dwyer and Oh, 1987, p. 349). Sargeant and Lee define trust as "the belief that an organisation/sector and its people will never take advantage of stakeholder vulnerabilities, by being fair, reliable, competent and ethical in all dealings" (Sargeant and Lee, 2004, p. 70). The Hosmer (1995) definition of trust is the one adopted in this research since it is clearly relevant to the non-profit sector. He defined trust as "the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange" (p. 393). It is clear here the donor relies on a voluntary trustee to achieve the desired impacts he seeks by his donation on the beneficiary (Sargeant and Lee, 2004).

Trust is believed to be a key feature in sustaining long-term marketing relationships since it forms the base for any enduring link between the organization and its customers (Dwyer et al., 1987; Morgan & Hunt, 1994). "Trust in a charity involves prescriptions of its integrity, honesty and sincerity, and the belief that it is genuinely concerned for the welfare of its beneficiaries" (Bennet, 2013, p. 207). Donors' level of satisfaction, with efficacy and professionalism, and reputation of charity are all connected heavily with trust (Sargeant and Woodliffe, 2007; Bennet and Barkensjo, 2005; Aldrich, 2000).

Trust is vital for the survival and continuity of charitable organizations (Beldad et al., 2015) and trusted organisations tend to acquire public support (Gaskin, 1999; Sergeant and Lee, 2004; Melendez, 2001). Trust affects donor behaviour (Bennet, 2013). Trust is central in the

relationship between donors and charitable organizations and normally not bound by contracts (Tonkiss and Passey, 1999). Bekkers (2003) examined the relationship between trust and charitable giving. She distinguished two types of trust: trustworthiness causes and general social trust among donors. She found that the presence of general social trust increases the amount people give to charities. Two main dimensions of trust have been identified by researchers in the non-profit sector: competence and intention of the trustee (McLain and Hackman, 1999). The competence dimension involves the donor's level of satisfaction with charity's work (Sargeant and Woodliffe, 2007) and the donor's perception of the organization's efficiency and professionalism (Bennett and Barkensjo, 2005). The intention dimension of trust involves the perception of the individual donor of charity's integrity, honesty, sincerity, and its genuine concern of beneficiaries (Roberts et al., 2003; Wong and Sohal, 2006). Donors rely on third-party information such as reputation to anchor trust on charities (McKnight et al., 1998). Trust is then enhanced every time they obtain satisfactory experience with the charity as an evident basis for trustworthiness assessment (Lewicki and Bunker, 1996).

Trust measurement attempts have been initiated in commercial sectors research by Swan and Nolan (1985) and Moorman et al. (1983) and extended to the non-profit sector by Sargeant and Lee (2004). The latter identified four behaviour indicators for trust: (i) relationship investment, the degree of donor willingness to offer resources to the charity; (ii) mutual influence, the degree of donor's belief that he/she will influence the policy of the charity or being influenced by the charity; (iii) communication acceptance, the extent to which the donor welcomes appeals from the charity; and (iv) forbearance from opportunism, "the extent to which the donor resists the opportunities to invest their funds elsewhere" (Sargeant & Lee, 2004, p 617).

With regard to individual giving behaviour, it has been shown that increases in trust can lead to increases in commitment. Sargeant and Lee (2004) concluded that trust significantly influences donor's commitment which in turn has a direct effect on giving behaviour. Previous studies in commercial context show that factors such as perceived ethics, organisational purpose that is benevolent, and organisational efficacy can all help to develop higher levels of trust (Kennedy et al, 2001; McFall, 1987; Morgan and Hunt, 1994). Sargeant and Lee (2002) show that fundraisers can win donor's trust and ultimately foster giving if they reflect the service quality that donor needs and expects from the organization, whilst Bennett (2013) has found that "donors who trust a charity will be likely to engage with it…. It is predicted a priori that trust will affect donor priori" (p. 207).

2.5.3.1 Trust in charitable organisation

Trust is vital for the survival and continuity of charitable organisations (Bledad et al., 2014) and trusted organisations tend to acquire public support (Gaskin, 1999; Sergeant and Lee, 2004; Melendez, 2001). Hosmer (1995) defined trust as "the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group, or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange" (Hosmer, 1995, p. 393). Trust is central in the relationship between donors and charitable organizations and normally not bound by contracts (Tonkis and Passey, 1999). Donors that trust charities are generally less informed about how their donations are spent, they rely on the charity honesty and ethics.

Donors rely on third-party information such as reputation to anchor trust on charities (McKnight et al., 1998). Trust is then enhanced every time they obtain satisfactory experience with the charity as an evident basis for trustworthiness assessment (Lewicki and Bunker, 1996). Beldad found that the level of donors' trust in charitable organization is an important determinant of their frequency of donating (Beldad et al, 2014).

2.5.3.2 Trust from Islamic Perspective

Islam encourages and calls for all good deeds and actions that enrich the society and make individuals to act properly and in responsible towards each other. The Prophet Mohammed (PBUH) described himself through the hadeeth reported by Abu Huaryra said, "I was sent to perfect good character"[1]. Trust and trustworthiness are one the values and characters that Islamic teachings encourage, call for and praise. The holy Quran contains many verses that reflect the meaning and importance of trust and trustworthiness.

2.5.3.3 Definition of Trust and Trustworthiness

Trust and trustworthiness linguistically mean depositary or loyalty (Fairuzabadi, 2005) and opposite to betrayal (Ibn Mandhoor, 1993). Trust is a deposit, and also the honesty of security is in the sense of loyalty, and so is the secretary, i.e., and in no way infringes on the right of others. Trustworthiness against treason, and the origin of trusting: the reassurance of the soul and the disappearance of fear, and the trustworthiness is a source of security. The by breaking honesty, it is honest, then the source was used in the dignitaries metaphorically, so the trust

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[1] Sahih (Al-Albani), Book 14, Hadeeth 273

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was said *amannah* and so on, and the plural is a name for what the human being believes in, towards the saying of the Almighty: "*and betray your trusts*"[1] means what you trusted, and saying: "*We have offered trust over the heavens and the earth*"[2] (Fairuzababdi, 2005; Ibn Mandhoor, 1993; Al-Asfahani, 2009)

The meaning of trustworthiness and trust is every right that you must pay and save (Al-Manawi, 2001, p. 288). It has been argued that the act of trust is "to exempt the person himself or herself from acting with the money and others in which the person has, and what is documented in his or her position from things that are prohibited from using or spending with the capacity to do so, and to return what is deposited with the depositary" (Al-Jahidh, 1989, p. 24). Al-Kafawi said: "All that have been imposed on the servants is trust, such as prayer, *zakat*, fasting, loan payment, and trusts" (Al-Kafawi, 1998, p. 187)

2.5.3.4 Trustworthiness in Islamic Teachings

Trust (*amaanah*) – in Islamic terms – has two meanings, a general meaning, and a specific meaning. The general meaning has to do with all commands and prohibitions of Islam. Among the evidence for that is the verse in holy Quran in which Allah, may He be exalted, says (interpretation of the meaning): "*Truly, We did offer al-Amaanah (the trust or moral responsibility or honesty and all the duties which Allah has ordained) to the heavens and the earth, and the mountains, but they declined to bear it and were afraid of it (i.e. afraid of Allah's Torment). But man bore it. Verily, he was unjust (to himself) and ignorant (of its results)*" [3].

The holy Quran contains many verses highlighting the term Trust as a character that every believer should have and observe. Allah the Almighty say "*Those who faithfully observe their trusts and their covenants*"[4]

The *mufassir* (Quran exegetist) Shaykh Muhammad al-Ameen ash-Shinqeeti[5] reflects on this verse by saying: "The trust *(amaanah)* includes everything that Allah has entrusted to you and

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[1] Holy Quran, 9:27
[2] Holy Quran, 33:72
[3] Holy Quran, 33:72
[4] Holy Quran, 23:8

[5] Muhammad Al-Ameen Bin Muhammad Al-Mukhtaar Bin 'Abdil-Qādir Al-Jaknee Ash-Shanqītī was a famous Muslim scholar from the country of Mauritania (1897 – 1972 AD) born in a region called "Shanqeet" also known as the Chinguetti Department which is the eastern part of the state of Mauritania. He was a great *Mufassir* (exegetist) and is predominantly known for his famous work, *Adwaa-ul-Bayaan fee Tafseer-il-Qur'an bil-Qur'an*. This is his *Tafsīr* the interpretation of Holy Quran in which his extraordinary eloquence and precision

instructed you to take care of. That includes guarding your physical faculties from engaging in anything that is not pleasing to Allah and guarding anything that has been entrusted to you that has to do with the rights and dues of others" (ash-Shinqeeti, 2005). In this sense, the individual's wealth is a trust granted by Allah the Almighty. The wealth owned by every Muslim is trust granted to him by Allah the Almighty, and he or she act as custodian to this trust. This clearly indicated in the Holy Quran as Allah the Almighty say: "*But let them who find not [the means for] marriage abstain [from sexual relations] until Allah enriches them from His bounty. And those who seek a contract [for eventual emancipation] from among whom your right hands possess - then make a contract with them if you know there is within them goodness **and give them from the wealth of Allah which He has given you**. And do not compel your slave girls to prostitution, if they desire chastity, to seek [thereby] the temporary interests of worldly life. And if someone should compel them, then indeed, Allah is [to them], after their compulsion, Forgiving and Merciful*"[1]. When Muslim duly give charities and donate to those in need and the poor, he or she in fact fulfilling the duty as custodian or trustee of this wealth that Allah the Almighty entrusted him. He or she will be held accountable on the Day of Resurrection to address the four key questions Allah the Almighty would ask, "Man's feet will not move on the Day of Resurrection before he is asked about his life, how did he consume it, his knowledge, what did he do with it, **his wealth, how did he earn it and how did he dispose of it**, and about his body, how did he wear it out"[2]. Giving part of this wealth to the needy and the poor is a trust, duety and a right Allah the Almighty order them to fulfill "*And those within whose wealth is a known right, for the petitioner and the deprived*"[3] "*And from their properties was [given] the right of the [needy] petitioner and the deprived*"[4]. When he sent Mu'adh (one of his companions) to Yemen, the Prophet (PBUH) directed and instructed him to teach the people of Yemen what Islam wants them to do and follow "Invite the people to testify that none has the right to be worshipped but Allah and I am Allah's Messenger (PBUH), and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, **then teach them that Allah has made**

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of Arabic grammar becomes evident. His knowledge of the Qur'an was so strong and vast, that should anyone mention to him an āyah of the Qur'an, he would immediately respond with the āyah before and after it. He authored his entire *Tafsīr* in this manner.

[1] Holy Quran, 24:33
[2] At-Termidhi, Book 1, Hadith 407.
[3] Holy Quran, 70:24-25
[4] Holy Quran, 51:19.

it obligatory for them to pay *sadaqah* (the Zakat) from their property and it is to be taken from the wealthy among them and given to the poor"[1].

The above-mentioned verses of the Holy Quran and the previous *hadiths* clearly indicate that every person's wealth is a trust given by Allah the Almighty and giving part of it to those in need and poor is an obligation and a reflection of the trustworthiness that every Muslim should have and perform.

Regarding the specific meaning of *amaanah* or trust, there are numerous frequent Islamic texts which enjoin paying attention to trusts and fulfilling them, and not neglecting or betraying them. That is widely discussed in the books of the scholars and jurisprudents and is widely spoken of among people in general.

Based on that, what is meant by *amaanah* or trust in this sense is everything that the individual is obliged to take care of, uphold and fulfil of the rights of others.

There are three well-known scenarios regarding *amaanah* or trust:

1. Financial rights that are established by contracts and covenants, such as items left with a person for safekeeping, loans, hiring and rentals, and so on; and those concerning which there is no contract, such as found items and what people pick up of the lost property of others.

"By researching the issue, it becomes clear that the Muslim jurisprudents use the word *amaanah* in the sense of an item that is left in the possession of the person to whom it was entrusted. This may be regarding one of the following scenarios:

(a) a contract in which the *amaanah* is the primary focus, which is when an item is left with a person for safe keeping. This is more specific than *amaanah*, because every item that is left with a person for safekeeping is an *amaanah*, but the converse is not necessarily true

(b) a contract in which the *amaanah* is implied, but it is not the primary focus; rather it is connected to it consequently, such as renting, borrowing, profit sharing, appointing someone to act as an agent, partnerships, and collateral for loans.

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[1] Sahih al-Bukhari, Book 24, Hadith 1.

(c) cases in which no contract is involved, such as picking up lost property, or that which the wind blows into a neighbour's house. Such cases are called *shar'i* (religious) trusts" (Kuwaiti Jurisprudence Encyclopaedia, 1983, 6/236).

2. Keeping people's secrets. The Prophet (PBUH) said: "The most important of the trusts in the sight of Allah on the Day of judgment is that a man goes to his wife, and she goes to him (and the breach of this trust is) that he should divulge her secret. Ibn Numair narrates this hadith with a slight change of wording"[1]. He also said "When a man tells something and then departs, it is a trust [which should not be disclosed by the one who heard it]"[2].

3. Positions of responsibility, whether social, public, or private. One should carry out such positions of trust and responsibility on a basis of truth and justice. A position of rulership is a trust, a judicial position is a trust, a management position in any organisation is a trust, responsibility for a family is a trust, and the same applies to all positions of responsibility. The Prophet (PBUH) said: "When honesty is lost, then wait for the Hour. It was asked, How will honesty be lost, O Allah's Messenger (PBUH)?" He said, "When authority is given to those who do not deserve it, then wait for the Hour"[3].

Islam calls to for employing and praising trustworthiness persons. Allah the Almighty say in the holy Quran telling us about the prophet Moses: "*Said one of them: O my father! employ him, surely the best of those that you can employ is the strong man, the trustworthiness one*"[4]. His Almighty also describing His messenger Prophet Mohammed (PBUH): *"[Who is] possessed of power and with the Owner of the Throne, secure [in position], Obeyed there [in the heavens] and trustworthy*"[5]. The Prophet (PBUH) was named "Al Ameen) which means the trustworthy person in the pre-Islam phase people of Makkah used to entrust him with their money.

Trustworthiness is linked with faith (*Iman*) in Islam, and it is a value that describes the character of true believer. It is a solemn creation of the morals of Islam, and the basis of its foundations. The Prophet (PBUH) denies the faith (*Iman*) from a person who is not trustworthy "He who is

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[1] Sahih Muslim, Book 8, Hadith 3370.
[2] Sunan Abi Dawud, Book 42, Hadith 4850.
[3] Sahih al-Bukhari, Book 81, Hadith 85.
[4] Holy Quran, 28:26.
[5] Holy Quran, 81:20-21

not trustworthy has no faith, and he who does not keep his covenant has no religion"[1]. The Almighty says that He order the performance of the trusts to their own people: "*For Allah commanded you to perform the trusts to their own people, but if you are judged among the people that you are judged by justice"[2]*. The Prophet Mohammed (PBUH) said: "Pay the deposit (trust) to him who entrusted it with you, and do not betray him who betrayed you" [3]. Islam teachings emphasizes that trust (*amannah*) should not be put in the hand of those who cannot carry it with responsibility. Abu Dharr, one of the Prophet companions, said "I said to the Prophet (PBUH): Messenger of Allah, will you not appoint me to a public office? He stroked my shoulder with his hand and said: Abu Dharr, you are weak and authority is a trust, and on the day of judgment it is a cause of humiliation and repentance except for one who fulfils its obligations and (properly) discharges the duties attendant thereon"[4].

Islamic teachings consider trust is the opposite of betrayal and a character of hypocrite. Abu Hurairah (a famous Prophet's companion) reported: "Messenger of Allah (PBUH) said, there are three signs of a hypocrite: When he speaks, he lies; when he makes a promise, he breaks it; and when he is trusted, he betrays his trust"[5]. Ibn al-Mubarak[6] in his book "al-Zuhd wal-Rqa'iq" reported: Umar ibn al-Khattab, may Allah be pleased with him, said, "Do not let yourselves be impressed by the roar of a man. Rather, if he fulfils the trust and restrains himself from harming the honor of people, he will truly be a man." (Fareed, 1995, p. 548).

In conclusion, Islamic teachings show trust and trustworthiness as the fundamental value and character that every Muslim as well as every other human being should have. It is affiliated with and linked to the faith. For this reason, Muslims donate and entrust their donations to those who entrust and believe that they can give their donations to the poor and needy. Giving charity

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[1] Baihaqi in his entitledv book "Mishkat al-Masabih", Book 1, Hadeeth 31

[2] Holy Quran, 4:58

[3] Sunan Abi Dawoud, Book 24, Hadith 120

[4] Sahih Muslim, Book 33, Hadith 19

[5] Sahih Al-Bukhari, Book 1, Hadith 199

[6] Abdullah Ibn al-Mubārak (726-797 CE) was an early, pious Muslim known for his memory and zeal for knowledge, collected *hadīth* (*muhaddith*), and was remembered for his asceticism. He earned the title Amir al-Mu'minin fi al-Hadith (prince of believers in narrating the sayings (*hadiths*) of Prophet Muhammed). His father, named Mubarak, was Turkmanish from Khurasan and became a client of an Arab trader from the tribe of Banī Hanẓala in the city of Hamadhān. It is said that 'Abdullah ibn Mubarak left his hometown of Merv, and while living in Hamadhān, went on to visit and speak often in Baghdad. Imam Ahmad Ibn Hanbal (780 -855 CE) (one of the most four famous top Muslim jurisprudence scholars in the Islamic history) said about Abdullah ibn Mubarak that there was no one more eager to travel for seeking knowledge than him. He wrote Kitāb al-Jihād, a collection of hadīth and sayings of the early Muslims on war, and Kitāb al-Zuhd wa al-Rāqa'iq, a book on asceticism. He was also known for defending Islamic borders (see Ribat) on the frontiers of Tarsus and al-Massisah, and later died at Hīt, near the Euphrates, in the year 797 CE.

and giving to those in need and to the poor, the Muslim fulfils the duty of custodian or trustee of the wealth entrusted to him by Allah the Almighty.

2.5.4 Commitment

Individual donations comprise most of the financial contributions charitable organisations received every year. In USA, individual donations comprised around 73% of the total donations collected by charitable organisations in 2016 (Giving USA 2017). One of the main challenges that facing nonprofitable organisations is to keep individual donors loyal and continue to contribute their donations to good causes very regularly. It has been shown that "even small improvement in loyalty can have profound impact on the "profitability" of a fundraising database" (Sargeant and Woodliffe, 2007, p. 48). Sargeant (2001) argued that factors such as the quality of service and the perceived impact on the cause of previous donations would drive loyalty. In respect of customer loyalty, Reichheld in his study claims there are different factors that might drive loyalty (Reichheld, 2000), and that the construct "commitment" might have a significant role to play (Sargeant and Woodliffe, 2004; Morgan and Hunt, 1994). Commitment is the most influencing factor of donor retention (Ganesan et al, 2005; Bhattacharya et al, 1995)

Commitment has been looked at from two disciplines: sociology and psychology (Sargeant and Woodliffe, 2005). In sociology, commitment has been defined as "social factors that committed individuals to a consistent line of actions, while in psychology it is defined as "the decisions that bind individual to a behavioural disposition" (Sargeant and Woodliffe, 2005, p. 62). There is inconsistency among scholars in the growing body of literature on the construct of commitment, and its composition may vary by context (Fullerton, 2003). Consequently, there is a clear diversity in the definitions of commitment (Sargeant and Woodliffe, 2005). Moorman, Zaltman, and Deshpande (1992, p. 316) define commitment as "an enduring desire to maintain a valued relationship," Morgan and Hunt define commitment "an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it" (Morgan and Hunt, 1994, p. 23). Commitment "is a state of being in which an individual becomes bound by his actions and through these actions to beliefs that sustain the activities and his own involvement" (Salancik, 1977, p. 62). Gundlach and others defined commitment as "an affirmative action taken by one party that creates a self-interest stake in the relationship and demonstrates something, more than a mere promise" (Gundlach et al, 1995, p. 79). Naskret and Seibelt define donor commitment as "the psychically caused attachment or obligation of the donor with regards to the supported NPO, which the donor demonstrates by

the appreciation of the relation and a sustainable desire to engage in the continuity of the relation with the NPO" (Naskret and Seibelt, 2011, p. 761).

There are three different types of commitment; the normative, the calculative, and the affective type of commitment (Gundlach et al, 1995; Naskret and Seibelt, 2011). *Normative* commitment is an emotionally obligation and responsibility that can be caused either by a personal relation between the donor to employees of the nonprofitable organisation or it can also be caused by personal or public views on morality or loyalty. Committed donor becomes afraid if he/she terminates the financial contribution donated to the organisation assuming such termination might have negative consequences for the organisation or supported beneficiaries (Naskret and Seibelt, 2011).

Calculative commitment reflects a donor rationale and emotionless approach toward supporting nonprofitable organisation ((Naskret and Seibelt, 2011, p. 762). For donor retention, the relationship with the organisation must be based on a rational cost-benefit calculation (Johnson et al, 2006; Gustafsson et al, 2005). There are no economic reasons that drive donors to build up their relationship with nonprofitable organisation nor they can gain a passable material exchange value for themselves (Naskrent and Siebelt, 2011). However, a personal benefit still can be obtained to initiate and maintain the relationship between the donor and nonprofitable organisation (Shelley and Polonsky, 2002). The benefit for the donor in this case will be almost psychological rather than material, but can be enriched by material aspects, as in the case of tax relief gained from donating to non-profit causes (Green and Webb, 1997). In other words, donors believe that they need to support specific organisation based on rational analysis.

The third type of commitment; *affective commitment* is "an emotion of inner, psychological affection, which is based on the sympathy of the donor for the NPO" (Naskrent and Siebelt, 2011, p. 762). The donors in this case have a strong identification with the nonprofitable organisation and its activities and they think that their charitable donating behaviour as something they want to do (Allen and Meyer, 1990).

The results from the literature show that there is a significant positive causal link between the degree of commitment and donor giving behaviour. The results also indicate that the trust in the charitable organisation is a driving factor toward the commitment to the charitable organisation (Sargeant et al, 2006, p. 162).

Finally, the body of scholarly literature shows that most of the current research and studies on commitment and trust have been conducted in the context of western countries, and there is a need to replicate these studies in other geographical contexts as the manner in which the nature of non-profits comprising the sector may vary substantially from one country to another (Sargeant et al, 2006).

2.5.4.1 Commitment from Islamic Perspective

The Prophet Mohammed (PBUH) calls for Muslims to commit themselves to the good deeds even if this deed is small. Aisha, wife of the Prophet (PBUH) reported: "The Prophet (PBUH) was asked, what deeds are loved most by Allah?" He said, "The most regular constant deeds even though they may be few." He added, 'Don't take upon yourselves, except the deeds which are within your ability"[1].

2.5.4.2 Definition of Commitment

The word commitment in Arabic has several meanings but all are similar. It means enduring, sustained, or continuous engagement. It means also obligatory as Allah the Almighty in the Holly Quran say "*Say what my Lord does not care for you, without your prayers, and you have lied, and it will be obligatory*"[2]*.* In the Arabic Universal Glossary of Meanings: He is obliged to the thing means he is fixed and lasted for it[3] (Anees et al, 2004).

2.5.4.3 Commitment in Islamic Teachings

Islamic teachings encourage every individual Muslim to do good deeds, make more of them, and endure them. Doing continuous small deeds is better than doing great deeds for one time and then discontinue. When Aisha the wife of the Prophets (PBUH) was asked about the deeds of the Prophet (PBUH) she described his act as continuous. This was reported by Alqama (one of in Islamic history called the followers '*tabi'een*', i.e., those men and women who came after the era of the Prophet's companions) in the *hadith* narrated by Muslim he said "I asked 'A'isha, the mother of the believers, saying O mother of the believers, how did the Messenger of Allah (PBUH) act? Did he choose a particular act for a particular day? She said: No. His act was continuous, and who amongst you is capable of doing what the Messenger of Allah (PBUH) did?"[4].

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[1] Sahih Al-Bukhari, Book 81, Hadeeth 54
[2] Holly Quran, 25:77
[3] Intermediate Dictionary Arabic, page 823
[4] Sahih Muslim, Book 6, Hadith 257.

Prophet Mohammed (PBUH) in several events and speeches taught his companions and followers the most love deeds to Allah the Almighty. One time he said that the most love deeds to Allah is believing in Allah, and in another speech, he said that the most love deeds is the pleasure you bring to a Muslim. Al-Tabarani[1] narrated that Abdullah Bin Omar, companion of the Prophet (PBUH) reported that the Messenger of Allah (PBUH) said "The most love people to Allah, the most benefit of them to the people, and the most love deeds to Allah the Almighty is a pleasure you bring to a Muslim, revealing him from trouble, or pay off a debt on behalf of him, pushing back from him a hungry. And to go with my brother in need, is most love to me from being praying in this mosque a month"[2]. Comparing this *hadith* with the other two *hadiths* narrated by Muslim[1] and Bukhari[2], it shows a clear correlation between helping those in need and trouble, and commitment or continuous regular act. This hadith can also be a proof of how Islam encourages giving and humanitarian aid.

2.5.5 Reputation

It is widely argued among researchers that when people donate, they expect intrinsic benefits such as increased self-esteem and public gratification (Grace and Griffin, 2006). West (2004) argues that people donate to feel good, not to do good (i.e., they are selfish not altruistic). One potential reason for considering the influence of the reputation that arises from giving as a determinant of giving behaviour is that "people are motivated both by their own view of themselves as well as by how other people view them" and "this implies that people tend to act less altruistically if no one observes their actions" (Alpizar et al., 2008, p. 1048). Alpizar uses a natural field experiment to quantify the importance of anonymity and found that anonymity decreases contributions. This suggests that generosity reputation is a determinant of giving behaviour. Similarly, conspicuous or status/visibility compassion advocates that people donate or promote the visibility of compassion as a way to enhance one's social standing (West, 2004). Grace and Griffin (2006) define conspicuous donation behaviour as "an individual's show of support to charitable causes through the purchase of merchandise that is overtly displayed on the individual's person or possessions (e.g., the wearing of empathy ribbons, red noses etc.)"(p. 149). As such, and since the conspicuous donor seeks status or visibility by their donation, we use it as synonym for reputation.

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[1] Sulayman ibn Ahmad al-Tabarani (821 - 918 AD), one of the scholars and imams of the Sunnis and the Community . He is Abu al-Qasim, Suleiman bin Ahmed bin Ayoub bin Mutair Allkhami Shami Tabarani , and named Tabarani relative to Tiberias Sham Kasbah Jordan . He was born in (821 AD) in Acre, Palestine from Um Akkawi . He is one of the famous narrators and scholars.

[2] Narrated by Al-Tabarani in his book "The Middle Glossary", Hadith 6026.

When using the conspicuous donation as a proxy for reputation, it is proposed that individuals involved with a charitable cause and those with strong community values are less likely to seek reputation by donating while those with high self-monitoring are more likely to seek positive reputational benefits (Grace and Griffin, 2006).

Charities, sometimes by way of a reward, or by means of an attributable benefit for their gifting behaviour, give their donors the opportunity to be identified. This social effect might be attributed to a wide belief that revealing the identity and generosity of givers is important (Andreoni and Petrie, 2004). This social effect is linked to economic, sociological, and psychological factors. For instance, fund-raisers seek to influence the donation of prestige-seekers by listing donors' names and their contribution levels. Other donors do not seek prestige from their donating behavior but might seek identification of their names with gifts given by them in order to attain social approval and let others know they have fulfilled their part, hence protecting or promoting their reputation. Andreoni and Petrie (2004) found that few donors choose to remain anonymous, but those who give anonymously deliver higher value donations. Clark (2002) found that "revealing generous contributions appears to raise average contributions slightly" (p. 33). The two main preference channels behind this are possibly the information effect (comparative altruism or reciprocity) or the reward effect (desire for social approval for large donors). Information effect emphasizes that "large donation may raise people's expectations of other's average or maximum generosity. This in turn could make them want to contribute more themselves' (Clark, 2002, p. 34). Reward effect emphasizes "the reason that charities may reveal large donations is to satisfy the preference of donors for external reward from third party" (Clark, 2002, p. 35).

2.5.5.1 Reputation from Islamic Perspective

Islam teachings call for every individual Muslim to link his acts, behaviour, and attitudes with faith. The Holy Quran is full of verses and commands that remind the believers of the Day of Resurrection and the reward or the punishment every human will get and face on that day. From an Islamic perspective, showing off the good deeds to others to enhance own reputation is not favourable nor encouraged, it is strictly condemned. Allah say in the holy Quran "*O ye who believe! cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men, but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And*

Allah guideth not those who reject faith"[1] . It is a wrong practice that some people spend in a particular area to enhance their reputation in the society aiming to achieve a position, status or presidency and cannot contribute to another work or field that does not serve its interests, which may accelerate its reward in the world and may occur to it and may not happen to it "*Whoever desires the reward of the world, We will give him some of it. And whoever desires the reward of the Hereafter, We will give him some of it. And We will reward the thankful*"[2]. The companion of the Prophet Mohammed (PBUH) Abu Umamah reported: "A man came to the Prophet (PBUH) and said: 'What do you think of a man who fights seeking reward and fame - what will he have?' The Messenger of Allah (PBUH) said: 'He will not have anything.' He repeated it three times, and the Prophet (PBUH) said to him: 'He will not have anything.' Then he said: **'Allah does not accept any deed, except that which is purely for Him, and seeking His Face**"[3]. Abu Huraira reported Allah's Messenger (PBUH) as stating that Allah the Highest and Exalted said: "I am the One, One Who does not stand in need of a partner. If anyone does anything in which he associates anyone else with Me, I shall abandon him with one whom he associates with Allah"[4].

To hide good deeds including giving charity for the sake of getting the reward from Allah the Almighty is an act that Islam is calling and affirming to. Islam pays particular importance to the sole seek of Allah in giving and its hidden character more than any other deed. For example, Prayer are neither encouraged to be shown publicly nor to be hidden "*And do not recite [too] loudly in your prayer or [too] quietly but seek between that an [intermediate] way*"[5]. The Prophet (PBUH) said "Seven people Allah will give them His Shade on the Day when there would be no shade but the Shade of His Throne (i.e., on the Day of Resurrection): And they are: a just ruler; a youth who grew up with the worship of Allah; a person whose heart is attached to the mosques, two men who love and meet each other and depart from each other for the sake of Allah; a man whom an extremely beautiful woman seduces (for illicit relation), but he (rejects this offer and) says: 'I fear Allah'; **a man who gives in charity and conceals it (to such an extent) that the left hand does not know what the right has given**; and a man who remembers Allah in solitude and his eyes become tearful"[6].

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[1] Holy Quran, 2:264
[2] Holy Quran, 2:145
[3] Sunan an-Nasa'I, Hadith 3140
[4] Sahih Muslim, Book 15, Hadith 58
[5] Holy Quran, 17:110
[6] Sahih al-Bukhari, Book 1, Hadith 449

Showing off good deeds and acts to others is only preferred in one case; if such act and deed will encourage others to do the same and give charity generously as in the *hadith* reported in Sunan Ibn Majah that the Prophet (PBUH) said "The Messenger of Allah said: 'Whoever introduces a good practice that is followed after him, will have a reward for that and the equivalent of their reward, without that detracting from their reward in the slightest. Whoever introduces an evil practice that is followed after him, will bear the burden of sin for that and the equivalent of their burden of sin, without that detracting from their burden in the slightest"[1].

There is a clear distinction between the reputation from western and non-Islamic perspective compared to the one from Islamic perspective. In the western culture and society seeking reputation and enhancing self-image is normal and acceptable. People used to give charity for the sake to present their good deeds to the society seeking recognition and wining status or seeking influence. While on the other hand, seeking good reputation and showing off through charity giving by individual is forbidden from Islamic perspective and is linked more to hypocrisy an act that is forbidden and exposes the person with such character to the anger of Almighty Allah. Therefore, committed Muslims will not consider their good deeds including charity giving and helping others as an asset nor a tool to enhance their own reputation. It is a religious duty that seeks only the acceptance of Allah the Almighty.

2.5.6 Empathy

Empathy has many definitions that encompass a broad range of emotional states. Shelton and Rogers (1981) defined empathy as "an individual's emotional arousal elicited by the expression of emotion (usually distress) in another" (Shelton and Rogers, 1981, p 367). While Batson and others defined empathy as "another-oriented emotional response congruent with the perceived welfare of another person—can evoke motivation to help that person" (Batson et al, 1988, p 52).

Values, and the presence or otherwise of empathy, influence the individual's decision to help others, that is, values can prompt an empathetic response (Eisenberg 1991; Webb et al. 2000). It has been claimed that taking the perspective of another in need increases empathic emotion, which in turn increases motivation to help or protect another (Coke et al, 1978). Empathy is a strong motivating factor for altruistic behaviour (Davis, 1994) and studies show that there is a

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[1] Sunan Ibn Majah, Vol. 1, Book 1, Hadith 207.

strong association between the level of empathy reached and the prospect of providing help (Sargeant, 1999).

There is little agreement among psychologists about the construct, or the process of empathy and it has proven a difficult phenomenon to demonstrate experimentally (Wispe, 1986). Nonetheless, researchers have studied empathy from many different perspectives and reflect on its impact and influence on individual social behaviour, including donation giving (Singer and Lamm, 2009; Radley and Kennedy, 1995; Piferi et al, 2006; Simmons, 1991; Webb and Wong, 2014).

Studies within social psychology show that empathy plays an important role to increase motivation to help (Coke et al, 1978; Wilhelm and Bekkers, 2010; Burgoyne et al, 2005) and in motivating an individual to be more altruistic (Batson et al, 1988; Hoffman, 1981; Batson and Shaw, 1991; Batson et al, 1981). Empathy influences social behaviour in both directions. Lack of empathy leads to less prosocial behaviour, i.e., donation behaviour, and vice versa (Batson, 1991; Twenge et al, 2007). Empathy can also be aroused from imagining oneself in the place of another, resulting in prompting helping behaviour (Shelton and Rogers, 1981). The link between social exclusion and prosocial behaviour discussed earlier in this literature review has been found to be mediated by lack of empathy (Twenge et al, 2007, p 56). Empathic emotion is an important factor to understand the needs and suffering of others, and without it people lose the disposition to help (Twenge et al, 2007).

In marketing and business consumer studies, scholars and researchers have studied empathy as an antecedent to individual giving behaviour that has direct or indirect influence on individual donations in terms of size, frequency, and commitment (Lee et al, 2014; Verhaert and den Poel D. V., 2011; Sargeant, 1999; Webb et al, 2000; Bennett, 2003; Opoku, 2013; Bennett, 2015).

Empathy is the feeling and ability that is consistent with most consumers' sense of moral person (Reed et al, 2007). A study by Lee and others (2014) shows that empathy motivates charitable giving and is greater among those with higher moral identity than those with lower moral identity (Lee et al, 2014). However, individual donors "with higher moral identity have other moral concerns, particularly when recipients are perceived as responsible for morally disapproved behaviour" (Lee et al, 2014, p 681). In this case, both empathy and justice will mediate the joint effect of moral identity and recipient responsibility on charitable giving.

Empathy has been found to be an important factor in predicting charitable giving behaviour. Donors with higher empathic concern are more generous toward charity (Verhaert and den Poel, 2011). The same study also shows that a person who was more generous in the past will be generous in the future and as intentions increase, generosity increases as well. Therefore, past behaviour mediates the effect of empathic concern on charitable giving, and the implications are much more powerful, especially for new donors. However, "Empathic concern might have a negative effect on generosity toward one charity but demonstrate a positive relationship with total generosity" (Verhaert and den Poel, 2011, p 1292).

Sargeant (1999) in his model of individual giving behaviour considers empathy, as a moderator (amongst others) that has a direct influence on both individual donating behaviour, and on the nature of appeals for support developed by charitable institutions, and the mode of ask that those appeals adopt.

In addition to the impact that the presence (or otherwise) of empathy has on the emotional state (or stance) of the potential giver, review of the research undertaken on empathy reveals the important role that empathy also plays in mediating two key determinants on the giving decision - the donor's past experience with a given charity, and the criteria that the donor might use to evaluate potential charitable organisations for support (Sargeant, 1999).

Finally, it has been found that individual variations in empathetic disposition are important determinant of emotional reactions relevant to helping and to charity giving (Wang, 2008). Empathy generates sympathy, compassion, and henceforth altruism. Or it can increase unpleasant feelings of sadness and depression within the person, so that helping occurs to improve the helper's mood rather than simply fashioning an altruistic impulse.

2.5.6.1 Empathy from Islamic Perspective

Islam determines the relationship between Muslim individuals within their own society. One of the names of Allah the Almighty is "The Compassionate One" as described and reported in the saying of the Prophet (PBUH) "The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you"[1]. Every Muslim should share the sorrows and comforts of his fellow brothers and sisters with different means that can be given to them including money, especially if this

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[1] Sunan Abi Dawud, Book 42, Hadith 4923.

brother/sister or brothers/sisters are in dire need of it, in order to achieve the meaning of the Islamic brotherhood expressed by the Prophet (PBUH) "The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever"[1]. In this *hadith*, The Prophet (PBUH) glorified the rights of Muslims and urged their cooperation and courtesy of each other. The famous Islamic scholar Ibn Hajar al-Asqalani[2] commented on this *hadeeth* by saying "This shows that kindness, compassion and empathy are close in meaning, but there is a nice difference between them. Kindness is meant to have mercy on one another through the brotherhood of faith, not because of anything else. As for compassion, it is meant to communicate with love, such as visiting and exchanging personal gifts, and empathy is meant to help each other, as a dress is kind to the body to strengthen it" (al-Asqalani, 1987, p. 454). As such, every Muslim who hears about the suffering of others should not hesitate to help them. Helping and doing good deeds towards others it is in fact helping the person oneself, and to know that in doing so he/she in return will be given a great reward from Allah the Almighty "*And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful*"[3].

Abu Hurairah narrated that the Messenger of Allah (PBUH) said "If anyone relieves a Muslim believer from one of the hardships of this worldly life, Allah will relieve him of one of the hardships of the Day of Resurrection. If anyone makes it easy for the one who is indebted to him (while finding it difficult to repay), Allah will make it easy for him in this worldly life and in the Hereafter, and if anyone conceals the faults of a Muslim, Allah will conceal his faults in this world and in the Hereafter. Allah helps His slave as long as he helps his brother."[4]. In another saying the Prophet (PBUH) describes the brotherhood between Muslims "A Muslim is a brother of another Muslim. So, he should neither oppress him nor hand him over to an oppressor. And whoever fulfilled the needs of his brother, Allah will fulfil his needs"[5]. Showing compassion and be merciful to others specially those who need help and support Allah the

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[1] Sahih Muslim, Book 45, Hadith 84.

[2] Ibn Hajar al-ʿAsqalani (1372–1449) was one of the most influential thinkers of the 15th century and a prolific scholar, most notably of hadith (Prophetic traditions). A medieval Islamic scholar who is best known for his massive work Fath al-bari bi-sharh sahih al-Bukhari, which is considered to be the most important commentary on the hadith collection of Imam al-Bukhari (d. 870).

[3] Holy Quran, 73:20.

[4] Sahih Muslim, Book 16, Hadith 1508.

[5] Sahih al-Bukhari, Book 89, Hadith 12.

Almighty has mercy on them "The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you"[1].

Showing sympathy and being empathetic to others is not limited to human beings, Islam calls individuals to be empathetic even with animals. Abu Huraira narrated that Allah's Messenger (PBUH) said, "While a man was walking on a road. he became very thirsty. Then he came across a well, got down into it, drank (of its water) and then came out. Meanwhile he saw a dog panting and licking mud because of excessive thirst. The man said to himself "This dog is suffering from the same state of thirst as I did." So, he went down the well (again) and filled his shoe (with water) and held it in his mouth and watered the dog. Allah thanked him for that deed and forgave him." The people asked, "O Allah's Messenger (PBUH)! Is there a reward for us in serving the animals?" He said, "(Yes) There is a reward for serving any animate (living being)""[2].

In another *hadith* Abu Huraira narrated that the Prophet (PBUH) said, "While a dog was going round a well and was about to die of thirst, an Israeli prostitute saw it and took off her shoe and watered it. So Allah forgave her because of that good deed"[3]

It is obvious from these *hadiths* that Allah the Almighty has forgiven them for this act, which is a manifestation of compassion and mercy, which is one of the reasons for God's mercy to those you are created with.

To conclude, empathy is an act and value that Islam praises, encourages, and calls for. Islamic teachings including holy Quran and traditions and sayings of Prophet Mohammed (PBUH) are full of evidence and stories reflecting this value and act that leads and influences individual Muslim to help and support those in need.

2.5.7 Feeling of Guilt

Charitable donation is considered as a prosocial behaviour (Basil et all, 2006). Feeling of guilt is hypothesised to influence individual donating behaviour through inducing prosocial behaviour and sense of responsibility. Charities use donors feeling of guilt in their fundraising appeals (Huhmann & Brotherton,1997).

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[1] Sunan Abi Dawud, Book 43, Hadith 16.

[2] Sahih al-Bukhari, Book 42, Hadith 11.

[3] Sahih al-Bukhari, Book 60, Hadith 134.

Heidenreich (1968) defined feeling of guilt as "an emotional state in which the individual holds the belief or knowledge that he or she has violated some social custom, ethical or moral principle, or legal regulation" (Basil et al, 2006, p 1036).

Though it is still unknown how feeling of guilt can activate prosocial behaviour (O'Keefe, 2002), there is a common agreement is that it should be used correctly to avoid negative consequences and reverse results (Basil, 2006). Miceli (1992) attempted to understand when a person will feel guilt and donate consequently and proposed that for feeling of guilt to increase donation, it must meet two conditions: responsibility and belief that lack of donation causes harm. An individual may feel guilty for failing to avoid a negative situation for others if he or she does not make the necessary financial contribution. Failure to make a charitable donation may lead to a lack of food or other necessities for other people, and this would cause harm (Basil et al, 2006). Prescriptions of responsibility, or controllability, have been found to be a predictor of guilt (Weiner, Graham, & Chandler, 1982).

2.5.7.1 Feeling of Guilt from Islamic Perspective

Islam calls for taking care of those in need, poor and vulnerable people in the society. Islam considers relieving those in need and poor people the responsibility of the whole society. Therefore, the Prophet (PBUH) said "A man is not a believer who fills his stomach while his neighbour is hungry" (Al-Albani, 1997, p. 67). The Prophet (PBUH) felt of guilt when one day he saw people came to Medina clad in woollen rags looking very poor and in desperate need. Jarir bin Abdullah[1] reported: "We were with the Messenger of Allah (PBUH) shortly after dawn when there came to him some people clad in woollen rags or covered with sleeveless blankets; and with swords hanging down from their necks. Most of them rather, all of them, belonged to the Mudar tribe. The face of the Prophet (PBUH) changed when he saw them starving. Then he went into his house and came out; then he commanded Bilal (the prayer caller) to proclaim *Adhan* (call to prayers). So, he proclaimed *Adhan* and recited *Iqamah* (a call that the prayer almost started) and the Prophet (PBUH) led the prayer. Then he delivered a *Khutbah* (speech) saying, "O mankind! Be dutiful to your Lord, Who created you from a single person (Adam), and from him (Adam) He created his wife (Eve), and from them both He created many men and women; and fear Allah through Whom you demand your (natural) rights, and do not sever the relations of kinship. Surely, Allah is Ever an All-Watcher over

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[1] One of well-known companion of the Prophet (PBUH).

you."[1] He also recited the verse "O you who believe! Fear Allah and keep your duty to Him. And let everyone look what he has sent forth for the tomorrow"[2]. Thereafter, every man gave in charity Dinar, Dirham, clothes, measure-full of wheat and measure-full of dates till he said: "(Give in charity) be it half a date". Then a man of the *Ansar* (people of Medina) came with a bag which was difficult for him to hold in his hand (small bag of food). Thereafter, the people came successively (with charity) till I saw two heaps of food and clothes. I noticed that the face of Messenger of Allah (PBUH) was glowing (sign of happiness) like that of the bright moon or glittering gold. Then he (PBUH) said, "Whosoever introduces a good practice in Islam, there is for him its reward and the reward of those who act upon it after him without anything being diminished from their rewards. And whosoever introduces an evil practice in Islam, will shoulder its sin and the sins of all those who will act upon it, without diminishing in any way their burden"[3]. The Prophet (PBUH) in this *hadith* felt responsible and express the feeling of guilt towards these poor and starving people. Therefore, he called for the prayer in which he always did when a big issue that concerned the Muslim nation needs to be addressed and highlighted.

The presence and existence of poor and weak people among the Muslims society is one of the reasons and virtue behind the Divine support and wealth provided by Allah the Almighty. The Prophet (PBUH) said: "Bring me the weak, for you only receive provision and Divine support by virtue of your weak ones"[4]. The people of Quraysh (the tribe of Makkah) survived painful punishment from Allah the Almighty because of their hostility to Islam and their torture of Muslims. Allah did not inflict His torment on them because of the presence of some poor and weak believers who trapped in Makkah and could not migrate to Medina "*They are the ones who disbelieved and obstructed you from al-Masjid al-Haram (The Holy Mosque in Makkah) while the offering was prevented from reaching its place of sacrifice. And if not for believing men and believing women whom you did not know - that you might trample them and there would befall you because of them dishonour without [your] knowledge - [you would have been permitted to enter Makkah]. [This was so] that Allah might admit to His mercy whom He willed. If they had been apart [from them], We would have punished those who disbelieved among them with painful punishment*"[5].

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[1] Holy Quran, 4:1.
[2] Holy Quran, 59:18.
[3] Sahih Muslim, Book 1, Hadith 171.
[4] Sunan an-Nasa'I, Book 25, Hadith 95.
[5] Holy Quran, 48:25.

It was narrated that the Messenger of Allah (PBUH) said: "O Allah, bear witness that I have issued a warning concerning (failure to fulfil) the rights of the two weak ones: Orphans and women"[1]. This *hadith* is another evidence that the Prophet (PBUH) expressed his feeling of guilt towards the vulnerable such as woman and orphan, therefore he calls Allah the Almighty to be his witness that he issued a warning to the people to hold them sins and responsibility if they failed to fulfil the rights of these vulnerable.

Aslam the servant of Omar bin Khattab the 2nd Caliph narrated that one day a group of merchants came to Medina (the city of the Prophet) and went to the mosque, and Omar said to Abd al-Rahman ibn Ouf (one of the Prophet's well known companion): Can we guard them tonight, and he said yes, so they are guarding them and praying, so Omar heard the cry of a child, so he went to see him and said to his mother, "God bless you come and take care of your child, and then he returned to his place, and he heard the cry of the child again, and he returned to his mother again. He said to her, as he said last time, and then returned to his place. When it was at the end of the night, he heard again the crying of the child, and Omar returned to his mother and said to her: You are a bad mother, Why I see your son doesn't come back from crying. She said, "oh Abdullah - she doesn't know it's Omar bin Khattab – I am trying to stop him from breastfeeding". He asked her why she is doing that to her son. She replied that the prince of believers (she means the Calif Omar ibn Khattab) does not impose child allowance except for weaning, he said how old is your son, the woman said like this and so on for a month. He says don't rush him from breastfeeding. When he prays in the morning and he could not read Quran and conduct the praying properly because of the child crying. He said "misery to Omar"! (Blaming himself) how many Muslim children were killed? and then he ordered his spokesman to call for the people that Omar says "don't rush your boys from weaning, so we impose alimony for every child born in Islam" and he wrote this as a rule (Al-Salaabi, 2005, p. 160). Omar believed that he was responsible for the act of the mother of this child and feel deeply guilty towards other children like him. This is because Omar feels accountable since he is the Head of State and not mere pity. Therefore, he ordered immediately that every child in Muslim society should be given allowance since his born.

To conclude, clearly Islamic prescriptions encourage Muslims to feel guilt for those in need and within the Muslim society to provide support, help and donate to those in need and vulnerable. The previous stories and facts stated in the holy Quran and the traditions of the

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[1] Sunan Ibn Majah, Book 33, Hadith 22

Prophet Mohammed (PBUH) and his companions support and enhance the hypotheses of the influence of feeling of guilt in the individual donating and helping behaviours.

2.5.8 Social Justice

The just-world phenomenon is the tendency to believe that the world is just, and that people get what they deserve. Because people want to believe that the world is fair, they will look for ways to explain or rationalize away injustice, often blaming the person in a situation who is actually the victim (Lerner, 1965). It has been argued from social justice motivation theory (Lerner, 1975) that if people witness undue suffering their belief in a just world will be threatened - consequently they will be motivated to respond to re-establish justice (Miller, 1977). The concern of the suffering of others is not always translated into helping behaviour. There are number of factors that determinate whether or not an individual provides actual help to suffering victims. One of these factors is the material or physical cost of help giving (Miller, 1977, p. 114). Other than material or physical cost may prevent individual from helping victims such as the psychological cost or ineffectiveness of the help to eliminate the suffering completely. "Thus, when the act of help temporarily alleviates the suffering of a victim but does not do so indefinitely, or when completely eliminates the suffering of one victim but not others similar to the victim, the individual may still consider the help to be ineffective since his perception of injustice remains" (Miller, 1977, p. 114).

Todd and Lawson concluded that frequent donors were more concerned with the stability of society, correcting injustices and looking after the weak, and therefore, charitable organisations should approach these donors and appealing to their sense of injustice and spiritual beliefs, rather than necessarily adopting a logical, rational approach. (Todd and Lawson, 1999).

2.5.8.1 Social Justice in Islamic Teachings

In Islamic teachings, the reciprocal relation in human life remains fundamental (Jahar and Hidayatullah, 2017). The Islamic system of social justice is built upon certain basic fundamental precepts and principles. Islam calls for maintaining social justice and economic balance within the society. "In the Qur'an, Allah describes Himself as the Just One (Holy Quran, 3:18); Justest of all Judges (Holy Quran, 11:45); Best of all Judges (Holy Quran, 7:87, 10:109 and 12:80). From here, it could be said that if justice were a divine attribute of Allah, and that Muslims have been enjoined to believe in Him and in all His Attributes, then the Islamic system of social justice had to be firmly rooted in the Islamic faith and belief system

(*Aqeedah*)” (Shehu, 2007, p. 5). The role in *Zakat* and charity in general in redistribution wealth and attaining social justice: the rich donate portion of his income to the poor as a duty. This is well documented in the hadith reported on the authority of Ibn 'Abbas that Mu'adh said: “The Messenger of Allah sent me (as a governor of Yemen) and (at the time of departure) instructed me thus: You will soon find yourself in a community one among the people of the Book, so first call them to testify that there is no god but Allah, that I (Muhammad) am the messenger of Allah, and if they accept this, then tell them Allah has enjoined upon them five prayers during the day and the night and if they accept it, then tell them that Allah has made Zakat obligatory for them that it should be collected from the rich and distributed among the poor, and if they agree to it don't pick up (as a share of Zakat) the best of their wealths. Beware of the supplication of the oppressed for there is no barrier between him and Allah”[1].

This link between God's Divine Justice and Muslim's belief in and practice of justice has been established in an authentic *Hadith* of Prophet Mohammed (PBUH) in which he said that Allah says: “O ye My servants, I have prohibited injustice (wrongdoing) to My (Glorious) Self and (equally) also made it prohibited to you either, do not (therefore), commit injustice”[2]. Allah has told us in the holy Quran in categorical terms that one of the fundamental purposes of sending His Messengers with revealed Books of Guidance is to enjoin mankind to uphold, practice and maintain justice amongst themselves in all their dealings. “*We have indeed sent our Messengers with clear proofs and We sent down with them the Book and the Scale (Measure of Justice) so that men will stand forth on Justice (in their dealings and actions)*”[3]. As clearly stated in the holy Quran Allah the Almighty, is to ensure kindness and charity from the rich to the poor: “*Those who spend in charity, whether in prosperity or adversity, who restrain from anger and pardon people; God loves those who do good to others*”[4].

Islam with its approach to social justice has laid down a just economic order. It has ordained certain economic principles which ensure that every citizen is given equal opportunity of access to the economic resources. These principles and ordinances provide for equitable distribution of wealth amongst people. Islamic philanthropy, especially *zakat*, attempts to create a just and stable society and provides Muslims with a framework for justice for the poor and the disadvantaged in society. It is an important instrument for social justice as it leads to increased

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[1] Sahih Muslim, Book 1, Hadith 29.
[2] Sahih Muslim, Book 16, Hadith 1537.
[3] Holy Quran, 57:25.
[4] Holy Quran, 3:134

prosperity in this world and leads to increase of religious merit (*thawab*) in the hereafter as its payment purifies individuals from sins (Muda et al, 2006).

The poor in the Muslim society are part of the community that needs to be protected by transferring wealth from the rich to the poor reflecting the concept of proportional payment by providing social justice to those who are less fortunate (Nanji, 2001: 165). Latief (2014) claims that services provided by charitable organisations in Indonesia including *zakat* agencies have functioned as a mechanism to redistribute alms to deserved beneficiaries, "an approach to translate religious notions of welfare within social and economic domains" (Latief, 2014, p 507). The appearances of Islamic aid associations specifically cater to disadvantaged groups of society signify their rational responses to bring Islamic ideas of social justice in their scope of action into being (Latief, 2014, p 551).

Islamic philanthropy regulates the distribution of wealth among people ensuring the protection of the destitute and needy and circulating income and wealth among the people proportionately and justly. Contemporary Islamic scholars including Indonesian Muslim scholars reinterpret the distribution of *zakat* or *sadaqah* (alms giving) in accordance with the social needs of the community contending that the essence of *zakat* is that it is for social justice (Jahar and Hidayatullah, 2017, p. 59-60).

2.5.9 Social Norms

Researchers have used the concept of social norms as important to understand human social behaviour (Cialdini et al, 1990). Shaffer claims that norm has more than one meaning and there is a divergence among researchers in defining social norms (Shaffer, 1983). However, most of researchers divide social norms into two concepts: descriptive and injunctive or prescriptive. Lindgren and Harvey (1981) define descriptive norms as "behaviour from that is shared by members of a recognizable group and that may be considered to be "normal" for that group" (p. 536). Cialdini and others define descriptive norm as "It is what most people do, and it motivates by providing evidence as to what will likely be effective and adaptive action" (Cialdini et al, 1990, p. 1015). On the other hand, they define injunctive norms as "rules or beliefs as to what constitutes morally approved and disapproved conduct" (p. 1015).

In a non-profit marketing research, Croson has found that there is a causal relationship between social norms and giving and that male donors are more sensitive to social norms to inform their own giving behaviour than women are (Croson et al, 2010). In another study, Croson and others

found that the level of donation is influenced by the perceived descriptive social norms. In their study, they examine how fundraisers may change donors' prescriptions of descriptive social norms, which in turn changes donation behaviour, and demonstrate that social norms drive the previously observed impact of social information on contributing behaviour (Croson et al, 2009). Other studies that examined the effect of social norms on giving behaviour include Schofield (1975), and Fisher and Ackerman (1998). In a study on the effect of norms, public disclosure and need for approval on volunteering behaviour, Schofield found that the amount of consistent action (volunteering behaviour) would be increased by the presence of the norm (Schofield, 1975, p 1126). Fisher and Ackerman, in their study on the effects of recognition and group need on volunteerism from a social norm perspective, conclude that promotional appeals based on group need and promised recognition are effective only when they are used in combination (Fisher and Ackerman, 1998).

It is suggested in personality studies and social psychology that behaviour is influenced by social norms - both descriptive norms and injunctive norms (Cialdini et al., 1990). Descriptive social norms describe what most people do or what is typically done in a given setting. For example, if a potential donor learns that most other people engage in charitable giving, he or she may follow suit because he or she automatically assumes that this is likely to be an effective and appropriate course of action in that situation. While injunctive social norms specify what people ought to do or what is typically approved of in society. For example, when it is suggested to players in a Dictator Game that sharing money is what players should do, they share more money compared with when no such injunctive norm is signalled (Agerstrom et al, 2016, p. 148).

Both are important for individual giving, but the more significant role is played by descriptive social norms. Romano and Huseyin (2001) and Frey and Meier (2004) have found that donors are more willing to contribute if others also do. Shang and Croson (2009) found that donors contribute higher amounts when they are aware that others also contribute higher amounts through their donations.

Descriptive norms affect individual giving behaviour through two sets of mechanisms: self-focused mechanisms and relationship maintenance (Croson et al, 2010). Self-focused mechanisms which include self-verification and self-presentation. In self-verification, individuals have a certain self-concept, and they choose their behaviours to sustain this concept. For example, if a person sees himself or herself as a generous, he or she gives money to

charitable organisation to emphasize this self-concept. While in self-presentation, individuals choose behaviour to create a self-concept. Thus, if a person again would like to be a generous even if he or she is not currently generous, he or she may donate to charitable organisation at a high level in order to create this self-concept. In the second mechanism: the relationship maintenance, individuals adapt to social norms to maintain a good relationship with the social group endorsing the norms (Croson et al, 2010, p. 201).

The rationale behind identifying injunctive social norms as a factor for giving to charity is that individuals may obtain benefits by conformity to social ideals or what is considered by society as a moral behaviour. The descriptive social norms influence the individual donating behaviour by motivating him/her to do what others do in an adaptive action (Cialdini et al, 1990). People tend to avoid costs associated from immoral or socially disapproved behaviour. "The guilt feelings and social disapproval . . . constitute costs that are expected to outweigh the rewards this behavior could bring him" (Blau, 1964, p. 2581)

In addition, social norms affect giving behaviour by the canal of defining what is seen as good or generous by the society. One of the exploratory studies of the influence of injunctive social norms is that of Leonard Berkowitz (1972) who suggests that according to the social responsibility norm, when an individual perceives those other persons are strongly dependent upon him this would increase his feeling of responsibility towards them and this felt responsibility will motivate the individual to help the dependent persons.

Considering that giving to charity is a social behaviour, we can conclude from the findings of Leonard Berkowitz that, in their giving behaviour, individuals regularly follow "the rules they learned in early childhood in order to avoid guilt feeling as well as social disapproval'' (Berkowitz, 1972, p. 106). Differences in moral behaviour are attributed to differences in the degree of internalization of the relevant moral standards (Berkowitz, 1972).

In a psychological study on giving to charity in the context of household economy, Burgoyne found that a household financial behaviour has direct impact on charitable decision-making in individuals which is as an interactive process that is influenced by the style of money management in the household (Burgoyne et al., 2005). Family is a social institution, because it includes all the beliefs and practices of and about all of the families on a particular society and geopolitical context, the ways it is connected with other families and other social institutions. Interactions within the family group are regulated by the social norms constructing family roles

(Klein and White, 1996). These roles influence charitable giving behaviour of individuals within the family including the children perception of charity, which influence the habit of giving to good causes (Burgoyne et al., 2005).

2.5.9.1 Social Norms from Islamic Perspective

Norm defined in the Arabic language dictionaries as "everything a one used to do without effort"[1]. Social norms are defined as "the norms are the inherited customs in which the successor imitates the ancestors"[2]. Near to this meaning what is being known in the Islamic Jurisprudence "al-Ourf" and defined by some scholars as "what people used to do and follow from every act that is common among them or a word they are familiar with to release it on a special meaning that is not familiar with the language, and no one else said when he hears it, which is in the sense of a collective habit" (al-Zuhayli, 1986, p. 828).

The sources of Islamic jurisprudence are the evidence from which the Islamic rulings (*Shariah*) are derived. There are two types of evidence. The first type of these evidence is the one agreed among the general population of Islamic scholars and jurists to be inferred in the *Shariah* which are obligatory to follow. They are the Holy Quran, Sunnah, consensus and measurement. The second type of evidence there are differences among the majority of Islamic jurists to be inferred in *Shariah*. The seven most famous of which are approval, needed interests (*al-Masalih al-Mursalah*), accompaniment, custom (al-Ourf), Prophet's companion doctrine, the law of those who preceded us, pretexts (al-Zuhayli, 1986, p. 417). The term custom "al-Ourf" comes in the holy Quran in the meaning of good "*take what is given freely, enjoin what is good, and turn away from the ignorant*"[3]. Islamic jurists inferred from this verse that custom is an inference in the *Shariah* rulings. Abdullah Ibn Masud[4] said "what the Muslims saw well, it is well to Allah, and what they saw is bad, because he is bad to Allah"[5].

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[1] Al-Mu'jam Al-Waseet dictionary, 2/635, Lissan Al-Arab dictionary for Ibn Manthoor, the item "Ooud" 3/315, Taj Al-Arous dictionary for Al-Zubaidi, 8/443.

[2] Al-Mu'jam Al-Waseet dictionary, 2/754.

[3] Holy Quran, 7:199.

[4] One of the Prophet Companion. He was born in Mecca in about 594. He was from the Tamim tribe, believed to be slaves. In his character and goals, he was said to be the person "most like the Prophet Mohammed (PBUH). He is one of the famous reciters of the holy Quran. He was also known by the name of Ibn Umm Abd (refereed to his mother). The Prophet said, "Whoever would like to recite the Qur'an as fresh as when it was revealed, let him recite it like Ibn Umm 'Abd" (Sunan Ibn Majah, Vol. 1, Book 1, Hadith 13).

[5] Narrated by Imam Ahmed Ibn Hanbal, Hadith no. 3418.

Arabs in the Arabian Peninsula before the dawn of Islam had norms, customs and characters that Islam approves some and discourages others. Khadija the first wife of the Prophet (PBUH) assured the Prophet when Gabriel appeared to him to inform him that Allah chose him to be His Messenger to the people and the Prophet was trembled on account of fear and returned to his wife Khadija calling for her by saying "cover me, cover me. They covered him till his fear was over and then he said, "O Khadija, what is wrong with me?" Then he told her everything that had happened and said, 'I fear that something may happen to me. She said to him "Never! But have the glad tidings, for by Allah, Allah will never disgrace you as you keep good reactions with your Kith and kin, speak the truth, help the poor and the destitute, serve your guest generously and assist the deserving, calamity affected one"[1]. Khadija highlighted the norms the Prophet followed which were well known and recognized among the tribes of Quaraysh during that era and parts of His characters that every trustworthy should be respected for and believed in. There were social norms among the Arab tribes before the dawn of Islam which the honourable of them were very keen to follow to practice. The Prophet (PBUH) answered his companions when they asked him who are the most generous and best people. He said: "Those who were the best amongst you in Jahiliya (the pre-Islamic period) are the best amongst you in Islam if they comprehend (the Islamic religion)"[2]. On the other hand, Allah the Almighty disgrace those who downgraded and disrespected the weak and poor among believers "*And thus We have tried some of them through others that the disbelievers might say, "Is it these whom Allah has favoured among us?" Is not Allah most knowing of those who are grateful?*"[3]. The Prophet (PBUH) one day said to the people "O you people! Verily Allah has removed the slogans of Jahiliya (pre-Islamic period) from you, and its reverence of its forefathers. So, now there are two types of men: A man who is righteous, has *Taqwa* (forbearance, fear and abstinence) and honourable before Allah, and a wicked man, who is miserable and insignificant to Allah. People are children of Adam and Allah created Adam from the dust. Allah said: O you people! We have created you from a male and a female, and made you into nations and tribes, that you may know one another. Verily, the most honourable of you with Allah is the one who has most *Taqwa*. Verily, Allah is All-Knowing, All-Aware"[4].

To conclude, giving is an ethic that was encouraged by Islamic religion; thus, individuals in Islam are valued by their ethical behaviours in preference to what they produce. People are

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[1] Suhih al-Bukhari, Book 91, Hadith 1.
[2] Sahih al-Bukhari, Book 60, Hadith 211.
[3] Holy Quran, 6:53
[4] Jami at-Tirmidhi, Vol. 5, Book 44, Hadith 3270.

judged by their relationships to those who are close to them. Muslim is constantly encouraged to perform charitable behaviour, and strong Muslim norm endorses giving to the needy. The Prophet Muhammad (PBUH) said: "Even a smile is charity." (Baqutayan et al, 2018, p. 89). Islam considers and looks at individuals living in the society as a one family and as social institution that includes beliefs, traditions, and practices. Practices regulated by the social norms. Islam determined, defined, and approved the good norms that influence the behaviour of individual to become helpful, kindness and generous to other members of the society. While on the other hand, discourages, forbids, and warns of following some other norms "Among my people there are four characteristics belonging to pre-Islamic period which they do not abandon: boasting of high rank, reviling other peoples' genealogies, seeking rain by stars, and walling. And he (further) said: If the wailing woman does not repent before she dies, she will be made to stand on the Day of Resurrection wearing a garment of pitch and a chemise of mange"[1].

2.5.10 Personal Satisfaction

Satisfaction is derived from the Latin *satis* (enough) and *facere* (to do or make). Thus, satisfying products and services have the capacity to provide what is sought to the point of being "enough" (Oliver, 2014, p. 7).

In marketing, customer satisfaction considers to be the most important determinant of customer loyalty (Garbarino and Johnson 1999; Jones and Sasser 1995). Oliver concludes that customer satisfaction is a process of comparing a standard or baseline in the form of expectations, with the actual perceived performance (Oliver 1981). Naskrent and Siebelt define satisfaction as "the affective reaction towards a (dis-) confirmation, which is based on a complex cognitive process of comparison between ex ante expectancies and subjective experiences" (Naskrent and Siebelt, 2011, p. 764). The definition proposed by Oliver (2010) can be adopted which is the most general in scope that relates to many domains of satisfaction, while at the same time differentiating the concept of satisfaction from other individual behavioural responses. He defines satisfaction as "the consumer's fulfilment response. It is a judgement that a product/service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment" (Oliver, 2010, p. 8).

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[1] Sahih Muslim, Book 11, Hadith 38.

Personal satisfaction is one of the most important motivational factors behind charitable giving (Opoku, 2013) that individuals can be better feeling after they donate and help others (Bruce, 1994). Consumer behaviour researchers who have considered the motivational aspect of donor behaviour have identified perceived benefits of making donation to include the satisfaction of expressing gratitude for one's own wellbeing and relief from feelings of guilt and obligation (Amos, 1982; Dawson, 1988). Bruce (1994) emphasizes that an individual's motives for donating appear to be driven by the expectation of intrinsic benefits. Bruce (1994) proposes that "if there were one over-arching reason for giving …it is because [individuals] feel better as a person afterwards" (p. 238). In a study about the donor behaviour in Spain, it is found that 21% of those who donate to non-profit organisations are doing that for personal satisfaction (feeling good about themselves) (Aldamiz-echevarria and Aguirre-Garcia, 2013, p. 40).

Satisfaction is an important dimension in addition to trust, commitment and control mutuality that determines the relationship between the donor and the charitable organisation (Walters, 2008). Hon and Grunig note that "a satisfying relationship is one in which the benefits outweigh the costs" (Hon and Gruning, 1999, p. 3). Walters concludes that that major gift donors are more satisfied and would rate the non-profit organisation higher when compared to regular donors (Walters, 2008, p. 80). He also concludes that repeat donors show more satisfaction with their relationship with the non-profit organisation than one-time donors. Silber noted that philanthropic gifts given by the wealthiest givers 'are very much matters of personal commitment, taste and identification' (Silber, 1998, p. 142). It has been shown that "donors of all wealth levels seek to maximise their personal satisfaction, rather than seek optimum outcomes from a broader societal perspective: they simplify their decision making by categorizing charities into broad groups and by deploying heuristics, they align their charitable giving with their interests, and they use their donations to pursue their passions, preferences and personal involvement" (Breeze, 2013, p. 180).

2.5.10.1 Personal Satisfaction from Islamic Perspectives

Religious teachings have long argued that giving behaviour associates with personal satisfaction and leads to prosperity (Baqutayan et al, 2018, p. 89). The notion of giving, especially giving and helping those in need, is so entrenched in Islam. Research indicates that helping others lessens anxiety and increases positive feelings and feelings of satisfaction (Baqutayan et al, 2018, p. 88).

Feeling of satisfaction for any Muslim is a blessing and gift from Allah. It comes after the person did something good for himself or for others that pleases Allah the Almighty "*Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do*"[1]. The enjoyment of good life has two dimensions or eras; the good life in this life world; and second is in the hereafter in paradise. Allah the Almighty in the Holy Quran say "*For those who do good in this world is good; and the home of the Hereafter is better. And how excellent is the home of the righteous*"[2]. Ibn al-Qayyim al-Jawziyya[3] in his book "*Al-Daa' Wal Dawaa*'" [The Illness and The Cure] commented on this Holy Quran verse by saying "The kindness of the soul, and the pleasure of the heart and its joy, and its pleasure test and joy, and its reassurance and rejoice, and its light, and its expansion and well-being from leaving forbidden desires and false suspicions, which is the real bliss on the truth ..". He continues "Allah has made the good life of those who believe in Allah and do good, as the Almighty said: "*Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do*" It's a good way to do it for the people of faith. Good work is rewarding in this world with a good life and good deeds on the Day of Resurrection, they have the best of life while they are alive in the two houses [i.e., in this life world and in the hereafter]" (Ibn al-Qayyim, 2008, p. 280).

2.5.11 Personal Values

It is evident that people do not only give for altruistic reason. Their motivations to give are multifaceted (Bales, 1996). People become involved in giving behaviour for many reasons and their motivation can be altruistic - purely seeking benefit for others; or egoistic, -seeking benefits for themselves (Bendapudi, Singh & Bendapudi, 1996).

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[1] Holy Quran, 16:97.

[2] Holy Quran, 16:30

[3] Shams al-Din Abu ʿAbd Allah Muḥammad ibn Abi Bakr ibn Ayyub al-Zurʿi l-Dimashqi l-Ḥanbali (691 AH–751 AH), commonly known as Ibn Qayyim al-Jawziyya ("The son of the principal of [the school of] Jawziyyah") or Ibn al-Qayyim ("Son of the principal") for short, or reverentially as Imam Ibn al-Qayyim in Sunni tradition, was an important medieval Islamic jurisconsult, theologian, and spiritual writer. Belonging to the Hanbali school of orthodox Sunni jurisprudence, of which he is regarded as "one of the most important thinkers," Ibn al-Qayyim is today best remembered as the foremost disciple and student of the influential fourteenth century Sunni reformer Ibn Taymiyyah, with whom he was imprisoned in 727 AH for dissenting against established tradition during Ibn Taymiyyah's famous incarceration in the Citadel of Damascus. Ibn al-Qayyim went on to become a prolific scholar producing a rich corpus of "doctrinal and literary" works. As a result, numerous important Muslim scholars of the Mamluk period were among Ibn al-Qayyim's students or, at least, greatly influenced by him, including, amongst others, the Shafi historian Ibn Kathir (d. 774/1373), the Hanbali hadith scholar Ibn Rajab (d. 795/1397), and the Shafi polymath Ibn Hajar al-Asqalani (d. 852/1449)

It has been found that values have a persistent influence on individuals' behaviours and lives across a wide variety of areas, including monetary giving (Bennet, 2003; Beatty et al, 1991; Beatty et al., 1985; Homer and Kahle, 1988).

Clary and others (1998) developed an approach the Volunteering Functions Inventory (VFI) approach which argue that people volunteer to satisfy personal and social needs which they divided into six categories including values and esteem. They also stated that people can perform the same volunteering behaviour but for different reasons. When it comes to values, volunteerism provides an opportunity for individual to express values related to altruistic and humanitarian concerns for others (Clary et al, 1998).

Values are often argued not only to have an influence on the decision to give or help but also on the type of giving (Beaty et al, 1991). Rokeach defined a value as "a centrally held, enduring belief which guides actions and judgments across specific situations and beyond immediate goals to more ultimate and end-state of existence", (Rokeach, 1968, p 16). Values influence behaviours through influencing attitudes. Values guide individual attitudes which, in turn, guide behaviour (Homer and Kahle, 1988; Rokeach, 1973). Kahle has adopted a measure of nine personal values which are: self-fulfilment, self-respect, sense of accomplishment, being well respected, security, sense of belonging, warm relationships with others, fun and enjoyment of life and excitement (Kahle, 1983). This list of values has been widely adopted in an effort to overcome limitations related to measurement issues and in response to criticisms that have targeted the initial research effort in identifying and measuring values (Homer and Kahle, 1988; Kahle 1983; Veroff et al, 1981; Clawson and Vinson, 1978, Rokeach 1973). Internal values include self-fulfilment, self-respect, and sense of accomplishment. External values include being well-respected, a sense of belonging, and warm relationships with others (Limon et al. 2009; Orth and Kahle, 2008). A positive relationship has been found to exist between certain type values and the amount of giving (Webb and Wong, 2013).

Values are considered as a strong determinant of the type of organizations an individual might decide to provide help through donating behaviour (Wymer, 1997). Bennett has established a relationship between personal values and their potential to influence the type of charity an individual might decide to donate to (Bennett, 2003). He found that people who chose to donate to Amnesty international (human rights) valued achievement and hedonism and were empathic, well-educated, and individualistic. Conversely, people who chose to donate to the RSPCA (animal welfare) demonstrated values associated with warm-relations and hedonism and were

empathic but poorly educated, whilst people opting to donate to MacMillan (cancer care) valued warm-relations, achievement and inner self-esteem and tended to be negatively hedonistic and highly empathic (Bennett, 2003).

People with certain personal values prefer then to donate to charitable institutions with certain organizational values. This suggests that the decision to choose a charity to donate to is an opportunity for the individual donor to express his or her own values.

2.5.11.1 Personal Values in Islamic Teachings

Islam came to promote the values in individuals, enrich morals and goodwill and emphasize virtue. This is one of the reasons Allah the Almighty chose Mohammed (PBUH) to be his messenger to the people as the Prophet (PBUH) said, "I was sent to perfect good characters"[1]. There is no doubt that values and morals are rooted in the human soul since the creation of Adam (peace be upon him), and all heavenly religions emphasized values. Morality: all prophets and apostles were a model of morality, values and how to deal and treat fellow humans.

Hence, Islam, like other divine religions and is the last of these religions, called for the promotion of values and ethics, and enshrined them through the model represented in the values and morals that Mohammad (PBUH) came up with from the holy Quran and its teachings. The Holy Quran is a constitution for life and a constitution of morality. Mohammad Abdullah Draz in his book "The Constitution of Ethics in the Qur'an" said "the Qur'an has established the rules of human conduct and reflects them in a comprehensive detail as no practical education has done. We have found that Quran establishes under this monumental building the rules of the greatest, stronger and more solid theoretical knowledge … the distinction between good and evil is rooted in the human soul. The brain and divine law (Shariah law) are the light in which the good character and value is guided for a single subject, and a double translation of one authentic reality, rooted in the depths of things" (Daraz, 2008, p. 16).

From the above, Muslim individual's values should be derived and guided by the good characters and morality Islam calling for towards helping the poor and needy, close relatives, neighbors and others "*And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully*"[2]. "*Worship Allah and associate nothing with Him, and to parents do*

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[1] Sahih (Al-Albani), Book 1, Hadith 14.
[2] Holy Quran, 17:26.

good, and to relatives, orphans, the needy, the near neighbor, the neighbor farther away, the companion at your side, the traveller, and those whom your right hands possess. Indeed, Allah does not like those who are self-deluding and boastful"[1].

These values and morals influence the behaviour of individuals within the Muslim society, guiding and driving them in helping other fellow citizens and brothers. The Prophet (PBUH) and his companions in their behaviours towards those in need and in desperate situations show and reflect the personal values they hold such as ***sense of accomplishment*** "Whoever relieves a Muslim of a burden from the burdens of the world, Allah will relieve him of a burden from the burdens on the Day of Judgement. And whoever helps ease a difficulty in the world, Allah will grant him ease from a difficulty in the world and in the Hereafter. And whoever covers (the faults of) a Muslim, Allah will cover (his faults) for him in the world and the Hereafter. And Allah is engaged in helping the worshipper as long as the worshipper is engaged in helping his brother"[2]; or ***sense of belonging*** "Muslims are equal in respect of blood. The lowest of them is entitled to give protection on behalf of them, and the one residing far away may give protection on behalf of them. They are like one hand over against all those who are outside the community. Those who have quick mounts should return to those who have slow mounts, and those who got out along with a detachment (should return) to those who are stationed"[3]; or ***warm relationships with others*** "A believer is like a brick for another believer, the one supporting the other"[4]; or ***excitement and happiness*** "The most love people to Allah, the most benefactors to others, and the most love deeds to Allah the Almighty is a pleasure you bring to a Muslim, revealing him from trouble, or pay off a debt on behalf of him, pushing back from him a hungry. And to go with my brother helping him in his need, is most love to me from being praying in this mosque a month"[5].

To conclude, personal values from Islamic perspectives are linked with pleasing Allah the Almighty and an obligation to a religious duty which is the key motivations for giving and helping needy people. Sense of accomplishment, sense of belonging, self-fulfillment and excitement are values that result from the feel and satisfaction of pleasing Allah the Almighty and answering His call to help those in need and poor.

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[1] Holy Quran, 4:36.
[2] Jami` at-Tirmidhi, Book 27, Hadith 36.
[3] Sunan Abi Dawud, Book 15, Hadith 275.
[4] Sahih Muslim, Book 45, Hadith 83.
[5] Narrated by Al-Tabarani in his book "The Middle Glossary", Hadith 6026.

2.5.12 Self-Esteem

Maslow's hierarchy of needs is a motivational theory in psychology comprising a five-tier model of human needs (Maslow, 1943), often depicted as hierarchical levels within a pyramid (McDermid, 1960). Maslow in his theory stated that people are motivated to achieve certain needs and that some needs take precedence over others (Huitt, 2007). Esteem needs is one of the five-tier in this model. Maslow classifies esteem needs into two categories: esteem for oneself (dignity, achievement, mastery, independence) and the desire for reputation or respect from others (e.g., status, prestige) (Maslow, 1987, p. 45). The need for respect or reputation is most important for children and adolescents and precedes real self-esteem or dignity (McLeod, 2018). In their study, Tay and Diener (2011) has tested Maslow's theory by analysing the data of 60,865 participants from 123 countries. Respondents answered questions about six needs that closely resemble those in Maslow's model: basic needs (food, shelter); safety; social needs (love, support); respect; mastery; and autonomy. They also rated their well-being across three discrete measures: life evaluation (a person's view of his or her life as a whole), positive feelings (day-to-day instances of joy or pleasure), and negative feelings (everyday experiences of sorrow, anger, or stress). The results of the study support the view that universal human needs appear to exist regardless of cultural differences. However, the ordering of the needs within the hierarchy was not correct (McLeod, 2018). It has been noted that the benefits of high self-esteem fall into two categories: enhanced initiative and pleasant feelings (Baumeister et al, 2003, p. 37).

2.5.12.1 Charitable donation and the feelings of Self-Esteem

The ability of a charitable donation to enhance feelings of self-esteem has been noted. Piliavin et al (1982) identify that blood donations can often create feelings of heroism on the part of the giver. Schwartz (1967) claimed that donations might be a way of 'atoning for sins' thereby enhancing the self-worth of the donor. Variables such as 'importance' self-esteem and recognition have often been identified as key motivations for giving (Haggberg, 1992; Kotler and Andreasen, 1987; Dowd, 1975). In the case of the latter author, Dowd argued that individuals will only engage in an exchange of value where the outcomes are perceived to be at least equal to the inputs. Dichter (1972) found the act of giving blood, a form of altruistic giving, to be associated with self-esteem.

Although donating behaviour can be due to a self-esteem motivation, but research is far from being conclusive and findings are equivocal. Dawson has found self-esteem to be insignificant predictor of individual donation or other altruistic behaviours (Dawson, 1988).

There is no claim nor link within Islamic teachings regarding self-esteem as a factor that influence donating behaviours or be associated with altruistic behaviours.

2.5.12.2 Self-esteem from Islamic perspective

Self-esteem is one dimension of the meaning and definition of the Arabic term *muru'ah*. Al-Mahameed defines *muru'ah* (human honor) as "as a high-value moral, used by writers in praise, and by scholars of ethics and psychology in the dignity of morality and self-esteem" (Al-Mahameed, 1995, p. 337). *Muru'ah* means the perfection of manhood (as-Saqaaf, 2019, vol. 12. P. 62). It is derived from the Arabic term *mar'* which means human. Thus, *muru'ah* is human honor. al-Māwardī [1] says: "deriving the name of *muru'ah* from the words of the Arabs indicates its virtue for them, and its greatest danger inside themselves, and it has two dimensions: one, derived from *muru'ah* and the human, as if it was taken from humanity, and the second dimension it is derived from the esophagus, which is what human can swallow from food, because of its goodness to the body, so the term *muru'ah* has been taken from it because of its goodness to the soul" (al-Māwardī, 1981, p. 30). *Muru'ah* means human honor, dignity and authority that must be nurtured by man himself (Nugrahawati et al, 2019)

Ibn Al-Qayyim describes the reality of *muru'ah* by saying "*muru'ah* means humanity possessed by a person's soul, with which he is different from the cursed beast and the Satan (devil). In the human soul there are three interesting intertwining inviters (callers):

-An inviter that invites to the traits of the devil, such as arrogance, envy, condescension, evil, mischief, damage, fraud, lies and others.

-An inviter that invites to the traits of animal, or that invites to the lust.

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[1] Abū al-Hasan 'Alī Ibn Muḥammad Ibn Habīb al-Māwardī known in <u>Latin</u> as Alboacen (972–1058 CE), was an Islamic jurist of the Shafi'ischool most remembered for his works on religion, government, the caliphate, and public and constitutional law during a time of political turmoil. Appointed as the chief judge over several districts near Nishapur in Iran, and Baghdad itself. al-Mawardi also served as a diplomat for the Abbasid caliphs al-Qa'im and al-Qadir in negotiations with the Buyid emirs. He is best known for his treatise on "The Ordinances of Government." The Ordinances, Al-Ahkam al-Sultaniyya w'al-Wilayat al-Diniyya, provide a detailed definition of the functions of caliphate government which, under the Buyids, appeared to be rather indefinite and ambiguous.

-An inviter that invites to the nature of angels, such as goodness, virtue, science, obedience and others.

The truth of humanity "*muru'ah*" is the hatred of the first two inviters, and acceptance and answering of the third one. And the lack of *muru'ah* and nor its existence is to continue to follow the first two inviters, and to go with them wherever they were. The humanity, the *muru'ah* and the bully in the human are all in disobedience of the first two callers, and the answering of the third one" (Ibn -al-Qayim, 2010 Vol. 2, pp. 365-366).

To conclude, Islamic teachings show that self-esteem is a virtue, value and human honor enriched within the soul of an individual. The definition and meaning of self-esteem can be captured from three dimensions, dignity, humanity and morality. Such a meaning is in line with Maslow's first category of self-esteem (dignity, achievement, mastery, independence) and not the second category of self-esteem, which is the desire for reputation or respect from others.

2.5.13 Efficiency & Efficacy of charitable organization

2.5.13.1 Efficiency of charitable organization

The individual donation decision is complex, and two-thirds of donations to charities come from individual donors. This would raise the question of relevance of efficiency of charities for individual donors for donating decision. The Efficiency of charitable organizations comprises both efficiency in fundraising and program expense ratios. Efficiency in administrative expenses is less largely studied compared to efficiency in fundraising (Tinkelman and Mankaney, 2007). A charity is more efficient when a higher percentage of its spending is allocated to its programs and outputs, and less goes to fundraising and general management expenses. Research on the association between administrative efficiency is limited and not conclusive. One of the reasons of this divergence in results arise from concerns related to the reliability of the reported data by charities (Froelich and Knoepffle, 1996), especially for smaller charities that are not subject to audit requirements (Tinkelman, 1999). Managers tend to understate fundraising expenses to appear more efficient to attract donations (Krishnan et al., 2006). Some of the studies found significant relations and others not (Tinkelman, 2007). Higher administrative expenses presumably discourage donations. Donors consider administrative expenses as a price for channelling donations to beneficiaries (Weisbrod and Dominguez, 1986), suggesting that the same for-profit market mechanism apply for non-profit organizations. Donors view administrative expenses negatively; they tend to

reduce contributions to charitable organizations reporting higher relevant and reliable administrative expense ratios.

Bowman found that overhead ratio, a measure of efficiency, is not relevant when comparing charities performance but changes in overhead ratio is significant and meaningful (Bowman, 2006). He found that giving to a charitable organization increases when its overhead costs decreases, though other factors are more important for giving prediction for a particular charity. Donors who give to charities with higher overhead rations are either ill-informed or they are attached to the organization's mission regardless of its efficiency (Keating et al., 2003).

Among research that forcefully identify fundraising ratio, an efficiency measure, as irrelevant for donors are the studies of Steiberg (1983, 1986, 1990, 1991, 1992 and 1994). Though charitable organizations' nature of programs, characteristics and circumstances differ widely, no theory could support those rational donors would not care about the part of their donations that reaches the final beneficiary. Bowman concludes "donors do care about changes in overhead ratio, but only as one of many things." (Bowman, 2006, p 306). He introduced a "price-elasticity of giving" and argued it differs for donors giving to large charities and those giving for local charities.

2.5.13.2 Efficacy of charitable organisation

The perception of a donor towards the efficacy of a charity, or the efficacy of the help one extends to another, can be defined as "expectation that the donation, regardless of the amount, will help alleviate from afflictions or will contribute to the resolution of a social ill" (Beldad et al., 2015, p. 449). Research suggests that individuals' belief that their donation will help alleviate beneficiary suffering or make difference strongly affects their willingness to donate (Bekkers and Wiepking, 2011b; Diamond and Kashyap, 1997; Duncan, 2004).

2.5.13.3 Efficacy and Efficiency in Islamic Teachings

The meaning of the terms efficacy and efficiency mentioned in the holy Quran is synonym to the term perfect. Allah the Almighty describe His creation of the universe, the day and night, and the universe at the day of judgment "*And you see the mountains, thinking them rigid, while they will pass as the passing of clouds. [It is] the work of Allah, who perfected all things [Atka'na]. Indeed, He is Acquainted with that which you do*"[1].

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[1] Holy Quran, 27:88

Atka'na in Arabic is the verb of the action "*Itkaan*". *Itkaan* means mastery. *Atka'na al-Aamal* means he masters the work and make it perfect. The Prophet (PBUH) links between mastery and kindness.

The mastery of the work is a great Islamic value, as it maximizes the works and weighs heavily, and the lesson in the hereafter is the value and weight of works, not their many, and the holy Quran and the Sunnah of the Prophet (PBUH) highlighted the importance of mastery in the work. Allah the Almighty created death and life to test humans if they are doing their work and deed efficiently *"[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving"*[1]. The Prophet (PBUH) said "Allah love one of you if he is mastering his work [perfect his work]"[2]. In another hadith he said: "Everyone of you is a guardian and everyone of you is responsible (for his wards). A ruler is a guardian and is responsible (for his subjects); a man is a guardian of his family and responsible (for them); a wife is a guardian of her husband's house and she is responsible (for it), a slave is a guardian of his master's property and is responsible (for that). Beware! All of you are guardians and are responsible (for your wards)"[3]. The Prophet (PBUH) in this *hadith* makes it clear that every human is guardian and hold responsibility of the people and or the work under his/her responsibility. Allah the Almighty consider us accountable before Him and we will be asked in the day of judgement about five things "The feet of the son of Adam shall not move from before his Lord on the Day of Judgement, until he is asked about five things: about his life and what he did with it, about his youth and what he wore it out in, about his wealth and how he earned it and spent it upon, and what he did with what he knew"[4]. The mentioned verses of holy Quran and sayings (*hadiths*) of the Prophet (PBUH) are evidence and indicators of the importance of doing work and duty in an efficient and effectiveness way. The Prophet (PBUH) as a leader and a teacher of his followers and the Caliphs who came after him, chose the strong, knowledgeable, efficient and the trustworthy people to oversee any responsibility or duty to serve other people. From Islamic perspective, this is become a condition for anyone who has the authority to choose and employ people to do work and duty to serve the public. Ibn al-Ref'ah a famous Islamic jurist in his jurisprudence text book "Kifayat al-Nabeeh" make this condition very clear for any ruler or a person of authority to employ others by saying "He

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[1] Holy Quran, 67:2
[2] Silsalat al-Ahadeeth al-Sahihah by Sheikh al-Albani, Hadith 1113.
[3] Sahih al-Bukhari, Book 67, Hadith 122
[4] Jami` at-Tirmidhi, Vol 4, Book 11, Hadith 2416

should employ only who is safe, trustworthy, knowledgeable, and efficient in what he does and the works he is in charge of, based on the saying of the Prophet (PBUH) "Any man whom Allah has given the authority of ruling some people and he does not look after them in an honest manner, will never feel even the smell of Paradise"[1] (Ibn al-Rif'ah, 2009, vol. 18, p. 30). Finally, it is worth to mention that the Prophet (PBUH) ordered and advised his companion Abu Dharr, because of his weakness and inability, not to be in charge of public duty, he said "The Messenger of Allah said to me: 'O Abu Dharr, I think that you are weak, and I like for you what I like for myself. Do not accept a position of ruling over two people, and do not agree to be the guardian of an orphan's property"[2].

2.5.14 Solicitation

To support their activities, charitable organizations need to solicit donations through various ways. Solicitation refers to how charitable organisations compete for individual donations (Dawson, 1988). It is related to types of fundraising activities or tactics applied by non-profits to raise monetary donations such as event marketing and direct mails sent to potential donors. Solicitation effect on donation depends on the reason of giving expressed by the donor, whether it is internal, such as feeling good, or external such as sense of social responsibility (Benson and Catt, 1978). Benson and Catt found that "adult donation behaviour can be significantly affected by relatively complex verbal appeals alone." Bekkers and Wiepking, based on their literature review of 500 articles on empirical studies on why people donate to charitable organisations, identify solicitation as one of the eight mechanisms that drives charitable giving (Bekkers and Wiepking, 2011). Basil and others conducted research to assess the effect of guilt appeals to solicit charitable donations, they found that "guilt advertisements that successfully activate prosocial norms and induce a sense of responsibility should be more effective than those that do not" on influencing individual donation behaviour (Basil, et al, 2006, p 1048).

2.5.14.1 Solicitation from Islamic Perspectives

Islam encourages the believers to help the unfortunate amongst them through various ways. The Prophet (PBUH) established a large charity society through the brotherhood bond between the *Ansar* the early Muslims of Medina and *Muhajirun* the first Muslims who migrated from Makkah. This brotherhood foundation became the solicitation that drove the *Ansar* to give half

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[1] Sahih al-Bukhari, Book 93, Hadith 14.
[2] Sunan an-Nasa'I, Book 30, Hadith 57

of their belongings to their brothers from Muslims of Makkah. They enjoyed showing the zenith of hospitability, generosity, gratitude and humanity to their immigrant brothers. "The feelings of altruism, beneficence and love were an integral part of this brotherhood and they filled the new society with the most wonderful examples" Al-Ghazali, 1999, p. 202).

In the previous mentioned story of the people of the tribe of Mudar whom came to Medina clad in woollen rags looking very poor and in desperate need. Their suffering and sad looking drove the Prophet (PBHU) to appeal to the believers to help these unfortunate people. He solicited charity giving from the believers in Medina using both reminding and warning of the punishment at the Day of Judgment and the compassion appeal[1]. In another *hadith* he (PBUH) appeals to the believers for charity giving to avoid the punishment of hellfire "Save yourself from Hell-fire even by giving half a date-fruit in charity"[2]. His companions learned from him and solicited their charity giving for the reasons and rewards the Prophet (PBUH) mentioned and reported, such act and behaviours would please Allah the Merciful and win His blessing and forgiveness. Uthman ibn Affan[3] a Prophet's companion, during a hardship and drought year faced the Muslims in Medina, came to the Prophet, and placed one thousand Dinars in his lap as a charity. The Prophet (PBUH) looked at the money turning them over in hip lap, saying "Whatever 'Uthman does after today will not harm him,' two times"[4] because of his charity giving at a time the Muslims were in hardship and desperate need.

So, Muslims are used to being solicited to give charity donations for different reasons and motivations as explored and shown in this literature review. However, their intention and main motive is to seek forgiveness and reward from Allah the Almighty by pleasing the Lord and following the path of His Messenger (PBUH). The greatest reward for any believer in the hereafter is to see the Lord and enjoy His blessing and the life eternity in paradise "*So whoever would hope for the meeting with his Lord - let him do righteous work and not associate in the worship of his Lord anyone*"[5]. Charity giving and helping the unfortunate and poor people is

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[1] Sahih Muslim, Book 1, Hadith 171. See the story behind this hadith in page 68 in this literature review "Feeling of Guilt from Islamic Perspective.

[2] Sahih al-Bukhari, Book 24, Hadith 21.

[3] Uthman Ibn Affan was the third ruler of the Muslim Empire and one of the four righteous Caliphs of Islam. Uthman belonged to a noble family of Ummayyah, branch of the Quraish in Makkah. Uthman was one of the very few who was literate. When he became older, he started a business in cloth, which made him very rich. He was born in about the year 583 and was ruler for 12 years. During his time as ruler he conquered Khurasan and the regions of the west of the Arabian Peninsula

[4] Jami al-Tirmidhi, Vol. 1, Book 46, Hadith 3701.

[5] Holy Quran, 18:110

one of the righteous and good deeds that can result in the blessing and forgiveness of Allah the Almighty.

Islam encourages individuals to respond positively to appeals and not to repel if solicitated to give to charity. Allah the Almighty say *"And as for the petitioner, do not repel [him]"*[1]. It was narrated that Jabir, one of the Prophet's companions, said "Never was the Prophet (PBUH) asked for a thing to be given for which his answer was 'no'"[2]. Hence, charitable organisations in Muslim countries in their fundraising and appeals solicit the donations they need to support their projects and aid programmes with individual donors' intentions and motivations including compassion, following the path of the Prophet (PBUH), the rewards and benefits they will get in the hereafter, and to remind these individuals of the obligation and responsibility of the Muslim society members towards each other through donating and charity giving. In a study by Kasri (2011) conducted to understand the giving behaviours of Muslims in Indonesia shows that two-third of the survey participants give their donation contributions through formal channels such as Islamic charities while 27.2 percent give their donations to mosque funds (Kasri, 2011, p. 312). These findings indicate that the way charitable organisations solicit donations from Muslim individuals is through linking their fundraising and appeal tactics to the motivations and values that drive those individuals to donate.

Awang and others (2015) show that giving behaviours amongst Muslims living in Malaysia are solicited with deep rooted in the religion of Islam (Awang et al, 2015). Individuals in Malaysia donate generously to different causes. However, a survey conducted in the city of Penang shows that 65 percent of the participants prefer to give cash to beggars directly rather through charitable organisations, a giving behaviour that solicited with the feeling of compassion, dutiful as a citizen and social responsibility (Awang et al, 2015, p.48). Opoku (2013) in his exploring study of the motivational factors behind charitable giving among young people in Saudi Arabia shows that religiosity, altruism and personal satisfaction are the three most important factors influencing young Saudi to donate, followed by trust, personal characteristics and social norm. While the three least important factors are psychological benefits, commitment and self- image in that order. This suggests that using religious feelings to encourage young Saudis to donate may influence their intentions and behaviour (Opoku, 2013, p. 181).

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[1] Holy Quran, 93:10.
[2] Sahih al-Bukhari, Book 78, Hadith 64.

2.6 Zakat Giving

Zakat is a unique form of charity in Islam. It is one of the five pillars of Islam clearly stated in the Holy Quran (Norulazidah et al, 2010) on three occasions, including (2:43, 9:103 and 30:39). Al-Qardawi (2000) argues that *Zakat* is not only a form of worship, but also that the receipt of the proceeds of *Zakat* is the right of the poor. *Zakat* "is not the same as voluntary charity because it is imposed as a commandment by God" (Singer, 2013, p. 345). *Zakat* is a "compulsory institution for redistribution of income and wealth from the better-off Muslims to the worse-off Muslim population of the society. Anybody denying obligation of *Zakah* ceases to be a Muslim" (Sadeq, 1997, p. 123). In the classical framework, *Zakat* is to be mobilized by the Islamic State and used for the benefit of the beneficiaries under Islamic law 'Shari'ah' (Obaidullah and Manap, 2017).

Zakat is a 2.5 per cent yearly levy on the wealth of a Muslim of adequate means that is due for payment at the end of every lunar year and before the beginning of a new one. For this to take effect, the wealth must be up to a *niṣāb*[1] calculated as 594.125 g of silver, or 84.875 g of gold (some calculated it at 595g of pure silver and 85g for pure gold by rounding them up, respectively) or who owns one or more assets liable to *Zakat* such as money, animals, farm products, properties that generate income up to the *niṣāb* – equal in value to 594.125g of silver or 84.875g of gold (Al-Qardawi, 2000, p. 73). Similarly, within the Christian faith the Christian tithe is significant - a commitment to give ten percent of one's income in association with faith (Eckel and Grossman 2004: 272; Queen 1996).

There is a considerable literature now that explores *Zakat* (Al-Abdin, 1997; Al-Qardawi, 2000; Cokrohadisumarto et al, 2019; Iqbal, 1985; Kahf, 1997; Nur Barizah and Hafiz, 2010; Obaidullah, 2012; Obaidullah and Manap, 2017; Owoyemi, 2020; Rahman, 2003; Shaik, 1980; Siddiqi, 1979; Zaman, 1980; Zayas, 1960, Sadeq, 1997). It is recognized that this literature seems to confirm in the light of the view that *Zakat* is a highly distinctive form of charitable giving behaviour informed by compulsion rather than by voluntary similarity that exists in the Jewish and Christian faiths and other ideological contexts. Although, *Zakat* can often be

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[1] In Sharia (Islamic Law) ***niṣāb*** is the minimum amount for a Muslim net worth to be obligated to give Zakat. Several *hadiths* have formulas for calculating *niṣāb*, the most prominent of which declares that *No Zakat is due on wealth until one year passes.* Zakat is determined based on the amount of wealth acquired; the greater one's assets, the greater the tax. Unlike income tax in secular states *niṣāb* is not subject to special exemptions.

adjacent to philanthropy, but not directly comparable to what we are investigating in this study. Therefore, it is out of the scope of the study concerned with this doctoral thesis.

Key Findings:

Table 1 shown below summarises the main findings related to each of the antecedents reviewed in the literature. It can be drawn from the literature reviewed in this research that all these antecedents are deep rooted in Islamic prescriptions and teachings. In fact, all virtues and characters in Islam are linked to the faith, since the concept of faith in Islam is not merely a belief but it is also embracing the deeds and behaviour of individuals. As the Prophet (PBUH) defines and describes faith "Faith has over seventy branches or over sixty branches, the most excellent of which is the declaration that there is no god but Allah, and the humblest of which is the, removal of what is injurious from the path: and modesty is the branch of faith"[1]. Allah the Almighty link between faith and the good deeds "*Indeed, those who believe and do righteous deeds. For them is a reward uninterrupted*"[2]. This sentence linking faith with good deeds repeated nine times in the holy Quran in different verses, and in all Allah the Almighty praise those who believe and do good deeds and promise them with great rewards and eternity life in paradise[3]. So, the end goal for each Muslim in his morals and actions is to please Allah the Almighty to get His satisfaction so he/she can get the big reward which is to be in paradise at the day of judgement.

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[1] Sahih Muslim, Book 1, Hadith 60
[2] Holy Quran, 84:25
[3] Holy Quran, 31:8, 19:96, 18:107, 98:7, 11:23, 21:14, 41:8, 18:390, 10:9.

Table 1: Literature Review Key Findings

Antecedent	Key findings
Religiosity	Most of the academic studies of the impact of religiosity on donating behaviour focus only on Christianity.
	Religiosity in Christianity incorporates beliefs, frequency of worships and spiritual values. While in Islam, religiosity incorporates beliefs, worships, virtues, behaviours, and attitudes.
	Certain religions are more likely to encourage charitable giving behaviour reflecting the importance of beliefs and behaviours withing religious groups.
	In Islamic teachings, the influence of religiosity upon the life and attitudes of individual is highly presented and distinctive.
	Giving behaviour is a fundamental part of Islamic teachings as reflected in many verses of the holy Quran and the Prophet Mohammed's teachings explaining the nobility and importance of almsgiving in Muslim societies.
Altruism	There are differences among non-Islamic scholars and authors about the definition of altruism. They defined altruism differently depending on the discipline from which it studied.
	From Islamic perspective altruism has one definition or meaning "the preference of others to the soul of oneself despite the benefit of oneself which is the utmost brotherhood"
	Although altruism is a common moral character and practice in all religions. In Islam however has a distinction meaning and act.
Trust & Trustworthiness	Islamic teachings show trust and trustworthiness as the fundamental value and character that every Muslim as well as every other human being should have. It is affiliated with and linked to the faith.
	Muslims donate and entrust their donations to those who entrust and believe that they can give their donations to the poor and needy.

	Giving charity and giving to those in need and to the poor, the Muslim fulfils the duty of custodian or trustee of the wealth entrusted to him/her by Allah the Almighty
Commitment	There is no difference in the meaning and definition of commitment in non-Islamic and Islamic literature and teachings. Both show that commitment has similar meanings such as enduring, sustained, or long-time engagement.
Reputation	In the western society and culture seeking reputation and enhancing self-image is normal and acceptable. People used to give charity for the sake to present their good deeds to the society seeking recognition and wining status or seeking influence. While from Islamic perspective, seeking good reputation and showing off through charity giving by individual is not favourable nor encouraged and in fact is linked more to hypocrisy an act that is forbidden and exposes the person with such character to the anger of Almighty Allah.
Empathy	In non-Islamic literature: Empathy generates sympathy, compassion and altruism. Increases unpleasant feelings of sadness and depression within the person. Helping occurs to improve the helper's moral. From Islamic perspective: Empathy leads to compassion. Shares sorrows and comforts with fellow brothers and sisters. Feeling compassion with those in need. Empathy is an act and value that Islam praises, encourages, and calls for. Islamic teachings including holy Quran and traditions and sayings of Prophet Mohammed (PBUH) are full of evidence and stories reflecting this value and act that leads and influences individual Muslim to help and support those in need.

Feeling of Guilt	Feeling of guilt induces prosocial behaviour and sense of responsibility. Perceptions of responsibility and controllability have been found to be predictors of guilt Feeling of guilt is highly presented in the Islamic teachings. Islam prescriptions encourage Muslims to feel guilt for those in need and within the Muslim society to provide support, help and donate to those in need and vulnerable.
Social Justice	Social justice is determinant influences giving behaviour. From social justice motivation theory that if people witness undue suffering their belief in a just world will be threatened - consequently they will be motivated to respond to re-establish justice. Frequent donors are more concerned with the stability of society, correcting injustices and looking after the weak. Islam calls for maintaining social justice and economic balance within the society. Justice was a divine attribute of Allah, and that Muslims have been enjoined to believe in Him and in all His Attributes. The Islamic system of social justice is firmly rooted in the Islamic faith and belief system (*Aqeedah*)" (Shehu, 2007, p. 5). The role of charity giving including *Zakat* in general in redistribution wealth and attaining social justice: the rich donate portion of their income to the poor as a duty.
Social Norms	Literature show there is a divergence among researchers and authors in defining social norms. Researchers divide social norms into two concepts: descriptive and injunctive or prescriptive. Social norms have the same concepts and meaning in both Islamic and non-Islamic literature. However, from non-Islamic perspective, individual follows social norms to avoid guilt feeling as well as society disapproved. From Islamic perspective, social norms are near to the meaning what is being known in the Islamic Jurisprudence "*al-Ourf*" and defined as "what people used to do and follow from every act that is common among them or a word they are familiar with to release it on a special meaning that is

	not familiar with the language, and no one else said when he hears it, which is in the sense of a collective habit". Islam determines, defines and approves the good norms that influence the behaviour of individual to become helpful, kindness and generous to other members of the society. While on the other hand, discourages, forbids, and warns of following some other norms
Personal Satisfaction	Personal satisfaction is one of the important motivational factors behind charitable giving. Individuals can be better feeling after they donate and help others.

From Islamic perspective, feeling of satisfaction for any Muslim is to do something good for oneself or for others that pleases Allah the Almighty *"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do"* |
| Personal Values | The non-Islamic literature show that values guide individual attitudes which, in turn, guide behaviour. Authors adopted a measure of nine personal values which are: self-fulfilment, self-respect, sense of accomplishment, being well respected, security, sense of belonging, warm relationships with others, fun and enjoyment of life and excitement.

From Islamic perspective, four of the eleven values are highly presented in Islamic teachings: sense of accomplishment, sense of belonging, warm relationships with others, excitement, and happiness.

Personal values from Islamic perspectives are linked with pleasing Allah the Almighty and an obligation to a religious duty which is the key motivations for giving and helping needy people. Sense of accomplishment, sense of belonging, self-fulfillment and excitement are values that result from the feel and satisfaction of pleasing Allah the Almighty and answering His call to help those in need and poor |

Self-Esteem	Esteem needs is one of the five tiers developed by Maslow (1943). Maslow classifies esteem needs into two categories: esteem for oneself (dignity, achievement, mastery and independency) or desire for reputation or respect (status, prestige). While in Islamic teachings, self-esteem is a virtue, value and human honor enriched within the soul of an individual. The definition and meaning of self-esteem can be captured from three dimensions: dignity, humanity and morality. Such a meaning is in line with Maslow's first category of self-esteem (dignity, achievement, mastery, independence) and not in line with the second category of self-esteem, which is the desire for reputation or respect from others.
Efficiency & Efficacy	The meaning and concepts of efficiency and efficacy are similar in both non-Islamic literature and Islamic teachings. Both are highly presented in Islamic teachings and particularly linked to the term mastery of work which is great Islamic value.
Solicitation	From non-Islamic perspective: Solicitation refers to how charitable organisations compete for individual donations. The types of fundraising activities or tactics applied by non-profit to raise monetary donations. From Islamic perspective: Solicitation droved by the brotherhood foundation established by Islam. Different reasons and motivations can be the drive to solicit individuals to give charity. However, the intention and main motive for the individual to be solicited is to seek forgiveness and reward from Allah the Almighty. Linking fundraising and appeal tactics to the motivations and values that drive those individuals to donate.

Finally, it is noted that though there exist different Islamic thoughts and jurisprudence schools, the above identified and reviewed antecedents have unique definitions from an Islamic perspective. There are no significant variations in the definitions and dimensions of these

antecedent constructs among different Islamic schools of thought. The definitions and dimensions of these constructs are derived from the Islamic original texts such as the Holy Quran and the traditions and sayings of Prophet Mohammed (PBUH). As an example, altruism is cleary cited and defined in the Holy Quran "*As for those who had settled in the city and ˹embraced˺ the faith before ˹the arrival of˺ the emigrants, they love whoever immigrates to them, never having a desire in their hearts for whatever ˹of the gains˺ is given to the emigrants. They give ˹the emigrants˺ preference over themselves even though they may be in need. And whoever is saved from the selfishness of their own souls, it is they who are ˹truly˺ successful*"[1]. The same principles apply to the definitions and dimensions of other antecedents. Therefore, there are no differences across different Islamic contexts that might present themselves with regard the meaning and definitions of the motives and factors that drive individuals to donate and perform charity giving.

Conclusion Remarks:

Out of more than 30 factors susceptible to influence individual charitable giving behaviour, literature review identified and defined eleven intrinsic determinants including religiosity, altruism, trustworthiness, empathy, reputation, feeling of guilt, social justice, social norms, personal satisfaction, personal values, and self-esteem that are most relevant, within the context of the study, in influencing individual donating behaviour.

Literature review also revealed five extrinsic determinants including trust in organisation, commitment, solicitation, efficiency and efficacy as most relevant, within the context of the study, to have a mediating or moderating influence on individual donating behaviour.

Significant nuances in the definitions of intrinsic and extrinsic determinants, identified in the literature review, confirms the need to develop a culturally and theologically nuanced model and scales that help provide better understanding of the motives and practice of giving behaviour from an Islamic perspective.

Therefore, antecedents found in the literature review to be susceptible to influence individual giving behaviour will be included in the model development treated in chapter four. A prerequisite to this is to set the research philosophy, research approach, research strategy,

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[1] Holy Quran, 59:9

method of data collection and data analysis. The research methodology is presented in the next chapter.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

The aim of this chapter is to outline a methodological framework that will operationalise the conceptual framework (chapter four) and address the research objectives so as to offer a richer understanding of the influence of Islamic values and prescriptions on the individual donating behaviour within the context of the State of Qatar. The chapter will outline and justify the study's methodological choices. In summary, this research is mixed methods research. This methodological choice has theoretical and philosophical implications which will be discussed below.

To reach this methodological choice, it is important that an understanding is developed of the research process. The structure of the research process is usefully depicted in Saunders and others (2019) 'research onion' showing five layers, namely, research philosophy, research approaches, research strategies, time horizons and data collection methods (see figure 1 below).

The presentation of this methodology chapter follows this conceptualisation. Section 3.1 starts with the discussion of the research philosophy followed by research approach (section 3.2), research strategy (section 3.3), methods of data collection (section 3.4), and the data analysis (section 3.5). The research validity and reliability (section 3.6) and the ethical consideration (section 3.7) are also discussed before a conclusion is given in section 3.8.

Selecting the right research methodology and methods, guided by the research questions, is an essential element of any study (Draper, 2004). In this study, a research methodology (or design) is defined as "the specifications of methods and procedures for acquiring the information needed. It is the overall operational pattern or framework of the project that stipulates what information is to be collected from which sources by what procedures. If it is a good design, it will ensure that the information obtained is relevant to the research questions and that it was collected by objective and economical procedures" (Green and Tull, 1970, p. 73).

As an outcome, a research methodology is "a plan, structure and strategy of investigation so conceived as to obtain answers to research questions or problems" (Kerlinger, 1986, p. 279). This plan outlines the overall scheme or program of the research, as well as what the researcher will do. As a result, it provides the most efficient framework and direction to the investigation (Chawla and Sodhi, 2011). According to Robson (2011), a research design is an essential aspect

of the research, and human actions can only be understood in the context of their place within various layers of social reality.

Positivism · · · · · · · · · Philosophy
Approach to theory development
Methodological choice
Deduction
Critical realism
Mono method quantitative
Mono method qualitative
Survey
Experiment
Archival research
Cross-sectional
Multi-method quantitative
Data collection and data analysis
Case study
Abduction
Inter-pretivism · · · Strategy(ies)
Ethnography
Multi-method qualitative
Longitudinal
Action research
Time horizon
Narrative inquiry
Grounded theory
Mixed method simple
Mixed method complex
Induction
Post-modernism
Techniques and procedures
Pragmatism

Figure 1: Saunders' Research Onion

A good research design is essential for several reasons. First, it serves as a plan that specifies the sources and types of information relevant to the research question (Emory and Cooper, 2003). Second, it is a strategy or blueprint that specifies which approach will be used for data collection and analysis (Phillips, 1971). As such, it serves as a foundation for guiding logical and valid reasoning, and as Frankfort-Nachmias and Nachmias (2008, p. 14) argue, the methodology facilitates "communication between researchers who have either shared or want to share a common experience".

The general principle guiding the design of the methodological framework is that the research strategy or strategies, as well as the method or techniques used, must be appropriate for

addressing the research objectives (Creswell and Creswell, 2017; Collis and Hussey, 2013). To recap, the research objectives of this study are as follows:

1. identify, determinate and define intrinsic determinants that may influence individual donating behaviour

2. identify, determine, and define extrinsic determinants (mediated variables) such as trust, commitment, efficacy, efficiency and solicitation in underlying individual motives for electing to support a charity at a given level

3. Identify and highlight the influence of Islamic faith and prescriptions on determinants influencing charity giving in the State of Qatar.

4. develop a draft model reflecting on the individual giving behaviour processes in the State of Qatar

5. generate and develop scale items to measure determinants influencing individual donating behaviour

6. validate the content of the scale items to measure determinants influencing individual donating behaviour

7. translate scale items into Arabic language and examine its sense of clarity and meaning

8. test and purify the translated scale items to measure determinants influencing individual donating behaviour

9. determine the goodness-of-fit of the hypothesized model

10. promote greater understanding amongst academics and research institutes of the influence of Islamic values and prescriptions on the donating behaviour of individuals of Islamic faith.

11. provide practical insights for fundraising strategies for the NGOs in Qatar

These objectives are addressed through answering the following research questions:

1. What are the main antecedents, extrinsic and intrinsic elements that influence individual donations to charitable organisations in the State of Qatar?

2. How are these antecedents culturally nuanced from an Islamic perspective?

3. Does Islamic faith and prescriptions have an impact on these antecedents?

4. Are the scale items developed to measure these antecedents valid, reliable, and clear?

5. Which model best reflects individual giving behaviour in the State of Qatar?

6. Does the proposed model have a clear evidence of good model fit?

The next section discusses the research philosophy.

3.1 Research Philosophy

It is vital to emphasize the philosophical orientation of this research in order to provide the appropriate rationale for the methodological framework that will guide this research. According to Creswell (2013), the research philosophy is the most essential aspect to consider when deciding on a research design. It is significant because it reflects the researcher's perspective on the development of knowledge, which influences how one conducts research (Saunders et al., 2019). Importantly, the method of research chosen is determined by the research philosophy (or paradigm) that researchers use to conduct their research (Creswell, 2013; Easterby-Smith et al., 2002; Silverman, 2016). According to Easterby-Smith et al. (2002, p. 27), understanding philosophical issues is extremely beneficial:

"First, since it can help to clarify research designs. Second, knowledge of philosophy can help the researcher to recognise which designs will work and which will not. It should enable a researcher to avoid going up too many blind alleys and should indicate the limitations of approach. Third, knowledge of philosophy can help the researcher identify, and even create designs that may be outside his or her past experience. And it may also suggest how to adapt research designs according to the constraints of different subject of knowledge structures"

A general guiding principle for developing a research philosophy is that it should be appropriate for the research problem that the researcher intends to investigate (Phillimore and Goodson, 2004; Silverman, 2016). Research philosophy is divided into two major strands: positivism and interpretivism.

3.1.1 Positivism

Positivism is a philosophy that emphasizes scientific reasoning in the process of constructing knowledge (Remenyi et al., 1998). In other words, when collecting and analysing law-like generalisations, the researcher deals with facts. Positivists consider reality to be singular, 'something out there,' and independent of the researcher (Creswell, 2013; Decrop, 1999), which

can be objectively measured, for example, by using a quantitative research instrument (Davies, 2003). Thus, positivism philosophy is an attempt to improve knowledge through a scientific approach, focusing on evidence obtained by reducing facts by formulating hypotheses and testing them (Gray, 2013).

According to Merriam and Tisdell (2015), the theory underlying the concept of positivism is the possibility of studying social behaviour from a 'scientific' perspective. As a result, because reality exists outside of the researcher, it must be investigated using the rigorous process of scientific inquiry (Crotty, 1998). As an outcome, a positivist researcher believes that the world follows fixed laws of causation; that the complexity of phenomenon in this world can be better confronted through reductionism; and that more emphasis should be placed on objectivity, measurement, and repeatability (Fitzgerald and Howcroft, 1998). Taylor et al. (2015) goes on to argue that positivist philosophy's information is linked to sensory experience. The sensory experience is effective in conveying information through logic and reason. In this way, the information obtained from a positivist standpoint forms the exclusion of all sources of certain knowledge. Positivism is concerned with presenting information that has been extracted by excluding metaphysical speculations. It is founded on factual knowledge obtained through observation and the incorporation of measurement, which is quite reliable. According to Whlberg (2017), a positivist researcher's role is limited to data collection and objective interpretation. The results of research are usually observable and quantifiable. According to Bryman and Buchanan (2018), quantifiable observations lead to statistical analysis. In a summary, a positivist researcher is self-sufficient in terms of developing the research study. This is because there are no provisions for human interests in the study.

Throughout the research study, the paradigm of positivism has influenced the conception of the causal relationship between antecedents which motivate and impact donating behaviour of individuals in the context of the State of Qatar. The concept of a relationship is in line with the positivist proposition that seeks fixed laws of causation.

3.1.2 Interpretivism/phenomenology

This philosophy perceives the world to be socially constructed and subjective (Bryman and Bell, 2015). The philosophy tends to focus on the meaning of phenomena and attempts to comprehend the situation through involvement (Saunders et al., 2019). This means that the researcher is an integral part of the research. This philosophy postulates that science is driven

by human curiosity and that interpretivism is intended by experience to achieve a profound knowledge (Maylor and Blackmore 2005). The philosophy therefore assumes subjectivity, as the researcher cannot be completely separated from what is researched and observed.

According to Flick (2015), interpretivism is based on the integration of human interest into a study. The researcher thus assumes that the subjective reality can be constructed socially through language, common meanings and consciousness. In other words, with interpretivism, the ontological and epistemological orientation is that the reality is subjective (Bryman and Bell, 2015). The ontology is the "science or study of being" (Blaikie, 2010, p. 40) which basically "the nature of reality" (Saunders et al., 2019) while the epistemology, on the other hand, is about "the nature of knowledge, its possibility, scope and general basis" (Hamlyn, 1995, p. 242). The critique of positivism philosophy in social sciences can in this respect be considered as interpretivism.

The idea of a single objectively measurable reality, instead of the existence of subjective several constructed realities, is rejected in essence by interpretivism (Davies, 2003; Gray, 2013; Guba and Lincoln, 1994). Furthermore, this philosophy emphasises qualitative analysis over quantitative analysis. This is because the interpretivists claim that the multiple realities can be captured only by using relatively fewer rigid data collection techniques such as those in a qualitative research approach (Saunders et al., 2019). The belief is that it is impossible to have uncommitted neutrality and contextual realism is important (Crotty, 1998). Interpretivism is therefore based mainly on the naturalistic approach of data collection, such as observations and interviews.

Interpretivism focuses on the meaning or interpretations of social phenomenon. In this study, the perceptions and thus, meaning attached to individual donating behaviour. Furthermore, understand perspectives and prescriptions of Islamic values that stimulate and drive motives behind charity giving by individuals. The use of a qualitative data collection technique consistent with the interpretivist perspective can understand such factors.

It is important that the research approach is discussed before justifying the philosophical orientation taken in this study, as it has implications for the adopted philosophical approach.

3.2 Research Approach

To decide the appropriate research methodology, further consideration needs to be given to the qualitative or quantitative or mixed choice of research selected to be utilised in the research study associated with this dissertation. The philosophical approach and the theoretical perspective have consequences for this consideration (Botterill, 2010; Creswell and Creswell, 2017; Gray, 2013). Researchers generally need to find out what research is appropriate to analyse the problem.

3.2.1 Quantitative and Qualitative

The distinction between quantitative and qualitative research, according to Saunders et al. (2009), is based not just on the question of quantification, but also on the context of knowledge and objectivity. Gray (2013) states that the core of qualitative analysis lies in the related process of describing phenomena, classifying it and seeing how the concepts interconnect while Amaratunga et al. (2002) assume that the human behaviour is explained by social facts which can be examined with methodologies that utilise the deductive logic of natural sciences.

Similarly, in distinguishing between quantitative and qualitative research, Creswell (2013) claims that in qualitative research, 'reality' is formed by individuals participating in the study scenario, whereas in quantitative research, 'reality' is formed 'out there' in the world. As a result, Krauss (2005, p. 750) claims that "ultimately, the heart of the quantitative-qualitative "debate" is philosophical, rather than methodological." Adopting qualitative, quantitative, or mixed research methodologies has philosophical and theoretical implications in this context.

The research associated with this dissertation supports Deetz's (1996) theory that diverse research methods assist researchers to better comprehend different phenomena and for various reasons. Furthermore, it agrees that the methodology used in research should be based on the objectives of the research rather than a rigid commitment to a specified scenario (Bryman, 2001; Cavaye, 1996; Greene, 2007). As a result, this study accepts that complementarity that exists in both qualitative and quantitative approaches, led by the research objectives. As a result, the research associated with this dissertation employs a mixed methods approach, in which both qualitative and quantitative approaches are employed. This is sustained by the argument that using both quantitative and qualitative methods rather than just one method allows a researcher to learn more about the world (Bryman, 2001; Creswell, 2013; Greene, 2007). Both quantitative and qualitative approaches are appropriate in this context for

investigating first, the antecedents that influence donating behaviour within the context of the State of Qatar; second, in defining these antecedents from an Islamic perspective that dominates the context of this study; and third, in developing a draft model that reflects this phenomenon, and finally, generating and developing the scales to measure these antecedents.

Because of the nature of identifying antecedents influencing donating behaviour, developing the conceptual model, and creating and generating appropriate scales to measure these antecedents that could be expressed in both quantitative and qualitative aspects, mixed methods research is appropriate for the study. Boateng and colleagues (2018), for example, divide scale development and validation into two categories: qualitative and quantitative. The identification and item generation, as well as content validity, were the qualitative aspects of scale development in their classification. The sampling and survey administration, item reduction, and factor extraction were all part of the quantitative aspect (Boateng et al, 2018, p.2).

The quantitative approach was suitable for scale purification research as it is positivistic in nature allowing for appropriate data collection methods to be employed, via application of questionnaires, surveys and encoded systematic surveillances. From this suitable data accumulation is achieved to produce appropriate statistical information. The source content of this data is itself established from extant research analysed through desk research and amended and adapted through primary research interventions such as interviews and focus group discussions. The base for this data is therefore qualitative and interpretivist by nature. Hence a mixed methods strategy is adopted across the complete range of research interventions developed in this dissertation.

3.2.2 Mixed Methods Research

This research adopts mixed methods as it seeks to complement the quantitative and qualitative approaches used. Comparative research means that the study essentially adopts a "research strategy employing more than one type of research method" (Bryman, 2001, p. 20). This also means working with various data types. In other words, the research "involves collecting, analysing, and interpreting quantitative and qualitative data in a single study or in a series of studies that investigate the same underlying phenomenon" (Leech and Onwuegbuzie, 2009, p. 266). The underlying phenomenon in this study are the determination of the antecedents influencing donating behaviour and the development of an Islamic giving behaviour scale that reflects and measure these antecedents. In an extended context, mixed methods research can

be considered as an approach to knowledge that seeks to consider multiple viewpoints, perspectives, positions, and standpoints of qualitative and quantitative characteristics, this multiplicity of viewpoints is best served through the adoption of a more comprehensive mixed methods approach to the phenomena under consideration (Tashakkori and Teddlie, 2010).

Agreeing with Creswell and Clark (2007), this study therefore argues that a mixed methods approach is appropriate as it enables the capture of rich data needed to address the research objectives and to achieve a better understanding of the perceptions and meaning of donating behaviour and the factors (including Islamic values), that influence individual donating behaviour within Islamic context such as the State of Qatar.

In particular, the adoption of a qualitative approach is useful in capturing the perceptions and therefore meaning of Islamic faith and principles and its impact on donating behaviour. It is also useful in gathering data on the factors that influence individual donating behaviour and affect charitable organisations' management practices in the State of Qatar. The quantitative approach, on the other hand, is useful in investigating the correlations among different antecedent constructs, and the intercorrelations of the subscales to the related constructs.

3.2.3 Deductive and Inductive Approaches

When conducting research, it is important to consider the research approach, which asks if the research should start with theory or "should theory itself result from the research?". There are therefore two approaches to undertaking research: deduction and induction. In this regard, deduction involves developing a theory that is rigorously tested (Saunders et al., 2019, p. 153). The sequential stages which deductive research will progress include the deducing of a hypothesis; expressing the hypothesis in operational terms; testing this operational hypothesis; examining the specific outcome of the inquiry and if necessary, modifying the theory in the light of the findings (Robson, 2011). By contrast adoption of the inductive approach involves understanding how people interpret their social world. In short, theory follows data instead of the other way round (Gray, 2013). Therefore, the inductive approach is concerned with the context of the events and allows alternative explanations of reality. Linking these research approaches to epistemological orientation, the deductive approach is aligned more with positivist research while the inductive approach alligns toward non- positivist (interpretivist) research.

Hussey and Hussey (1997) argue that a deductive approach is relevant when conducting scientific research and is therefore positivistic in nature. By contrast, in order to understand the views and perspectives of participants, a qualitative approach would be more appropriate. This study therefore takes a mixed methods research approach., It takes a deductive approach to support model development and scale generation, and an inductive approach to inform rich content and depth to the meaning of the antecedents established.

3.2.4 Research Philosophy and Research Approach

The primary research elements contained within this study began therefore with exploratory research conducted to identify possible Islamic sources of antecedents to individual giving behaviour. The focus of this early stage of the research was therefore necessarily dominated by utilisation of inductive research techniques. (Saunders et al, 2009, p. 126)

The results from this early analysis were then subject to further testing utilising established scale development techniques toward construction of a hypothesised model (Churchill, 1979; Boateng et al, 2018). The focus of the research philosophy adopted here, building as it did upon established and tested theory supported by extant research, sought to extend that theory utilising a deductive approach. (Saunders et al, 2009, p. 124).

Overall, therefore, the research philosophy underpinning this study comprised a mixed methods approach operationalising both qualitative and quantitative research techniques, supported further by the adoption of 'expert testimony' to achieve triangulation. (Saunders et al, 2009, p. 146).

3.3 Research Strategy

The research strategy is the method used to evaluate and answer the research questions as well as achieve the research's objectives (Remenyi et al., 2005). A strategy is a plan of action that addresses the research questions and problem, allowing the researcher to conduct the research more systematically. Surveys, focus group discussions, experiments, case studies, grounded theory strategy, action research, ethnography, and archival research are all typical strategies that might be adopted in connection with primary research interventions (Saunders et al., 2019, p. 160). There is often a connection between the chosen research philosophy to the research strategy. Adoption of the survey strategy, for example, is often positivist in nature because it is

deductive in approach and quantitative in method and perspective. By contrast adoption of the focus group method is qualitative and interpretivist in nature.

In investigating the influence of Islamic faith and prescriptions on the donating behaviour multiple research intervention strategies were adopted and aligned to each other in order to deliver a comprehensive response to the different needs associated with conceptual modelling, scale development and purification, and the adoption and testing of primary sourced Islamic values and readings. Consequently, multiple methods were employed in the research interventions undertaken as part of the overall research, ranging from archival and desk research, action research and focus groups to survey strategies.

3.4 Methods of Data Collection

The study employs both qualitative and quantitative data collection techniques. Figure 2 depicts the data collection methods utilised. As can be seen from figure 2 below, this study collects both secondary and primary data. The associated methods are discussed in detail below
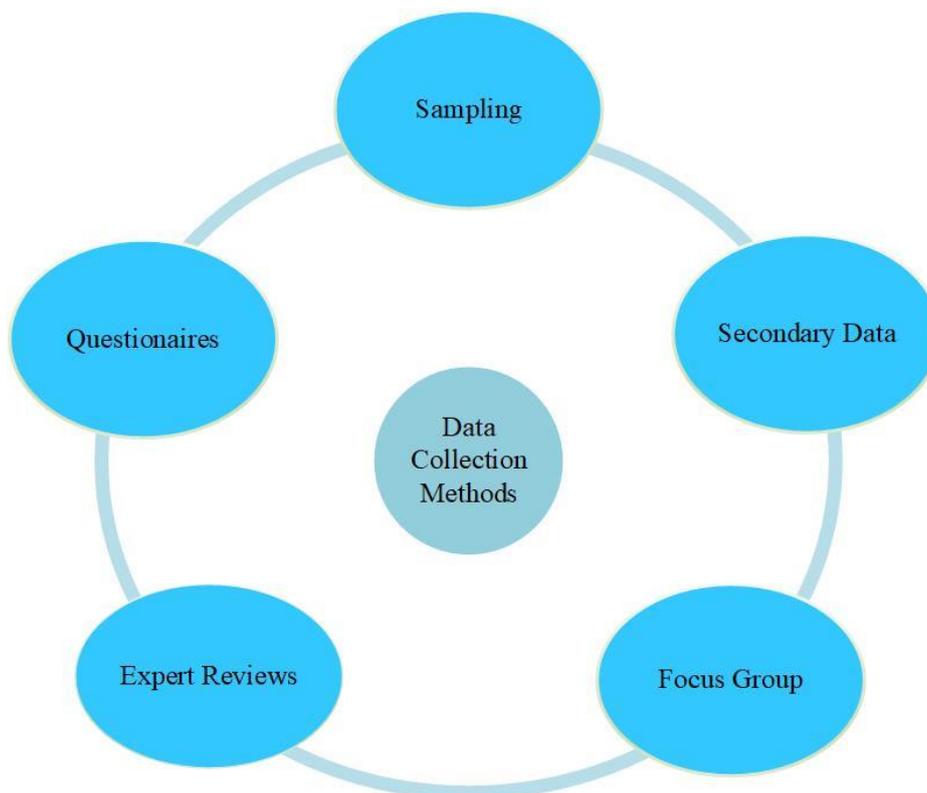
Figure 2: Data Collection Methods

3.4.1 Secondary Data

Secondary data refers to the data already created and available (Saunders et al., 2019). Secondary data is usually a helpful source of information for any type of research. This is particularly the case when the phenomenon under investigation has widely publicised or documented. As a result, all important aspects and objective sources of knowledge/information have been considered in this study. Academic books and journals, newspaper stories and reports, organisation-based periodicals and journals, and internet search engines like Bing and Google were used as secondary sources of data for this study. Islamic original textbooks such as the Holy Quran, traditions and sayings of Prophet Mohammed (PBUH), Islamic jurisprudence, and Islamic (sharia) laws are important sources of secondary data used in this study because it aims to investigate the impact of Islamic prescriptions and teachings on the motives that drive donating behaviour. Furthermore, book reviews and academic publications are types of secondary data sources that may include relevant information for this research (Smith, 2015).

The data from secondary sources might have been done for a purpose different from that of the researcher. However, as Chidlow et al. (2015) argue, the information presented in secondary sources is relevant and useful in giving context to the current research study. Access to the secondary data sources is also cheaper, since the cost of doing firsthand resource is not involved. Moreover, secondary data is usually more quickly available than primary data. Secondary data can be directly utilised in the context of the research study and is usually effective for the identification of the research problem.

Once the secondary data was collected, document analysis was used on the large collection of secondary material in order to help understand the phenomenon of individual donating behaviours within Islamic context such as the State of Qatar.

Some aspects that need to be considered when evaluating secondary data include its availability, relevance, and accuracy.

- **Availability**

Prior to undertaking secondary research, it is essential to assess whether secondary data on the research topic is available or not. In case if data is not available, the researcher must rely upon primary data collection.

- **Relevance**

It is also important to assess whether the secondary data collected is relevant with the research or not (Bryman, 2015). This is because the secondary data had been collected by the original researcher for a different motive of research. Hence it is very critical to understand whether the same data is important in the context of the present research also or not.

- **Accuracy**

Since, the secondary data is not collected by the researcher, it is impossible to be sure whether the research data is accurate or not. The dependability of the sources of the secondary data is critical. Data from most authentic academic sources like original textbooks, journal articles, news articles and so on should only be used. According to Bryman and Bell (2015), these are the most authentic and most important data sources of secondary research.

3.4.2 Primary Data

Primary data necessary for the qualitative research aspect of this study was obtained using expert reviews and focus group discussions.

3.4.2.1 Expert Reviews

This method involves selecting a panel of expert judges to examine the content validity of the generated scale items that measure antecedent constructs influencing individual donating behaviour. The literature reveals that content validation is a rigorous assessment consisting of a two-stage process (development and judgment-quantification) that is virtually fundamental to all instruments (Grant and Davis, 1997, p. 269). Expert views are used to support delivery of the second stage, judgment-quantification. Application of this method includes asking a particular number of experts to assess individually and collectively the validity of draft scale items (DeVellis, 2017; Grant and Davis, 1997, Webb & Green, 1997).

3.4.2.2 Focus Groups

Data collection through forming focus groups also delivered effective additional support to the research interventions associated with both scale development and scale validation. To be truly effective it was decided from the outset that the draft scales developed should be translated to Arabic to reflect the context of the state of Qatar. Consequently, a professional translation of the constructs and the pool of scale items developed from English to Arabic language was

affected under controlled conditions to bring the constructs and the scale items to an enhanced level of scale purification and content validity. In this step, focus group discussion of a panel of Arabic speaking experts were asked to examine the clarity of these translated scale items.

3.4.2.3 Sampling

As this is an exploratory research, a convenience sampling was utilised as a data collection method (Patton, 1988). A justifiable use of convenience samples is exploration aiming to get different views on the dimensions of a problem, to probe for possible explanations or hypotheses, and to explore constructs for dealing with particular problems or issues" (Ferber, 1977)

In this study, we follow Sargeant and other researchers who developed and tested scales that measure antecedents that influence donating behaviour using convenience sampling (Sargeant and Lee, 2002; Sargeant et al, 2006, Sharma, 2010).

3.4.2.4 Questionnaires

The data collection technique applied for the quantitative aspect of the study is an individually targeted questionnaire (see appendix 18). The distribution of questionnaires was aimed at obtaining data that could capture the different aspects of the subject matter. In this case, the aspects of Islamic faith, prescriptions and teachings, and antecedents influencing individual donating behaviour are captured through this technique. Thus, the study uses the questionnaire method to obtain data directly from those individuals who at least donated one time to charitable purposes in the last twelve months and who reside within the territory of Qatar. The questionnaire method adopted enables the researcher to review the responses directly and not to be limited to the written documents. Generally, questionnaires have the advantage of producing a standardised, uniform set of data (Collis and Hussey, 2013; Creswell, 2013; Saunders et al., 2019) which can be used to capture the desired aspects of individual donating behaviour phenomenon in a manner that is compatible with the statistical tests required for scale purification.

3.5 Data Analysis

Once achieved, according to Kumar (2008, p. 22), the analysis of data involves "breaking up, separating or disassembling of research material into pieces, parts, elements or units with facts

broken down into manageable pieces, the researcher sorts and sifts them, searching for types, classes, sequences, processes, patterns or wholes".

The aim of this process is to assemble or reconstruct the data in a meaningful or comprehensible fashion. From the foregoing, it can be established that the heart of a good research study lies in the ways the researcher analyses the data. In this study, both a qualitative and a quantitative data technique have been used to analyse the data respectively.

3.5.1 Qualitative Data Analysis

Qualitative data collected by the researcher by means of expert views and focus group discussion help the researcher to obtain answers regarding the validity and clarity of the scale items generated to measure antecedents influencing donating behaviour of individuals. Moreover, the researcher is able to discuss with the panel of experts in the focus group discussion their views about the clarity of the scale items translated into Arabic and to assess whether the meaning of each item has been changed compared to the original English. The qualitative research approach also enables the researcher to carry about observations that helps explain the perspectives obtained from the expert views in both stages, content validity and clarity.

As highlighted in section 3.4.1, the qualitative data used in this research was mainly obtained using expert views, complemented by content developed in focus groups. The expert views formed an important source of data in exploring more into the content validity of the scale items measuring antecedent constructs. The data collected was reliable but not always quantifiable.

3.5.2 Quantitative Data Analysis

Quantitative data analysis forms an integral part of the research as it is directed at establishing the relationships that exist between antecedents and individual donating behaviour.

As discussed in section 3.4.1, questionnaires were distributed to individuals who at least donated one time to charitable purposes in the last twelve months. The purpose of the questionnaires is to measure and assess the influence of antecedents on the donating behaviour of individuals. The antecedents would then form the independent variables in the factor analysis

(exploratory and confirmatory) whilst the donating behaviour would form the dependent variables.

An exploratory factor analysis has been conducted with the aid of the statistical software, Statistical Package for Social Science (SPSS) Version 26 while the confirmatory factor analysis was conducted through IBM AMOS 26, to analyse the data collection. Thus, after collecting the quantitative data using Google Forms, Microsoft Excel was used to set it up and then SPSS and AMOS were used to run the factor analysis. In the simple factor analysis, SPSS, aided to examine the construct validity by examining the relationships among variables without determining a particular hypothetical model (Bryman & Cramer 2005). Exploratory factor analysis helps researchers define the construct based on the theoretical framework, which indicates the direction of the measure and identifies the greatest variance in scores with the smallest number of factors (DeVon et al. 2007). On the other hand, confirmatory factor analysis was performed on all scale items used in the structural equation modelling using AMOS 26.0. Confirmatory factor analysis aims to confirm to what extent the model fits the data.

Thus, the quantitative data analysis helped to establish the relationship between the dependent and independent variables in the most efficacious way.

3.6 Validity and Reliability

Two of the most important criteria for the evaluation of research are validity and reliability. Bryman (2001, p. 29) states that reliability "is concerned with the question of whether the results of a study are repeatable". Thus, reliability refers to the consistency in the approach taken in investigating a concept. Reliability as described by Easterby-Smith (2002) measures the "degree to which data collected yields same result on different occasions even when the same study is conducted by a different researcher". In other words, there should be 'consistency in methods' when assessing the reliability of a research study. The research can be characterised as reliable only if it yields the same result in a different occasion (Lee and Lings, 2008).

Validity, on the other hand, is concerned with whether the findings are really about what they seem to be about (Saunders et al., 2019). In other words, validity is concerned with the integrity of conclusions that are made from a research study. It's about whether or not a measure of a concept really measures that concept. When applied to quantitative study, validity refers to "issue of whether or not an indicator (or set of indicators) that is devised to gauge a concept

really measures that concept" (Bryman, 2001, p.72). In this respect, consideration of measures of antecedents influencing donating behaviour was decided on after reviewing charity giving literature so as to understand the methodological approaches of similar studies (e.g., Sargeant and Lee, 2004; Saregeant et al, 2006; Bekker and Wipkings, 2011; Konrath and Handy, 2018).

Triangulation will be used to support the validity of this research. According to Flick (2015, p. 226), triangulation is a "combination of different methods, discussion groups, local and temporal settings and different theoretical perspectives in dealing with a phenomenon". Thus, the adoption of different methods to collect data on the same phenomenon of donating behaviour, for instance, using expert views together with focus group and survey, constitutes a process of triangulation in this study. Thus, more than one method has been used to understand individual donating behaviour phenomenon in the context of the State of Qatar. Further, the adoption of only a quantitative approach to the study of antecedents and its influence on individual donating behaviour would not have captured the meanings or perspective of participants regarding charity giving and how aspects of Islamic faith, prescriptions and teachings affect individual donating behaviour.

Therefore, the aspects discussed above constitute the triangulation perspectives and help provide a better understanding of individual donating behaviour in the context of a Muslim country such as the State of Qatar. These techniques have enhanced the reliability and validity of the findings of this study

3.7 Ethical Consideration

All research is governed by ethical consideration. This is important when negotiating access to people and in the organisation and the collection of data (Saunders et al., 2019). For the purpose of this research, 'confidentiality' and 'informed consent' were key ethical considerations that enabled the researcher to maintain a professional and appropriate researcher-respondent relationship. In this respect, it was made clear to the participants in the research (including the panel of experts) that they had the full right to withdraw from focus group discussion or the survey at any point in the research process that they wished.

Similarly, the researcher was fully aware of cultural differences and the need to gain trust and confidentiality as these are integral in building a good research relationship. The researcher explained the consent form verbally to panel of experts including the objectives of the study and then gave the experts an opportunity to ask questions about the research. Thereafter,

enough time was provided to enable them to read, digest and sign the consent form. Through implementation of this process, assurance was given to the respondents that integrity and trust are the hallmarks characterising this research. After obtaining their approval for participation, each expert was provided with "Participant Information Sheet" followed by the consent form according to City University guidelines and Research Ethics Committee requirement. The experts signed and returned the consent forms. All of the completed and signed consent forms were collected before the focus group session. To ensure that all of the data remained confidential and safe and to protect the raw data, these were securely stored with password protection for transcribed group discussion. No unauthorized person was allowed to access the data collected.

In this way, the study upheld the ethical requirements in undertaking such research and met with the University's ethical requirement through obtaining ethical clearance.

3.8 Summary of Research Methodology Used

Supporting and supplementing the broad methodological approach adopted in this section of the dissertation, successive chapters (4, 5, 6, 7 and 8), also offer a more detailed methodological analysis as is deemed pertinent to the development and justification for the progression of the research in each case. The summary of the research methodology utilised in this study is outlined in Table 2 below.

Table 2: Summaries of Research Methodology Used

Chapter	Research Philosophy	Research Approach	Research Strategy	Methods of Data Collection	Data Analysis Technique	Reference
Development of Donor Behaviour Model	Interpretivism	Deductive	Archival Research	Secondary data	Qualitative	Sargeant (1999); Sargeant and Woodliffe (2007); Aldamiz and Garcia (2013); Anwar et al (2014)
Identification of Scales and Measures	Interpretivism	Qualitative	Archival Research	Secondary data	Qualitative	Churchill (1979), Boateng et al (2018)
Judgement Quantification of Identified Scale Items	Interpretivism	Qualitative	Interviews	Primary data/ Expert Reviews	Expert Views Observations	Grant and Davis (1997)
Examining the Clarity of the Draft Scale Items	Interpretivism	Qualitative	Focus Group Discussions	Primary data/ Focus Group	Panel of Experts Observations	Plummer-D'Amato (2008); (Krueger and

						Casey (2000); Hurworth (1996)
Scale Items Purification	Positivism	Quantitative	Survey	Primary data/Convenience sampling, Questionnaires	Exploratory Factor Analysis, Confirmatory Factor Analysis using SPSS & AMOS	Webb and Green, 2000; Sargeant and Lee (2002); Sargeant et al (2006), Sharma (2010); Bryman & Cramer (2005); DeVon et al (2007); Osborne (2014)

3.9 Conclusion

The aim of this research is to investigate, theoretically and empirically, the influence and impact of antecedents on donating behaviour of individuals from Islamic perspective in the context of a Muslim country such as the State of Qatar. In undertaking this investigation, the influence of Islamic values and prescriptions on the motives that influence donating behaviour are considered. This is significant given that individual donating behaviour are influenced by Islamic values and prescriptions. Understanding the stimulation of Islamic faith including values and prescriptions on the motives that influence donating behaviour contributes towards a better understanding of how faith influences individual behaviour. In turn, the outcomes from this research might also therefore be applied to derive enhanced guidelines of fundraising strategies which might lead towards improved performance of the charity sector in soliciting and supporting donating behaviour in the context of a Muslim country such as the State of Qatar.

This chapter presents explanations and justifications of the research methodology of the current study. The aim is to develop a methodological framework that will help to address and support the achievement of the research objectives. The study adopts a mixed methods research approach drawing on the philosophical orientation of pragmatism. Thus, the research uses both qualitative and quantitative research methods in order to obtain the rich data needed to help address the research objectives. In investigating the perceptions and meaning attached to charity giving, including the factors (antecedent constructs) that influence individual donating behaviour, a qualitative research approach is applicable. On the other hand, in order to investigate the correlations among antecedent constructs, and the intercorrelations of the subscales to the related constructs, a quantitative research approach is deemed relevant.

Primary data was obtained using expert views complemented by focus group and survey data. In addition, questionnaires were administered in order to obtain data for the quantitative investigation of the relationship between antecedents and donating behaviour.

The analysis of quantitative data was performed statistically with the aid of a statistical computer software. In particular, the statistical tool, Statistical Package for the Social Sciences (SPSS) Version 26 and AMOS Version 26, were used in executing the data analysis. Thus, after collecting the quantitative data, Microsoft Excel was used to set it up and then SPSS and AMOS were used to run the factor analysis and structural equation modelling.

The chapter has also discussed the technique employed to enhance the research's validity and reliability. In this respect, triangulation and participant validation are utilised. The chapter ended with a discussion of the ethical consideration, in this study, mainly around confidentiality and informed consent. The methodological choices adopted are appropriate in order to address this study's research objectives.

CHAPTER FOUR: DEVEOPMENT OF DONOR BEHAVIOUR MODEL

4.0   Introduction

Chapter two, the literature review, sheds light on the determinants influencing individual donating behaviour. A variety of values and factors important to charitable organisations researching determinants of individual donation behaviour have been identified. As mentioned earlier, despite the information gained from the analysis of literature on individual donations and philanthropy, few have been published on the determinants of charity giving in developing countries and especially in the Gulf countries in the Middle East. Due to the huge wealth generated over the past 50 years from their natural sources of oil and gas production, Gulf countries like the State of Qatar have emerged as one of the world's biggest donors over the last decade (AlMezaini, 2021; Rouis and Shomakhmadova, 2018). In fact, as for other Muslim countries, the practice of aid and charity within these communities is profoundly rooted in their history.

The Islamic literature as mentioned in the literature review shows that Islam strongly enshrines the phenomenon of charitable giving. In Western societies there is a growing body of literature on behaviour (Bekkers and Wipkings, 2011, Bekkers and Wipkings, 2012, Berger, 2006, Regnerus et al, 2002, Mesch et al, 2006, Zappala and Lyons, 2005, Jones and Posnett, 1991, Bekkers, 2003). Such studies and research have helped researchers learn from Western context about giving behaviour. Nevertheless, it is unclear if such studies clarify behaviour in other contexts (Carkoglu et al, 2017).

Researchers and scholars have recently tried to research donating behaviour in non-Western countries in particular, in certain Muslim countries such as Malaysia (Osman et al, 2014, Awang et al, 2015, Baqutayan et al, 2018, Arli and Lasmono, 2015, Alias and Ismail, 2013, Hassan et al, 2018, Kashif and De Run, 2015, Noor et al, 2015, Muda et al, 2006, Shukor et al, 2017) and Indonesia (Kasri, 2013, Arsyianti and Kassim, 2016, Hati and Idris, 2014) with a few studies in other countries such as Turkey (Carkoglu and Campbell, 2017), Pakistan (Kashif and De Run, 2015) Saudi Arabia (Opoku, 2013) and Morocco (Lambarraa and Riener, 2012). Nevertheless, the literature lacks studies and research on individual donor behaviour in Gulf countries with only one reported study exploring the motivational factors behind charity giving among young individuals in Saudi Arabia (Opoku, 2013). While for other Gulf countries, such as the State of Qatar, charity giving has been said to be deeply embedded in its history, there is

no published research or study to reflect on the philanthropy and charity giving that gives a trend in this country.

Therefore, identifying the factors affecting individual Muslim decision to donate in the context of a Muslim country such as the state of Qatar and knowing the main variables that could increase the propensity to influence and affect those decisions is of special importance and significance. Thus, there has never been a greater need to construct a model reflecting on the processes of individual giving behaviour in the context of a Muslim country such as the state of Qatar. The current literature contains many works that attempt to understand the giving behaviour by means of models created by different authors representing different contexts (Sargeant, 1999; Sargeant and Woodliffe, 2007; Kashif and De Run, 2015; Bennet, 2015; Lee et al, 1999; Berger, 2006; Bekkers and Wiepking, 2011; Wiepking and Bekkers, 2012; Naskrent and Siebelt, 2011; Bennet, 2013; Sargeant et al, 2006; Ebb and Wong, 2014; Aldamiz and Garcia, 2013; Lee et al, 2014; Sargeant and Lee, 2004; Sokolowski, 1996; Ranganathan and Henley, 2008; Guy and Patton, 1989; Sargeant and Woodliffe, 2005; Mathur, 1996; Batson and Shaw, 1991; Skarmeas and Shabbir, 2011; Finke et al, 2006; Shelton and Rogers, 1981; Verhartt and Poel, 2011; Sargeant and Lee, 2002; Sargeant et al, 2004; Diamond and Gooding-Williams, 2002; Hassan et al, 2018; Anwar et al, 2013; Shukor et al, 2017; Baqutayan et al, 2018). Given that the process of giving behaviour will not always be in the same degree of complexity, the donor behaviour models proposed and developed in the literature are different depending on the study and research objective and intent in each paper. Some of the models studies the specific variables that influence the giving behaviour in each context from the point of view of the authors' own interest in observing the giving behaviour.

Models provide the basis for the investigation of giving behaviour and the approach required to apply for donations. In addition, models allow researchers to easily conclude on what aspects the investigation should be conducted on and based on its findings, the strategy to be undertaken (Aldamiz and Garcia, 2013).

4.1   Research Model Development

The review of the literature shows that certain antecedents have an impact on donating behaviour. Many of these antecedents are intrinsic factors (values), and others are extrinsic factors (mediators or moderators). The overall main objective of this research is to develop a model reflecting individual donation behaviour that takes in accounts what is perceived as "Islamic values and prescriptions" in the context of a Muslim country such as the State of Qatar.

Therefore, the model proposed in this research assumes that certain values or factors (intrinsic factors) are mediated by external constructs such as demographic information and characteristics of organization that influence the individual donating behaviour in terms of "yes" or "no" and are then reflected in the output of the model in terms of the number of gifts, the size of gifts and the degree of commitment associated with gifts and, eventually, the means through which these gifts are distributed either through a particular entity or directly to the beneficiaries.
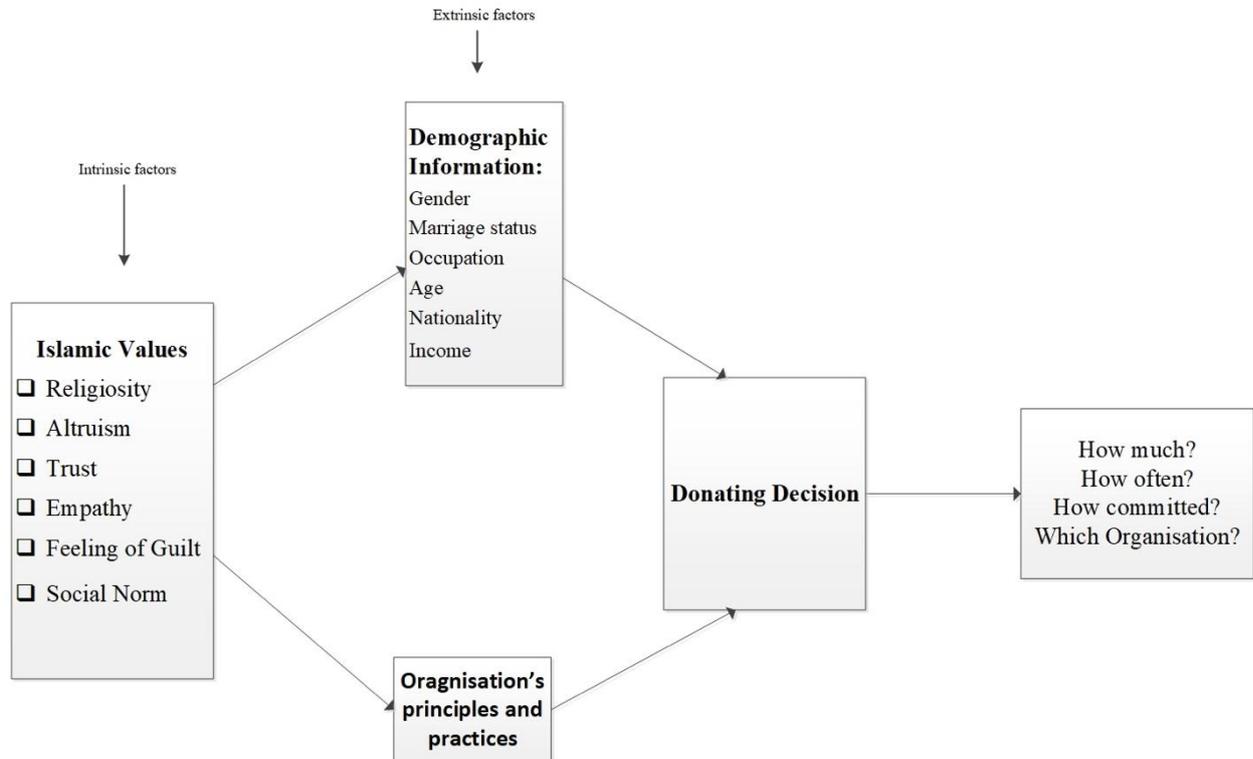
Figure 3: Proposed Research Model of Individual Donating Behaviour

The model seen in Figure 3 is a critical evaluation of two things, first by looking at the left side of the model; are these antecedents (intrinsic factors) distinctive in Islamic literature or are they replicated on giving in the general literature? Secondly, how other (extrinsic) variables affect individual donation decisions and charitable giving? The consequences of such a decision will be the size of this donation, the frequency of donation, the degree of commitment and ultimately the form and mean of the donation being delivered.

4.2   Donating Behaviour Models Review

To evaluate the proposed research model representing the decision-making processes of donating behaviour among individuals in the context of a Muslim country such as the State of Qatar, a comparison with existing published and validated individual donating behaviour models is necessary to assess its validity before adopting the proposed model and subsequently deriving the possible propositions and hypotheses that need to be tested to become confirmed or disapproved.

Addressing particular aspects of charity giving, attempts have been made across few studies to synthesize available literature and build a broader understanding of how and why individuals chose to donate (Sargeant, 1999). The early real attempts to develop complex models of giving behaviour were made by Guy and Patton (1989) and Burnett and Wood (1988). However, "neither study emphasised what might be regarded as the processing determinants impacting on how the decision to select between charitable alternatives might be derived" (Sargeant, 1999, p. 216). Early studies emphasised on the decision to give or not to give as the primary output from any model of donating behaviour, while later studies focused on fundraising management show that charitable organisations should be interested not only on how individual decision to donate, but how to extend that in the output such as level of donation, the likely lifetime value of the donor, the continuity of donations, and the extent by which he/she may be convinced to support and donate to particular organisations (Sargeant, 1999).

Sargeant (1999) tackles many of the shortcomings of previous work in the field of developing a complex model for giving behaviour. He has developed a theoretical model of giving behaviour that discusses a number of outputs that could be evaluated through empirical investigation. (p. 217). As shown in Figure 4, the model specifies the relation between two variables; on the left side there are the independent variables (inputs) represented by the charities' various strategies techniques; and on the right side where the dependent variables (outputs) are defined by the form of gifts, the size of gifts, the probable lifetime of the gift-giving, and finally donor loyalties. There is a connection between the inputs and the outputs, defined by a number of variables that affected the donor's perceptual reaction to the charities' post, such as the existence of extrinsic determinants i.e., demographic variables and intrinsic determinants such as self-esteem, feel of guilt, pity, social justice, fear, empathy and sympathy. The extrinsic determinants act as a moderator to influence the donor giving (p. 218). The model illustrates how charitable organisations should recognize individuals' donation decisions so that they can find different approaches to solicit with them.
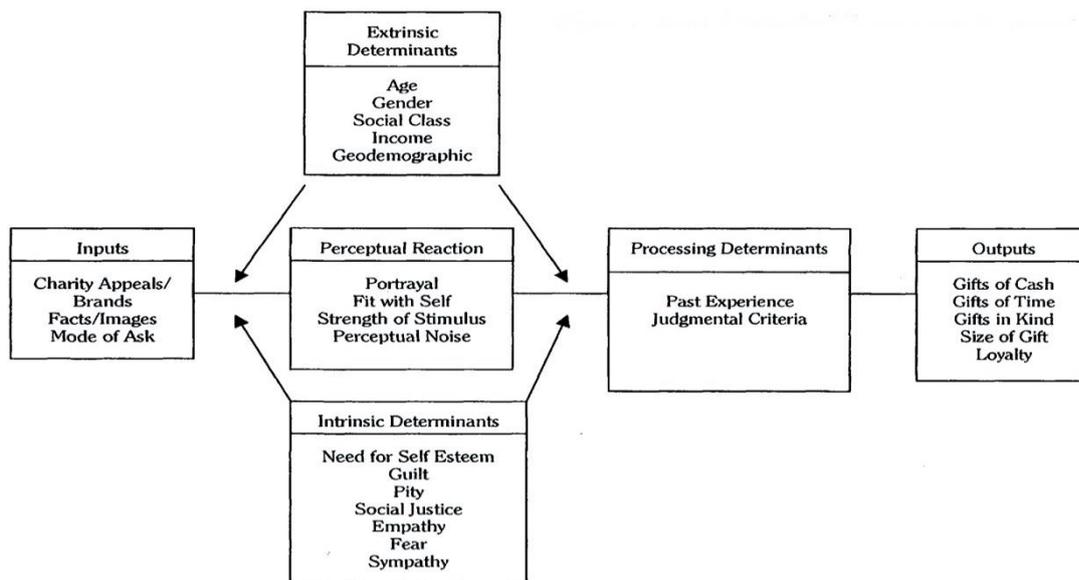
Figure 4: Model of Individual Charity Giving Behaviour (Sargeant, 1999)

Sargeant and Woodliffe (2007) revisited Sargeant's model (1999) by introducing further variables at all stages of the process including the input (source) by including the reputation and awareness as well as seed money and refund as independent variables affecting donor perceptual reaction. It is more advanced compared to the original Sargeant model (1999), as can be seen in Figure 5. The authors considered every element of the model in turn and explained it. They presented all relevant work and summarized in a table the key findings from empirical studies, accompanied by explaining each stage of the model (p. 276).

In this particular model, external influences such as community's participation models/experiences and public contributions have emerged as moderators in addition to demographic, lifestyle, and geo-demographic factors. For the intrinsic determinants, the model identifies the motives that "can assist donors in filtering out those charity appeals that are likely to be of most relevance and can help in structuring the evaluation process that will subsequently be conducted to ultimately define the pattern of support exhibited" (p. 292). Altruism, self-interest, prestige and "making a difference", and level of taxation are new motives added to this model. Also new factors included those that inhabit individual giving such as lack of money, time, unpopular causes, the worthiness of the cause and the actual use of the donated resources (p. 296). The authors presented propositions in each dimension of the model which represents the relationship of each factor or variable either with the donor's perceptual reaction or with the individual giving's processing determinants.

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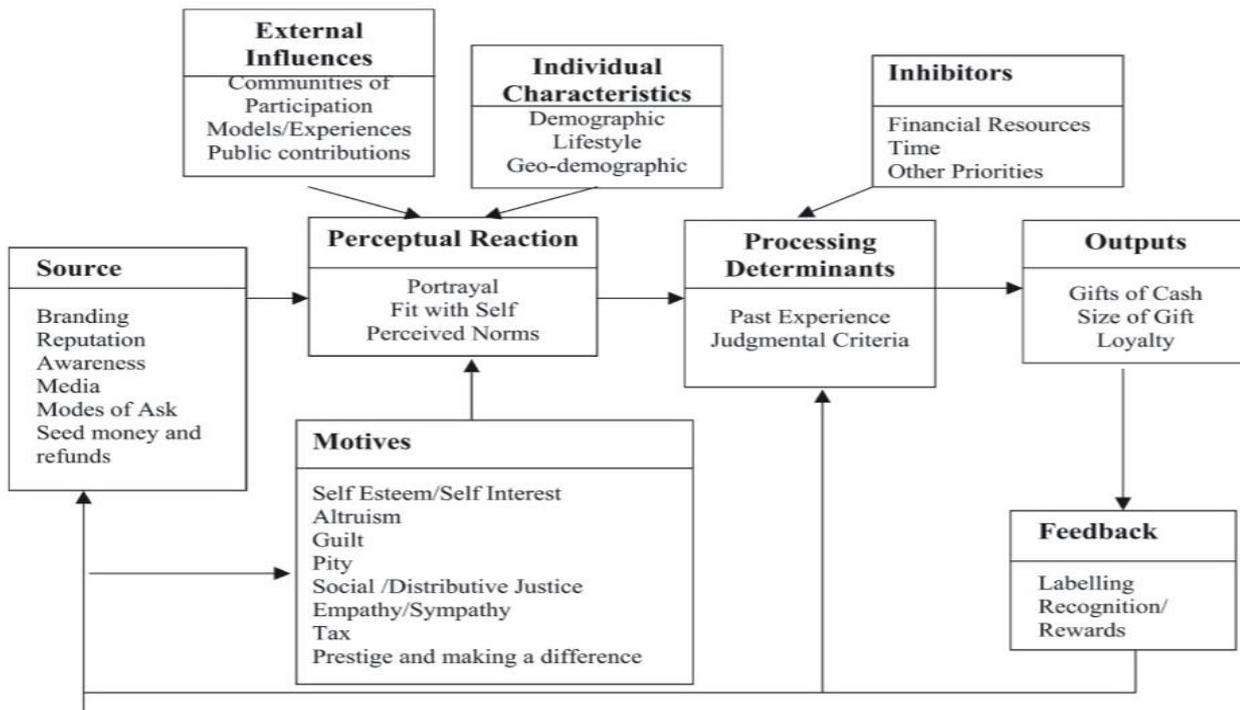
Figure 5: Giving Behaviour Model (Sargeant and Woodliffe, 2007)

To comparison with the proposed research model, the models developed by Sargeant (1999) and Sargeant and Woodliffe (2007) are more relevant to observing the giving behaviour from the fundraising perspective of the charitable organisations and approaches as the independent variables, while at the same time considering other variables (extrinsic and intrinsic) as moderators, thereby demonstrating that all three together have an effect on the donor's perceptual reaction to choose to donate or not to donate. Furthermore, both models limited the intrinsic determinants to few, leaving a gap in testing other determinants which have been extensively checked and thoroughly investigated in the existing literature.

While in the proposed research model (Figure 3), the policies, principles and strategy of the organisation are one of the mediators affecting individual's decision making about which organisation to choose and how to support, interact and solicit with a particular organisation. In addition, intrinsic determinants are the main driving motives in the proposed model for giving behaviour mediated by extrinsic factors like demographic information and the principles and practices of organisations.

Aldamiz and Garcia (2013) attempted to develop a hybrid model that represents donor giving behaviour. The authors suggest a model for a donor's decision-making process of a specific

type of non-profit organization (NGOs) working with developing countries to assist these NGOs in their fundraising strategy.
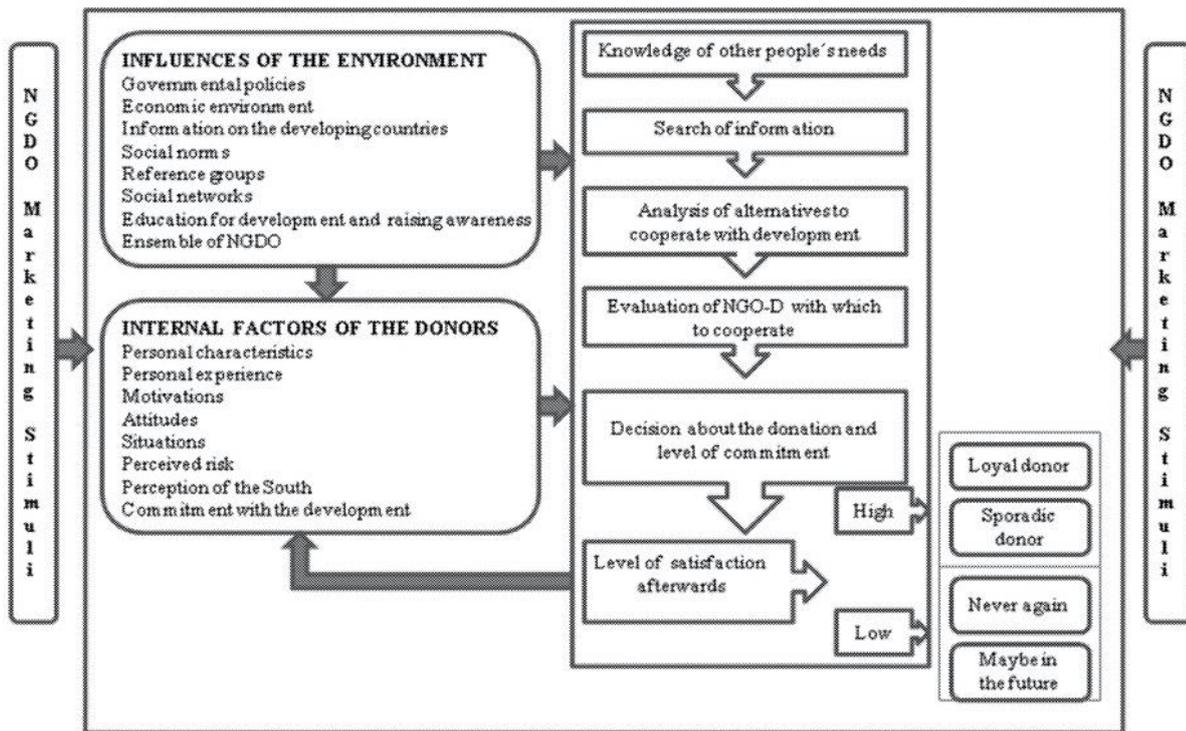
Figure 6: Model of NGDO Donor Behaviour (Aldamiz and Garcia, 2013)

In their model, shown in Figure 6, the authors have considered "the factors that influence donation (internal and external) as well as the different stages of the decision-making process in order to achieve the best possible results with the marketing strategies" (p. 37). They developed the model based on three main inputs; bibliography with models developed by predecessor authors; their accumulated experience with 15 NGOs they worked for more than 25 years with different level of responsibility; and finally, a study conducted by Salvetti and Llombart (2011). They studied the giving behaviour of donor responding to the NGO marketing stimuli. The authors proposed that the decision-making process of the donor to respond to marketing stimuli can be either mediated by extrinsic variables (influences of environment) and intrinsic variables (internal factors of the donors) or directly during the decision process as shown in the model.

Factors that influence the environment include governmental policies, economic environment, information on developing countries, social norms, groups of reference, social networks, education for development and ensemble of NGO. Among the internal factors of the donors are personal characteristics, personal experience, motivations, attitudes, situations, perceived

risk, perception of the south and commitment with the development. The process of decision making is explained in different phases. The first phase begins with *the knowledge of other people's need* when donor becomes aware of people in targeting countries that need his or her aid. The second phase is the *search of information* which can be internal or external. The internal one can be retained from different sources including the NGO, and in this case if the information passed to the donor is enough, clear and convincing to reflect the people's need he or she will respond positively to the NGO appeal. The third phase of the model is the one of *evaluation or analysis of alternatives to cooperate to the development*. Hence, a person with enough information decides whether to give money, time or to give both. Then he or she analyses different NGOs and decide which one they will cooperate with. The final phase is the *decision about the donations and level of commitment* which can be either high (loyal or sporadic donor) or low (never again or may be in the future) depending on the level of satisfaction afterwards that effects on the internal factors of the donor either positively or negatively (pp. 42-43). As for the marketing stimuli, the authors emphasise on its importance during the process and the need of marketing for NGO to attract more donations including trained people in the marketing departments, developing strong well-known identities, easing and simplifying the process of money donation collection, and finally the authors concluded this section with recommended actions that need to be considered to improving donor loyalty.

There are many limitations in this model. The theoretical model of the donor behaviour should be tested through empirical research to know the exact nature of relationships between the different variables analysed. There are lacking propositions or hypothesis in the model that can indicate the correlations between the different independent variables internal and external with the outputs of the donation decision making. The model is reflecting the donating behaviour of donors towards specific non-profit organisations interested in the development of the developing countries. Donors can respond towards people's need not only from the development perspectives; it can be from other perspectives such as humanitarianism. The model considers justice, personal satisfaction, and solidarity as the main motives to influence the giving behaviour while ignoring other motives such as religiosity, altruism, personal values, empathy and other internal motives that are not highlighted nor explored in this study.

However, the model describes how the individual donor analyses the information he or she receives from the NGOs about the needs of people in developing countries, and with that information can assess these NGOs, which can thus lead to the creation and willingness to donate (behaviour intention). Thus, subject to the influence of the external and internal factors

explored in the model, the donor may decide to give or not to give and continue the donation according to the satisfaction level afterwards.

In comparison with the proposed research model shown in figure 3, there is a similarity in terms of the effect of the internal and external determinants and their function as mediators. The external determinants in the proposed research model, however, are the demographic information that was not considered in Aldamiz and Garcia model, but instead the authors look at the impact of environmental factors as the key external determinants that affect the donor giving behaviour. Again, the main purpose of the current proposed research model is to analyse the impact of internal determinants (values and factors) and to examine the effect of external determinants (demographic and organisations' principles and practices) on the individual's donating decision.

In their earlier study, Bekkers and Wiepking (2011b) categorised and described eight mechanisms (antecedents) that drive charitable giving which address the question: "Why do people give?". In the following two papers (2011, 2012) the authors, based on empirical research on charitable giving, presented a comprehensive review of the multidisciplinary academic literature on giving by identifying the individual and household characteristics as predictors of charitable giving addressing the question: "Who gives?". The first paper (2011) presents the evidence on religion, age, education and social practices as correlates of charitable giving. In the second paper (2012) the authors highlight the evidence on gender, marital status, income and wealth. For each predictor, the authors displayed the mechanisms that are emerging from the literature as explanations for the effect of each predictor on giving. The mechanisms such as solicitation, reputation, values, efficacy, feel of guilt and altruism play as intermediary variables. These variables mediate between individual or household characteristics and charitable giving explaining why some people give more than others (Bekkers and Wiepking, 2011, p. 338). The authors investigated the relationship between each predictor and charitable giving alone and presented this relationship in single model rather than in a composite or complex model. The Figures 7, 8, 9, 10, 11 and 12 below show the correlation between these predictor and charitable giving presented in Bekkers and Wiepking studies (2011 and 2012).
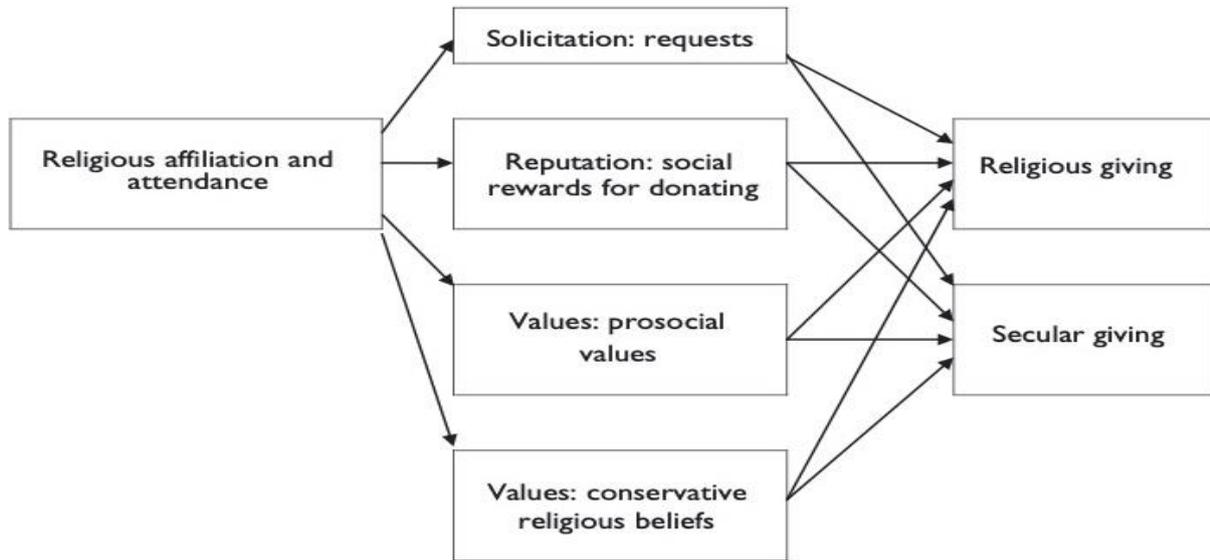
Figure 7: Mechanisms explaining the relationships between charitable giving and religious affiliation and attendance
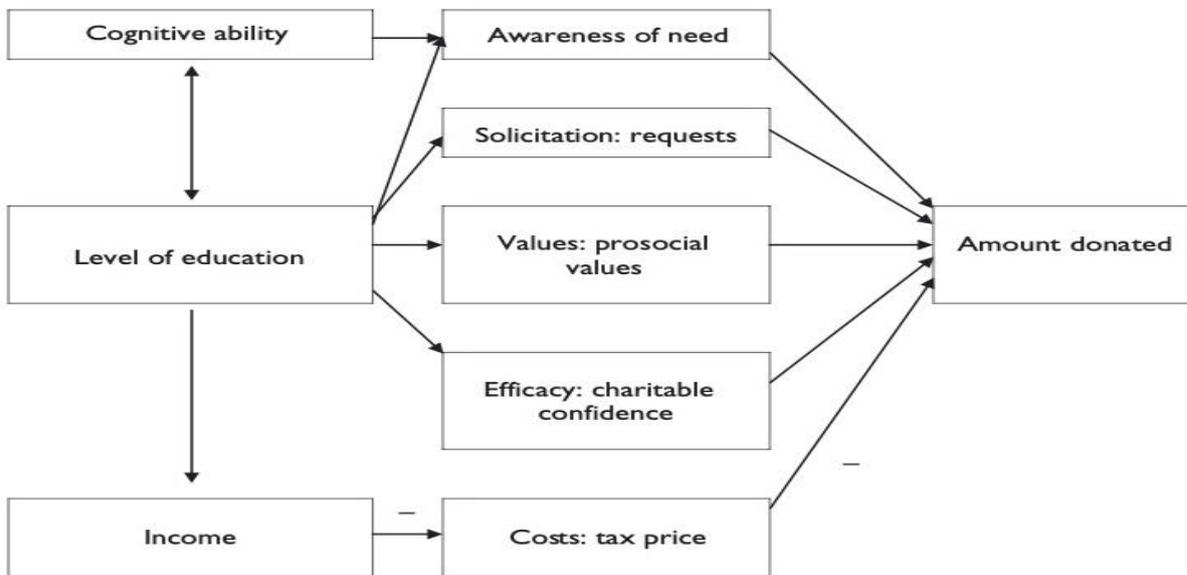
Figure 8: Mechanisms explaining the relationships between charitable giving and level of education
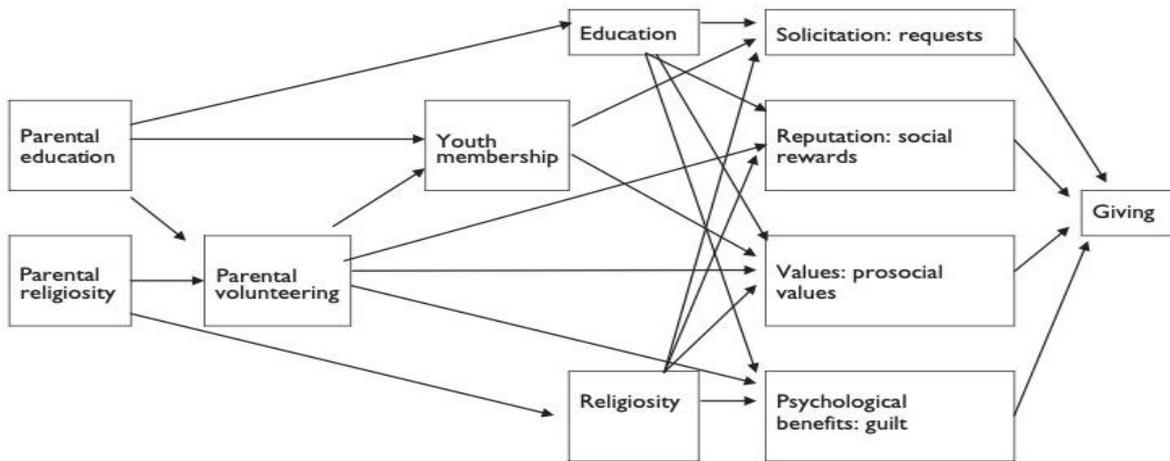
Figure 9: Mechanisms explaining the relationships between charitable giving and socialization characteristics
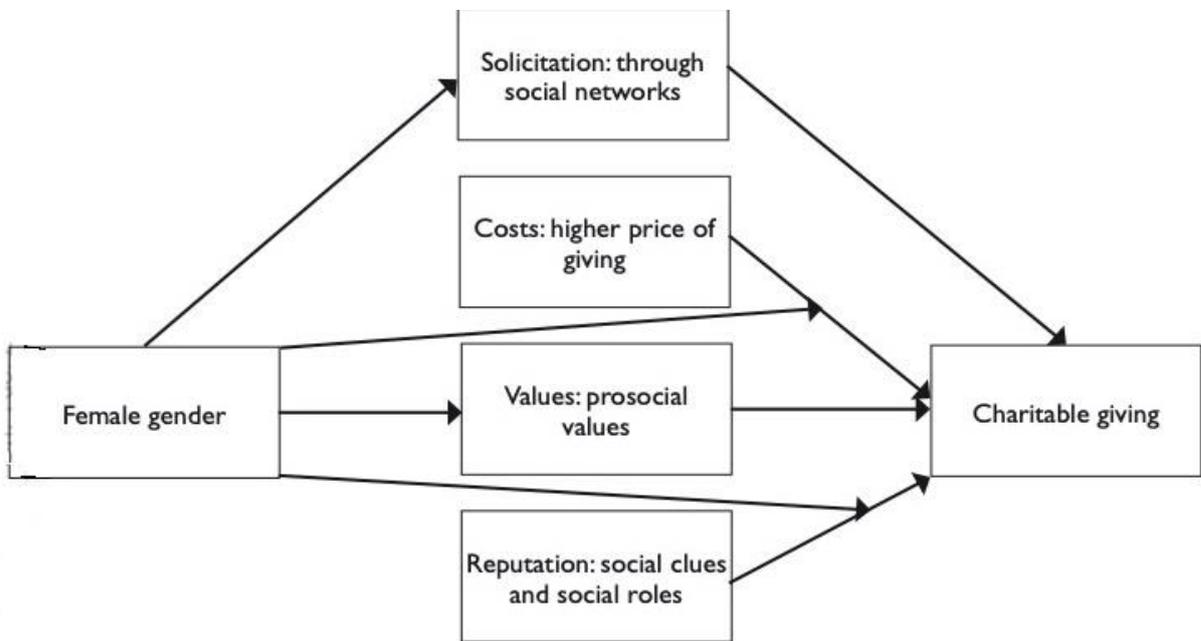
Figure 10: Mechanisms explaining the relationships between charitable giving and gender
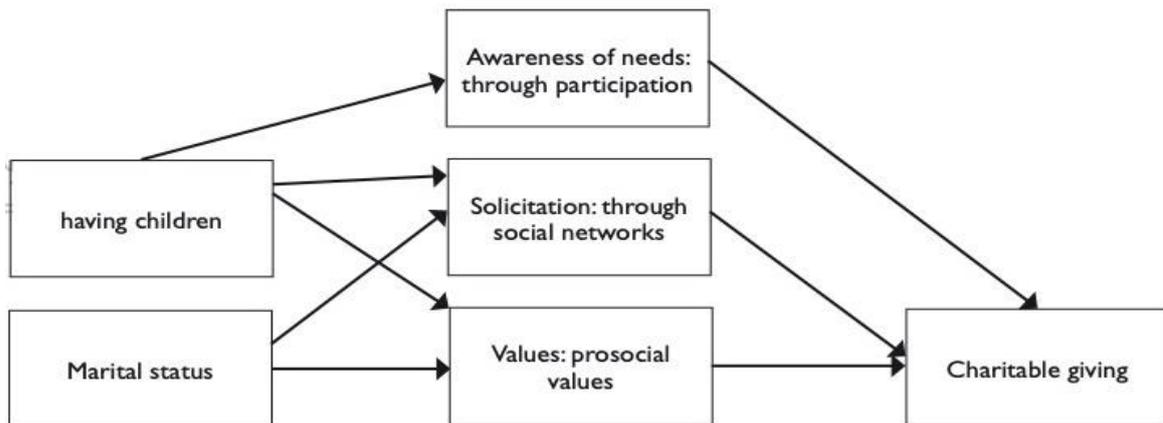
Figure 11: Mechanisms explaining the relationships between charitable giving and family composition
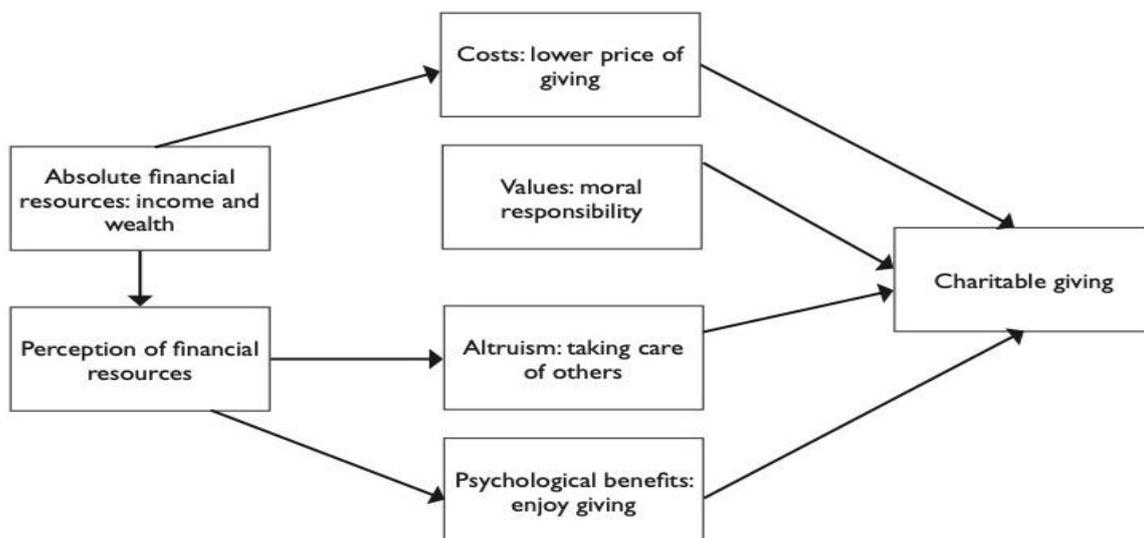
Figure 12: Mechanisms explaining the relationships between charitable giving and financial resources

The key difference between the proposed research model and the above models is the purpose and aim of each model. The aim of Bekkers and Wiepking models is to promote understanding of the pathways that connect individual and household characteristics to charitable giving through the eight mechanisms described in their earlier study (2011b).

While the proposed research model aims at understanding and investigating the effect of antecedents including the eight mechanisms listed on the individual's donating behaviour. In other words, the proposed research model aims to answer the question in the current research: "Why do people give?" on the Islamic understanding and viewpoint, exploring the values and factors that influence and impact on individual donating behaviour. Another major difference

is that Bekkers and Wiepking models do not demonstrate or represent the potential intercorrelation between the different variables including the characteristics of individuals and households (demographic variables), beliefs, and charitable organization activities and principles as shown and reflected in the proposed research model. Nevertheless, the proposed research model and the models provided by the above authors indicate that there is a relationship between intrinsic variables (values) and extrinsic variables (demographic and organisation' characteristics) and individual charitable giving.

The study by Sargeant and Lee (2004) is an early attempt to operationalize the construct of trust and examine its connection to charitable giving. It is also a first attempt to do an analytical study that focuses on the aspects of trust and its effect on the giving process. The paper provides an advanced model of the relationship between donor and charity. The authors suggest that relationship investment (RI), mutual influence (MI), communication acceptance (CA) and forbearance from opportunities (FO) are the four behaviours that operationalise trust in the context of donor's relationship with a specific organisation. It has been argued that trust should not be regarded as impacting directly on behaviour. In fact, previous studies show that trust impacts on relationship commitment (Morgan and Hunt, 1994). The authors, therefore, consider commitment as a mediating construct derived from trust and impacts itself on giving behaviour (p. 618).

To determine the link between trust and relationship commitment and giving behaviour, two rival representations of commitment are suggested. The mediated effect model (MEM) and direct effects model (DEM1) and then a possible mixture of direct effect and mediated effect model (DEM2), are the three models shown in Figure 13.

Based on these possible models, the authors manged to develop appropriate scales to the constructs of these models. As for the commitment, the scales employed by Moragn and Hunt (1994) were adopted while for trust, the construct scale development procedures are applied to produce and test a valid and reliable measurement scale for each of the trust behaviours construct. The procedures followed in the study to develop the measurement scales for the trust constructs are the one recommended by Churchill (1979) starting with a review of the relevant literature. Different techniques used, in sequence, such as focus groups discussion and survey questionnaire to scrutinise the items identified in the literature that could measure the trust constructs to evaluate each item for its appropriateness and clarity, and for scale purification. Then the items surviving the process of content validity analysis were subjected to scale

purification procedures. The end results of these techniques resulted in 15 statements that represent the scales of measuring the four trust constructs.

The developed and refined scales were used to evaluate the proposed models to assess the trust constructs. A sample of 1000 charity donors to four specific organisations was randomly generated and survey conducted in this regard in which a total of 334 complete replies were received from respondents. Based on the survey analysis, the results show that the Mediated Effect Model (MEM) is the preferred model for linking trust with giving behaviour. There is a clear casual path from participation to behavioural giving and trust increases continue to lead to increased commitment.

The results also show that the direct effects models DEM1 and DEM2 have lower fit indices than their MEM counterpart, an indication that MEM model is still preferred to explain the effect of commitment as a mediated factor between trust and giving behaviour (pages 625-626).

This study is a very valuable guide that can be used as a benchmark for developing measures to measure the effect of trust and commitment from an Islamic perspective on individual donor behaviour. Trust, commitment, satisfaction, solicitation, efficacy and efficiency are among other antecedents which influence the donor behaviour of individuals.

Note: R.I. = Relationship Investment, M.I. = Mutual Influence, F.O. = Forbearance from Opportunism, C.A. = Communication Acceptance, R.C. = Relationship Commitment, G.B. = Giving Behaviour
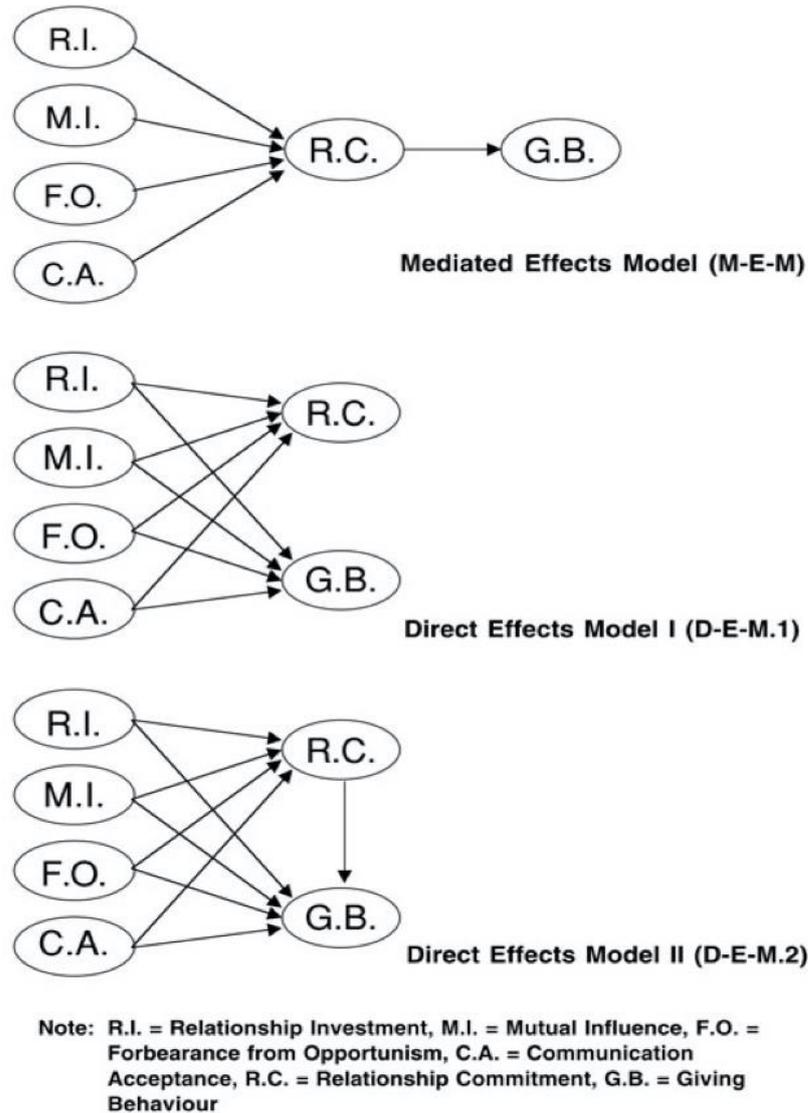
Figure 13: Competing Models of trust, commitment, and giving behaviour (Sargeant and Lee, 2004)

In another research (Sargeant et al, 2006), there was developed and presented a first empirically based marketing model of donors' perceptions and their effect on giving behaviour. The research focuses on some of the individual determinants of giving especially on the determinants that illustrate the recipient organisation's donor expectations and its role in promoting giving behaviour (p. 155).

In step one, the researchers attempt to identify the factors determining individual giving by examining the relationship between these factors and giving behaviour. While in phase two, a model was developed and presented for evaluating the relationships between these factors. As for step one, the researchers elicit a list of important perceptual factors and their effect on behavioural giving. A series of focus groups discussion methodology used to analyse the literature to assess and classify the cognitive mechanisms that impact on giving resulted in two

categories: perceptions of benefits and perceptions of behaviour of the specific supported organisation. The findings of this step also indicate that additional constructs such as trust and commitment may mediate certain perceptual constructs. The paper relied on an earlier study by Sargeant and Lee (2004) to explore the relationship between trust and commitment, and to offer behaviour that considers commitment as a mediated construct between trust and behaviour (p. 156).

Figure 14 shows the model developed based on the above results. It can be seen that the perceptual factors that can be categorized as perceptions of benefits are demonstrable, emotional and familial benefits. While the perceptual factors represent the perceptions of the organisation behaviours are the performance of the organisation, responsiveness, and communication. The perceptions of benefits have direct influence on the commitment while the perceptions of the organisation's behaviours have direct influence on trust construct that impacts giving behaviour mediated by commitment.

The model was tested for commitment by creating and using the measurement scales derived from earlier studies (Morgan and Hunt, 1994), and for trust construct by Sargeant and Lee (2004). In testing the model constructs a refined and consistent eighteen items were developed and adopted. A six-page mail questionnaire sent to 4,000 donors, then a sample of 500 individuals' responses was selected from the data base of eight national well-known and leading charitable organisations representing a diverse range of causes. The 1,335 replies were returned represent a response rate of 33.9%.

The findings show that there is a strong positive correlation between commitment and behavioural giving. There is an important positive casual correlation between the degree of trust in the charitable organization and the degree of commitment with the organization. The results revealed that there is a significant positive casual correlation between emotional / familial utility and commitment, but there is no casual relation between demonstrable utility and commitment.

Furthermore, the results of testing the relationship between the perceptions of organisation's behaviours show that there is a positive causal link between the performance of the organisation and donor commitment to trust in the organisation. Finally, the results show that there is no significant connection between the organization's responsiveness and trust. This research is another proof of the continuity of the relationship between trust, commitment and giving behaviour from previous studies.
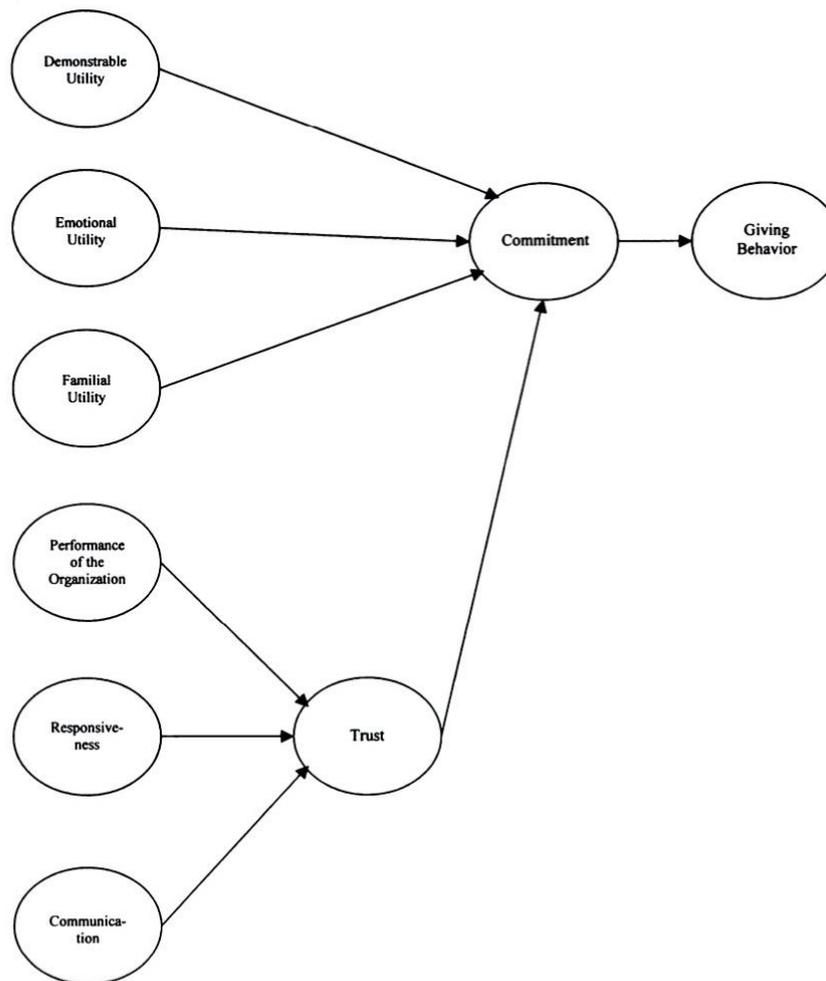
Figure 14: Focus Group Charity Giving Behaviour Model (Sargeant et al, 2006)

The challenges faced by charitable organizations in developing countries due to the proliferation of charitable donations and the decrease of government funding for public services have resulted in a reduction in donation revenues for each charity and a significant rivalry between charities to attract or maintain new donors. Donor retention is a priority for the fundraising and marketing campaigns of the charities. In the non-profit sector domain, it also becomes of great interest to researchers and academics. Naskrent and Siebelt (2011) presented a paper which explores the retention of donors from the donor's perspective. It identifies four antecedents; commitment, trust, satisfaction, and donor involvement that affect donor retention. The research investigated the influence of these antecedents in the context of Germany. The study tries to focus on the fact that non-profit organisations "cannot maximise their donation volume by merely acquiring new donors; moreover, a lasting and sustainable donor base is becoming increasingly important" (p. 759). The paper seeks to build a deeper

understanding of individual donors, including their expectations, needs, donating behaviours in order to facilitate a positive relation with the non-profit organization.
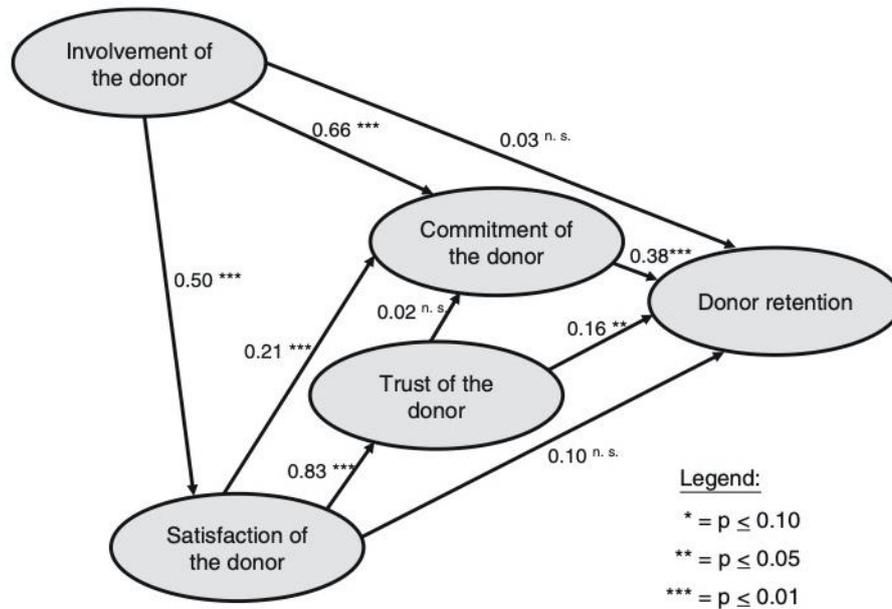
Figure 15: Donor Retention Conceptual Model (Naskrent and Siebelt, 2011)

A conceptual model as shown in Figure 15 was built to be a theoretical framework demonstrating and representing four antecedents that could have an impact on the donor retention. Initially, a theoretical analysis was provided prior to the creation of the model describing the term of donor retention as well as the underlying influence variables including definitions of some of the dimensions of latent variables such as commitment, trust, satisfaction and donor involvement. Throughout the second part, nine hypotheses were suggested that need to be tested and confirmed to analyse the relationships and interdependencies between these different antecedents and variables. The third section explains the empirical study of the derived cause-and-effect relations. The final section of the paper is the interpretation of the empirical findings and practical recommendations extracted from them. The proposed hypotheses were empirically tested by conducting surveys via telephone interviews with individuals who donate to charitable organizations. Four organisations participated in the survey. The survey lasted for six weeks in which a total of 1,028 older age donors approached and 439 of them decided to participate.

The empirical test results confirmed six of the nine hypotheses which reflect the model's nomological validity. The results show that there is no link between trust and commitment on the donor retention. Nevertheless, there is a weak link between trust and commitment with donor retention and between satisfaction and commitment while there is strong link between

involvement and both commitment and satisfaction, and a strong link between satisfaction and trust.

The findings in this analysis can be reflected on the proposed research model in determining the intercorrelation between the antecedents and other independent variables.

Bennet (2013) examined the causes and effects of donor engagement among UK charity supporters. He assumes that engagement is characterized by the excitement of a donor in supporting an organisation, passion for the charity, and a genuine interest in its activities. In this regard, a model was established as shown in Figure 16 which assumes that levels of engagement were determined by a donor's experience of engaging with a charity, relationship quality, and the degree of congruence between the charity image of a donor and the self-identity of the individual.
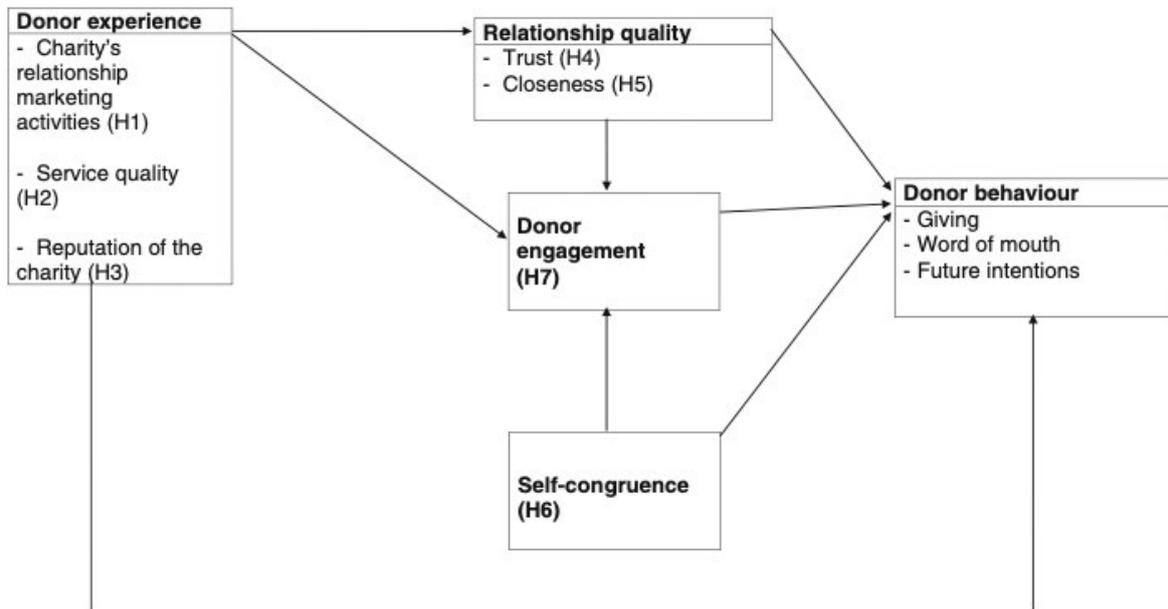
Figure 16: Model of the antecedents and consequences of donor engagement (Bennett, 2013)

Based on the literature on customer-organizational relationship (Bowden, 2009, Kumar et al, 2010, Warrington and Shim, 2000), the author distinguishes between engagement, commitment, and involvement. He insists that engagement is not the same as commitment. Engagement reflects a deeper and more substantive link than commitment between an organisation and its customers and one that can last longer (p. 201). Engagement is conceptually distinct from involvement, as engagement includes elements that reach far beyond the concept of involvement. Involvement relates to an entity's perceived importance based on the desires, values and preferences of an individual, and/or affective emotional relations and association with an organisation. Thus, commitment is motivated by reluctance as opposed to

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constructive affiliation and may not contribute to loyalty as it may rely on shallow assessments. Engagement may be viewed as a systematic interpretation of the behaviours of a customer that involves several sub-dimensions (p. 202).

The author constructs the model of the antecedents and implications of donor engagement based on a priori considerations and the limited literature available in the field. Three types of variables have been widely presented to influence a person's sense of engagement with an organisation: (i) the organisation's experience of the individual, (ii) the quality of a person's relationship with the organisation, and (iii) the congruence between the organisation's image and the self-constructed identity of the individual. Seven hypotheses suggested to reflect the relationships of the elements and causes with donor engagement and donor behaviour.

To test the model, a questionnaire covering the above constructs (plus a person's age and financial circumstances) was built and pre-tested through (i) discussions with senior fundraising staff in two major UK charities, and (ii) administration to 30 members of the public approached across Metro locations in central London. In addition to factual questions and engagement items, all variables were measured using seven-point agree/ disagree items adapted from scales used in previous empirical studies. The level of engagement of an individual was measured using a fresh scale developed specifically for this investigation. The new measure was based on consumer research literature and more general fields of engagement plus discussions with senior fundraisers in two main charities in the UK. A collection of items was compiled, updated, and refined through a process involving 200 individuals of the sort involved in the study but participating in a separate investigation. This contributed to a 16-item scale. Factors were analysed and the resulting factors rotated using both orthogonal and oblique methods, referring to the 16 items provided by the participants in the analysis.

The results show that self-congruence exerted a marginally significant impact on donor behaviour, but did not affect donor engagement, contradicting the argument that self-identity influences engagement behaviour. Thus, the extent to which supporting a certain charity enabled a donor to affirm his or her self- proclaimed values, beliefs and self-identity did not usually impact on the degree to which the person wished actively to engage with the organisation. Self-congruence may have had a symbolic role in an individual's financial support for a charity, but it did not result in animated engagement behaviour. The model offered good explanation of donation level, level of positive word of mouth and future giving intentions. Frequency of donating was however less well-explained by the posited variables. The results also show that all three elements of donor experience had significant effects on

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relationship quality and on donor engagement, except that reputation did not impact significantly on closeness. Trust and closeness had significant effects on engagement (p. 212).

Finally, the findings of analysing the effects on donor behaviour of the proposed explanatory variables indicate that all variables substantially influenced the level of donation, word of mouth, and intention to continue supporting the charity. It was not the case with the prediction of donation duration, or intention to increase future levels of support. Service quality, reputation and self-congruence failed to attain significance in the estimation of frequency of donation. In predicting potential future increases in levels of support only four variables had significant effects: trust, closeness, engagement, and self-congruence. Therefore, while the relationship marketing activities, the service quality and charity's reputation affected the intention to continue funding, they did not affect the intention to increase donations (p. 213).

The model in this study and the examination of the effects of the hypothesised explanatory variables can be expressed in the research proposed model shown in figure 3 by describing the impact on donor behaviour of the principles of the organisation, practices like marketing activities. The scales for assessing various antecedent may also be of interest to be used in this study.

In a study, Webb and Wong (2014) explore values and attitudes such as empathy, individualism and materialism, associated with donation behaviour and its effects on the subjective well-being of the donor among Singaporeans from a cross section of society. The study aims to answer the key research question "What is the state of prosocial or charitable behaviour in Singapore towards those in need?". The authors argued that the factors which motivate prosocial behaviour among individual donors in Singapore clearly need to be understood. In this regard, they adopted Eisenberg and Miller (1987) definition of prosocial behaviour in which they define it as "voluntary, intentional behaviour that results in benefits for another; the motive is unspecified and may be positive, negative, or both " (p. 92). From a charitable organisation's perspective, helping behaviour defined as "behaviour that enhances the welfare of a needy other, by providing aid or benefit, usually with little or no commensurate reward in return" (Bendapudi et al, 1996, p.34).

The paper begins with a discussion of the major antecedents and outcomes of prosocial behaviour. Then followed by the presentation of a conceptual model as shown in Figure 17 for testing and an outline of the research design. Next, the authors present their findings and discuss the covering theoretical and managerial implications. The paper concludes with highlighting

the limitations of the study and offering suggestions for future research, drawing again on some of the key findings.
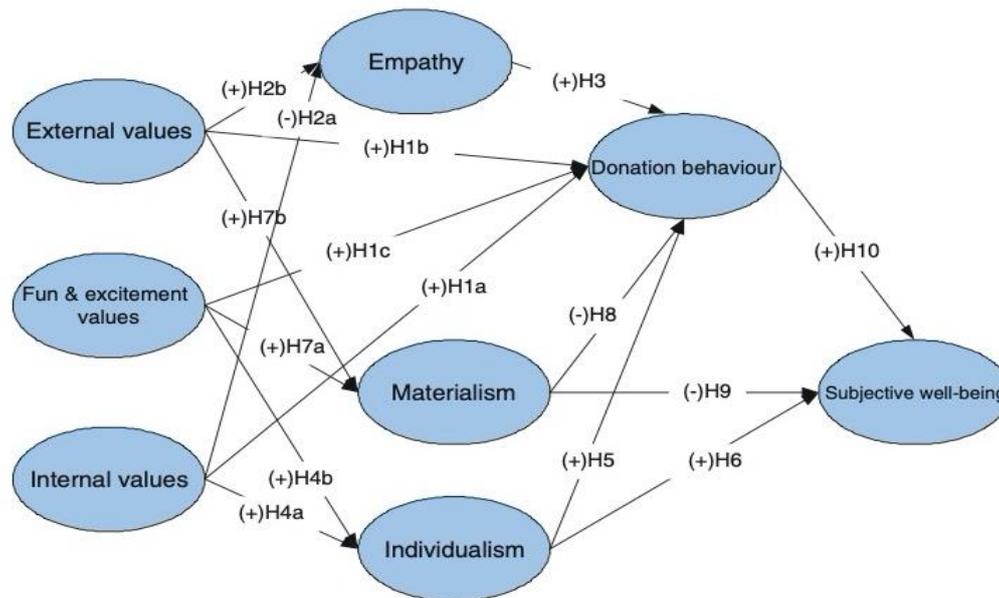
Figure 17: Proposed Conceptual Model (Webb and Wong, 2014)

The personal values adopted in this study is the list of values (LOV) developed by Kahle (1983) reflects three dimensions. First, internal values comprise of self-fulfilment, self-respect, and accomplishment. Second, external values consist of being well respected, security, a sense of belonging, and warm relationships with others. The third dimension is fun and enjoyment values, encompasses the hedonic values of fun and enjoyment of life and excitement (p. 67).

A questionnaire was administered face-to-face to a group of 226 respondents to explore the relationship between the concepts used in the study and to optimize the likelihood of obtaining group heterogeneity and response rate. To the degree practicable, an equally representative proportion of people of different ages and ethnic backgrounds including Chinese, Malay and Indian were approached to voluntarily engage in the study at high-traffic locations in various parts of Singapore. Except for the measure of donation behaviour, which was specifically constructed for this study, all other adopted scales have elsewhere demonstrated acceptable validity and reliability. *Personal values* were measured using the three-(internal, external, and fun and enjoyment) List of Values (LOV) scale commonly adopted by Kahle and others (1986). *Empathy* was measured with the scale of 'empathic concern' by Davis (1983), which consists of seven items. The measure uses a point scale of '1 (doesn't describe me well) to 7 (does describe me well)'. *Materialism* was measured with two items on the scale of Richins and Dawson (1992), and on the scale of Chiagouris and Mitchell (1997). *Individualism* was

measured using five items chosen from Banet's (1976) Self-Characteristics Scale Inventory for relevance. *Subjective well-being* is measured using the Personal Wellbeing Index (PWI) items (Cummins et al. 2003) that assess life satisfaction over seven life domains (standard of living; health; achievement in life; personal relationships; feeling of safety; feeling part of the community; future security). Finally, *donation behaviour* (PDB) was measured using three items: 'number of charitable causes donated to', 'total number of times donated last month' and 'average number of times donated per month' (pp. 71-72).

The results show that there is no significant path between internal values and donation behaviour. While the results reveal a positive relationship between internal values and empathy. However, there is a positive significant path between warm relationships (one of the external values) with empathy and donation behaviour. This finding adds weight to prior research which has indicated that regardless of culture, those who valued warm relationships with others perceived they gave more gifts and are more likely to have an empathetic attitude. The results reveal that increased empathy is positively related to donation behaviour. The results also show a non-significant path between fun and enjoyment values and donation behaviour.

The results also enhance the argument that donating money to charitable organisations requires individuals to place the welfare of others before themselves, and hence individualists maybe less likely to engage in prosocial behaviour. In this regard, the results reveal a significant relationship between individualism and subjective well-being of the donor. The results show a non-significant path between external values of warm relationships with others and materialism. Furthermore, the results do not find a significant path linking materialism with both donation behaviour and subjective well-being. Finally, the results show that the proposed positive relationships between donation behaviour and subjective well-being is not supported.

Understanding the influence of recipient responsibility on donation decisions of individuals who are generally more charitable based on their propensity to engage in moral behaviour is research conducted by Lee and others (2014). The research builds on the growing literature on charitable giving by demonstrating that, depending on the responsibility of the charity recipients for their plight, donations may not be perceived as moral behaviour.

In this regard, the authors theorize and empirically show that higher moral identity does not increase charitable giving unconditionally when the recipients are viewed as being responsible for their plight. Rather, moral identity decreases donations to recipients who are responsible

for their plight. More specifically, the authors propose that empathy and justice are the distinctive mechanisms underlying these effects in which empathy mediates the positive effect of moral identity on donations to non-responsible recipients of their plight, while justice mediates the negative effect of moral identity on donations to recipients responsible for their plight. Notably, the authors show that the positive impact of moral identity on charitable donation can be restored for recipients who are responsible for their suffering while considering the past unethical actions of individuals evokes empathy for the recipients of the charity.

Four hypotheses were proposed to reflect the above argument and can be seen in the proposed model shown in Figure 18. Hypothesis 1 suggests that recipient responsibility and moral identity will jointly impact charitable giving such that moral identity will increase donations to recipients whose perceived responsibility for their plight is low. In contrast, moral identity will decrease donations to recipients whose perceived responsibility for their plight is high. Hypotheses 2 and 3 suggest that; empathy will mediate the positive effect of moral identity on charitable giving when recipient responsibility is low; and justice of donating will mediate the negative effect of moral identity on charitable giving when recipient responsibility is high. While hypothesis 4 suggests that the effect of moral identity and recipient responsibility on charitable giving will depend on the salience of the consumers' own immorality such that moral identity will increase donations to recipients regardless of their perceived responsibility when consumers' own immorality is salient. In contrast, moral identity will increase (decrease) donations to those whose perceived responsibility is low (high) when consumers' immorality is not salient.
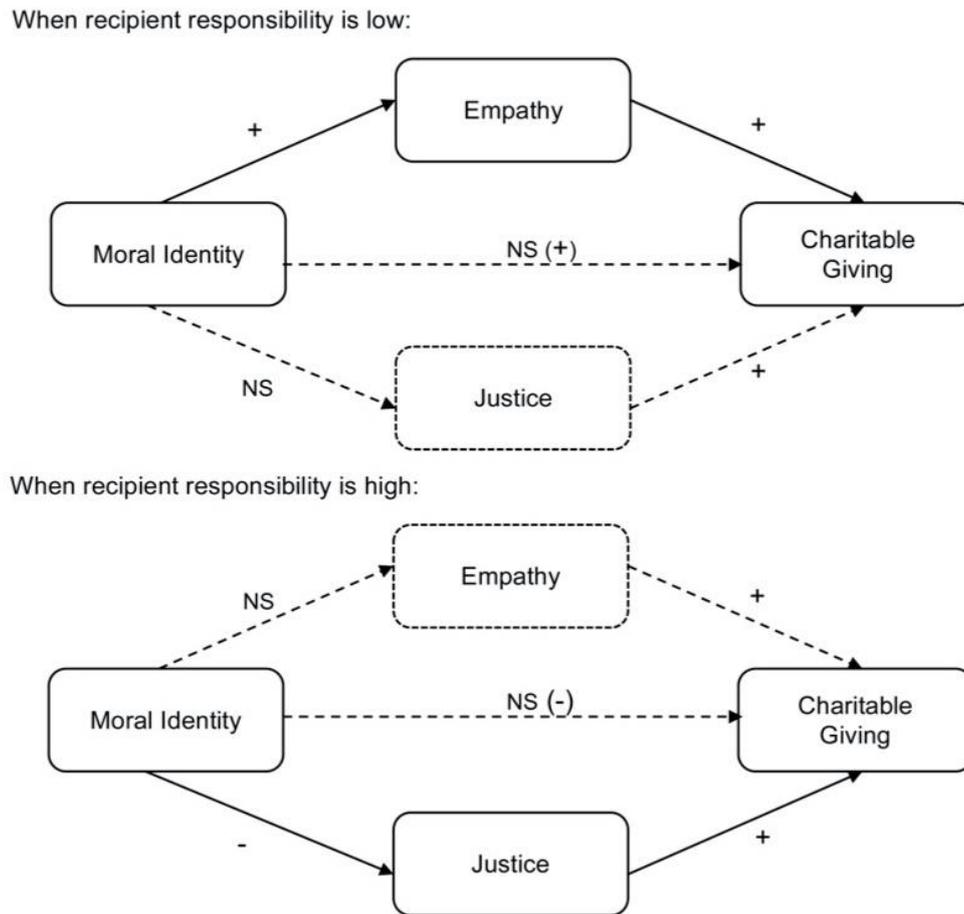
Figure 18: Moral Identity & Recipient Responsibility Impact on Charitable Giving Model (Lee et al, 2014)

The model suggests that empathy and justice as multiple mediators underlying the effect of joint moral identity and recipient responsibility on charitable giving. In this regard, the salience of empathy versus justice concerns will differ with recipient responsibility, impacting charitable giving.

To test the model, four studies were conducted. Study 1 seeks to test hypothesis 1 regarding whether moral identity and recipient responsibility jointly impact charitable giving. They examine actual monetary donations to a real non-profit organisation. Study 2 aims to test hypotheses 2 and 3 by gaining insight into the process through which the positive effect of moral identity on charitable giving is reversed for recipients who are responsible for their plight. Study 3 has three objectives. First, activating temporarily moral identity rather than measuring it to enhance internal validity as well as practical implications since organisations could seek to elicit moral identity through advertisements or donation solicitations. Second, providing additional support for the role of empathy and justice. Third, seeking to increase

generalizability of the findings by using a different charitable cause. Finally, by using different charity to enhance generalizability, the objective of study 4 was to test whether reminding consumers of their own moral failings can reinstate the positive effect of moral identity on charitable giving to recipients with high responsibility for their plight, as theorised in hypothesis 4.

The results show that consumers whose moral identity is central to their self-concept are less likely to engage in charitable giving when charity recipients are responsible for their plight. Consumers with high moral identity taking into account the perceived responsibility of charity recipients in their donation decisions. The results also show that the joint effect of moral identity and recipient responsibility on charitable giving is driven by empathy and justice such that moral identity increases empathy for charity recipients with low perceived responsibility but not for recipients with high perceived responsibility due to a focus on perceived injustice of donations. Finally, the results show that when consumers with high moral identity recall their own moral failings, they engage in charitable giving based on enhanced empathy for the recipients regardless of recipient responsibility (p. 691).

To comparison with the research proposed model in Figure 3. The empathy proved to be an important antecedent that motivate and drive individual to perform charity giving. Empathy and justice serve as motivations for moral behaviours such as charitable giving.

In his study, Berger (2006) paper examines differences in attitudes, norms, experiences, and philanthropic behaviours across religious sub-population in Canada. The paper's aim is to investigate whether or not religious affiliation has systemic differences in philanthropic participation. The paper examines whether these differences result from attitudes, religious groups norms or social barriers. Figure 19 diagrams a conceptual structure, built with directional hypotheses.
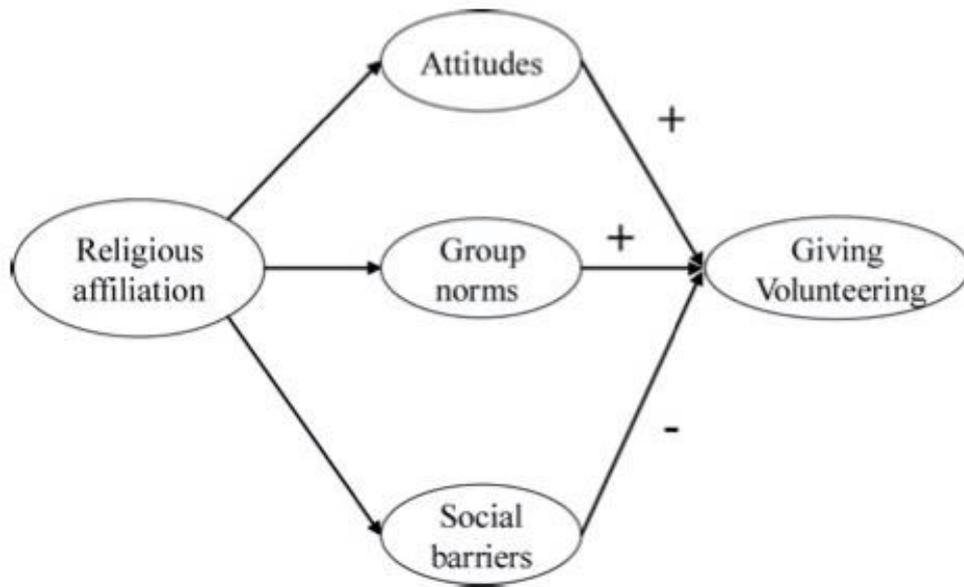
Figure 19: Model of Religious Affiliation Influence on Philanthropy Participation (Berger, 2006)

The model with the proposed hypotheses tested using data from the Statistics Canada 2000 National Survey of Giving, Volunteering and Participating (NSGVP). Four sets of questions were used in the analysis. First, "sub-group identity. The second set of questions asked about "philanthropic behaviour" in the previous year. Third, "beliefs, motivations, and barriers". The fourth set of questions were used to estimate an individual's "religious commitment".

The overall results support the hypothesized model. Religious affiliation is strongly correlated with philanthropic giving of money and time. This relationship can be clarified in terms of the effect of religion on essential mediating variables. Particulary it shows that religious affiliation impacts attitudes, perceived social norms and experienced social barriers toward philanthropy in society. In addition, the mediated results of regression indicate that the underlying causes for behavioural variation in subgroups are largely normative and systemic. All who give, give to fulfil their chosen social network's responsibilities (social, communal, or religious). Many who do not give are either not exposed to social facilitators in place, or do not consider them (such as tax incentives or employment opportunities). Instead, or in addition, those who do not donate could be excluded from donation-and voluntary-recruitment programs indirectly-or even specifically. The results also support the argument that religious individual is strongly related to both giving and volunteering (Berger, 2006, p. 130).

The findings in this paper support the claim in the proposed research model shown in Figure 3 regarding the effect of self-perceived religiosity on the individual donating behaviour. The

questions in this paper for measuring religious commitment can be adapted to determine the individual's religiosity.

Mathur (1996) offers explanations regarding the gift-giving behaviour of older adults. He noted earlier work argued that older people are the largest donors to non-profit organisations. This research was an effort to understand the older people's motivations for charitable gift giving. The theory of social exchange was employed as an explanatory mechanism for understanding these motives. A model of charitable gift giving motives was developed and tested on the basis of the exchange theory and shown in Figure 20.
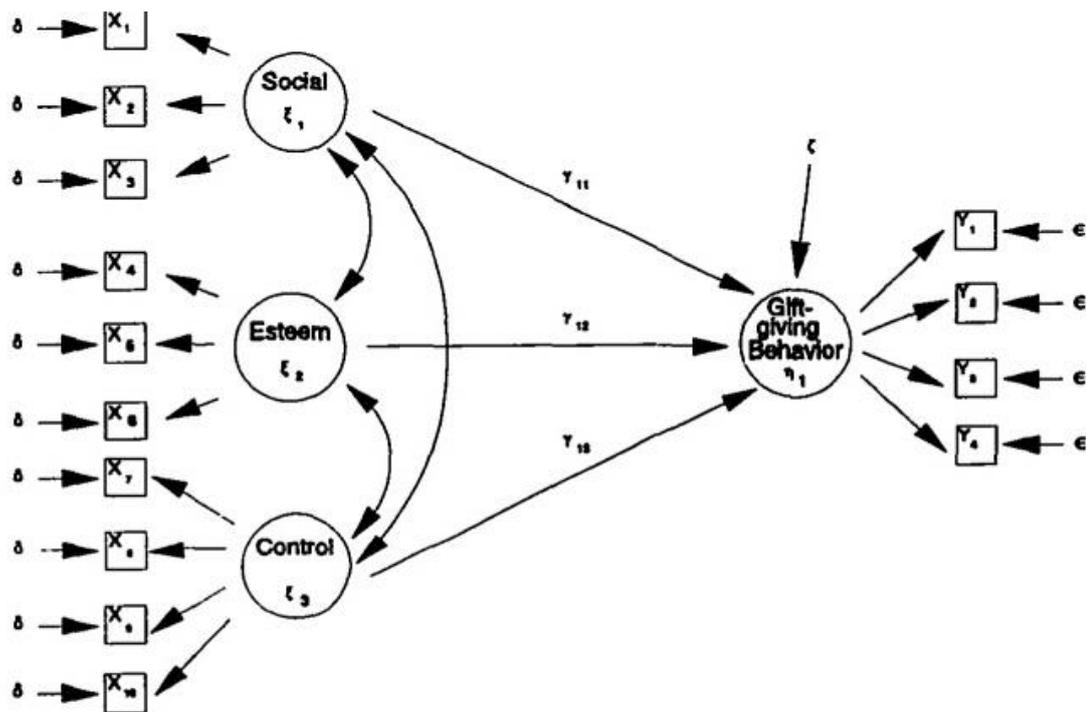
Figure 20: Model of Charity Gift-Giving by Older Adults (Mathur, 1996)

The model shows that social interaction, esteem enhancement, and control enhancement are the main motivations for older adults to perform gift-giving behaviour.

Gerontology research suggests that some types of social interaction are more desirable to older people than others, and some studies show that one of the most rewarding activities for older adults is interaction with immediate family and near relative (p. 111). Hence it can be hypothesized that gift-giving motives for social interaction are positively linked to gift-giving behaviour.

The exchange theory suggests that, given lower rates of productivity and accomplishment, older people experience a lack of esteem when they seek to retain their roles in the workforce

and in the family. Therefore, the potential for enhancing esteem can motivate older people to give to charities. Hence, it can be hypothesized that gift-giving esteem enhancement motives are positively linked to gift-giving behaviour.

Exchange theory, too, implies that older adults are eventually compelled to exchange their compliance for the social rewards they seek in the power struggle to maintain roles and social interaction. In some roles which occur with aging, decreased power and control thus increased the salience of power and control in other roles. Older adults may rely on the norm of reciprocity in giving to secure sense of control. Therefore, older adults may see that giving gifts in the present entitles them to "call-in" favours in the future when they need those favours. A third reason for donation among older adults is therefore the assumption that gift-giving enhances their power (p. 112).

The author obtained respondents from a convenience sample of adults, from a metropolitan statistical area in a midwestern state in the US, to test the model. The respondents completed hand-delivered questionnaires on their own and returned them in return postage-paid envelopes. The respondents returned 550 of the 671 (81%) questionnaires sent. Younger respondents under the age of 50 were excluded from the initial study because the 50-64 age group was the largest donor to the charity; people over the age of 50 control most of the accumulated wealth and do much of the volunteer work; variables implied by the exchange theory could be important at that age; and many non-profit organizations target 50+ population for membership and offer benefits in exchange. Accordingly, completed responses were collected from 240 respondents, 46.3% of whom were between the ages of 50-59, 30% between the ages of 60-69, and 23.7% between the ages of 75 and over. They were 61.8% female and 38.2% male. This is consistent with statistics from the census that show older women outnumber older men by a ratio of 2:1 after age 65. At least 63.1% of respondents had a college education and 27.9% held college degrees (p. 113-114).

Motivations were measured by asking people whether the specific reason applies in their decision to give gifts to each of different categories of gift recipients: charities for the needy, religious organisations, health charities, environmental/animal charities, and other charities. A two-step process followed for the production of the measures. First, a large number of statements were produced that reflected social interactions, esteem enhancement and control motivations to contribute to the charity. A panel of doctoral marketing students reviewed the statements to determine face-validity. In a separate pre-test study, elderly respondents were

asked to indicate that their decision to donate to the four different categories of charities had the particular reason applied.

The study provides partial evidence for an exchange theory explanation, as results suggest that gift-giving social interaction expectations are positively linked to the gift-giving behaviour. The results support the hypothesis that indicates motives for control enhancement would induce more gift-giving behaviour among older adults. However, the research did not find a favourable connection between the esteem enhancement and the gift-giving behaviour (p. 119).

This research has many limitations. One shortcoming is that the measures used have a high level of measurement error. The research also neglected to include demographic and other factors which may affect the motives of older adults to donate to charity. Lastly, the research concentrated on charitable gift-giving motivations driven by agonistic feelings and not considering other motivation factors such as altruistic feelings, empathy, feel of guilt and other intrinsic determinants that could motivate individuals to give to charity.

4.3   Behavioural Intention

Much of the research discussed in the literature aims to study the influence of various antecedents on donating behaviour. However, there are some existing articles in which the authors were interested in examining the influence of antecedents on the individual's behavioural intention (Bennett, 2015, Kashif and De Run, 2015, Lee et al, 1999, Diamond and Good-Williams, 2002, Shukor et al, 2017, Anwar et al, 2014, Ranganathan and Henley, 2008). Antecedents including values (intrinsic factors), norms, past behaviour, demographic and organisations' practices and principles (extrinsic factors) can drive individuals towards helping others only if these individuals reach a level of willingness and determination to decide to perform giving behaviour. This is known as behavioural intention. Behavioural intention defined as " a person's subjective probability that will perform some behaviour (Fischbein and Ajzen, 1975, p. 288). The theory of reason action (TRA) suggests that behavioural intention is the most behavioural control (Mamman et al, 2016, p. 51).

Ajzen (1991) proposed the theory of planned behaviour (TPB) in which he claimed that "intentions are assumed to capture the motivational factors that influence a behaviour. They are indications of how hard people are willing to try, of how much of an effect they are planning to exert, in order to engage in a behaviour, the more likely should be its performance" (Ajzen, 1991, p. 181). Authors who have interest to research the influence of certain antecedents on the

giving behaviour of individuals use the theory of planned behaviour (TPB) to explain and analyse the individuals' intentions towards charitable giving, and the relationships between these antecedents and behavioural intentions.

Bennett (2015) in his research explored the effect of individual's characteristics and the arousal of mixed emotions on the person's attitude towards highly emotional charity fundraising advertising and on the individual's behavioural intentions. Figure 21 below shows a conceptual model built that links person's giving intention and personal tendencies including empathy, affect intensity, duality acceptance and sensitivity to stress.
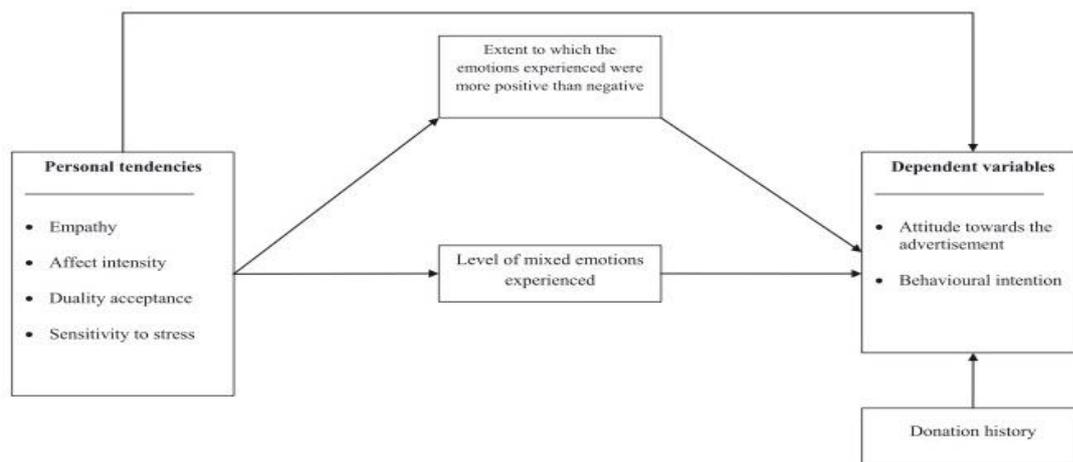
Figure 21: Conceptual Model (Bennett, 2015)

As can be shown in the article and mirrored in the model, eight hypotheses have been suggested that relate the possible antecedents of the arousal of mixed emotions with the individual's attitude and response to those emotions, donor behaviour and advertisement effectiveness. The study also attempted to answer two main research questions:

RQ1. Does there exist a significant link between a person's level of empathetic disposition and the extent to which the mix of emotions experienced by the individual includes more positive emotions than negative emotions?

RQ2. Does there exist a significant link between a person's level of affect intensity and the extent to which the mix of emotions experienced by the individual includes more positive emotions than negative emotions?

To investigate the emotional responses to emotional charity advertising, a survey of members of the general public in various Greater London districts was performed and completed in which a total of 771 responses were obtained. The model suggests that personal tendencies

directly influence the attitude of the individual toward the advertising, as well as the behavioural intent of the individual. Participant donation history was used as control variable. The findings show that the aforementioned personal tendencies significantly affect attitude towards the advertising and the measure of behavioural intent.

In an early research conducted by Lee and others (1999), authors identified a link between possible antecedents and behavioural intention in the context of the United States based on the premise that researchers have shown that the intention to commit an act is the most significant predictor of performance, and previous studies found an average correlation between intention and action across a wide range of behaviours, and factors that predict intentions generally, also predict actual donations (p. 279). The models proposed and tested in this article as shown in Figures 22, 23 and 24 are to research the impact of perceived expectations, parental modelling, personal norms, past behaviour and role identity on individuals' intention to donate blood, money and time. The study is based on the 1989 U.S. National Charity Survey, in which a sample of 1,002 respondents was obtained by random automatic dialling of people living in 48 contiguous states in households with telephones (Lee et al., 1999, p. 280).
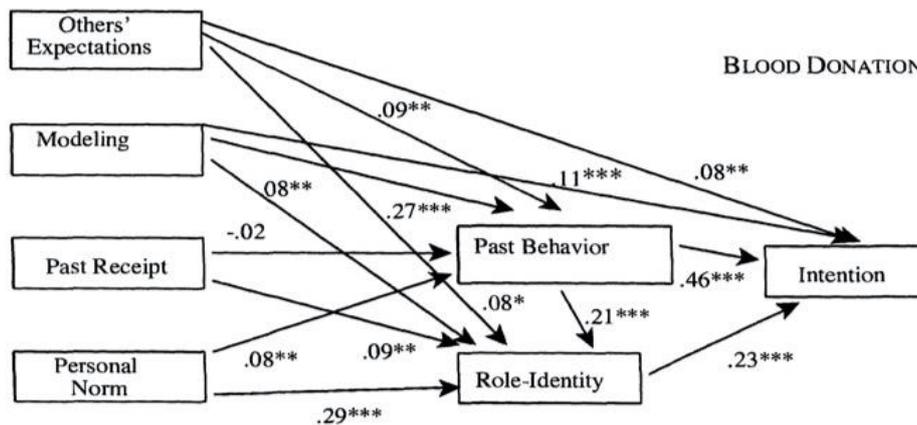
Figure 22: Path Analysis of Intention for Blood Donation (Lee et al, 1999)
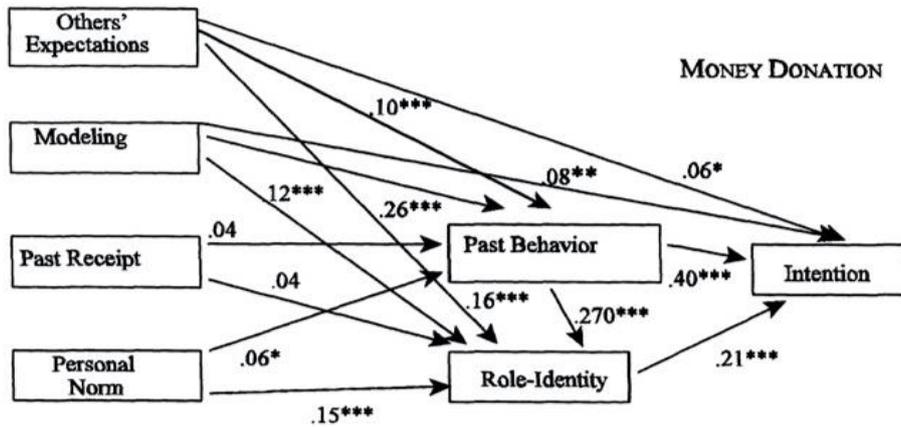
Figure 23: Path Analysis of Intention for Money Donation (Lee et al, 1999)
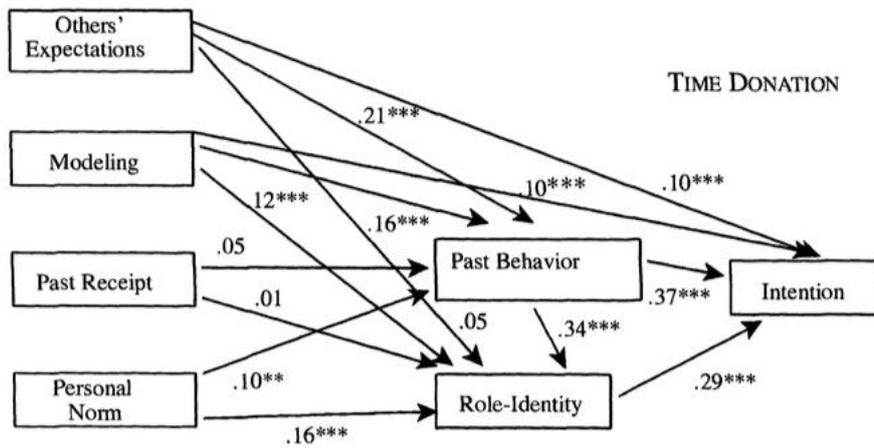
Figure 24: Path Analysis of Intention for Time Donation (Lee et al, 1999)

The results indicate that the most significant variables predicting intentions are past behaviour and role identity that include personal norms. Past behaviour is more important to blood-giving than to time-giving, while role-identity is more important to time-giving than money giving (p. 287).

Diamond and Good-Williams (2002) developed a Solicitation Response Model adapted from the consumer research literature to explain donors' intention to direct mail fundraising appeals. The model shown in Figure 25 reflects different determinants of intention to open an envelopes of fundraising appeals received from charitable organisations, and intention to donate.
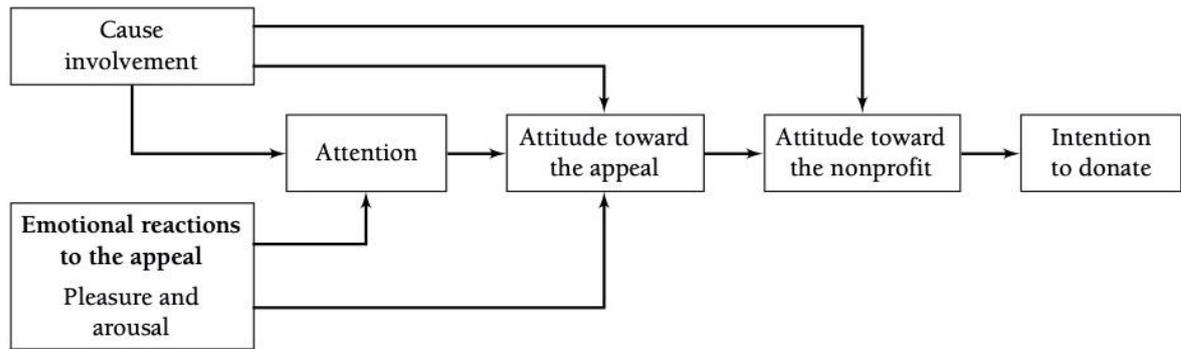
Figure 25: Solicitation Response Model (Diamond and Good-Williams, 2002)

The model tested through surveys sent to 389 households listed in the database of a homeless shelter. All households in the sample had previously received a mail solicitation from the shelter. The questionnaire was designed to answer the research questions with regard to that previous solicitation. A multi-item scales developed to measure the constructs in the model include measures of cause involvement, attention to the envelope, emotional reactions to the envelope (pleasure and arousal), attitude toward the envelope, intention to open the envelope, emotional reactions to the appeal (pleasure and arousal), attention to the appeal, attitude toward the appeal, attitude toward the non-profit, and intention to donate (p. 231).

The results show that there is a path between attention and intention to donate. People are much more likely to open a solicitation envelope if it attracts their attention (p. 235). The results also show that cause involvement and the appeal's attention significantly influence the recipient's attitude toward the appeal which in turn influences attitude toward the charity, and attitude toward the charity directly affects intention to donate. Although attitude toward the appeal significantly influences attitude toward the charity, it has more importance for previous nondonors than for renewal donors (p. 237).

Ranganathan and Henley (2008) develop and tested a path model for the charitable donation process of a religious individual. Figure 26 shown below reflects the developed model in which the variables that are used in the model are religiosity, attitude towards helping others (AHO), attitude towards charitable organizations (ACO), attitude towards the advertisement (Attad) and behavioural intentions (BI). The results suggest that AHO by itself does not cause BI. ACO and attitudes towards advertisement mediate the path between AHO and BI. The results indicates that individuals exhibit high levels of religiosity are altruistic, have positive attitudes towards charitable organisations positive response towards charitable advertisements, and have positive intentions to donate.
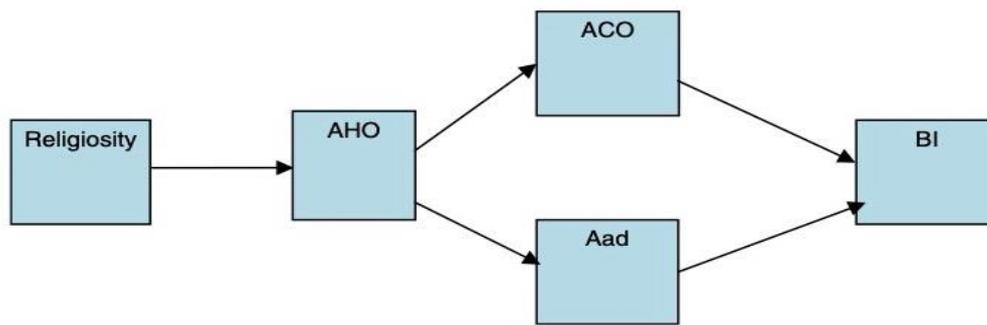
Figure 26: Theoretically proposed path model (Ranganathan and Henley, 2008)

Ranganathan and Henley study has limitation in terms of cultural context as most of the respondents were Christians. In addition, the study was done in one geographical area, with one size of request, one type of charity and with a student. The model presented in the study needs to be tested by across different geographical settings, advertising media, religions, and donor groups and most importantly in different cultural context.

In western contexts the four aforementioned research examining the relationships between possible antecedents and individual behavioural intentions are performed. Similar studies have been performed mainly in Asian countries within the context of Muslim culture. Kashif and De Run (2015) developed and tested a model that reflects individuals' money donating intentions to charities among Muslim donors in Pakistan. The article is an attempt to study the donation intentions of individual based on the extended theory of planned behaviour (ETPB) by incorporating the effects of moral norms, descriptive norms, injunctive norms, past behaviour, perceived behaviour and attitude to predict behavioural intention that can lead individual to perform donating behaviour. Figure 27 shows the relationships between these various variables.
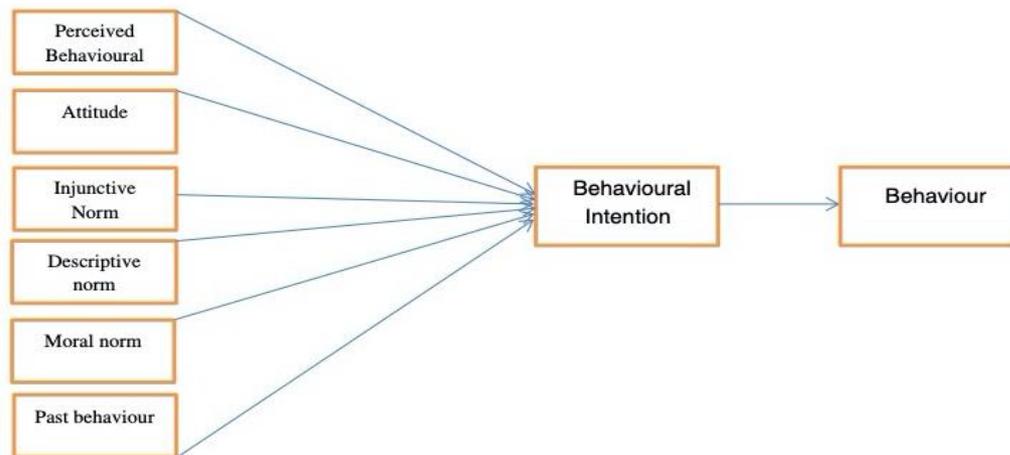
Figure 27: Research Model (Kashif and De Run, 2015)

While the authors noted that Western and Asian socio-cultural environment is different and needs to be understood and considered when analysing marketing strategies of charitable and non-profit organisations (p 86). Nevertheless, the measures used and adopted in their research are the ones used in Knowles and others' survey-based questionnaire (2012), and Smith and McSweeney (2007), developed and implemented in the Western context, without altering the structure and content of the query. The findings are slightly different in terms of the relationships between descriptive and moral norms and behavioural intention done in a Western context (p. 92). And as Bekker and Wipkings (2011) noted, there has been a tendency in the past thirty years towards increased specialisation in research focus; with researchers drawing on research in their different disciplines, which in turn has created an undesirable situation that scholars know relatively little of the insights gathered in other disciplines or faiths. A particular behaviour involving various personal, social and psychological signs is triggered by culture, religion and belief systems of the society (Kashif and De Run, 2015, p. 85). In a Canadian study, Berger (2006) indicated that cultural diversity has an impact on the populations' giving behaviour. And to maximise funding sources, non-profit organisation approaches must consider various population groups function within different sets of beliefs about and attitudes toward philanthropy. This is because of diversity in culturally based traditions, religions, and histories, different cultures hold culturally distinct sets of values and beliefs (Berger, 2006, pp. 116-117)

It can therefore be argued that the partial discrepancy in Kashif and De Run (2015) study results in the relationships between norms and behavioural intentions is due to the cultural differences between Western and Asian contexts.

Another two studies in the literature by Anwar and others (2014) and Shukor and others (2017) examine the antecedents that influence Muslim attitude towards participation in Cash Waqf (type of charity giving within the context of Islamic philanthropy). The former paper (Anwar et al, 2014), authors proposed a model as shown in Figure 28 explains factors influencing consumer attitudes toward participation in Cash Waqf and its implications on consumer intention to participate in Cash Waqf. Demographic information such as gender, occupation, income and education play as moderating factors that influence consumer attitudes towards participation in Cash Waqf.
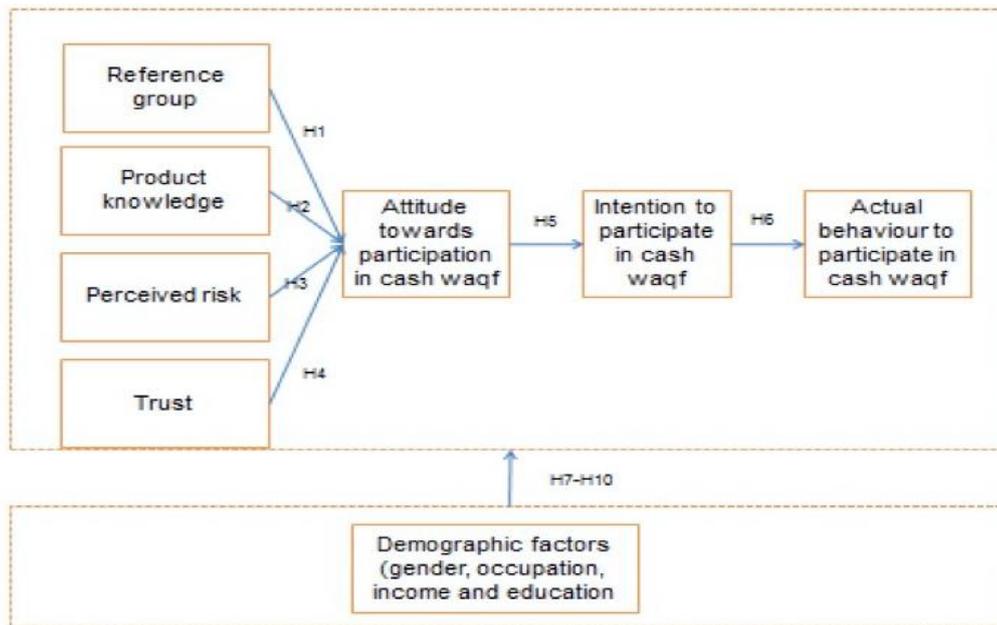
Figure 28: Proposed Conceptual Framework (Anwar et al, 2014)

This model developed was focused on literature reviews related to consumer attitude towards participation in Cash Waqf with the goal of being empirically evaluated, and later to explore the influence of the antecedents and consequences of consumer towards participation in Cash Waqf (p. 1).

The latter paper by Shukor and others (2017) in which they modify the early model developed by Anwar and other (2014) and then tested it in Malaysia's Klang Valley Area. The conceptual framework developed for this research is shown in Figure 29. The study involved gathering data from 400 individuals via distribution survey questionnaires. The survey questionnaire was divided into three major segments. The first segment contained general questions about the involvement of respondents in cash waqf. The second segment included questions on antecedent factors (religiosity, knowledge about waqf, convenience, informative influence, and

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trust in waqf institutions), consequence factors (intention), and questions about individual attitudes towards cash waqf participation. The third segment ascertained the respondents' demographic profile (p. 197).
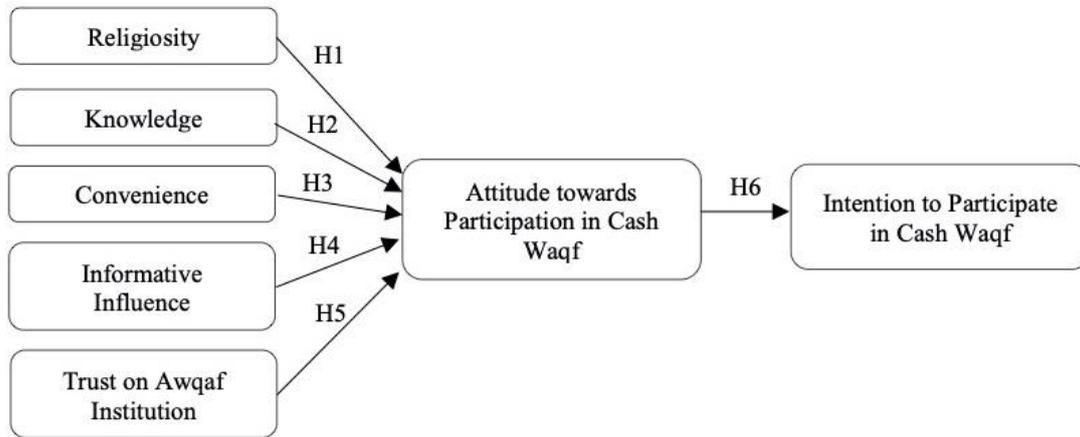
Figure 29: Conceptual Framework (Shukor et al, 2017)

The model examines the relationships between religiosity, knowledge, convenience, informative influence and trust on the Awqaf institution, and consequences of endower attitudes towards participation in Cash Waqf and Individual's intention to participate in Cash Waqf. The results show that all antecedents are strongly linked to the attitudes of individuals towards Cash Waqf contributing to the intention of individuals to participate in the Cash Waqf.

4.4   Intention from Islamic Perspective

Intention (*niyyah*), in Arabic language, means the aim. You say: I intend to travel, I decided and aimed for it. "Intention is what is heartily decided to be done whether it is an imposed deed or not. Also, al-Qurafi said in al-Zakhirah: It is that which the human-being heartily aims to do, so it is of the wish and decision type and not of the knowledge nor of the belief type" (Al-Hattab, 2003, p. 333).

In Islam, intention is an important factor in identifying the characteristics and motivations of a person in establishing activities. The Muslim believes in the great importance of intention and its importance for the remainder of his deeds, both of this world and the hereafter. This is because all deeds are based on intention. Depending on the intention, the deed is either valid or void. In short, intention is critical in Islam. The Prophet Muhammad (PBUH) has said that all deeds and actions depend on the intention, and that all the actions depend on the intention. It has been narrated on the authority of Umar bin al-Khattab that the Messenger of Allah

(PBUH) said: "(The value of) an action depends on the intention behind it. A man will be rewarded only for what he intended.."[1]. Islamic jurists argue that this *hadith* is one of the three *hadiths* that are considered to be the foundations of Islamic religion. The second *hadith* narrated by An-Nu'man bin Bashir: I heard Allah's Messenger (PBUH) saying: "That which is lawful is clear and that which is unlawful is clear, and between the two of them are doubtful matters about which many people do not know. Thus, he who avoids doubtful matters clears himself in regard to his religion and his honour, but he who falls into doubtful matters [eventually] falls into that which is unlawful, like the shepherd who pastures around a sanctuary, all but grazing therein. Truly every king has a sanctuary, and truly Allah's sanctuary is His prohibitions. Truly in the body there is a morsel of flesh, which, if it be whole, all the body is whole, and which, if it is diseased, all of [the body] is diseased. Truly, it is the heart"[2], and the third *hadith* narrated by 'Aishah wife of the Prophet (PBUH) reported: Messenger of Allah (PBUH) said: "If anyone introduces in our matter something which does not belong to it, will be rejected"[3].

For the whole Islam religion returns to doing the commanded actions and staying away from the forbidden actions and stopping at the doubtful matters as is contained in the *hadith* of Nu'man ibn Bashir. And all of this is perfected upon two matters: First, that outwardly the action to be done as taught by *Sunnah (Islamic Law)*, and this is to be found in the *hadith* of A'ishah, "Whosoever introduces into this affair of ours that which is not part of it then it is rejected". Second, that inwardly the action be done seeking the Face of Allah, as is contained in the *hadith*, "(The value of) an action depends on the intention behind it" Allah the Almighty say *"[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving"[4]*. Who is sincere in it and correct in it? And the action, if it is sincere and not correct then it is not accepted. And if it is correct and not sincere then it is not accepted. It is only accepted when it is both sincere and correct. And it is sincere when it is for the sake of Allah and correct when it is done according to the *Sunnah*.

The previous mentioned studies on the behavioural intention show the importance of intention on the donating behaviour of individual. Behaviour can only occur when a behavioural intention is created and formed. As can be seen in Islam that deeds are connected with intention. Any action or deed by a Muslim will not be accepted unless sincere intention is created and formed. So, intention is very important variable that needs to be included in the investigation

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[1] Sahih Muslim, Book 33, Hadith 222.
[2] Sahih al-Bukhari, Book 2, Hadith 45
[3] Sahih al-Bukhari, Book 1, Hadith 169
[4] Holy Quran, 67:2.

of studying the influence of antecedents including Islamic values on the individual donating behaviour. It is therefore retained that the proposed research model should include the intention variable as a path and predictor of giving behaviour.

4.5   Revised Research Model Development:

In chapter two, the detailed analysis of both Islamic and non-Islamic literature clearly indicates that there are many determinants, internal factors such as religiosity, altruism, trust, empathy, feel of guilt reputation and others; and external factors such as demographic information and charities' practices, principles and marketing strategies, which influence individuals' donation behaviour and attitudes towards charities. In addition, the literature review shows that antecedents influencing behaviour are very closely rooted in secular and non-secular giving. The literature also demonstrates that while these determinants are repeated in both non-Islamic and Islamic contexts in terms of their effect on donating behaviour and somehow in their interpretations and meanings, there are still discrepancies that making these determinants distinguished from the Islamic viewpoint that support the research's main argument.

All major religions (i.e. Christianity, Islam, Hinduism and Buddhism) both prescribe the positive impact of giving and stress the importance of helping the needy. The three Abrahamic religions Islam, Christianity and Judaism come from one source, and they seek the same virtues. Christianity has strong commands to the faithful about helping others. The Bible links between faith and action "*My brothers, what use is it for a man to say he has faith when he does nothing to show it? Can that faith save him? Suppose a brother or a sister is in rags with not enough food for the day, and one of you says, 'Good luck to you, keep yourselves warm, and have plenty to eat', but does nothing to supply their bodily needs, what is the good of that? So, with faith; if it does not lead to action, it is in itself a lifeless thing*" (Bible; James 2:14–17).

Islam faith is a continuity of the previous Abrahamic religions the Christianity and Judaism as well as other prophesies and messages revealed by Allah the Almighty to previous Prophets and Apostles. This fact is clearly cited in the Holy Quran. Prophet Mohammed (PBUH) had been guided and commanded to follow the religion of Abraham the father of all Prophets and Apostles "*They say, "Be Jews or Christians [so] you will be guided." Say, "Rather, [we follow] the religion of Abraham, inclining toward truth, and he was not of the polytheists."*"[1]. Allah the Almighty then commanded the Prophet (PBUH) and his followers who believe in his

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[1] Holy Quran, 2:135

prophesy "Say, [O believers], "*We have believed in Allah and what has been revealed to us and what has been revealed to Abraham and Ishmael and Isaac and Jacob and the Descendants and what was given to Moses and Jesus and what was given to the prophets from their Lord. We make no distinction between any of them, and we are Muslims [in submission] to Him.*""[1]. He also say *"But those firm in knowledge among them and the believers believe in what has been revealed to you, [O Muhammad], and what was revealed before you. And the establishers of prayer [especially] and the givers of Zakat and the believers in Allah and the Last Day - those We will give a great reward. Indeed, We have revealed to you, [O Muhammad], as We revealed to Noah and the prophets after him. And we revealed to Abraham, Ishmael, Isaac, Jacob, the Descendants, Jesus, Job, Jonah, Aaron, and Solomon, and to David We gave the book [of Psalms]. And [We sent] messengers about whom We have related [their stories] to you before and messengers about whom We have not related to you. And Allah spoke to Moses with [direct] speech."*[2]. These verses are clear indication that Islam is an extension of the heavenly religions and that the Quran is the final Holy book revealed by Allah the Almighty to the Prophet Mohammed (PBUH) to precede previous revelations *"And We have revealed to you, [O Muhammad], the Book in truth, confirming that which preceded it of the Scripture and as a criterion over it. So judge between them by what Allah has revealed and do not follow their inclinations away from what has come to you of the truth. To each of you We prescribed a law and a method. Had Allah willed, He would have made you one nation [united in religion], but [He intended] to test you in what He has given you; so race to [all that is] good"*[3]. Islam is the way of life that Allah the Almighty guided His Messenger (PBUH) and commanded him to follow it *"Then We put you, [O Muhammad], on an ordained way concerning the matter [of religion]; so follow it and do not follow the inclinations of those who do not know"*[4].

The Holy Quran is full of verses that describe in detail and encourage all types of charity giving and linking it with faith. Allah the Almighty give a full descriptions and characteristics of the true believers including allocating part of their wealth to the needy and the poor *"And from their properties was [given] the right of the [needy] petitioner and the deprived"*[5]. *"Except the observers of prayer, those who are constant in their prayer, and those within whose wealth is a known right for the petitioner and the deprived"*[6].

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[1] Holy Quran, 2:136.
[2] Holy Quran, 4:162-165
[3] Holy Quran, 5:48.
[4] Holy Quran, 45:18
[5] Holy Quran, 51:19
[6] Holy Quran, 70:22-25.

This has been reflected in the *hadith* narrated by Ibn Abbas the cousin and a companion of the Prophet (PBUH), he said "The Prophet (PBUH) sent Mu`adh to Yemen and said, "Invite the people to testify that none has the right to be worshipped but Allah and I am Allah's Messenger (PBUH), and if they obey you to do so, then teach them that Allah has enjoined on them five prayers in every day and night (in twenty-four hours), and if they obey you to do so, then teach them that Allah has made it obligatory for them to pay the Zakat from their property and it is to be taken from the wealthy among them and given to the poor"[1]. Abu Huraira narrated that the Prophet (PBUH) said, "If somebody gives in charity something equal to a date from his honestly earned money ----for nothing ascends to Allah except good---- then Allah will take it in His Right (Hand) and bring it up for its owner as anyone of you brings up a baby horse, till it becomes like a mountain." Abu Huraira said: The Prophet. said, "Nothing ascends to Allah except good"[2].

The Holy Quran connects good deeds with faith, and Allah the Almighty praises those who believe and do good deeds, and when they do, He promises them great rewards and eternal life in paradise. In fact, it has been expressed in Islamic literature that all of Islam's values and characters are related to faith, as the definition of faith in Islam is not simply a belief, but also actions and behaviour. It has also been shown and widely articulated that in Islamic faith the determinants influencing donating actions derived from the literature review are profoundly ingrained and solicited.

Therefore, it can be argued that although giving/helping others is encouraged and promoted in all major religions, the manner in which it is prescribed in Islam is far actuated and well presented. This is due to the fact that charity giving is one of the five pillars of Islam that no Muslim will be consider as a true Muslim except if he or she believes and accepts these pillars. It is narrated on the authority of 'Abdullah son of Umar' that the Messenger of Allah (PBUH) said: "(The superstructure of) al-Islam is raised on five (pillars), testifying (the fact) that there is no God but Allah, that Muhammad is His bondsman and messenger, and the establishment of prayer, payment of Zakat, Pilgrimage to the House (Ka'ba) and the fast of Ramadan"[3].

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[1] Sahih al-Bukhari, Book 24, Hadith 1.
[2] Sahih al-Bukhari, Book 97, Hadith 57.
[3] Sahih Muslim, Book 1, Hadith 21.
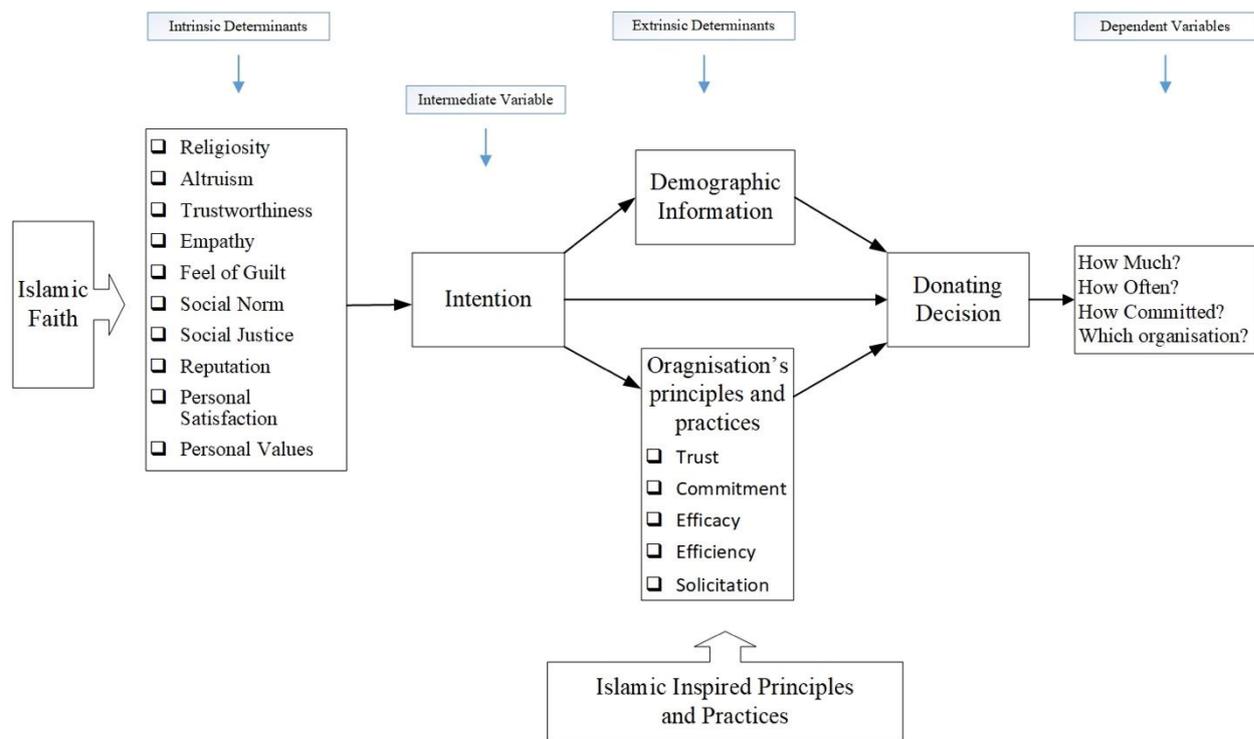
Figure 30: Revised Research Model of Individual Donating Behaviour

The literature reveals that antecedents impacting charity giving are distinctively significant and might act as potentially independent variables that influence individual giving behaviour from the viewpoint of Islamic faith. Hence, the link between antecedents and Islamic faith has been reflected in the revised research model under investigation as shown in Figure 30.

Looking at the left side of the model, the intrinsic determinants, such as religiosity, altruism, trustworthiness, empathy, feel of guilt, social norms, social justice, reputation, personal satisfaction and personal values, are stimulated by and linked with Islamic faith. Intrinsic determinants motivate the individual to perform charity giving.

There are also extrinsic determinants (mediated variables) such as trust, commitment, efficacy, efficiency, and solicitation that underlay the individual motives for electing to support a charity at a given level. As shown in in the literature review, these antecedents are Islamic inspired principles and practices expected to be reflected on the practices, principles and strategies of the charitable organisations. Although solicitation is an organizational practice, Islam encourages individuals to respond positively to appeals and not to repel if solicited to give to charity, as described in the section dedicated to solicitation from an Islamic perspective in the literature review. This qualifies the solicitation to be among the antecedents that trigger the intention to donate.

For the sake of clarity, it is of particular importance to state here that although the sampling frame applied to respondents are drawn from one geographical location like Qatar, the model itself and the elements that construct the model in no way identify or seek to measure in any way national characteristics as part of this model. Nonetheless, other studies focussing on sampling frame from a given country have enabled scholars to make comparisons about levels of giving in philanthropic intent based on national characteristics but that is out of the scope of this study.

As stated earlier in the introduction, this study seeks to gain an understanding of Islamic charitable motives and, as a result, a convenience sample of donors is formed from individuals living in Qatar. The sample frame was all contained within a single national country and was not intended to measure national characteristics, but it may be that national characteristics, such as demographics and social economic status as a percentage, could in themselves skew the nature of the response to more generic issues that the researcher was trying to measure as to the role of Islam in charitable giving.

In this model, one question may arise about the existence of trustworthiness in the left-hand intrinsic list of individual antecedents and the presence of the trust construct as a mediated variable. The contention here is that whilst phenomenologically related, the two constructs offer a distinctive contribution to giving behaviour in the Islamic content.

On the one hand (the justification for the intrinsic trust construct), the Muslim is encouraged to fulfil the trust granted to him by Allah the Almighty, and to presume trust in others as seen in the trustworthiness-related literature review sector of the Islamic point of view. It has been well presented in the Islamic literature that part of fulfilling his duty towards other human fellows, the Muslim should give part of his wealth to the needy and the poor, as this wealth is a trust granted by Allah the Almighty. It is a duty and a reflection of the trustworthiness that every Muslim should have and conduct, and on the Day of Resurrection he or she will be made accountable as it has been indicated in the verses in the Holy Quran[1] and the *hadith* reported by the Prophet (PBUH)[2]. In this respect, if the individual donor decides to give to the ultimate beneficiaries directly, then trustworthiness is related to the individual him/herself as duty and

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[1] Holy Quran, 70:24-25 and 51:19.

[2] At-Termidhi, Book 1, Hadith 407. "Man's feet will not move on the Day of Resurrection before he is asked about his life, how did he consume it, his knowledge, what did he do with it, **his wealth, how did he earn it and how did he dispose of it**, and about his body, how did he wear it out"

an obligation, since the donor identified the needy person and delivered the aid directly to him without any intermediate.

However, on the other hand, more often than not the individual donor entrusts the identification of the needy or the distribution of the aid to a third party through an intermediary body (a charity or other entity). In this situation, the trustworthiness or trust in the model is linked to the organisation and the sort of partnership that the donor has with this organisation.

The existing literature shows that behavioural intention delivers the most behavioural control (Mamman et al, 2016, p. 51) and it can capture the motivational factors that influence a behaviour (Ajzen, 1991). Individuals will not perform giving behaviour unless they reach a level of willingness, and an intention is formed and created in them to move to the next step of donating behaviour (donating decision). The Islamic literature shows that good deeds including charity giving motivated by different values and factors must be based on the fact that such actions and motivations are driven by sincere intention mentioned in the saying of the Prophet (PBUH): "(The value of) an action depends on the intention behind it. A man will be rewarded only for what he intended .."[1].

Therefore, it is important to include and add the intention construct in the research model as a mediated variable between the antecedents stimulated by Islamic faith and donating behaviour. The intention influences the donating behaviour of individual. The formation of intention inside the person to help, driven by intrinsic determinants or other factors as stated in the model, is an important factor. The deeper decision is always to donate, and that can be then executed either directly by the donor himself or indirectly via organisation, and the act of doing that each of these different ways can have either mediated or non-mediated impact on intention.

The existing of mediated and non-mediated routes has been established in the literature. In their work, Sargeant and Lee (2004) presents different types of mediated and non-mediated effect models (Figure 13). It can be drawn from the results of their research that both types of effect can be measured; the mediated and non-mediated. Thus, the revised model presented in Figure 30 contains two representations of intention the mediated and non-mediated effect. In each case donating decision is seen as an outcome of the presence of intention. The mediating-effect path in the model is therefore describes the relationship between the demographic characteristics and the organisations' principles and practices, and donating decision as substantive and direct, whereas intention to donate will have a significant yet indirect effect via demographic

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[1] Sahih Muslim, Book 33, Hadith 222.

characteristics or organisations' principles and practices. This type of effect happens when an individual decides to donate through specific organisation and via the influence of personal characteristics including his/her marital status, income, age, gender and level of education.

An individual, also, could decide to donate directly and reach beneficiaries without the need of organisation or the effect of demographic characteristics. In fact, charity giving from Islamic perspective can be performed either both ways and not necessarily must be performed through specific organisation or entity.

Finally, the right side of the model presents the output variables that include the size of gift, durability of giving, donor loyalty and the preferred and trusted organisation to give.

To conclude, the revised research model demonstrates the journey of donating behaviour of Muslim individual living in the context of a Muslim country such as the State of Qatar. This journey shows that a prior existing of certain elements (values and other factors) of Islamic faith create or form prima facie or proforma intention to donate.

The next chapter focuses on the identification of relevant scales that measure the antecedents identified in the proposed model.

CHAPTER FIVE: IDENTIFICATION OF SCALES AND MEASURES

5.0 Introduction

The content validation of the proposed model developed from the findings of the literature review followed a recognised two-stage process - identification of relevant scale items and subsequent judgment quantification of those identified scale items (Grant and Davis, 1997).

In this chapter of the thesis, we focus on the first of these two processes – identification of relevant scale items. The following chapter focuses on the second of these two processes – judgement quantification of the scales identified in this chapter.

To test the model shown in figure 30, the constructs of both intrinsic and extrinsic factors should be measured either by existing validated scales or by new scales to be developed from the perspective of Islamic concepts as demonstrated and reflected in the Islamic literature. In this regard, a thorough review of existing literature has been carried out to find studies that contain scales to measure constructs in different disciplines.

In applying scales to this analysis, previous studies have been explored and followed (Boateng et al, 2018; Churchill, 1979; Sargeant et al, 2006; Ajzen, 2002; Webb et al, 2000, Konrath and Handy, 2018; Hon and Grunig, 1999; Bennet, 2013; Sargeant and Lee, 2004; Clary et al, 1998; Kahle et al, 1989; Opoku, 2013; Rusbult et al, 1998; Naskrent and Siebelt, 2011; Skarmease and Shabbir, 2011; Chaudhuri et al, 2011; Grace and Griffin, 2009; Benson and catt, 1978; Arli and Lasmono, 2015; Vitell et al, 2007; Burgoyne et al, 2005; Hog and yang, 1994; Putney and Middleton, 1961; Shukor et al, 2017; Finke et al, 2006; Bekkers et al, 2018; Rushton et al, 1981; Lee and Turban, 2001; Cook and Wall, 1980; Levine et al, 2018; Hassan et al, 2018; Verhaert and Van den Poel, 2011; Basil et al, 2008, basil et al, 2006; Lwin and Phau, 2014; Smith and McSweeney, 2007; Gächter and Fehr, 1999; Schuyt et al, 2010; Benson and Catt, 1978; Diamond and Noble, 2001). Generally, scales are used and have been found to be particularly relevant, where the intention of the scholar is to capture a behaviour, feeling, or action which cannot be captured in a single variable or item (Boateng et al, 2018). Additionally, the use of multiple items to measure an underlying latent construct can account for, and isolate, item-specific measurement error, resulting in more accurate findings (Boateng et al, 2018, p. 1).

5.1 Scale Development Methodology Employed

In the context of the current research, the procedures recommended by Churchill (1979) and Boateng and others (2018) were followed as a base in developing the scales to measure the perceptual constructs noted in the model. Boateng and others (2018) provides a contemporary analysis of scale development directly relevant to the topic under consideration in this thesis and one which developed scales for measuring behaviours, attitudes, and hypothetical scenarios as they pertain to individual giving behaviour. The study is particularly relevant to the current research model in that it aims to review the scale development process to facilitate the development of new, valid, and reliable scales, and to help improve existing ones in complex phenomena.

The authors identified three phases to the process that might be adopted: item development, scale development and scale evaluation. The identified process incorporating each of these stages involves an analytical progression that spans nine steps intercorrelations as shown in Figure 31. In the first phase, items are generated, and the validity of their content is assessed. In the second phase, four steps need to be taken to develop and construct the scale, including pre-testing the questions, administering the survey, reducing the number of items, and understanding how many factors the scale captures. In the third phase, scale evaluation, the number of dimensions and reliability are tested, and validity is assessed (Boateng et al, 2018, p. 1).
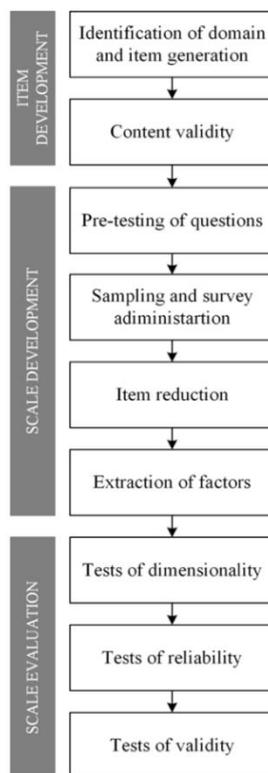
Figure 31: Three phases and nine steps of scale development and validation (Boateng et al 2018)

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Boateng et al. conducted their study within the field of health, social and behavioural research; the scale development process adopted is therefore highly relevant and applicable to the current research model in that both seek to develop new, valid, and reliable scales, and to help improve existing ones.
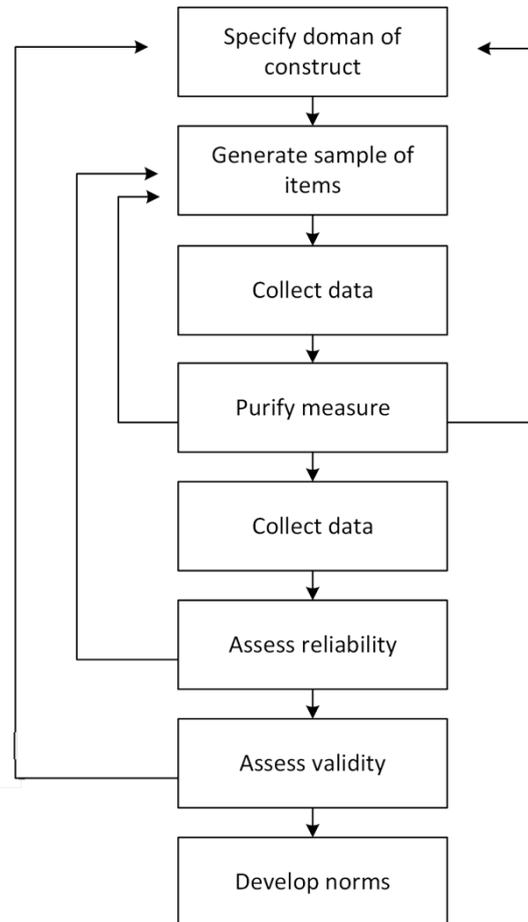
Figure 32: Procedure for Developing Better Measures (Churchill, 1979)

Boateng et al. note that when utilising or amending existing scales taken from the literature, it is not necessary to follow the nine key steps in the pursuit of rigorous scale development. Most of the constructs in the current research model will be measured using pre-validated, existing scales, adapted and used in previous published studies. In such circumstances, only the last four steps of scale development need to be undertaken; Extraction of Factors, Tests of Dimensionality, Tests of Reliability and Tests of Validity (Boateng et al, 2018, p. 15).

Similarly, in an earlier study, Churchill (1979) suggested a procedure of eight steps to develop better measures for marketing scales constructs as shown in Figure 32. The process suggested

is directly applicable to the construction of multi-item measures rather than using single items to try and understand individual giving behaviour (Churchill, 1979, p. 66). Churchill's procedure for developing scales to measure constructs have been widely adapted and followed in subsequent studies examining behavioural relationships, including those that have focused precisely on donating behaviour (Webb and Green, 2000; Sargeant and Lee, 2002; Lwin and Phau, 2014; Sargeant et al, 2006; Sargeant and Lee, 2004; Chaudhuri et al, 2011).

In the current research model, four phases are suggested to comprise the process that should be adopted for the development of the scales to measure donating behaviour constructs. The adopted process incorporating each of these phases involves an analytical progression that spans seven steps.

In the first phase, two steps are operationalised and seek to firstly identify scales from the literature followed by secondly administering the application of scale item generation including the development of new scales. In the second phase, three steps need to be undertaken – first to validate the content validity of the generated scales items, second to translate this into Arabic and third, to then assess its clarity as a revised outcome. In the third phase, the next step in the analysis delivers empirical testing of the new scales alongside the interrogation of their reliability and validity. In the fourth phase, the last step to measure is the achievement (or otherwise of the goodness-of-fit of the new scale in the proposed structured model.

For the current research model, the intrinsic and extrinsic antecedents can be divided into two groups. The first group comprises constructs that have derived specifically from an understanding of the Islamic perspective. These are considered as new constructs because their definitions, nature and dimensions in Islam are largely distinctive and may differ from what is explained by previous studies, particularly studies defined in the non-Islamic literature.

The second group of antecedents covers the remaining constructs in this model which can be considered as pre-validated existing constructs, adapted and defined from extant studies revealed in the literature review associated with the development of this thesis. Although these constructs have been shown in the literature to be highly presented in Islamic teachings, the scales used to measure them in existing literature can still be adapted as they contribute to the definitions of these constructs from an Islamic perspective.

5.2   SCALE ITEMS GENERATION

As mentioned above, the first step in the scale development is to conduct a thorough review of the pertinent literature to identify and list the items generated by researchers and authors for

each construct, and to specify the discipline, the purpose, and the aim of setting these items which explain and measure each construct in terms of what is designed to measure. The items and scales used or developed in previous studies (Sargeant et al, 2006; Ajzen, 2002; Webb et al, 2000, Konrath and Handy, 2018; Hon and Grunig, 1999; Bennet, 2013; Sargeant and Lee, 2004; Clary et al, 1998; Kahle et al, 1989; Opoku, 2013; Rusbult et al, 1998; Naskrent and Siebelt, 2011; Skarmease and Shabbir, 2011; Chaudhuri et al, 2011; Grace and Griffin, 2009; Benson and catt, 1978; Arli and Lasmono, 2015; Vitell et al, 2007; Burgoyne et al, 2005; Hog and yang, 1994; Putney and Middleton, 1961; Shukor et al, 2017; Finke et al, 2006; Bekkers et al, 2018; Rushton et al, 1981; Lee and Turban, 2001; Cook and Wall, 1980; Levine et al, 2018; Hassan et al, 2018; Verhaert and Van den Poel, 2011; Basil et al, 2008, basil et al, 2006; Lwin and Phau, 2014; Smith and McSweeney, 2007; Gächter and Fehr, 1999; Schuyt et al, 2010; Benson and Catt, 1978; Diamond and Noble, 2001) to measure these constructs (antecedents and factors) are shown in Appendix 1. Examination of the identified constructs demonstrates that the items that comprise them differ with regard to the precise discipline and the context of each study from which they are drawn. For example, in sociology, studies tend to measure religiosity by belief and faith related aspect (Putney and Middleton, 1961) while non-profit marketing studies tend to measure religiosity by religion induced behaviour aspects (Arli and Lasmono, 2015). To be in line with Islamic teachings, both aspects (i.e. belief and practice) must be taken in consideration since Islam is faith and deeds (see earlier in page 93 in the literature review Allah the Almighty say: "*Indeed, those who believe and do righteous deeds. For them is a reward uninterrupted*"[1]). The studies are conducted in different disciplines such as Business Ethics, Business Research, Marketing, Consumer Behaviour, Non-profit Fundraising, Non-Profit, Social Psychology, Sociology, Religious Research, Social Science and Public Relations. This is due to the fact that studying the behaviour of individual donors in a Muslim community is multi-disciplinary research in which concepts from sociology, psychology, marketing, and other disciplines interact together to form a synthesis conclusion.

Once these items identified and listed, the second step is to establish and generate a pool of sets of scale items capable of measuring each construct in the model taking into account the specificity of this research context, and the effect and impact of Islamic principles on each variable. This initial pool of scale items consisted of items used in other scales, items adapted from scales to the context of financial donations to charities, and items created based on the

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[1] Holy Quran, 84:25

literature's theoretical conceptualizations (Webb et al, 2000). As every antecedent listed has a definition from the Islamic perspective that could influence donating behaviour. It is very important that the selection of the measuring items from existing scales or the generation and creation of new scale for each construct should capture the domain of the construct (Churchill, 1979, p. 67). Consequently, the selection of existing items or the development of new items should be subject to the criteria set by Churchill (1979) under which these items tap each of the dimensions or components of the construct defined from the Islamic perspective. Such selection or creation criteria will play a major role in maintaining, retaining, amending or dropping items for each construct from the final pool of items.

5.2.1 Identification of Constructs and Item Generation

It has been agreed as mentioned above that the measuring items for each construct should contribute to the dimensions of the construct definition (Churchill, 1979). It has also been well documented and presented earlier in the literature review that each antecedent has its definition and meaning from an Islamic perspective, and that Islamic faith is as a stimulus for establishing and enriching good values and rituals and, discouraging and degrading deeds and attitudes considered to be against the commandments and approval of Allah the Almighty (see pages 33 to 93 in the Literature Review).

Hence, one can assume that Islamic faith influences the deeds of individual in three dimensions. The first dimension is worship (*ibada*)[1] including all rituals acts and others such as believing in Allah the Almighty, praying, paying zakat, fasting in Ramadhan, and performing Pilgrimage which determine the relationship between the Muslim and his Lord, Allah the Almighty. The second dimension are ethics including all virtues and values that they are human in nature but strongly commended and encouraged by Islam such as honesty, integrity, empathy, solidarity, trustworthiness, altruism, kindness, passion and other ethics. The third dimension are behaviours and attitudes (*muamalat*)[2] that govern and determine the relationships between Muslim and other individuals and society. These can include commercial activities, social

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[1] In terms of Islam, *ibadah* is the obedience, submission, and devotion to Allah along with the ultimate love for Him. Muslims believe that *ibadah* is the reason for the existence of all humanity. *Ibadah* consequently means following Islamic beliefs and practices – its commands, prohibitions, the *halal* "lawful", and the *haram* "unlawful". See (https://www.definitions.net/definition/ibadah)

[2] Dealings. Refers to commercial and civil acts or dealings under Islamic law. Islamic law divides all legal acts into either *ibadat* or *muamalat*. *Ibadat* are acts of ritual worship such as prayer or fasting, and *muamalat* are acts involving interaction and exchange among people such as sales and sureties.
See (http://www.oxfordislamicstudies.com/article/opr/t125/e1564)

activities, relationships with the State, relationships within the family, relationships with non-Muslim etc.

The above concepts had been used as guidance and criteria to develop and generate items for measuring the identified each construct in the model.

5.3 Key Constructs

Religiosity:

Religiosity is one of the key factors that influence individual Muslims to contribute in almsgiving, especially in paying *zakat* (Muda et al, 2006). The definition of religiosity is a belief in God followed by an obligation to follow rules and principles believed to be set by God (McDaniel and Burnett, 1990). It follows then that the nature of an individual's ethical behaviour is related to their own sense of their personal religiosity (Magill, 1992). This can be reflected in Islam, because Islamic belief considers life down on earth as a transitory passage that prepares for eternity. In complete freedom, the Muslim is called upon to live according to the commandments of Allah which regulate not only relations between the individual and his Creator but also with other creatures.

On Resurrection Day these relationships are assessed, checked, and accounted for. A Muslim is judged on his intentions, behaviours and actions and he or she gains either *hassanates* (plus points for good acts) or *sayiates* (negative points for poor actions) (Krafess, 2005). Within this perception and belief, Muslim charity giving and helping others will be subject to the same accounting and will be rewarded where identified. So, if a Muslim person meets the above-mentioned interpretation, understanding, and believing in Islam from these aspects, and follows this direction and belief, one may say that he or she is a religious Muslim and that religiosity affects all of his or her dealings in life with others and his or her duty toward Allah the Almighty, his or her Creator.

Therefore, the above dimensions of religiosity including individual intentions, behaviours and actions regulating his relations with his Creator as well as with other creatures will be mirrored in the process of developing items which will be used as a scale to measure the religiosity construct. In reality, the construct of religiosity has been tested and measured across several studies from different disciplines, such as non-profit marketing or fundraising (Opoku, 2013; Arli and Lasmono, 2015; Ranganathan and Henley, 2008; Skarmeas and Shabbir, 2011), business or business ethics (Vitell et al , 2007; Shukor at al , 2017; Arli and Tjiptono, 2014), religious research (Hog and Yang, 1994), social psychology (Burgoyne et al, 2005), sociology

(Putney and Middleton, 1961) and social science (Finke et a, 2006). Authors used various scales to measure religiosity, depending on objectives of the research and discipline itself. In these studies, a total of 87 items (scales) have been used to measure religiosity in different disciplines.

Scale Creation Process

The scale creation process used existing scales in the current research model to measure religiosity, firstly looking at the scales used in the existing literature to identify the latest studies that have similar scales that might measure the construct. Secondly, these baseline constructs were compared to the Islamic dimensions of religiosity outlined above ensuring that these scales contribute as explained above to the dimensions defined from the Islamic perspective. As can be seen in Appendix 1, eleven items have been generated in which eight of the eighty-seven items identified and used were selected and adopted from existing scales. Five items were developed, validated, and adapted from those utilised by Shukor and others (2017); two items were adapted from those adopted by Arli and Lasmono (2015), and one item was adapted from those adopted by Arli and Tjiptono (2014). The additional three items are new scales created from the Islamic faith perspective to contribute directly to the construct of religiosity.

Justification for the Scale Creation Process Adopted

The closest scales that can measure the construct in the current model are those scales developed and used by Shukor and others (2017) due to the fact that they are similar from a country context, i.e. performed and tested in an Islamic country (Malaysia), and measure religiosity among Muslim population. The dropped off scales that have not been adopted or selected for measuring are either applied and used in different contexts or used to measure religiosity from the viewpoint of Christianity that may not fit or relate to the religiosity dimensions in Islam.

Altruism:

It is well established earlier in the literature review (see pages 43-49) that while altruism is a common moral character and practice in all religions, it has a distinctive definition and action in Islam, though. In Islamic thinking, altruism gives preference to others in charitable giving and other types of help over and above any help that the giver needs him or herself. Looking at the meaning of altruism in Islamic teaching, Al-Jurjani describes this as "preferring others to himself in spite of the gain of himself, which is the greatest brotherhood" (al-Jurjani, 1973,

p 37) and Ibn Muskawi's description of "a human virtue of self in which he avoids some of his own needs and gives them to those who merit it" (Ibn Muskawi, 1985, p. 19).

Hence the best description reflecting the true meaning of altruism in Islam is the one quoted by Habankeh "The ideal altruism is the altruism that we find in true believers who please Allah and seek His satisfaction and the reward from Him. These are the ones who have a wider circle of altruism. Wherever they find God's pleasure in their altruism, faith instilled in their hearts. They prefer others on themselves for the sake of the Merciful's satisfaction even if they are in need. They offered their own interests to be sacrificed on the altar for good and virtue" (Habankeh, 1987, volume 2, p. 451).

It is therefore very important to distinguish between the perception and concept of altruism from the Islamic perspective, as opposed to the manner in which it is expressed in other contexts - specifically from those contexts which have been well presented and explored in Western and non-Islamic literature. Moreover, in Islam, altruism is a very high value and virtue, and one that not all Muslim individuals practice and perform altruism in the same meaning as is presented and defined by Islamic faith. Such a fact is very important to consider when developing scales for measuring the construct of altruism. In this sense, from an Islamic point of view, the scales shown and used in the existing literature exploring altruism do not reflect or contribute to a measure of the construct of altruism in its Islamic guise in an effective manner.

Scale Creation Process

Altruism has been studied extensively in the disciplines of social psychology, sociology and psychology and to some extent in economics, political behaviour and socio-biology (Piliavin and Charng, 1990). The literature review also identified that testing and measuring altruism is mostly conducted in the non-profit literature (Bekkers et al, 2018; Opoku, 2013; Konrath and Handy, 2018) aligned by one social science attempt (Rushton et al, 1981).

Again here, for the purpose of creating to measure altruism in the current research model, firstly is looking at the scales used in the existing literature to identify the latest studies that have similar scales that might measure the construct (Bekkers et al, 2018; Rushton et al, 1981; Konrath and Handy, 2018; Lee and Turban, 2001; Opoku, 2013, Webb and Green, 1997). Secondly, these baseline constructs were compared to the Islamic dimensions of altruism outlined above ensuring that these scales contribute as explained above to the dimensions defined from the Islamic perspective.

As can be seen in Appendix 1, six items have been generated in which only one item of the forty-five items identified and used in the existing literature is selected and adopted from existing scales (Bekkers et al, 2018). The adopted scale item is a reverse code (I don't feel much like helping others) that eliminates any kind of altruism whether from an Islamic perspective or contemporary literature perspective. The additional five items are new scales created from the Islamic faith perspective to contribute directly to the construct of altruism

Justification for the Scale Creation Process Adopted

The identification of the lack of applicability of baseline constructs of altruism taken from the extant research to this research can be explained by the fact that the concept of altruism in Islam is significantly different from its concept in the contemporary literature (see pages 43-49 in the literature review) (al-Jurjani, 1973 and Ibn Muskawi, 1985), Five new items have therefore been developed and included in this scale to measure the constructs based on the definition of altruism and its dimensions in Islamic teachings.

Trustworthiness:

Trustworthiness is a character trait that every person should observe and have in Islamic terms. Allah the Almighty say "*Those who faithfully observe their trusts and their covenants*"[1]. The literature shows that the trust (*amaanah*) includes all that Allah has given to every human being, and instructed it to take care of (ash-Shinqeeti, 2005). This is including the wealth of the individual which is a trust granted to him by Allah the Almighty and he or she should act as custodian to this trust "… **and give them from the wealth of Allah which He has given you..**"[2]

The Prophet (PBUH) said: "Man's feet will not move on the Day of Resurrection before he is asked about his life, how did he consume it; his knowledge, what did he do with it; **his wealth, how did he earn it and how did he dispose of it**, and about his body, how did he wear it out"[3]. In Islam, trustworthiness is related to belief (*Iman*), an attribute that represents the reality of the believers. This is a solemn concept and cornerstone of Islam's values. The Almighty says that He order the performance of the trusts to their own people: "*For Allah commanded you to perform the trusts to their own people, but if you are judged among the people that you are*

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[1] Holy Quran, 23:8
[2] Holy Quran, 24:33
[3] At-Termidhi, Book 1, Hadith 407.

judged by justice"[1]. "Pay the deposit (trust) to him who entrusted it with you, and do not betray him who betrayed you"[2] said the Prophet (PBUH).

Based on the above concept, the meaning of trustworthiness from an Islamic point of view has two main dimensions; the first is within the person himself or herself that Allah the Almighty gives him or her the wealth he or she possesses as a trust, and he or she must serve as a guardian of that trust. The second dimension is to assume that people are dependable and trustworthy.

Scale Creation Process

The literature reveals that testing and measuring trustworthiness is mostly covered and posted in different disciplines such as e-commerce (Lee and Turban, 2001), psychology (Cook and Wall, 1980) and social psychology (Levine et al, 2018). However, a recent study investigated the relationship between trust disposition, perceived ability, perceived integrity, perceived benevolence, the attitude towards charitable organisation, and the influence of these factors towards young generation behaviour during monetary philanthropic donation (Hassan et al, 2018). The existing scales developed in the majorities of these studies are used to measure the trustworthiness among people, the second dimension of the definition of trustworthiness.

In their study, Levine and others (2018) focussed on what makes people more or less trustworthy. The authors across six studies used economic games that measure trustworthy behaviour and survey items that measure trustworthy intentions exploring the personality traits that predict trustworthiness. In another recent study, Hassan and others (2018) measure the trust disposition which reflect the credibility and trustworthiness of individual trustees (Hassan et al, 2018, p. 60). Cook and Wall (1980) measure trustworthiness among workers within particular firm. Finally, Lee and Turban (2001) studied the main antecedent influences on consumer trust in internet shopping including trustworthiness of the internet merchant and as a shopping medium. The context of this study is about internet shopping investigating the level of trustworthiness individual shoppers have in such type of merchant. It is therefore inappropriate to use the scales developed by the authors to measure the trustworthiness among individuals based on its definition and its dimensions adopted in this research.

However, the measurement of trustworthiness within the individual (first dimension of the definition of the construct), which has been highly presented and stated in the Islamic teachings,

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[1] Holy Quran, 4:58
[2] Sunan Abi Dawoud, Book 24, Hadith 120

is not shown in the existing contemporary literature. Allah the Almighty say "*Those who faithfully observe their trusts and their covenants*"[1]. The famous Islamic jurist ash-Shinqeeti reflects on this verse by saying: "The trust *(amaanah)* includes everything that Allah has entrusted to you and instructed you to take care of. That includes guarding your physical faculties from engaging in anything that is not pleasing to Allah, and guarding anything that has been entrusted to you that has to do with the rights and dues of others" (ash-Shinqeeti, 2005). The wealth owned by every Muslim is trust granted to him by Allah the Almighty, and he or she act as custodian to this trust "*... and give them from the wealth of Allah which He has given you. ...*"[2] "Man's feet will not move on the Day of Resurrection before he is asked about his life, how did he consume it, his knowledge, what did he do with it, **his wealth, how did he earn it and how did he dispose of it**, and about his body, how did he wear it out"[3]. The Prophet (PBUH) said "there are three signs of a hypocrite: When he speaks, he lies; when he makes a promise, he breaks it; and when he is trusted, he betrays his trust"[4]. Umar ibn al-Khattab (2nd Calif in Islam) said "Do not let yourselves be impressed by the roar of a man. Rather, if he fulfils the trust and restrains himself from harming the honour of people, he will truly be a man." (Fareed, 1995, p. 548).

As a result, the seven items shown in Appendix 1 that assumed to measure the construct of trustworthiness in the model have been generated to contribute to the above dimensions of the meaning of the construct. Five items have been adopted from existing literature in which the first three are the same ones used in these studies (Levine et al, 2018; Hassan et al , 2018), while the other two adopted from (Levine et al, 2018) but slightly modified to reflect the context of this study. The two new scale items are generated to contribute to the first dimension of the definition of trustworthiness.

Justification for the Scale Creation Process Adopted

The Islamic literature reveals that trust "*amaanah*" is everything that Allah has entrusted to individuals and instructed them to take care of it including the wealth and money they own which is a trust granted to them by Allah the Almighty (ash-Shinqeeti, 2005). Islamic teachings like the Holy Quran and the Prophet's (PBUH) sayings consider trustworthiness a virtue that describes the character of the Muslim's true believer and part of the Muslim's faith (*Iman*). Any

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[1] Holy Quran, 23:8
[2] Holy Quran, 24:33
[3] At-Termidhi, Book 1, Hadith 407.
[4] Sahih Al-Bukhari, Book 1, Hadith 199

person who is not trustworthy has no faith as the Prophet (PBUH) said in the hadeeth "He who is not trustworthy has no faith, and he who does not keep his covenant has no religion"[1]

The status of individual wealth in Islamic teachings is that it is entrusted to the individual by Allah, and that he or she is accountable for spending it in accordance with Islamic teachings, including giving to the poor who have a right in the wealth of all. Thus, Muslims must fulfill their trustworthiness in two dimensions; first, they must believe that Allah the Almighty has entrusted them with the wealth and money they owned. ".. *and give them from the wealth of Allah which He has given you* "[2], and that others, including the poor and the needy, are entitled to this wealth *"And those within whose wealth is a known right, for the petitioner and the deprived*"[3]. Secondly, the trusts should be returned to those entrusted to them in their deposit or disbursed in the manner in which they were requested or intended to be expended "*Those who faithfully observe their trusts and their covenants*"[4] "*For Allah commanded you to perform the trusts to their own people "*[5].

Consequently, the adoption of the scales used in the existing literature that measure trustworthiness is made on the basis that these scale items contribute to the second dimension of the construct of trustworthiness as posed in Islamic teachings. The scales measure the individual's trustworthiness towards persons, firms, or organisations like charities.

As for the first dimension of the construct, as mentioned above, trustworthiness within the individual is a concept that is largely presented in Islamic teachings and Islamic literature and is not found in the contemporary literature. Thus, reflecting this concept, the two new scale items which contribute to this dimension of the construct have been developed.

Empathy:

Empathy has been defined as "another-oriented emotional response congruent with the perceived welfare of another person—can evoke motivation to help that person" (Batson et al, 1988, p 52) and a value influences the individual's decision to help others and can prompt an empathetic response (Eisenberg 1991; Webb et al. 2000). The literature reveals that empathy is a strong motivating factor for altruistic behaviour (Davis, 1994) and studies show that there is a strong association between the level of empathy reached and the prospect of providing help

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[1] Baihaqi in his entitledv book "Mishkat al-Masabih", Book 1, Hadeeth 31
[2] Holy Quran, 24:33
[3] Holy Quran, 70:25-25
[4] Holy Quran, 23:8
[5] Holy Quran, 4:58

(Sargeant, 1999; Arli and Lasmono, 2015; Verhaert and Van den Poel, 2011; Webb and Wong, 2014; Basil et al, 2008; Bennett, 2015; Opoku, 2013).

Previous studies have demonstrated a relationship between empathy and prosocial behaviour and consider empathy as an important antecedent in predicting charitable giving behaviour (Lee et al, 2014; Verhaert and den Poel D. V., 2011; Sargeant, 1999; Webb et al, 2000; Bennett, 2003; Opoku, 2013; Bennett, 2015).

The Islamic teachings and literature show that empathy is an act and value that Islam praises, encourages and calls for. The Holy Quran and traditions and sayings of Prophet Mohammed (PBUH) are full of evidence and stories reflecting this value and act that leads and influences individual Muslim to help and support those in need. Islamic teaching shows that compassion and sympathy are bonds that connect and reflect the relationships among the believers "The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds to it with wakefulness and fever"[1].

The comment on this *hadeeth* by the famous Islamic scholar and jurist Ibn Hajar al-Asqalani (1372 -1449) indicate that there are three dimensions contributing to the meaning and definition of empathy; kindness, compassion and sympathy "this shows that kindness, compassion and sympathy are close in meaning, but there is a nice difference between them. Kindness is meant to have mercy on one another through the brotherhood of faith, not because of anything else. As for compassion, it is meant to communicate with love, such as visiting and exchanging personal gifts, and sympathy is meant to help each other, as a dress is kind to the body to strengthen it" (al-Asqalani, 1987, p. 454).

Scale Creation Process

The literature show that scholars have developed and adopted scales that have been used to measure empathy in different disciplines involving non-profit (Arli and Lasmono, 2015; Konrath and Handy, 2018), social psychology (Burgoyne et al, 2005), business (Verhaert and Van den Poel, 2011) and marketing (Basil et al, 2008; Basil et al, 2006). As for the proposed model in this research, eight scale items self-rating questions adopted or developed shown in Appendix 1. Six of these scale items are used in previous studies (Arli and Lasmono, 2015; Konrath and Handy, 2018; Verhaert and Van den Poel, 2011). Although used in western context, these scale items can contribute to the meaning of empathy noted in Islamic teachings.

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[1] Sahih Muslim, Book 45, Hadith 84.

In addition, and following Islamic guidance established in the literature review, a new scale item has been developed to measure compassion and empathy toward people in need reported in the *hadeeth* of the Prophet (PBUH) mentioned in the literature review - "The Compassionate One has mercy on those who are merciful. If you show mercy to those who are on the earth, He Who is in the heaven will show mercy to you"[1].

Justification for the Scale Creation Process Adopted

Six out of the eight scale items are used in the existing literature adopted from two previous studies. Five items have been adopted from Verhaert and Van den Poel (2011) and one item adopted from Konrath and Handy (2018). These items contribute to the dimensions of the construct empathy; kindness "I often have tender, concerned feelings for people less fortunate than me"; compassion "I donate because I feel compassion toward people in need", "I feel compassion toward people in need"; sympathy "I am often quite touched by things that I see happen", "Sometimes I don't feel very sorry for other people when they are having problems. ®", "Other people's misfortunes do not usually disturb me a great deal. ®".

The two new developed scale items contribute to the dimensions of the construct from Islamic perspective; kindness "Muslim should be kind and always shows kindness towards poor and those in need", and compassion and sympathy "I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need".

Feeling of Guilt:

Perceptions of responsibility or controllability have been identified as a predictor of guilt (Weiner, Graham, & Chandler, 1982). In his study, Miceli (1992) proposed that for feeling of guilt to increase donating behaviour two conditions must be met: responsibility and the belief that a lack of donation causes harm. This is in line with the definition of guilt adopted by Basil and others (2006) when the individual holds the belief or knowledge that he or she has violated some social custom, ethical or moral principle, or legal regulation. Such a belief and feeling of responsibility will motivate the person to donate (Huhmann & Brotherton,1997), encourage prosocial behaviour (O'Keefe, 2000) and engage in prescribed behaviours (Lindsey et al, 2007). An individual may feel guilty for failing to avoid a negative situation for others if he or she does not make the necessary financial contribution. For example, failure to make a

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[1] Sunan Abi Dawud, Book 42, Hadith 4923.

charitable donation may lead to a lack of food or other necessities for other people, and this would cause them harm (Basil et al, 2006, p. 1037).

Islam considers relieving those in need and poor people the responsibility of the whole society. Therefore, the Prophet (PBUH) said "A man is not a believer who fills his stomach while his neighbour is hungry"[1] (Al-Albani, 1997, p. 67). The Prophet (PBUH) felt guilt when he saw delegates of Mudar tribe come to him clad in woollen rags or covered with sleeveless blankets complaining of poverty and starvation. He called for his fellow Muslims to fear Allah the Almighty and donate generously and help these people and they did[2].

Reflecting on the above-mentioned meaning of feelings of guilt in non-Islamic literature, researchers have attempted to measure this construct from a marketing perspective using different scale items (Basil et al, 2008; Basil et al, 2006; Konrath and Handy, 2018; Lwin and Phau, 2014).

Scale Creation Process

From analysis of these studies a pool comprises of twenty-two scale items founded were identified in which three scale items are adapted from Konrath and Handy (2018) to measure the construct in the proposed model in this research as shown in Appendix 1.

The morals, attitudes and behaviours of the Muslim in this life are governed and regulated by the jurisprudential or Islamic rule, as stated in the verse in the Holy Quran "*Those whom they invoke seek means of access to their Lord, [striving as to] which of them would be nearest, and they hope for His mercy and fear His punishment. Indeed, the punishment of your Lord is ever feared*"[3]. Increased fear of Allah the Almighty indicates a state of emotion that prevails in moral behaviour, which is feeling of guilt (Najati and Al-Sayed, 2008). Such feeling will motivate individual to seek Allah's mercy and forgiveness through doing good deeds, to eliminate sins, including giving in charity to those suffering from starvation and poverty as the Prophet (PBUH) said "…charity extinguishes sin as water extinguishes fire …."[4]. In another *hadeeth*, the Prophet (PBUH) said "Save yourself from Hell-fire even by giving half a date-fruit in charity"[5] "A man is not a believer who fills his stomach while his neighbour is hungry"[6].

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[1] The hadeeth in Al-Adab Al-Mufrad by Imam al-Bukhari, Book 6, Hadeeth 112.

[2] The story of the delegates of Mudar is well presented in the *hadeeth* of the Prophet (PBUH) narrated in Sahih Muslim, Book 1, Hadith 171

[3] Holy Quran, 17:57.

[4] Sunan Ibn Majah, Vol. 5, Book 36, Hadeeth 3973.

[5] Sahih al-Gukhari, Vol. 2, Book 24, Hadeeth 498.

[6] Al-Adab Al-Mufrad for Imam al-Bukhari, Book 6, Hadeeth 112.

These *hadeeths* by the Prophet (PBUH) reflect the two conditions Miceli (1992) assumed that a person must meet to create the feeling of guilt to increase donation but from Islamic perspective.

Justification for the Scale Creation Process Adopted

In this sense, new scale items developed, added to the three adapted scale items, to contribute to the meaning of feeling of guilt in two dimensions. First, to avoid Allah's punishment for failing to help those who are suffering from starvation and poverty. Second, one to be responsible and remain in the aid of others as Allah the Almighty to be remain in the aid of him or her "If anyone removes his brother's anxiety of this world, Allah will remove for him one of the anxieties of the Day of Resurrection; if anyone makes easy for an impoverished man, Allah will make easy for him in this world and on the Day of Resurrection; if anyone conceals a Muslim's secrets, Allah will conceal his secrets in this world and on the Day of Resurrection; Allah will remain in the aid of a servant so long as the servant remains in the aid of his brother"[1].

Social Norms:

The literature reveals that social norms affect giving behaviour by the canal of defining what is seen as good or generous by the society (Berkowitz, 1972; Cialdini et al, 1990; Croson et al, 2010). Social norm has more than one meaning (Shaffer, 1983). However, most of researchers divide social norms into two concepts; descriptive and injunctive or prescriptive (Cialdini et al, 1990; Lindgren and Harvey, 1981). Descriptive norms are defined as "It is what most people do, and it motivates by providing evidence as to what will likely be effective and adaptive action"; while injunctive norms are defined as "rules or beliefs as to what constitutes morally approved and disapproved conduct" (Cialdini et al, 1990, p. 1015).

The social norms defined in Arabic linguistic and known as "the norms are the inherited customs in which the successor imitates the ancestors"[2]. In Islamic jurisprudence, social norms known as "*al-Ourf*" and defined by some Islamic scholars as "what people used to do and follow from every act that is common among them or a word they are familiar with to release it on a special meaning that is not familiar with the language, and no one else said when he hears it, which is in the sense of a collective habit" (al-Zuhayli, 1986, p. 828). The term custom "*al-Ourf*" comes in the Holy Quran in the meaning of good "*take what is given freely, enjoin*

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[1] Sunan Abi Dawud, Book 42, Hadeeth 4928.
[2] Al-Mu'jam Al-Waseet dictionary, 2/754.

what is good, and turn away from the ignorant"[1]. Islamic jurists inferred from this verse that custom is an inference in the *Shariah* rulings. Abdullah Ibn Masud[2] said "what the Muslims saw well, it is well to Allah, and what they saw is bad, because it is bad to Allah"[3].

Scale Creation Process

Scholars have developed and adopted scale items that have been used to measure social norms in a variety of disciplines, including non-profit (Bekkers et al, 2018; Konrath and Handy, 2018), social psychology (Smith and McSweeney, 2007; Clary et al, 1998) and economy (Gächter and Fehr, 1999). A pool (see Appendix 1) comprises of twenty-eight scale items founded in these studies, in which five items are adapted and developed to measure the construct in the proposed research model; one item from Konrath and Handy (2018), one item from Clary and others (1998), and two items from Smith and McSweeney (2007) but modified. In addition, a new scale item proposed to contribute to the specificity of the context of this research.

Justification for the Scale Creation Process Adopted

Research undertaken through the literature review could discern no difference in the definition and meaning of the social norm between what is stated and described in non-Islamic and Islamic literature. As a result, the measures used and developed in the existing literature can be adapted to measure the construct of the social norm in the proposed model in this research. However, the specificity of the context of this research suggests the need to modify some of the scale items in order to contribute to the meaning and definition of the construct from an Islamic perspective.

Social Justice:

The just-world phenomenon is the tendency to believe that the world is just, and that people get what they deserve. It has been argued from social justice motivation theory (Lerner, 1975) that if people witness undue suffering their belief in a just world will be threatened - consequently they will be motivated to respond to re-establish justice (Miller, 1977).

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[1] Holy Quran, 7:199.

[2] One of the Prophet Companion. He was born in Mecca in about 594. He was from the Tamim tribe, believed to be slaves. In his character and goals, he was said to be the person "most like the Prophet Mohammed (PBUH). He is one of the famous reciters of the Holy Quran. He was also known by the name of Ibn Umm Abd (refereed to his mother). The Prophet said, "Whoever would like to recite the Qur'an as fresh as when it was revealed, let him recite it like Ibn Umm 'Abd" (Sunan Ibn Majah, Vol. 1, Book 1, Hadith 13).

[3] Narrated by Imam Ahmed Ibn Hanbal, Hadith no. 3418.

The Islamic literature reveals that Islam calls for maintaining social justice and economic balance within the society. Among the greatest names of Allah the Almighty is the Just. There are many verses in the holy Quran describe Allah the Almighty as the Just One (Holy Quran, 3:18); Most Just of Judges (Holy Quran, 11:45); Best of all Judges (Holy Quran, 7:87, 10:109 and 12:80). Based on His justice, people will be treated and hold accountable in the Day of Resurrection "*And We place the scales of justice for the Day of Resurrection, so no soul will be treated unjustly at all. And if there is [even] the weight of a mustard seed, We will bring it forth. And sufficient are We as accountant*"[1].

From here, it could be said that if justice were a divine attribute of Allah, and that Muslims have been enjoined to believe in Him and in all His Attributes, then the Islamic system of social justice had to be firmly rooted in the Islamic faith and belief system (*Aqeedah*)" (Shehu, 2007, p. 5). One of the wisdoms behind the role of *Zakat* and *Sadaqah* (donation and charity giving) in Islam is to achieve justice in this world through the redistribution of wealth: the richest donate a portion of their income to the poor and needy as a duty. The Prophet (PBUH) said to his companion Mu'adh when he sent him to the people of Yemen "… then tell them that Allah has made Zakat obligatory for them that it should be collected from the rich and distributed among the poor …"[2].

Scale Creation Process

As is demonstrated in the next section, Islamic perception and understanding of social justice remains highly distinctive from that researched and observed by western scholars in seeking to understand charitable donating behaviour. As a result of this finding from the literature review, only one item (Schuyt et al; 2010) has been adapted that could measure and contribute to social justice indirectly. Three new scale items have been developed and added which contribute to the dimensions of the construct definition resulting in a total of 4 items as shown in Appendix 1.

Justification for the Scale Creation Process Adopted

It is clear and well documented in Islamic teachings that the achievement of social justice is not optional. It is a necessary virtue, a duty, and a responsibility. This perspective must therefore be considered when generating scales to measure the construct as it applies to Islamic

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[1] Holy Quran, 21:47
[2] Sahih Muslim, Book 1, Hadith 29.

behaviour, in particular its impact on individuals who donate to help alleviate the suffering of those in need and poverty.

In fact, the scales adapted and developed to measure social justice in the existing literature are used to measure social responsibility, rather than justice. It has been argued that key motivations for philanthropy in industrialized societies today may be linked to stewardship and a sense of social responsibility for the welfare of society as a whole (Schuyt et al, 2010, p. 125). Adding to this restriction is the number of studies published in this regard (Schuyt et al; 2010; Benson and Catt, 1978). These studies concentrate on social responsibility, while studies that tie philanthropy with social justice are often presented as an "advocacy versus services" discourse, and social justice strengthens on organisations that affect policy changes in political issues including human rights, democracy, and justice to resolve social programs (Fuadi, 2012, p. 96). Moreover restriction, the majority of the scale items in these studies are irrelevant to the social justice construct "It's really your responsibility to help those less fortunate than yourself" (Benson and Catt, 1978) "The world needs responsible citizens" "I don't feel responsible for society's well-being" (Schuyt et al, 2010), which brings further constraint to the use of exist scales. Therefore, the focus here is on the construction of new scales taken from Islamic literature

Reputation:

The literature reveals that there is a clear distinction between the creation of individual positive reputation from a western and non-Islamic perspective compared to conceptualisations of individual reputation from an Islamic perspective. In the western culture and society seeking reputation and enhancing self-image is normal and acceptable. When people donate, they expect intrinsic benefits such as public gratification (Grace and Griffin, 2006), social standing (West, 2004), status or visibility by their donation (Alpizar et al., 2008), social effect (Andreoni and Petrie, 2004) or social approval for large donors (Clark, 2002). Charities also, sometimes by way or a reward, or by means of an attributable benefit for their gifting behaviour, give their donors the opportunity to be identified (Andreoni and Petrie, 2004).

Opposite to western culture and society, Islamic teachings reveal that showing off the good deeds to others from Islamic perspective to enhance one's own individual is not favourable nor encouraged. In fact, review of the relevant literature indicates that it is strictly condemned. "*O ye who believe! cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men, but believe neither in Allah nor in the Last*

Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guideth not those who reject faith"[1]. The Prophet said "'Allah does not accept any deed, except that which is purely for Him, and seeking His Face"[2]. Islam pays particular importance to the sole seek of Allah in giving and its hidden character more than any other deed. The Prophet (PBUH) reported on behalf of Allah the Almighty by saying "I am the One, One Who does not stand in need of a partner. If anyone does anything in which he associates anyone else with Me, I shall abandon him with one whom he associates with Allah"[3]. In fact, it is one of the seven people that Allah the Almighty will give them His shade on the Day of Resurrection when there would be no shade but the Shade of His Throne "… a man who gives in charity and conceals it (to such an extent) that the left hand does not know what the right has given …" [4].

However, there is one exception to reveal and show off good deeds and acts to others – this is where to do so might lead to encourage others to do the same and give charity generously as in the *hadith* reported that the Prophet (PBUH) said "Whoever introduces a good practice that is followed after him, will have a reward for that and the equivalent of their reward, without that detracting from their reward in the slightest. Whoever introduces an evil practice that is followed after him, will bear the burden of sin for that and the equivalent of their burden of sin, without that detracting from their burden in the slightest"[5].

Scale Creation Process

Based on above clear distinction about individual reputation as it applies in Islamic and non-Islamic culture, it is assumed that individual reputation motivation in the current research model has a negative effect on the donating behaviour of individual. To validate this assumption, validated scale items have been adapted from the existing literature to measure this construct "I donate money to charities because it makes me feel needed" "contributing money to charities enables me to obtain recognition" "sometimes I find myself donating to charities to gain social prestige" (Konrath and Handy, 2018) .

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[1] Holy Quran, 2:264
[2] Sunan an-Nasa'I, Hadith 3140
[3] Sahih Muslim, Book 15, Hadith 58
[4] Sahih al-Bukhari, Book 1, Hadith 449
[5] Sunan Ibn Majah, Vol. 1, Book 1, Hadith 207.

The literature shows that there have been fewer attempts to develop validated scales to measure the effect of motives to enhance individual reputation as a precursor to positive individual giving behaviour (Konrath and Handy, 2018; Grace and Griffin, 2009). A study in which the authors attempted to measure the individual reputation motive - but from consumer behaviour perspective and in particularly measuring individual differences in conspicuous consumption orientation (Chaudhuri et al, 2011) was identified and explored through literature review. But the study was deemed irrelevant to the scope of this research because of the photo-elicitations technique used by the authors for item generation, selection and content validity which cannot be applied or suitable in the discipline of this study. In addition, the generated items cannot be adopted nor can be modified or amended to measure reputation as a motive to positive individual giving behaviour.

Justification for the Scale Creation Process Adopted

Konrath and Handy (2018) represents one of the fewer and more recent attempts to develop a comprehensive and theoretically driven validated scale of motives to donate. The authors identified two types of motives influencing charitable giving; motives related to public benefits include altruism, trust and social (e.g., making friends or family happy); and motives related to private benefits include social (e.g., avoidance of group censure), egoism (e.g. individual reputation), fiscal constraints, guilt, and self-esteem. The scale items related to reputation in this study deemed to be relevant to the scope of this research based on the Islamic perspective assumption that there is negative causal link between individual reputation and donor giving behaviour. Therefore, three of the six scale items generated to measure the reputation construct in this model, as shown in Appendix 1, have been adapted from this study. The other three items are a new scale have been developed reflecting the fact that giving donations from Islamic perspective to enhance one's own individual is not favourable nor encouraged "Showing off donations is a kind of hypocrisy and forbidden in Islam" – but the opposite "hiding my donations from being seen or noticed by others will increase my rewards in the day after" or aiming to motivate others to donate.

Personal Satisfaction:

Personal satisfaction is one of the most important motivational factors behind charitable giving (Opoku, 2013) demonstrating that individuals can feel better after donating and helping others (Bruce, 1994). Feeling of satisfaction can be seen from two dimensions. The first is the individual's pleasurable response to a product or service provided to them. This

dimension reflects the definition of satisfaction adopted by Oliver (2010) "the consumer's fulfilment response. It is a judgement that a product/service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment" (Oliver 2010, p. 8). The literature shows that customer satisfaction is considered a determinant of customer loyalty (from a marketing perspective a behavioural outcome to stay with the relationship and organisation into the future) (Garbarino and Johnson 1999; Jones and Sasser 1995) and an antecedent that defines the relationship between the donor and the charity (Walters, 2008). This dimension can be linked to what have been established earlier (see page 174) that behaviours and attitudes (dealings named as "*muamalat*") which govern and determine the relationships between Muslim and others including entities.

The second dimension is the positive feeling that individuals will get when they participate in behavioural acts such as charitable giving, which will motivate them pursue their passions, preferences and personal involvement "(Breeze, 2013). This concept and aspect of personal satisfaction is clearly articulated and reflected in Islamic literature. Positive feelings and feelings of satisfaction arising from helping others (Baqutayan et al, 2018, p. 88).

Islam considers a person's feeling of satisfaction to be the result of something good that they have done for themselves or for others, and it pleases Allah the Almighty, to be the blessing and gift of Allah in this world of life "*Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do*"[1].

Scale Creation Process

Measurement of the level of personal satisfaction in the research model shown in Figure 30 should contribute to the two dimensions described above.

The revised and adapted scales presented in Appendix 1 are therefore compromises a pool of five items. The first three items contributing to the first dimension of the construct, are adapted and widely used in the literature (Skarmeas and Shabbir, 2011; Naskrent and Siebelt, 2011). The other two items are new scales developed to contribute to the second dimension of the construct originated from the meaning in the Holy Quran verse "*Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life,*

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[1] Holy Quran, 16:97.

and We will surely give them their reward [in the Hereafter] according to the best of what they used to do", and the comment made by Ibn al-Qayyim (the famous Islamic scholar) on this verse "The kindness of the soul, and the pleasure of the heart and its joy, and its pleasure test and joy, and its reassurance and rejoice, and its light, and its expansion and well-being from leaving forbidden desires and false suspicions, which is the real bliss on the truth .." (Ibn al-Qayyim, 2008, p. 280).

Justification for the Scale Creation Process Adopted

The scales developed or adapted and used to measure the construct and presented in the literature contribute more to the first dimension of satisfaction (Opoku, 2013; Skarmeas and Shabbir, 2011; Hon and Grunig, 1999; Naskrent and Siebelt, 2011). However, there is still a gap in the literature in identifying measures that can measure and contribute to the second dimension of the feelings of satisfaction resulting from something good that a person has done for himself or for others.

Personal Values:

Rokeach (1968) defined a value as "a centrally held, enduring belief which guides actions and judgments across specific situations and beyond immediate goals to more ultimate and end-state of existence", (Rokeach, 1968, p 16). The literature shows that values have a persistent influence on individuals' behaviours and lives across a wide variety of areas, including monetary giving (Bennet, 2003; Beatty et al, 1991; Beatty et al., 1985; Homer and Kahle, 1988). Kahle has adopted a measure of nine personal values known in the literature as List of Values (LOV) which are: self-fulfilment, self-respect, sense of accomplishment, being well respected, security, sense of belonging, warm relationships with others, fun and enjoyment of life and excitement (Kahle, 1983). Other scholars classify values into two types; internal and external values (Limon et al. 2009; Orth and Kahle, 2008). Internal values include self-fulfilment, self-respect and sense of accomplishment while external values include being well-respected, a sense of belonging, and warm relationships with others (Webb and Wong, 2014).

Previous findings established in the literature review indicate that "value segments across cultures are consistent in their behaviours and attitudes on a relative basis within their cultures; thus, one's personal values may be more relevant than one's environment or culture in reported gift-giving behaviours" (Beatty et al, 1991, p. 151). Hence, personal values from Islamic perspectives are linked with pleasing Allah the Almighty and an obligation to a religious duty which is the key motivations for giving and helping needy people.

Islam came to promote the values in individuals, enrich morals and goodwill and emphasize virtue. The Prophet (PBUH) said, "I was sent to perfect good characters"[1]. Some of the values noted and adopted by Kahle (1983) are rooted, enriched, and reflected in Islamic teachings. *Sense of accomplishment, sense of belonging, self-fulfilment and excitement* are values that result from the feel and satisfaction of pleasing Allah the Almighty and answering His call to help those in need and poor. The *sense of accomplishment* value is reflected in the saying of the Prophet (PBUH) "Whoever relieves a Muslim of a burden from the burdens of the world, Allah will relieve him of a burden from the burdens on the Day of Judgement. And whoever helps ease a difficulty in the world, Allah will grant him ease from a difficulty in the world and in the Hereafter. And whoever covers (the faults of) a Muslim, Allah will cover (his faults) for him in the world and the Hereafter. And Allah is engaged in helping the worshipper as long as the worshipper is engaged in helping his brother"[2], the value *sense of belonging* is noted in the *hadeeth* "Muslims are equal in respect of blood. The lowest of them is entitled to give protection on behalf of them, and the one residing far away may give protection on behalf of them. They are like one hand over against all those who are outside the community. Those who have quick mounts should return to those who have slow mounts, and those who got out along with a detachment (should return) to those who are stationed"[3], while *warm relationships with others* reflected in "A believer is like a brick for another believer, the one supporting the other"[4], and finally *excitement* and happiness is articulated in the saying "the most love people to Allah, the most benefactors to others, and the most love deeds to Allah the Almighty is a pleasure you bring to a Muslim, revealing him from trouble, or pay off a debt on behalf of him, pushing back from him a hungry. And to go with my brother helping him in his need, is most love to me from being praying in this mosque a month"[5].

Scale Creation Process

The scales developed and adapted to measure values described and presented above in this study are shown in Appendix 1, where a pool of six scale items is proposed. One has been adapted from Konrath and Handy (2018). Another scale item has been adapted and modified from Kahle et al (1989). The other four items are new scales that have been developed to contribute to the values promoted and presented in the Islamic teachings such as excitement,

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[1] Sahih (Al-Albani), Book 1, Hadith 14.
[2] Jami` at-Tirmidhi, Book 27, Hadith 36.
[3] Sunan Abi Dawud, Book 15, Hadith 275.
[4] Sahih Muslim, Book 45, Hadith 83.
[5] Narrated by Al-Tabarani in his book "The Middle Glossary", Hadith 6026.

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sense of belonging to the society, sense of accomplishment, and warm relationships with others.

Justification for the Scale Creation Process Adopted

The List of Values (LOV) was used as a key value measurement instrument in the study of consumer behaviour (Kahle and Kennedy, 1989; Beatty et al, 1991; Beatty et al, 1985) and other disciplines including donating behaviour (Opoku, 2013; Bennett, 2003; Webb and Wong, 2014; Konrath and Handy, 2018). Konrath and Handy in their study of developing and validating of the motives to donate scale found non-significant path between the value of self-fulfilment and donating behaviour (Konrath and Handy, 2018, p. 355). (Opoku (2013) explored only the value of excitement as an item to measure the effect of personal satisfaction on the donating behaviour of young people.

Bennett (2003) used Kahle's (1983) list of values (LOV) to study their effects on individual donors, especially their selections of specific charities to be donated to them. He argued that both personal values and other factors had a strong impact on the charitable organisation choices of the individuals (Bennett, 2003, p. 12). He concluded that the possession of certain personal values and/or inclinations was positively and significantly correlated with individual preferences including personal values vis-a-vis the charity organisational values most valued by the respondents. People who were respected achievement (accomplishment, security, self-respect and well-respect) prefer to donate to a charity that believed to be exciting, innovative, adventurous and highly competitive. While hedonists (value excitement and fun and enjoyment) favoured the charity values adventurousness and entrepreneurialism and empowering the people that the charity seeks to help. In addition, high-individualism, and inner self-esteem (self-respect, sense of belonging and self-fulfilment) respondents admired charities that sought to empower beneficiaries, plus those that valued 'thinking people'. Individuals of all inclinations and personal value rankings admired charities that believed in making beneficiaries independent and self-sufficient, making beneficiaries feel good about themselves, and looking after every aspect of the life of a beneficiary (Bennett, 2003, p. 24).

In their study, Webb and Wong (2014) explore the values and attitudes associated with donation behaviour and their consequences on the donor's subjective well-being. They found individuals who value warm relationships with others are more likely to have an empathetic attitude and donate money to charities (Webb and Wong, 2014, p. 65). The authors did not find a significant path between internal values (self-fulfilment, self-respect, and accomplishment)

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and donating behaviour. As for the external values (being well respected, security, a sense of belonging, and warm relationships with others) the authors found a positive significant path between warm relationships with others and donation behaviour. The results show a non-significant path between fun and enjoyment values and donation behaviour (Webb and Wong, 2014, p. 77).

The new scales created to measure the four values; excitement, sense of accomplishment, sense of belonging and self-fulfilment are contributing to the meaning and definitions of these constructs in Islamic teachings. The value of excitement is articulated in the scale item "Revealing person from trouble, or pay off a debt on behalf of him, or pushing back him from a hungry always makes me feel excited" which is a reflection of the saying of the Prophet (PBUH) "the most love people to Allah, the most benefactors to others, and the most love deeds to Allah the Almighty is a pleasure you bring to a Muslim, revealing him from trouble, or pay off a debt on behalf of him, pushing back from him a hungry. And to go with my brother helping him in his need, is most love to me from being praying in this mosque a month"[1].

The scale item "Helping and supporting needy and poor people enhances the feeling of belonging to the society" contributes to the value of sense of belonging which is reflected in the Prophet's (PBUH) saying "Muslims are equal in respect of blood. The lowest of them is entitled to give protection on behalf of them, and the one residing far away may give protection on behalf of them. They are like one hand over against all those who are outside the community. Those who have quick mounts should return to those who have slow mounts, and those who got out along with a detachment (should return) to those who are stationed"[2].

The scale item "Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life" contributes to the value of sense of accomplishment. This is reflected in the saying of the Prophet (PBUH): "Whoever relieves a Muslim of a burden from the burdens of the world, Allah will relieve him of a burden from the burdens on the Day of Judgement. And whoever helps ease a difficulty in the world, Allah will grant him ease from a difficulty in the world and in the Hereafter. And whoever covers (the faults of) a Muslim, Allah will cover (his faults) for him in the world and the Hereafter. And

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[1] Narrated by Al-Tabarani in his book "The Middle Glossary", Hadith 6026.
[2] Sunan Abi Dawud, Book 15, Hadith 275.

Allah is engaged in helping the worshipper as long as the worshipper is engaged in helping his brother"[1].

Finally, the scale item "Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society" contributing to the value of warm relationships with others Muslim individuals should have among themselves. Such value is well presented in both Holy Quran "*The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy*"[2] and the saying of the Prophet (PBUH): "Muslims are equal in respect of blood. The lowest of them is entitled to give protection on behalf of them, and the one residing far away may give protection on behalf of them. They are like one hand over against all those who are outside the community. Those who have quick mounts should return to those who have slow mounts, and those who got out along with a detachment (should return) to those who are stationed"[3]

Self- Esteem:

Esteem needs form one of the five tiers in the model of personal needs developed by Maslow (1987). He classifies self-esteem into two categories: esteem for oneself (dignity, achievement, mastery, independence) and the desire for reputation or respect from others (e.g., status, prestige). Rosenberg (1965) defines self-esteem as "an individual's overall self-evaluation of their own worth" (Wallace et al, 2017, p. 2008). Blascovich and Tomaka (1991) define self-esteem as "the extent to which one prizes, values, approves, or likes oneself" (Blascovich & Tomaka, 1991, p. 115)

The literature shows that variables such as 'importance' self-esteem and recognition have often been identified as key motivations for giving (Haggberg, 1992; Kotler and Andreasen, 1987; Dowd, 1975). The literature also shows that self-esteem is positively associated with self-oriented conspicuous donation behaviour (CDB), and people with high self-esteem are likely to mention charity brands, only when those charities have personal meaning (Wallace et al, 2017, p. 2019).

The literature review shows that self-esteem from Islamic perspective is one dimension of the meaning and definition of the Arabic term *muru'ah* (see page 86). It is a virtue and an ethic Islam encourages and calls for. Al-Mahameed defines *muru'ah* (human honor) as "as a high-

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[1] Jami` at-Tirmidhi, Book 27, Hadith 36.
[2] Holy Quran, 49:10
[3] Sunan Abi Dawud, Book 15, Hadith 275.

value moral, used by writers in praise, and by scholars of ethics and psychology in the dignity of morality and self-esteem" (Al-Mahameed, 1995, p. 337). The famous Muslim scholar and jurist al-Māwardī (972-1058 CE) underlies the origin of *muru'ah* saying: "deriving the name of *muru'ah* from the words of the Arabs indicates its virtue for them, and its greatest influence inside themselves, and it has two dimensions: one, derived from *muru'ah* and the human, as if it was taken from humanity, and the second dimension it is derived from "*mari'*" the oesophagus or gullet, which is what human can swallow from food, because of its goodness to the body, the term *muru'ah* has been taken from it because of its goodness to the soul" (al-Māwardī, 1981, p. 30).

On the basis of the above conceptions from an Islamic viewpoint, there are three dimensions that can capture the meaning of self-esteem; dignity, humanity and morality.

Scale Creation Process

Rosenberg study (1965) is an early attempt to develop scales to measure self-esteem. The Rosenberg Self-Esteem Scale, a widely used self-report instrument for evaluating individual self-esteem, was investigated using item response theory (Little et al, 1997). The scale consists of ten items or statements dealing with an individuals' general feelings about themselves. The Rosenberg scale was partially utilized by Wallace and others to measure self-esteem as an antecedent that influences conspicuous donation behaviour CDB (Wallace et al, 2017, p. 2012).

The literature shows that most of the studies conducted to develop validated scales to measure the effect of self-esteem are in disciplines such as social psychology (Clary et al, 1998), social and personality (Rosenberg, 1965), Marketing (Wallace et al, 2017; Dowson, 1988), and with only one attempt to develop a scale in non-profit (Konrath and Handy, 2018). A pool of twenty-one scale items found in existing literature that measure self-esteem are shown in Appendix 1. None of the scale items in the existing literature (Rosenberg, 1965; Wallace et al, 2017; Dowson, 1988; Clary et al, 1998; Konrath and Handy, 2018) have been used to measure self-esteem. In fact, three new scale items have been developed to contribute to three dimensions of the construct.

Justification for the Scale Creation Process Adopted

In their paper, Konrath and Handy develop and validate a comprehensive self-reporting scale of why people make charitable donations. They concluded that both guilt and self-esteem are not among the most psychologically key factors for people to make donation decisions (Konrath and Handy, 2018, p. 357). Dowson (1988) concluded that the scale developed to

measure self-esteem as a motivator of charitable giving was low in reliability due to an inadequate number of items. The author calls for further studies to improve the reliability and validity of self-esteem motivation measurement scales by generating additional items (Dowson, 1988, p. 35). The scales developed by Clary and others (1998) reflect, in the second category of self-esteem classified by Maslow (1987), the desire for reputation or respect from others (e.g. status, prestige).

The measures in the existing literature are far from capturing the dimensions of self-esteem from an Islamic perspective. New scale items have therefore been developed to contribute to these dimensions. Dignity and humanity can be measured by "When I support those in need, I feel a deep positive humanity and dignity" while morality can be measured by "Charity donation helps me to strengthen moral values to those in need of help" and "When I help others, I express my positive morals as a Muslim.".

Trust:

There is a various definition for trust in the contemporary literature. These definitions vary according to the discipline and perspective from which trust is viewed. The definition of trust adopted in this research is the Hosmer (1995) since it is clearly relevant to the non-profit sector. He defined trust as "the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange" (Hosmer, 1995, p. 393). Hence, two dimensions for the construct trust can be derived from this definition. First, the level of confidence a person, group or firm have upon another person, group or firm who accepted such duty. Second, the recognition and ability to protect the rights and interests of those who put their confidence upon them.

As cited earlier in the literature review, trust and trustworthiness are the values and characters that Islamic teachings encourage, call for and praise. The Holy Quran contains many verses that reflect the meaning and importance of trust and trustworthiness (see pages 53 to 57). The meaning of trust in Arabic is depositary or loyalty (Fairuzabadi, 2005) and opposite to betrayal (Ibn Mandhoor, 1993). The trust was said *amannah*[1] and so on, and the plural is a name for

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[1] *Amanah*, in the closest literal English translation, means fulfilling or upholding trusts. Al-Amanah or "The Trust" has a broader Islamic meaning. It is the moral responsibility of fulfilling one's obligations due to Allah and fulfilling one's obligations due to Allah's slaves. It also means "free will."
Source: https://www.definitions.net/definition/amanah

what the human being believes in, towards the saying of Allah the Almighty: "*and betray your trusts*"[1] means what you trusted and saying: "*We have offered trust over the heavens and the earth*"[2] (Fairuzababdi, 2005; Ibn Mandhoor, 1993; Al-Asfahani, 2009). The act of trust is "to exempt the person himself or herself from acting with the money and others in which the person has, and what is documented in his or her position from things that are prohibited from using or spending with the capacity to do so, and to return what is deposited with the depositary" (Al-Jahidh, 1989, p. 24). Al-Kafawi said: "All that have been imposed on the servants is trust, such as prayer, *zakat*, fasting, loan payment, and trusts" (Al-Kafawi, 1998, p. 187).

Trust therefore includes "everything that Allah has entrusted to you and has ordered you to take care of it. This includes preventing your physical faculties from engaging in anything that is not pleasing to Allah and guarding anything that has been entrusted to you that has to do with other people's rights and dues" (ash-Shinqeeti, 2005).

Charitable organizations act as trustees on behalf of individual donors, so donations collected and managed by these organizations from an Islamic point of view are trusts that are obliged to look after, uphold and fulfil the rights of donors and benefactors. Trust is therefore a fundamental value and character that not only should every individual have but should also be extended to charities. The donations are trusts that should not be put in the hands of those who cannot carry and use them in the appropriate way. Therefore, charitable organizations from the Islamic point of view must be judged and trusted on the basis of many factors, including; whether or not they will use the money they collect wisely; the donations they collect is for causes that respect and pursue Islamic principles and values; fulfil the conditions and instructions of Islamic religion on the various aspects of Islamic philanthropy.

Based on the above concepts and meaning of trust from an Islamic perspective, four dimensions can be derived from the definition of trust. First, level of confidence the individual donor has with charitable organisations. Second, the causes the charitable organisations solicitating and appealing for. Third, the appropriateness usage of the donated funds by the organisations. Fourth, whether the practices and principles of these charities are in line with Islamic values and principles or not.

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[1] Holy Quran, 9:27
[2] Holy Quran, 33:72

Scale Creation Process

The literature reveals that trust has been measured in different disciplines such as non-profit fundraising (Konrath and Handy, 2018; Sargeant and Lee, 2004; Bennett, 2013; Sargeant et al, 2006; Naskrent and Siebelt, 2011), marketing (Hassan et al, 2018;; Skarmeas and Shabbir) and public relations (Hon and Grunig, 1999). A pool of thirty-eight scale items found in existing literature that measure trust in charities are shown in Appendix 1. Nine scale items have been adopted and developed to measure the construct in which seven scale items have been adapted from the existing literature; five items adopted from Konrath and Handy (2018) and two from Hassan and others (2018). The last two are new scale items that have been developed to contribute to some of the dimensions of the trust definition from an Islamic point of view.

Justification for the Scale Creation Process Adopted

Scale items adopted from existing literature have been chosen to contribute to one or more of the construct dimensions. Items were selected from the most recent published works (Konrath and Handy, 2018; Hassan et al, 2018). The study by Konrath and Hand (2018) is specifically intended to develop and validate a broad self-reporting scale of why people make charitable donations. While Hassan and others (2018) is a study conducted in Malaysia (i.e., a country with a majority Muslim population) with some form of similarity to this research context. The scale items chosen to contribute to three dimensions of the structure; the level of confidence of individual donors to charitable organisations; the good causes of charitable organisations pursuing and appealing to; and the appropriateness of the organisations to use the donated funds. The two newly created scale items contribute to the fourth dimension of the construct, whether or not the practices and principles of these charities adhere to Islamic values and principles.

The other published studies containing measures of trust have been disregarded for various reasons. Although the study by Sargeant and Lee (2004) is considered to be one of a few attempts to establish a systematic, accurate and rigorous scale to measure trust and commitment. The intention of the authors was to determine the nature of the relationship between trust, commitment, and behaviour, which focuses on behaviours indicative of trust an objective is not considered or aimed by this research author. Research by Hon and Grunig (1999) is all about providing guidance and recommendations on how to assess the efficacy of public relations. Other studies (Sargeant et al, 2006; Skarmeas and Shabbir, 2011; Naskrent and Siebelt, 2011) have developed and adopted scales similar to those taken from the two most recent works published by Konrath and Handy (2018) and Hassan and others (2018).

Commitment:

The literature reveals that commitment is the most influencing factor of donor retention (Ganesan et al, 2005; Bhattacharya et al, 1995) and the construct "commitment" might have a significant role to play (Sargeant and Woodliffe, 2004; Morgan and Hunt, 1994). Sargeant (2001) argued that factors such as the quality of service and the perceived impact on the cause of previous donations would drive loyalty

There is inconsistency among scholars in the growing body of literature on the construct of commitment, and its composition may vary by context (Fullerton, 2003). Consequently, there is a clear diversity in the definitions of commitment (Sargeant and Woodliffe, 2005). However, the definition by Naskrent and Siebelt is adopted in this study. They define donor commitment as "the psychically caused attachment or obligation of the donor with regards to the supported NPO, which the donor demonstrates by the appreciation of the relation and a sustainable desire to engage in the continuity of the relation with the NPO" (Naskrent and Siebelt, 2011, p. 761).

The results from the literature show that there is a significant positive causal link between the degree of commitment and donor giving behaviour. The results also indicate that the trust in the charitable organisation is a driving factor toward the commitment to the charitable organisation (Sargeant et al, 2006, p. 162).

Commitment construct can be measured by identifying the different types of commitment which have been explored thoroughly in the literature (Gundlach et al, 1995; Naskrent and Siebelt, 2011). The literature reveals that there are three types of commitment: the normative, the calculative, and the affective type of commitment. These types have been explored and extensively in the literature review chapter (see pages 58-61)

Islamic teachings encourage every individual Muslim to do good deeds, make more of them, and endure them. Aisha the wife of the Prophet (PBUH) reported: "The Prophet (PBUH) was asked, what deeds are loved most by Allah?" He said, "The most regular constant deeds even though they may be few." He added, 'Don't take upon yourselves, except the deeds which are within your ability"[1].

The word commitment in Arabic has several meanings but all are similar. It means enduring, sustained, or continuous engagement. It means also obligatory as Allah the Almighty in the

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[1] Sahih Al-Bukhari, Book 81, Hadeeth 54

Holly Quran say "*Say what my Lord does not care for you, without your prayers, and you have lied, and it will be obligatory*"[1]*.* In the Arabic Universal Glossary of Meanings: he is obliged to the thing means he is fixed and lasted for it[2] (Anees et al, 2004).

There is a similarity in the meaning and definition of commitment between the non-Islamic literature and the Islamic literature. The common one between the two definitions is the obligation of the individual to perform a donating behaviour.

Scale Creation Process

Measuring scales for commitment have been developed in a variety of disciplines, including public relations (Hon and Grunig, 1999), marketing (Skarmeas and Shabbir, 2011) and non-profit and fundraising (Sargeant and Lee, 2004; Sargeant et al, 2006; Naskrent and Siebelt, 2011). In these studies, there is a pool of twenty-three scale items which can measure commitment shown in Appendix 1. Six scale items were adopted and developed to measure the construct in which five scale items were adapted from existing literature: three items from Sargeant, Ford and West (2006), one from Skarmeas and Shabbir (2011), and one item from Naskrent and Siebelt (2011). The sixth is new scale item that has been developed from an Islamic point of view to contribute to the definition and meaning of commitment.

Justification for the Scale Creation Process Adopted

Three indicators were used to make the selection of scale items from existing literature. Firstly, the study discipline in which those scales were developed or adopted. Second, the recent studies the most appropriate scales to use and adopt. Third, the scales that contribute more to the meaning and definition of the construct of commitment from an Islamic perspective will be the ones to be selected and adopted.

Based on the above indicators, the scale items developed by Hon and Grunig (1999) were discarded as these items measure commitment from the perspective of public relations effectiveness which is a different discipline from the current research discipline. Five scale items used in recent studies have been selected (Naskrent and Siebelt, 20111; Skarmeas and Shabbir; Sargeant et al, 2006). These items contribute to the meaning and definition of commitment from both Islamic and non-Islamic perspectives such as loyalty, obligation, and enduring relationships with non-profit organisations. The newly created scale item "I choose to make a regular donation, even if it is a small donation" is in line with the context of the

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[1] Holly Quran, 25:77
[2] Intermediate Dictionary Arabic, page 823

Prophet's saying (PBUH) about commitment to good deeds "... what deeds are loved most by Allah?" He said, "The most regular constant deeds even though they may be few." He added, 'Don't take upon yourselves, except the deeds which are within your ability"[1].

Efficacy and Efficiency:

The efficiency of charitable organizations comprises both efficiency in fundraising and program expense ratios, Previous studies posit the hypothesis that a charity is more efficient when a higher percentage of its spending is allocated to its programs and outputs, and less goes to fundraising and general management expenses, whilst donors consider administrative expenses as a price for channelling donations to beneficiaries (Weisbrod and Dominguez, 1986), suggesting that the same for-profit market mechanisms apply for non-profit organizations. Other studies have found that non-profit managers tend to understate fundraising expenses to appear more efficient to attract donations (Krishnan et al., 2006).

The efficacy of a charity has been defined as "expectation that the donation, regardless of the amount, will help alleviate from afflictions or will contribute to the resolution of a social ill" (Beldad et al., 2015, p. 449). Research suggests that individuals' belief that their donation will help alleviate beneficiary suffering or make difference strongly affects their willingness to donate (Bekkers and Wiepking, 2011b; Diamond and Kashyap, 1997; Duncan, 2004).

The review of Islamic teachings shows that the meaning of the terms efficacy and efficiency mentioned in the holy Quran is synonymous to the term perfect "*Itkaan*" in Arabic means mastery. The mastery of the work is a great Islamic value, as it maximizes the works and weighs heavily, and the lesson in the hereafter is the value and weight of works, not their many, and the Holy Quran and the Sunnah of the Prophet (PBUH) highlighted the importance of mastery in the work. Allah the Almighty created death and life to test humans if they are doing their work and deed efficiently *"[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving*"[2]. The Prophet (PBUH) said "Allah love one of you if he is mastering his work [perfect his work]"[3].

From the Islamic perspective, it is therefore a condition for anyone who has the authority to choose and employ people to do work and duty to serve the public. Ibn al-Ref'ah a famous Islamic jurist in his jurisprudence text book "Kifayat al-Nabeeh" make this condition very clear

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[1] Sahih Al-Bukhari, Book 81, Hadeeth 54
[2] Holy Quran, 67:2
[3] Silsalat al-Ahadeeth al-Sahihah by Sheikh al-Albani, Hadith 1113.

for any ruler or a person of authority to employ others by saying "He should employ only who is safe, trustworthy, knowledgeable, and efficient in what he does and the works he is in charge of, based on the saying of the Prophet (PBUH) "Any man whom Allah has given the authority of ruling some people and he does not look after them in an honest manner, will never feel even the smell of Paradise"1 (Ibn al-Rif'ah, 2009, vol. 18, p. 30).

Based on the perceptions above, efficiency and efficacy of charitable organisations play an important role in attracting or distracting individual donors to donate to specific organisations. There are two dimensions that donors need to look at in order to assess the efficiency of charities. First, determining the fundraising ratio. Second, the identification of administrative expenses including charity overheads. The donors will need to look at two aspects or dimensions while assessing the charity's efficacy. First, they need to evaluate the capacity of these charities to deliver their donations to the poor and the needy. Second, these charities must be assessed as having been successful in alleviating the misery of the beneficiary (Bekkers and Wiepking, 2011b; Diamond and Kashyap, 1997; Duncan, 2004).

Scale Creation Process

Developing measurement scales for both efficiency and efficacy should be done to contribute to the dimensions of each of the above-mentioned and defined constructs. There are numerous attempts to measure efficiency and efficacy in non-profit and fundraising disciplines (Basil et al, 2008; Bekkers et al, 2018; Sargeant et al, 2004; Hassan et al, 2018; Bennett, 2013). A pool of twenty-six items found in existing literature measuring efficiency and efficacy as shown in Appendix 1. Eight scale items were adopted or developed to measure the constructs in which three items were adopted from Bekkers and others (2018), Sargeant and others (2004), and Bennett (2013). Two scale items were adopted but with a minor modification of the terminology from Hassan and others (2018) and Sargeant and others (2004). The latter three are new scale items.

Justification for the Scale Creation Process Adopted

The dimensions of both of the above mentioned and identified constructs were the basis for selecting and developing the scale items. The scale items developed by Basil and others (2008) were discarded and not used in the adopted scale because these items measure the donor's self-efficacy, rather than the charitable organisation's efficacy.

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1 Sahih al-Bukhari, Book 93, Hadith 14.

Three scale items contribute to the charity's ability to alleviate the suffering of the beneficiary, one adopted by Bekkers and another (2018) 'Qatari charities contribute effectively to solving world problems' and one adopted by Sargeant and others (2004) 'Charities do good things for the community' and one adopted by Bennett (2013) "The services Qatari charities provide to its supporters and beneficiaries are generally of a very high standard".

The remaining five scale items contribute to the charitable organisation's efficiency dimensions. Two of those scale items adopted by Sargeant and others (2004) "Much of the money donated to Qatari charities is wasted" and Hassan and others (2018) "Qatari charities wisely use donated funds" while the other three are new scales as stated.

Solicitation:

Solicitation refers to how charitable organisations compete for individual donations (Dawson, 1988). It is related to types of fundraising activities or tactics applied by non-profits to raise monetary donations such as event marketing and direct mail sent to potential donors. Solicitation has been identified as one of the eight mechanisms that drives charitable giving (Bekkers and Wiepking, 2011).

Muslims are used to being solicited to give charity for different purposes and motives, as discussed and shown in the review of literature (see pages 90 to 92). Islam encourages people to respond positively to appeals and not repel if solicited to give to charity. Allah the Almighty say "*And as for the petitioner, do not repel [him]*"[1]. It was narrated that Jabir, one of the companions of the Prophet, said that "Never was the Prophet (PBUH) asked for a thing to be given for which his answer was 'no'"[2]. Solicitation to donate from an Islamic perspective can be made in various types and forms. When the Prophet migrated from Makkah to Madinah, he asked his followers from the Madinah people to donate and help the brothers and sisters of their fellow immigrants from Makkah using the brotherhood foundation. The feelings of altruism, beneficence and love were an integral part of this brotherhood, and they filled the new society with the most wonderful examples" Al-Ghazali, 1999, p. 202).

The Prophet (PBUH) often solicited charity from the believers by remembering and warning the penalty on the Day of Judgment and the appeal of compassion "Save yourself from Hell-fire even by giving half a date-fruit in charity"[3]. On another occasion He (PBUH) solicited

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[1] Holy Quran, 93:10.
[2] Sahih al-Bukhari, Book 78, Hadith 64.
[3] Sahih al-Bukhari, Book 24, Hadith 21.

charity giving using incentive and promise of great rewards in paradise "Who will buy the well of *Rumah* and dip his bucket in it alongside the buckets of the Muslims, in return for a better one in Paradise?"[1].

Scale Creation Process

In the literature, two published studies have been found which develop scales to measure solicitation for donations for charity purposes (Diamond and Noble, 2001; Bekkers et al, 2018). The existing literature shown in Appendix 1 has identified a pool of thirty-one scale items. Sixteen items were adopted and developed in which five of them were adopted from the existing literature but modified to reflect the type of solicitation used. Eleven are new scale items that were developed to contribute to the types of solicitation used by charities in Qatar.

Justification for the Scale Creation Process Adopted

The scales developed and adopted by Diamon and Noble (2001) measure the response of frequent charitable solicitations on individual donors. The aim of the study is more to examine the impact of multiple and excess solicitations on charitable contributions. In addition, the scale items have more to do with responding to excess solicitations than with the types of charitable organizations soliciting donations that are the aim of this research to adopt or develop scales to measure types of solicitations charitable organisations are using. Therefore, because of their irrelevance to the aim and purpose of this research these scales cannot be adopted.

Bekkers Et Al. (2018) present a recent and frequent panel survey aimed at estimating the volume and nature of giving and volunteering by Dutch households including individual giving that contains questions on solicitations for charitable contributions, helping behaviour, informal helping, and donations specifically made by the respondents themselves (Bekkers et al, 20). The survey contains eighteen questions identifying the types of solicitation applicable. Only five types of solicitation are relevant to the types and models of solicitation used in the State of Qatar by charitable organisations.

The eleven new scale items were developed to contribute to the types of solicitation used and applied by charitable organisations that differ from other types used in other contexts by charities, including Western countries. Charitable organisations in Qatar benefit from the latest technologies to solicit donations from individual donors, including the development of their

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[1] Sunan an-Nasa'I, Vol. 4Book 29, Hadeeth 3638.

own mobile applications, SMS, mass mail communication through social media such as WhatsApp, Facebook, Twitter, etc.

They also benefit from the facilities provided by some banks in providing individuals the option via the ATM machines to donate to certain charities. Some charities have their own self-service machine installed in large malls and hypermarkets in various locations. These devices function the same way as ATM, which allows individuals to navigate and search so that they can choose the project type, cost, location, type of beneficiaries for their donation. It is often argued in the professional sphere of charitable sector that individuals in Qatar are more likely to donate to charities that can demonstrate target beneficiaries' needs and demonstrate their capacities and abilities to deliver aid to the beneficiaries in an effective and convincing ways. Charities in Qatar usually send individual donors regular reports showing the progress and outcomes of the projects these individuals donated to. These reports include the stages of each project from the launch to the completion as well as photos, number and type of beneficiaries, geographical coordinates of the project (in case of projects such as water wells, funding/building schools or community centres or health centres, etc.) and other essential information that enhance the trust and commitment of individual donors towards these charities. Some charities offer detailed information of the beneficiaries like names and contact details, so can individual donors contact these beneficiaries whenever they want and wish.

Intention:

The literature reveals that the aforementioned antecedents that influence donating behaviour need to directly impact the behavioural intention of the individual to donate if actual donating behaviour is to be observed (Bennett, 2015, Kashif and De Run, 2015, Lee et al, 1999, Diamond and Good-Williams, 2002, Shukor et al, 2017, Anwar et al, 2014, Ranganathan and Henley, 2008). Antecedents can drive individuals towards helping others only if these individuals reach a level of willingness and determination to decide to perform giving behaviour – hence, an understanding of the nature and the role of intention in promoting giving behaviour might be deemed to be important.

Behavioural intention defined as "a person's subjective probability that will perform some behaviour" (Fischbein and Ajzen, 1975, p. 288). Ajzen claims that "intentions are assumed to capture the motivational factors that influence a behaviour. They are indications of how hard people are willing to try, of how much of an effect they are planning to exert, in order to engage in a behaviour, the more likely should be its performance" (Ajzen, 1991, p. 181).

Intention (*niyyah*), in Arabic language, means the aim. Al-Hattab describes intention as "what is heartily decided to be done whether it is an imposed deed or not. Also, al-Qurafi said in al-Zakhirah: It is that which the human-being heartily aims to do, so it is of the wish and decision type and not of the knowledge nor of the belief type" (Al-Hattab, 2003, p. 333).

Islamic teachings indicate that deeds are linked with intention, and that Muslims believe in the great importance of intention and its meaning for the remainder of their deeds, both of this world and of the hereafter. This is because all deeds are based on intention (see chapter four pages 160 and 161). Intention is therefore very important variable has been included in the revised model shown in Figure 30 and must be included in the study of the influence of antecedents including Islamic values on the individual donating behaviour.

Scale Creation Process

In the majority of existing literature the intention variable has been studied and investigated as a dependent variable determined by various antecedents (Bennett, 2015; Lee et al , 1999; Diamond and Good-Williams, 2002; Ranganathan and Henley, 2008; Shukor et al , 2017).

In chapter four, Development of Donor Behaviour Model, it was concluded that intention formation within the persons to help, driven by intrinsic determinants or other factors as stated in the model, is an important factor. The deeper decision is always to donate, and that can then be executed either directly by the donors themselves or indirectly through charitable organisations, and the act of doing so can have either mediated or non-mediated impact on intention (see page 167).

The literature has revealed a pool of thirteen scale items to measure intention (Basil et al , 2008; Basil et al , 2006; Smith and McSweeney, 2007; Bennett, 2013; Skarmeas and Shabbir, 2011). The five scales shown in Appendix 1 for measuring intention in the revised model are new and developed to contribute to the definition and meaning of intention as a mediating variable between antecedents (intrinsic factors) and the individual donor 's decision to donate.

Justification for the Scale Creation Process Adopted

The authors of the studies aim to develop scales to measure individual donor intention towards charities in the future (Basil et al, 2008; Basil et al, 2006; Smith and McSweeney, 2007; Bennett, 2013; Skarmeas and Shabbir, 2011). While in this research the aim in the model under investigation has been identified the intention as a mediating variable and significant factor affecting individual donating behaviour. Therefore, it is irrelevant to use or follow the scales in the existing literature to measure the influence of the intention variable on the donating

behaviour. New scales for reflecting and contributing to the meaning and dimensions of the intention to be developed from an Islamic perspective become of great interest and essential. Imam at-Termidhi narrated in his book "*Ash-Shama'il Al-Muhammadiyah*" "The Sublime Qualities of Muhammad" that the Prophet's companion Umar Ibn al-Khattab reported that "once a needy person came to ask the Prophet (PBUH) for his need. The Prophet replied: "I do not have anything at present. Go and purchase something on my behalf. When something arrives, I will pay for it". 'Umar said: "O Messenger of Allah, whatever you possessed you have already given away. Allah the Almighty did not make you responsible for that which is not in your means". The Prophet (PBUH) felt annoyed at this saying of Umar. Thereupon a person from among, the *Ansaar* said: "O Messenger of Allah, spend whatever you wish, and do not fear any lessening from the Lord of the 'Arsh (Throne)". The Prophet smiled and the happiness could be seen on his *mubaarak* (blessed) face due to the saying of the *Ansaari*. The Prophet then said: "Allah Almighty has commanded me to do this"[1]. This *hadeeth* indicates that the one always intends to donate but sometimes does not have something to give. In the other reported *hadeeth* "Save yourself from hell-fire even by giving half a date-fruit in charity"[2]. Giving half a date-fruit in charity will not fill an empty stomach or relieve the feeling of hunger, but it is all about demonstrating the significance of the intention to give in charity. These two Prophet's *hadeeths* specifically indicate that the primary importance is the intention to donate while the amount of the donation is of the secondary importance as it is subject to the individual donor's capability.

5.4   Conclusion Remarks

The procedures adopted and used in the identification and generation of scales items in this chapter concluded in a pool of 110 items that measure the 16 antecedent constructs influencing individual donating behaviour as shown in Appendix 2.

In the next chapter we turn to the third step of the content validation of the proposed model, judgement quantification of the scales identified in this chapter.

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[1] Ash-Shama'il Al-Muhammadiyah, Book 48, Hadeeth 13.
[2] Sahih al-Gukhari, Vol. 2, Book 24, Hadeeth 498.

CHAPTER SIX: JUDGEMENT QUANTIFICATION OF IDENTIFIED SCALE ITEMS

6.0   Introduction

The third step in the scales and measures development process is to validate the content of each scale item. This had been done through a panel of judges (Grant and Davis, 1997; Grant and Kinney, 1992). The panel of judges should be chosen from among the experts in the field of charity and fundraising (Webb et al, 2000; Sargeant and Lee, 2002). In order to prepare the panel of judges for the content validation process, the constructs and the scale items generated were presented in a table in which each construct is placed in a raw against the scale items that could measure it. In order to examine the validity of the content of the scale, the scale items generated should therefore reflect, sample and measure the domain of content. A table containing the definition of each construct and the dimensions of the definition will also be presented to the panel members.

Judgement is undertaken by a team of panel members deemed expert in the fields of research under consideration. Six expert judges were identified and invited to participate in the content validation of the scale items. Five of these expert judges responded positively and agreed to take part in the validation process. Four of these expert judges are scholars with PhD degrees directly relevant to this research domain, the fifth panel expert is a practitioner recognized as a leading expert in the field of philanthropy and Islamic philanthropy in particular.

6.1   Information Provided to Content Experts

After obtaining their initial acceptance to participate in the content validation process, the content expert judges received a detailed invitation letter from the researcher via e-mail outlining the scope and objectives of the research study and the stage reached so far in this research study with a specific emphasis on the revised research model and the scales developed to measure the constructs. The invitation letter also highlights the need for an expert opinion on the relevance, consistency, and accuracy of the content of the proposed scale. Finally, the letter concluded by inviting the candidate expert judge and asking if he or she would be able to participate in the content validation process (see Appendix 4). Upon receipt of a confirmation of the official acceptance by each expert judge to participate in the content validation, an email was sent to the content expert judges with the relevant notes and documents necessary to assist them in the scale/content validation process. The first and most important document submitted to each content expert judge is the "Reviewer Guidelines and Instructions" which guides and

assists the expert judge in following certain steps to carry out the content validation process (see Appendix 5).

The expert judges were first asked to read the "Overall View of the Research Topic" which will help them to understand the context of the research topic, purpose and aim of research, research methodology, model development and the development and generation of scales and measures. It has been emphasized that reading the overall view of the research topic is crucial for the understanding of the purpose and expected contribution of expert judge participation in the content validation process of the judgment – quantification (see Appendix 6).

In the second step, each expert judge was asked to read and review the document entitled 'Definitions and Dimensions of Constructs' as shown in Appendix 7. Construct content domain definitions would help the expert judge to compare each scale item to the definition (Grant and Davis, 1997). Each construct has two definitions; a definition identified and adopted in contemporary literature (conventional literature); and a definition from an Islamic perspective (presented and portrayed either in Islamic literature or in Islamic teachings). Each definition has a number of dimensions/ elements of definition that are assumed by the generated scale items to contribute to one or more of these dimensions. "Providing element definitions is an essential but often neglected aspect of the validation process. Such definitions clearly indicate the meaning of the desired elements, such as representativeness, clarity, and comprehensiveness, to be addressed by the content experts" (Grant and Davis, 1997, p. 272).

6.2 Guidance for Expert Panellist

Specific instructions to the content expert judge on how to fill out the scale review questionnaire shown in Appendix 8 were provided in step three. The review questionnaire was built on the basis of a sample developed and used in a previous study (Grant and Davis, 1997). The sample adopted has been modified to fit into the context of this study. For example, the content definitions for content expert judges who evaluated the social norms included (a) *representativeness*-the scale item reflects, samples, and measures the construct of social norms; (b) *comprehensiveness* of all dimensions of the content domain included in the instrument; and (c) *clarity* -the scale item is well-written, distinct, and at an acceptable reading level for individuals who are going to participate in the real survey that aims to test the model at later stage in this study (Grant and Davis, 1997, p. 272). Figure 33 is an example of a questionnaire for content expert judges who have validated the measures for social norms.

Figure 33 shows that "directions given to the expert judges are clear and concise, and address single elements (e.g., representativeness) rather than multiple elements that may confuse or bias responses of the content experts" (Grant and Davis, 1997, p. 272). To quantify the validity of the content, the content validity index used in the previous study (Hambleton et al, 1978) was adopted with a minor variation using a 5-point representative rating scale ranging from 1 (*not representative*) to 5 (*great representative*). Content validity shall be determined by the proportion of expert judges who, with either a 4 or 5, rate items as relevant or representative. The index for the representativeness of the total instrument should be the percentage of total items judged to be valid by obtaining a score of 4 or 5. A new valid content instrument should have a minimum content validity index of .80 (Davis, 1992).

Hence, the content expert judges have been asked to use the form "Review Questionnaire for a measure of constructs" as shown in Appendix 8 to complete the three following steps:

- In column 2 "*Representativeness*": Expert judge has been asked to judge how representative scale items are of the content domain of each construct by ticking one answer. In judging representativeness of the content items and based on the dimensions of each construct, the expert judge is asked to evaluate whether the items are appropriate for measuring each construct using five-point rating scale, with 1 *not representative* of the construct and 5 *a great representative* of the construct.

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Social Norms:** ▪ what most people do, and it motivates by providing evidence as to what will likely be effective and adaptive action ▪ rules or beliefs as to what constitutes morally approved and disapproved conduct	1= the item is <u>not representative</u> of Social Norms 2= the item needs <u>major revisions</u> to be representative of Social Norms 3= the item needs <u>minor revisions</u> to be representative of Social Norms 4= the item is <u>representative</u> of Social Norms 5= the item is <u>a great representative</u> of Social Norms	1= the norms are the inherited customs in which the successor imitates the ancestors 2= what people used to do and follow from every act that is common among them 3= Islam considers and looks at individuals living in the society as a one family and as social institution that includes beliefs, traditions and practices.	In your opinion as presented is the scale item clear?
1. When I give to charities, I feel more connected to my community	☐1 ☐2 ☐3 ☐4 ☐5 Comments:	☐1 ☐2. ☐3 ☐All Comments:	☐ Yes ☐ No Comments:
2. Others with whom I am close place a high value on helping and giving charity to those in need	☐1 ☐2 ☐3 ☐4 ☐5 Comments:	☐1 ☐2. ☐3 ☐All Comments:	☐ Yes ☐ No Comments:
3. Most people I know in Qatar give charity or donate money to charitable organisations	☐1 ☐2 ☐3 ☐4 ☐5 Comments:	☐1 ☐2. ☐3 ☐All Comments:	☐ Yes ☐ No Comments:
4. If I donated money to charities, the people closest to me would	☐1 ☐2 ☐3 ☐4 ☐5 Comments:	☐1 ☐2. ☐3 ☐All Comments:	☐ Yes ☐ No Comments:
5. In Qatar it is perceived as tradition and common norm to donate to charitable causes	☐1 ☐2 ☐3 ☐4 ☐5 Comments:	☐1 ☐2. ☐3 ☐All Comments:	☐ Yes ☐ No Comments:

Figure 33: Sample review questionnaire for a measure of Social Norms

- In column 3 "*Construct Dimensions*": Following the expert judge's evaluation of the item in which he or she evaluates representativeness, the expert judge is then asked to indicate the dimension/dimensions that the item measure (expert judge asked to tick one answer only).

- In column 4 "*Clarity*", the expert judge is asked to rate the clarity of each scale item on the questionnaire by choosing either *Yes* or *No*.

6.3   The Judgement Quantification Process Applied in this Research

Panellists were asked to apply a three-step process to judgement quantification of the identified scales. The first step is to ask the panel members to evaluate how representative the scale items are of the content domain of each construct. Engaging in this process the panel member should evaluate whether the items are appropriate for measuring each construct using a five-point scale, with 1 *no representative* of the construct and 5 *a great representative* of the construct.

In the second step, the panel member is asked to indicate the dimension/dimensions that the item measures. In the third step, the panel member is asked to rate the clarity of each scale item on the questionnaire by choosing either Yes or No. As the panel members complete this three stages evaluation process, at each stage of the process identified here they have the ability to comment about each of the answers they have chosen to provide as a response. These comments are focused on helping the researcher to improve these scales.

The outcome of this important step included within the overall scale development process is to try and ensure the creation of a set of scale items, each of which contributes to a specific construct.

6.4   Results and Discussion

The final scoring of the five expert panellists for the content validation is shown in Appendix 10. Scale items have been coded in relation of each construct. The expert panel members have been coded to be Exp_1 to Exp_5. Exp_1 represents of Dr Shariq Siddiqui, Exp_2 represents Dr Rafeel Wasif, Exp_3 represents Dr Maryam Saroughi, Exp_4 represents Dr Peter Grant and Exp_5 represents Dr Tariq Cheema.

Waltz et al. (1991) suggested that before assessing the validity of the content, investigators should first calculate the Interrater Agreement (IR) level. The number of agreements between content expert judges (all items rated 1 or 2 by panel members and all items rated 3, 4 or 5 by

panel members) is divided by the total number of items on the instrument (Martuza, 1977). Grant and Davis (1997) state that the levels of acceptable interrater agreement suggested in the literature vary from .70 (Davis, 1992) to .80 (Selby-Harrington et al, 1994). "If interrater agreement is unacceptable, the investigator should confirm content domain definitions and the use of the scale for scoring items by the panel members" (Grant and Davis, 1997, p. 272).

Appendix 9 shows that a total of **110** items had been rated by the panel expert judges in which **20** items have been rated with either 1 (*not representative*) or 2 (*major revisions needed to be representative*) by at least one panel expert judge. While the remaining 90 items rated by the five expert judges with a score of 3 (*minor revisions needed to be representative*), 4 (*representative*) or 5 (*great representative*). Using percent agreement method, the interrater reliability (IRR) level calculated is .818 which is acceptable according to the suggestion by Davis (1992), and therefore there is no need to confirm content definitions as suggested by Grant and Davis (1997).

As the interrater agreement level among content expert judges is acceptable, a content validity index (CVI) across expert judge scores is calculated. For the 90 items out of the 110 total items that have been validated by expert judges to be representative, the index for relevancy or representativeness of the total instrument is the percentage of total items judged to be content valid by receiving a score of 3, 4 or 5 (Grant and Davis, 1997). A new content valid instrument should have a minimum content validity index of .80 (Davis, 1992). Here, the calculated content validity index is .818 which is above the minimum index .80 suggested by Davis (1992).

6.4.1 Scale Items Rated for Minor Revisions Need

A Priori, it was decided first to retain the 78 items that have received a score of 4 or 5 by the content expert judges. Another 12 items rated by at least one expert judge with score of 3 that are still representative but need minor revisions are shown in Table 3 below.

Table 3: Items Scored with 3 by at least one panel expert

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
Religiosity	RE7	What Islam offers me most is comfort in times of trouble and sorrow.	5	3	4	4	4
	RE11	Donating and helping others is important for me because it is	5	3	5	4	4

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		encouraged and recommended in Islam.					
Altruism	ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it.	3	5	5	3	4
	ALT4	I believe in the principle that preferring others on oneself is a great value in Islam.	4	4	3	4	4
	ALT5	Muslim should gives charity and does not fear poverty	3	4	5	4	4
Empathy	EMP8	Muslim should be kind and always shows kindness towards poor and those in need.	5	3	5	4	4
Social Norms	SN4	If I donated money to charities, the people closest to me would.	5	4	5	4	3
Social Justice	SJ3	Money being taken from the wealthy and given to the poor contributes and helps to establish a just world.	4	5	3	4	3
Reputation	RPT1	Contributing money to charities enables me to obtain recognition®	5	5	5	3	4
Commitment	COM6	I choose to make a regular donation, even if it is a small donation	5	3	5	4	4
Personal Satisfaction	PS4	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.	5	5	5	3	5
Intention	INT2	I always conjure up the intention when I donate to the poor and needy.	5	5	5	3	4

As far as items RE7, RE11, ALT4 and ALT5 are concerned, four out of the five expert judges have coded them with a score of at least 4, while the fifth expert judge has coded them with a score of 3, but without providing any reasons or comments, which will be retained in this case with no need for revision. "Item EMP8 "Muslim should be kind and always shows kindness towards poor and those in need" rated by Exp-2 with score of 3 and commenting "It is not clear if the person has empathy themselves". In Islamic teachings, it has been revealed that kindness is one of the dimensions that contributes to the definition and meaning of empathy. Kindness is meant to have mercy on one another through the brotherhood of faith, not because of anything else (al-Asqalani, 1987, p. 454). Therefore, showing kindness to the poor and those in need is an expression of the true Muslim's empathetic attitude and had been expressed in the Prophet's (PBUH) saying, "The believers in their mutual kindness, compassion and sympathy are just like one body. When one of the limbs suffers, the whole body responds

to it with wakefulness and fever"[1]. It is for this reason the scale item will be retained in the final pool of items.

Item ALT3 "I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it" has been coded by Exp_1 with a score of 3 while Exp_4 queries if this question a too much repetition of the question RE11 that measures religiosity "Donating and helping others is important for me because it is encouraged and recommended in Islam" The fact that item RE11 is intended to link between donating behaviour and religiosity, while item ALT3 is intended to represent that the purpose of individual altruistic behaviour from an Islamic point of view is "preferring others to himself in spite of the gain of himself, which is the greatest brotherhood" (Al-Jurjani, 1973, p 37) for the sake of the satisfaction of the Merciful Allah the Almighty, even if he is in need.

The item SJ3 "Money being taken from the wealthy and given to the poor contributes and helps to establish a just world" to measure social justice coded by two expert judges with a score of 3 with a comment from Exp-3 arguing that the statement is vague and indefinite because it is unclear as it refers to a voluntary or compulsory act. The comment is valid since it is possible to extend the statement to a particular type of Islamic philanthropy that is a compulsory Zakat. Therefore, to be read as "Zakat being taken from the wealthy and given to the poor contributes and helps to establish a just world" the statement should be revised.

Item RPT1 that measures reputation although it is coded by four expert judges with a score of at least 4, the comment from Exp_4 about the need for more precise meaning of recognition is valid. In this respect, Konrath and Handy (2018) stated that donors often enhance and signal their reputations by making visible or public donations. So, the recognition meant in the proposed scale item that donors want to be recognized by the people within their community to enhance one's social standing (Grace and Griffin, 2009). Based on this, the statement should be revised to be read as "Contributing money to charities enables me to obtain public recognition".

The scale item COM6 generated to measure commitment has been coded with a score of 4 and 5 by four expert judges, while the fifth expert judge coded it only with a score of 3 proposing a minor revision by adding "to this charity" to the statement and reading it as "I choose to make a regular donation to that charity, even if it is a small donation." Since the questionnaire in the

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[1] Sahih Muslim, Book 45, Hadith 84

current research study will not be emphasized on a particular charity, the new revised statement will be read as "I choose to make a regular donation to a charity, even if it is a small donation."

Exp_4 commented on item PS4 "Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter" that this statement combines two things – one making you feel good now, two making you feel good in the afterlife. It needs to be one of the other or split into two questions. In fact, the question has been developed to be consistence with the meaning in the Holy Quran verse "*Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do*"[1]. Therefore, when a Muslim donate to charity or help a needy, Allah the Almighty promise to make him or her live and feel good in this life and in the day after (after death will enjoy the reward of Allah the Almighty). This is essential in the Islamic faith and applies to those who believe in Allah the Almighty and believe that there is a life after death.

Finally, the item INT2 " I always conjure up the intention when I donate to the poor and needy" is intended to measure intention. Although it is validated by four expert judges coding it with score of 4 and 5, the question seems to be not clear from the point of view of Exp_4 . It has been well articulated in the chapter five entitled "Identification of Scales and Measures" that the authors of the studies aim to develop scales to measure individual donor intention towards charities in the future (Basil et al, 2008; Basil et al, 2006; Smith and McSweeney, 2007; Bennett, 2013; Skarmeas and Shabbir, 2011). While in the model under investigation the intention has been identified as a mediating variable and significant factor affecting individual donating behaviour. Therefore, it is irrelevant to use or follow the scales in the existing literature to measure the influence of the intention variable on the donating behaviour (see page 208). Islamic teachings indicate clearly the importance of conjuring up with intention for every deed or action. Al-Hattab describes intention as "what is heartily decided to be done whether it is an imposed deed or not. Also, al-Qurafi said in al-Zakhirah: It is that which the human-being heartily aims to do, so it is of the wish and decision type and not of the knowledge nor of the belief type" (Al-Hattab, 2003, p. 333). Therefore, this particular statement or question about intention is clear if it looked at from an Islamic perspective as explained above.

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[1] Holy Quran, 16:97.

6.4.2 Scale Items Rated Not Representative or Need Major Revisions

Table 4 shows the remaining 20 items that have been coded by at least one expert judge with 1 (*not representative*) or 2 (*major revisions needed to be representative*).

Table 4: Items Rated *not representative* or *need major revisions*

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
Religiosity	RE8	Although I believe in my religion, many other things are more important in life ®	3	4	5	4	2
	RE9	Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing faith in Allah the Almighty.	5	2	5	1	5
	RE10	Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction.	5	2	3	4	4
Altruism	ALT1	I don't feel much like helping others ®	5	5	5	4	1
	ALT6	I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®	5	5	5	4	1
Trustworthiness	TRW7	Every human being is to be trustworthy, and the Muslim can be trusted.	2	4	3	1	4
Empathy	EMP3	Other people's misfortunes do not usually disturb me a great deal. ®	3	5	3	4	1
	EMP5	Sometimes I don't feel very sorry for other people when they are having problems. ®	5	5	5	1	1
Social Justice	SJ2	The increased number of poor and needy people in the world has nothing to do with lack of social justice ®	5	5	5	4	1
	SJ4	Helping the unfortunates and those in needy is others' responsibility rather myself. ®	5	2	5	4	1
Reputation	RPT4	Showing off donations is a kind of hypocrisy and forbidden in Islam.	5	5	5	4	1
	RPT5	Hide my donations from being seen or noticed by	5	5	5	2	1

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		others will increase my rewards in the day after.					
	RPT6	I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.	5	3	5	4	1
Personal Satisfaction	PS2	The charity I donate to is a good non-profit to support.	5	5	5	1	1
	PS3	The charity I donate to fully fulfils my expectations	5	5	5	4	1
Self-Esteem	SE2	Charity donation helps me to strengthen moral values to those in need of help	5	3	5	2	4
	SE3	When I aid others, I express my positive morals as a Muslim.	5	5	5	2	4
Trust in Organisation	TRO1	Many Qatari charitable organizations are dishonest. ®	5	5	5	4	1
	TRO4	Much of the money donated to Qatari charitable organizations is misused. ®	5	5	5	4	1
Efficacy & Efficiency	E&E2	The services Qatari charities provide to its supporters are generally of a very high standard.	3	5	1	4	4
Nature of solicitation employed by the organisation	SOL5	I donate to charities via family.	2	5	5	4	4

For scale item RE8 "Although I believe in my religion, many other things are more important in life ®", expert judges Exp_1, Exp_ 2, Exp_4 and Exp_3 code it with scores of 3, 4 and 5 respectively while Exp_5 codes it with score of 2 (major revisions needed to be representative. However, the fifth expert judge neither explains his judgement nor propose a suggestion for item revision. Webb and Green adopted that only scale items coded identically by at least two-third of the expert judges would be retained (Webb and Green, 1997, p. 28). This criterion will be adopted in this study in either retaining in or eliminating items from the final pool of scale items. Therefore, item RE8 will be retained in this case. Applying this criterion, items including ALT1, ALT6, SJ2, RPT4, RPT6, PS3, TRO1, TRO4 and SOL5 which are rated representative

or somehow representative by at least four expert judges accordingly will be retained in the final pool of items.

Item RE10 "Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction" coded by Exp_2 and Exp_3 with score of 2 and 3 respectively. Exp_3 commented that the statement or the question includes similar but different constructs with different affective/cognitive components that makes the item ambiguous suggesting using one or maximum two of these constructs. The comment is valid, and the question actually try to measure four different concepts or components at the same time; brings me closer to Allah, makes me feel peace, happiness and finally self-satisfaction. As this item intended to measure the level of religiosity within individual donor, the researcher would prefer to revise the question to be read as "Praying five times a day brings me closer to Allah the Almighty"

Item RE9 "Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing faith in Allah the Almighty" rated as great representative of religiosity (score 5) by three expert judges (Exp_1, Exp_3 and Exp_5) while Exp_2 and Exp_4 rated the item with score of 2 and 1 respectively. Exp_4 commenting that this question is quite complex to have unnuanced answer. His comment is supported by Exp_2 who considers that the item needs major revision to be representative of religiosity. It is for this reason the item will be eliminated and removed from the final pool.

Item TRW7 "Every human being is to be trustworthy, and the Muslim can be trusted" received a critique comment from three of the expert judges. Exp_4 judges the item as a vague question while Exp_1 and Exp_3 contend that the question includes two concepts in a way that the participant might find it difficult to provide a single answer for both concepts. It is therefore decided to keep one concept and removing the other. Considering the specificity of the context of this research, the revised question will be "The Muslim can be trusted"

Item EMP3 "Other people's misfortunes do not usually disturb me a great deal" will be revised and slightly amended according to the comments from both Exp_1 and Exp_3 by removing "a great deal", and to be read as "Other people's misfortunes do not usually disturb me".

Based on Exp_4 and Exp_5 comments, Item EMP5 "Sometimes I don't feel very sorry for other people when they are having problems" will be eliminated as it is a much of repetition to item EMP3 "Other people's misfortunes do not usually disturb me a great deal".

Exp_5 codes Item SJ4 "Helping the unfortunates and those in needy is others' responsibility rather myself" with a score of 1 (not representative of social justice) arguing that the dimensions of the definition of social justice is not fitting the context. Exp_2 codes the item with score of 2 (needs major revision). The not fit of the dimensions to context comment is not valid since the literature reveals that there is a link between social responsibility and social justice (Segal, 2011). Segal articulated that "social empathy and individual empathy, enhanced with an understanding of other groups' contexts and surrounding social conditions, supported by a commitment to cooperation and social responsibility can provide the impetus for increased social justice" (Segal, 2011, p. 269). Wakefield describing the relation between altruism and distributive justice claiming if being society's "altruistic conscience" is indeed one of the public responsibilities of social work, calling for people to be charitable with humanistic passion a view that reflects altruism and social responsibility (Wakefield, 1993, p. 454). Taking this in consideration, the item will be therefore retained.

Item RPT5 "Hide my donations from being seen or noticed by others will increase my rewards in the day after" rated by the first three expert judges as a great representative (score 5) while Exp_4 and Exp_5 rate it as not representative commenting that it is not clear, or the dimensions do not fit to context. The latter is repeated by Exp_3 although she coded the item with a score of 5. The fact that this question and the one before it; item RPT4 "Showing off donations is a kind of hypocrisy and forbidden in Islam" intended to measure reputation from an Islamic perspective. It has been stated earlier in the previous chapter and in the literature review chapter that hiding charity giving or helping the poor and those in need is highly recommended and encouraged in the Holy Quran "*To give charity publicly is good, but to give to the poor privately is better for you, and will absolve you of your sins. And Allah is All-Aware of what you do*" [1] and presented in the *hadith* of the Prophet (PBUH) "Seven are (the persons) whom Allah would give protection with His Shade on the Day when there would be no shade but that of Him (i. e. on the Day of Judgment, and they are): …. a person who gives charity and conceals it (to such an extent) that the right hand does not know what the left has given …."[2].

On the other hand, Islam discourages showing off charity giving and considers this as an act of hypocrisy especially if the intention of the donor is to reveal his donation to the public to show how generous he or she, or to seek recognition. This is well presented and highlighted in the

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[1] Holy Quran, 2:271
[2] Sahih Muslim, Book 12, Hadeeth 117.

saying of the Prophet (PBUH) that among the first of men (whose case) will be decided on the Day of Judgment will be "… a man whom Allah had made abundantly rich and had granted every kind of wealth. He will be brought, and Allah will make him recount His blessings and he will recount them and (admit having enjoyed them in his lifetime). Allah will (then) ask: What have you done (to requite these blessings)? He will say: I spent money in every cause in which Thou wished that it should be spent. Allah will say: You are lying. You did (so) that it might be said about (You):" He is a generous fellow" and so it was said. Then will Allah pass orders and he will be dragged with his face downward and thrown into Hell"[1]. This concept is supposed to be reflected in the fourth dimension of the construct "reveal and show off good deeds to encourage others to do the same" assuming that other than encouraging others to do the same will be prohibited or discouraged. However, additional dimensions can be added to address this particular concept including "showing off donations is considered as an act of hypocrisy" and "hiding donations or inconspicuous donation behaviour is better and more rewarded in the day after".

Item PS2 "The charity I donate to is a good non-profit to support" rated by Exp_5 as not representative of personal satisfaction while Exp_4 considers the question is very vague a comment that is valid and the item will be eliminated and removed from the final pool.

Item SE2 "Charity donation helps me to strengthen moral values to those in need of help" and Item SE3 "When I aid others, I express my positive morals as a Muslim" rated by Exp_2 and Exp_4 as not clear and needs major revision. It has been articulated in the previous chapter (Scales and Measures Development) that self-esteem is considered a high moral value from an Islamic perspective (Al-Mahameed, 1995). The question is intended to measure self-esteem reflecting the dimension of enhancing one's morality. Based on the comments of the two expert judges both questions SE2 and SE3 need to be revised to reflect such meaning and to be read as "Donating to those in need helps me to strengthen my moral values" and "I express my good moral as a Muslim when I assist others".

Finally, item E&E2 "The services Qatari charities provide to its supporters are generally of a very high standard" rated with score of 1 and 3 by Exp_3 and Exp_1 respectively. Exp_3 commented saying that there is no relation between the question and the dimensions. The fact the item is contributing to dimension one of efficacy "evaluate the capacity of these charities to deliver their donations to the poor and the needy". When charities are capable to deliver the

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[1] Sahih Muslim, Book 33, Hadith 218.

donations, they received from their supporters to the poor and those in need in terms of humanitarian aids and other essential needs. Such capability should indicate the standards of the services these charities can provide to its supporters, particularly the donors who are the most important supporters any charity should have. However, the question in the view of two of the expert judges is not reflecting clearly this dimension. In this case, the question is either to be revised or to be removed. The latter is the most appropriate decision as other questions such as E&E1, E&E3 and E&E5 address this particular dimension.

6.5   Conclusion Remarks

To conclude, as a result of applying the scale purification and scale judgment processes as outlined above, four items have been removed and eliminated from the revised scale while nine other items have been revised and modified. This results in a final pool of a total of 107[1] items that can be shown in Appendix 10.

Given the cross-cultural nature of the research employed in this thesis, the draft scales identified through application of the scale purification process and successfully completing the judgement quantification process incurred as part of that procedure, are now subjected to translation into Arabic. The translated scales are then subjected to similar examination by a panel of experts who speak and understand Arabic and who are familiar with the country context (State of Qatar) within which the primary research intervention takes place.

In employing this additional research intervention in the scale purification process, it is contended that the retained list of 106 items will preserve their appropriateness, clarity and their links to the related construct in a more culturally appropriate manner. This particular step is also considered to be confirmatory to the outcome of the third step completed in this chapter.

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[1] Item scale PS5 "I feel self-satisfaction when I help a needy and poor people or donate to charity" measures two different variables in the same time. Therefore, it has been decided to split it into two items: "I feel self-satisfaction when I help a needy and poor people" "I feel self-satisfaction when I donate to charity".

CHAPTER SEVEN: EXAMINING THE CLARITY OF THE DRAFT SCALE ITEMS

7.0 Introduction

The fourth step of the scale development process requires the conduct of a pre-test of the validity and clarity of the identified draft scale items by means of a test analysis of the draft scales by an ample of individuals to determine levels of understanding of the language utilised and the content developed within the draft scales.

Given the cross-cultural nature of the content of the draft scales, the scales were first translated into Arabic - the main language widely understood in the region the focus group will be conducted in.

To ensure that the translated statements and questions in Arabic have the same meaning and contribution in each construct as in the English version, two qualified accredited translation professionals were employed to each separately translate the draft scales (see appendix 11f and 11d). Comparison and selection from the two alternate, yet parallel translation studies were then undertaken by an identified panel of experts recruited explicitly to promote both rigour and clarity of meaning to a specific cultural and language-based focus group discussion and outcome.

Following determination of the agreed translated text, that text was then further subjected to the judgemental qualification process previously initiated with the original panel of experts by the new and second panel of experts through focus group discussion (FGD).

In addition to replicating the scale purification process undertaken by the first panel of experts, this culturally determined panel of experts were also asked explicitly to interrogate the clarity of the pool of scale items translated and placed before them. This process therefore conformed to application of the fifth step in the overall scale purification process – that of repeating the process already previously undertaken and reported at point 6.1 in Chapter 6.

7.1 Translation and Application of Arabic Expert Panel Focus Group Discussion

The exploration of the clarity of the proposed draft scales and the determination of their relevance and applicability to a cross cultural context was conducted through a pre-test of the constructs and the measuring items through focus group discussion (hereafter to be refer as

FGD) of a panel of Arabic speaking experts. The FGD was conducted using Arabic language, the official and main language widely used in the region.

The objective of the FGD is to obtain the views of the experts on (i) the sense of clarity: does the translated text substantially change or not the statements/questions? (ii) change in the meaning: did the translation from English to Arabic change or not the sense or meaning of these scale items. The role played by the FGD is not that of content validation of the scale items developed -this process had already been conducted in step three of the scale development methodology adopted. However, the results of the discussion in the focus group would be considered to confirm the outcome of the content validation process from a cross cultural perspective.

These two professional translators were given necessary definitions and clarifications of the nature of the research and the concept and context of these scales so that they could understand the purpose of this test, the constructs and the items generated.

The pool of the translated scale items were put before the focus group panel of experts as stipulated by the fifth step of the scale purification procedure in which these experts were asked to examine the clarity of the pool of scale items and contribution of each item to the related construct, but from an Arabic point of view.

7.2 FGD: Constituting the Panel of Experts

As mentioned, the purpose of the FGD is to examine the clarity of the translated scale items and their linguistic and cultural equivalence to deliver the intended message (statements/questions). The target group would therefore be experts who live and reside in Qatar and who are familiar with the context of this study. In this regard, the focus group would utilize purposive sampling from which the participants are intentionally selected in relation to the nature of the study question (Plummer-D'Amato, 2008).

It is therefore important to recruit participants who have expertise and interest in the topic to be discussed (Krueger and Casey, 2000) to assess the clarity of the sense and meaning, and the change in the meaning and sense that may be induced by translation. The diversity and range of views of the focus group seeks to explore rather than establish representativeness (Kitzinger, 1994; Kruger and Casey,2000).

Based on the above, the following criteria adopted for choosing and selecting panel members to participate in the FGD:

1) Participants should live and reside in Qatar for at least five years to make sure they have sufficient understanding of the context of the research topic.
2) They must speak, read and write fluent Arabic, and it is preferable to speak fluent or very good English.
3) They must have expertise and experience that is, directly or indirectly, relevant to the research topic and in particular, to the Islamic perspectives or concepts.
4) The composition of the participants must reflect a variety of experience, including teaching, research, and supervision and lecturing at the university level.

Homogeneity of the focus group participants helps optimise the extent to which participants feel comfortable expressing their views (Morgan, 1992) in order to avoid the effect of the status differentials within the group on the data (Robinson, 1999; Kruger and Casey, 2000).

7.3 FGD: Recruiting Participants

Based on the above-mentioned criteria for choosing focus group participants, four experts were identified and approached initially through direct communication explaining briefly the purpose and objectives of the research topic, the need for experts to judge the developed and translated scale from clarity and meaning perspective. After obtaining their approval for participation, each expert was provided with "Participant Information Sheet" (see Appendix 12) followed by the consent form according to City University guidelines and Research Ethics Committee requirement. The four experts signed and returned the consent forms (see Appendices 13a, 13b, 13c and 13d). An application for granting approval from the Research Ethics Committee at City University was applied supported by participant consent forms and other related documents. The research ethics committee officially approved the conducting of the FGD (see Appendix 14).

7.4 The Participants

The first expert is Dr Abdelaziz Chahbar, a Professor of History of Religions and Orient Studies (See Appendix 11a).

The second expert is Dr Abdulfatah S. Mohamed a Senior Research Fellow at the Centre for Conflicts and Humanitarian Studies, Arab Centre for Policy and Research Studies, Qatar (see Appendix 11b)

The third expert is Dr Noureddine Khadmi a Professor for Higher Education in Tunisia. He is currently working as a Professor at the College of Islamic Shariah (Law), University of Qatar (see Appendix 11c).

The fourth expert is Dr Abdelhalim Abo Jalalah a doctorate in English Language who lives and resides in Qatar for more than 42 years (see Appendix 11d).

Experts represent a diverse range of participants who are familiar with the context of this research and, at the same time, have diverse backgrounds in various related fields and in particular, the Islamic perspectives or concepts that are considered to be a central part of this research.

7.5 FGD Management

The restrictive measures imposed by the COVID-19 emergency and applied by the health authorities in the State of Qatar and in application of the guidelines published by City University of London made it necessary to re-consider the conduction and management of the FGD session. It is, therefore, decided to adopt the Virtual FGD (VFGD) tool, conducted through video conference platforms. Recreating digitally the right atmosphere to foster a dynamic discussion and the active participation of all participants has proved to be a complex and interesting challenge, which has allowed researchers to see the many potentials of this innovative tool.

Studies that made direct comparisons between the quality of data generated face-to-face with that generated online had favourable outcomes in terms of very few differences in the richness of data collected (Abrams et al., 2015; Flynn et al., 2018; Kite & Phongsavan, 2017).

Recommendations suggested in the recent study by Daniels and others (2018) were adopted in the conduct of virtual FGDs, including the use of tools such as ground rules, pre-focus group information, and informed consent documents that help mitigate potential issues that may arise by ensuring that participants are well appraised of the process, expectations, and any action that might be taken in the event of situations arising (Daniels et al, 2018, p. 10).

In this regard, it has been decided to use the Microsoft Teams platform, which has three important features: wide diffusion, intuitive interface, additional functions that facilitate engagement and interactivity. The session was run by a moderator, not the researcher. The moderator is Mr Mohammed Lemine Veten, a development specialist at Qatar Charity (see Appendix 11e).

7.6 FGD: Preparatory Actions

After receiving the confirmation that the experts had agreed to participate in the FGD, they were provided with two relevant documents containing essential information:

First, the overall view of the research topic: a document intended to help participants to understand the research context, purpose of the research, research methodology, model development and scale items generated to measure the related constructs (antecedents).

Second, the definitions and dimensions of the constructs: a very crucial document that each participant is asked to read and review. Each construct has been defined from two perspectives; a definition identified and adopted in contemporary literature; and another definition from an Islamic perspective. The definition of each construct has one or more dimensions. The generated scale items are assumed to contribute to one or more of the identified dimensions.

Brief and simple guidelines have been provided to the moderator. For Knodel, guidelines are the general concepts to be discussed in the FGD (Knodel, 1993).

In this case, the sense of clarity of the translated scale items would be the most critical concept that needs to be the cornerstone of the discussion. The moderator improvised concepts and questions within the framework set out in the guidelines, which state the clarity and the meaning of the scale items and whether or not the translation changes the meaning of each scale item. Participants were asked whether the scale item is clear, appropriate, and relevant to the construct that intends to measure, and whether it contributes to one or more of the dimensions of the related construct. The guidelines tend to be general in nature, to be open-ended and to seek to find out what is going on without asking explicitly about the situation of the individual participant (Knodel, 1993, p. 3).

Once the researcher and the moderator agreed on the guidelines to be followed in the FGD session, the moderator notified the participants two days before the schedule of the session.

The participants agreed on the date of the FGD session which to be on 22nd December 2020. The moderator clarified to the participants how the session would be conducted and responded to questions or inquiries that the participants raised.

The pool of items included 107 statements/questions, intended to measure the 16 constructs shown in the model under investigation. Due to the time limit of the session, which should not exceed the 120 minutes required, a list of scale items that need to be examined for their clarity and sense of meaning were sent to the participants two days before the session. It was decided to send the scale items in advance and to ask the participants to examine their clarity and meaning because it would not be feasible to ask all participants to examine and assess the clarity of each scale item during the session due to the obvious limited time of 120 minutes available in the session.

Participants were asked to review the scale items in addition to the documents sent to them earlier 'Overall View of the Research Topic' and 'Definitions and Dimensions of the Constructs'. Participants were asked to identify scale items that, from their point of view, lack clarity and relevance in relation to the related constructs. By providing the participants in advance with the scale items, the discussions and observations focused only on the scale items which, from the point of view of the participants, lack clarity and relevance to measure the related constructs, which is the primary objective of conducting the FGD. To help participants to prepare themselves well for the session, a table consists of five columns was sent to them one day before the session date (see Figure 34). The first three columns, from right to left, include the determinant/construct, scale item code and the scale items/questions. The other two columns are a column asking whether the item or question is clear or not from the point of view of the expert; while the last column is asking the participant to give the reason(s) there is a non-clarity or change in meaning issue with the scale item/question. Figure 34 below is a sample of clarity and change of meaning judgement used by the FGD participants.

بيان سبب عدم الوضوح والمقترح في حال التعديل Reasons for non-clarity or change in meaning/ suggestion in case of revision	هل المعيار واضح الدلالة؟ Does the Scale/Question clear?	المعيار القياسي Scale Item/Question	رمز المعيار Scale Item Code	المحدد/السابق Construct/Determinant
		أحرص دائماً على إداء واجباتي بصفتي مسلماً	RE1	
		ديني مهم جدا بالنسبة لي	RE2	
		من الأهمية بمكان بالنسبة لي أن اتبع أوامر الله بضمير حي.	RE3	
		تهيمن المعتقدات الايمانية للإسلام على سائر تعاملاتي مع الآخرين.	RE4	
		بشكل عام، أعتبر نفسي مسلماً ملتزماً.	RE5	
		إن توجهي الكامل في الحياة قائم على دين الإسلام.	RE6	التدين Religiosity
		أكثر ما يقدمه لي الإسلام هو الراحة في أوقات الاضطرابات والحزن.	RE7	
		على الرغم من أنني أؤمن بديني، إلا أن العديد من الأمور الأخرى أكثر أهمية في الحياة	RE8	
		أداء الصلوات الخمس يومياً تقربني من الله تعالى.	RE10	
		التبرع ومساعدة الآخرين أمر مهم بالنسبة لي لأن الاسلام شجع عليه وأوصى به.	RE11	

Figure 34: Sample scale items sense of clarity and meaning change check

7.7 Managing the Session: Methodology Employed

As mentioned above the session was virtual (online) rather than face-to-face discussion due to the restrictions imposed by the Covid-19 pandemic and in compliance with the guidelines and rules imposed by the health authority in the State of Qatar. A tool that has been proved to have favourable outcomes in terms of very few differences in the richness of data collected (Abrams et al, 2015; Flynn et al, 2018; Kite & Phongsavan, 2017). Participants received an email two days before the date of the session asking them to enter the session by the use of MS Teams. A notification was sent to participants two hours before the session schedule, via emails, SMS and WhatsApp messages.

The literature shows that a prepared question route is important because the focus groups have a central topic with a key question that needs to be addressed (Hurworth, 1996; Chestnutt and Robson, 2001). The triangular structure for the focus group questioning suggested by Hurworth (1996) has therefore been followed in the preparation, development and execution of the questions to be addressed to the participants of the session. Figure 35 demonstrates this questioning structure.
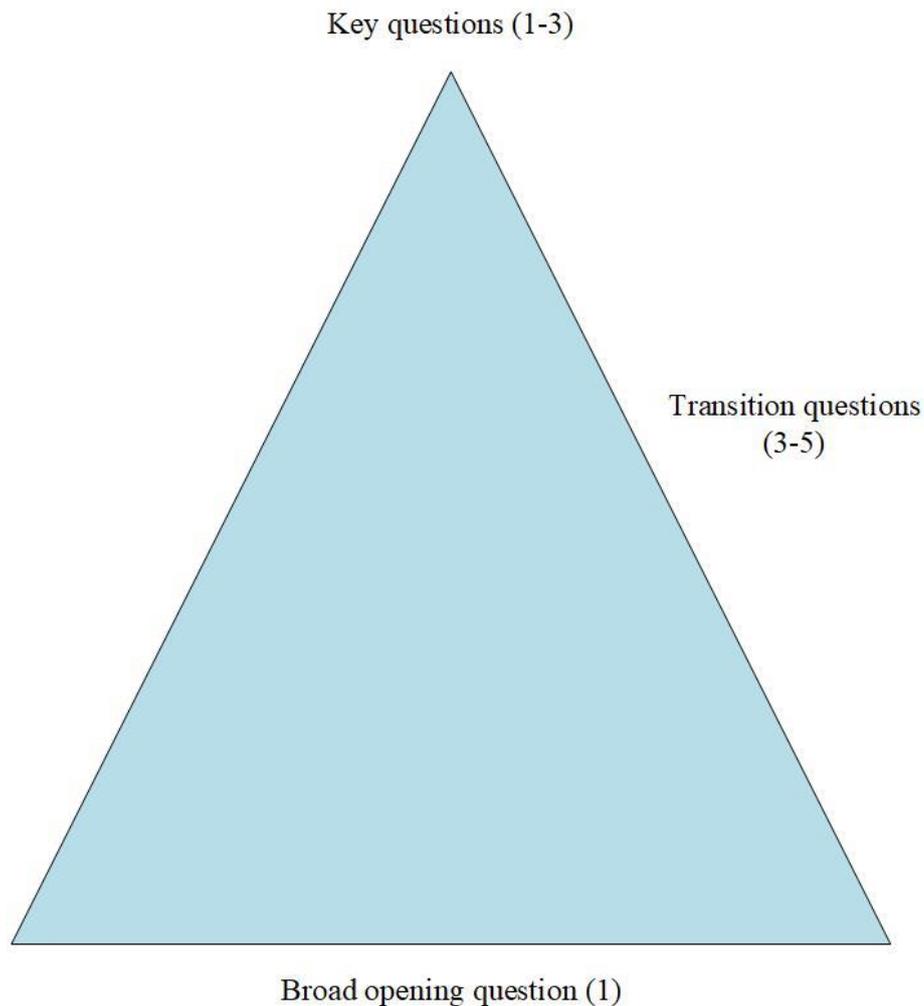
Figure 35: The 'triangular' structure for focus group questioning proposed by Hurworth (1996)

The triangular structure consists of a very broad opening question (base of triangle), followed by a sequence of 'transition' questions, leading to a key question (apex of triangle). Using this question route structure, the participants are unknowingly steered from the base of the triangle to the apex. The moderator can use his skills to ensure the effectiveness of the focus group (Plummer-D'Amato, 2008).

In this regard, the moderator opened the session with a broad question about charity giving phenomena in Qatar, a tradition that is historically deeply rooted in society. The question was as follows: "What do you think about charity giving among the people here in Qatar?".

Each participant, in turn, answered this broad opening question. The responses to the opening question inevitably led to transition questions (Hurworth, 1996), which is why the main

purpose of the opening question was to introduce the participants to the topic of discussion (Plummer-D'Amato, 2008, p. 72). In the specific research topic under investigation, the transition questions were as follows:

1) Looking at the document "Definitions and Dimensions of Constructs" that was sent to you and shared with you on the screen: are the constructs (antecedents) shown in the model that influence the donating behaviour clear, in your view, in their definitions and dimensions?

2) If any of the participants responded 'No' to any of the constructs in question '2.' The following question would be: "Explain why do you think the definitions or dimensions are not clear or not relevant or that there are other dimensions that have not been identified or included?

At this stage of the transition questions, participants encouraged to speak spontaneously (Plummer-D'Amato, 2008) and the above transition questions stimulated discussions even if they are not central to the researcher's interest in the focus group (Jakson, 1998) which evaluates the clarity of the translated scale items generated for the purpose of measuring the related constructs.

The next and final step in the questioning process was to direct the group towards the key research question, which in this case was as follows:

"By looking at the list of scale items provided to you earlier that are intended to measure these constructs (antecedents) and, from the point of view of your opinion and understanding:

1) Which of the scale items is not clear or requires clarity in the measurement of the relevant constructs?

2) Which of the scale items has a different meaning and does not contribute either to the dimensions or to the definition of the relevant construct to be measured?

3) If you are a researcher or a part of this research study team, how are you going to modify or amend the scale items (statements/questions) that you believe lacking clarity or less relevant to the related constructs?"

The moderator encouraged participants to respond to key questions while the researcher recorded and wrote comments and suggestions advanced by each participant. At appropriate

points in the discussion, the moderator paraphrased the comments made by the participants and inquire if there was anything else to add (Plummer-D'Amato, 2008, p. 72).

The session lasted for around 150 minutes, which was more than the planned time. However, the time extension of the session was discussed and approved by all participants as well as the moderator. The session was recorded and for this regard, participants were informed in advance. At the end of the session, participants were thanked and appraised by the moderator and the researcher. The transcripts of the discussion of the session is shown in Appendix 15.

The final, surviving translated constructs and the measuring items will be put before a sample of individuals who had given to non-profit causes through questionnaire. The aim of the questionnaire is to ensure that both the constructs and the related measuring items are clear and understandable when it comes to testing the model at a later stage in a real survey. It is undertaken to provide a pre-test of the validity of the content and clarity of the constructs and the measuring items that will form the basis of the new scale. The outcome of this process is either that all items will be retained unchanged or that some of them will have to be amended or adjusted for clarity purpose.

7.8 Results

As mentioned in section 7.1, the purpose of the focus group discussion (FGD) is to examine the clarity of the translated scale items by a panel of experts in which there first language is Arabic, and it is not to validate the content; a process that has already been made by a panel of expert judges in step three of the adopted scale development methodology. These experts examined and judged each scale item from a clarity perspective.

Appendix 16 shows a table of the 107 scale items assessed and examined by the panel of experts at the FGD session. The final judgement of the panel of experts resulted in the retention and approval of 89 items to qualify as being clear in sense and meaning, and relevant for the measurement of the related constructs. These items therefore will be admitted in the final pool. As for the remaining 18 items, the experts expressed and raised concern in terms of the clarity and relevancy for some items, and repetition for others. Table 5 below shows the comments and the judgement of the experts in regard to these 18 scale items.

Table 5: Items Reviewed in FGD Need Revision

Item Code	Scale Item	Experts' comments
RE8	Although I believe in my religion, many other things are more important in life ®	**Dr Khadmi:** Not clear. What you mean by more important than my religion? Are we talking about more important things other than religion influencing individual donating behaviour? If yes, then the question should be revised to reflect this. **Dr Abo Jalalah:** This question needs a lot of detail. What other things are more important in life? The question is a contradiction that puts a huge blur in front of the respondent. The revised question should be: "Although I believe in my religion, there are things other than religion that have more influence in my life"
ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it	**Dr Abo Jalalah:** the scale items focus on giving through money only, while giving actually takes various forms. **Dr Mohamed:** This question is not clear. The translation should be revised to reflect the meaning of the English version.
TRW1	Most people who I know can be relied upon to do as they say they will do.	**Dr Mohamed:** the translation needs to be revised to make it more precise to reflect the English version
TRW2	I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could.	**Dr Mohamed:** Not clear **Dr Abo Jalalah:** This item needs a major revision, as there are overlapping variables that are difficult to measure. How much is the amount? There is no specification or limit for the amount. It's hard to measure. I would suggest revising it to be read as follow: "I would be willing to lend someone the amount of money he wants, because I think others would pay me back when they could"
TRW5	If a Muslim promised to do another person a favour, I believe that they would follow through and do that	**Dr Abo Jalalah:** Based on the Arabic translation, this item needs a lot of scrutiny. Who is the "other person"? "do that" translated wrongly in Arabic. It becomes "get the job done" which is totally different "they would follow through" who are they? Also the translation becomes "keeping the journey" what is the journey. We understand that the meaning is "fulfilling his promise" Therefore, I would suggest revising the question in Arabic version and also should be reflected in the original English to be read as follow: "If a Muslim promises to do a favour to someone else, I believe he will keep his word"

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Item Code	Scale Item	Experts' comments
EMP2	I feel compassion toward people in need	**Dr Khadmi:** This question is a repetition of question EMP1 "I donate because I feel compassion toward people in need" I would suggest eliminating this item
EMP3	Other people's misfortunes do not usually disturb me	**Dr Abo Jalalah:** the translation of "do not disturb me" needs revision in Arabic, even though in English version it is fine.
EMP6	Other people's misfortunes do not usually disturb me ®	**Dr Abo Jalalah:** the translation needs revision in Arabic, even though in English version is fine.
SJ1	We have to make this world a better place for the next generation.	**Dr Mohamed:** to be "for the next generations" **Dr Khadmi:** to be "for the current generation and the generations to come" **Dr Abo Jalalah:** for the next generation? Or generations? I think using the plural is better. Therefore, the question will be revised to become: "We have to make this world a better place for this generation and generations to come."
SJ3	Zakat being taken from the wealthy and given to the poor contributes and helps to establish a just world.	**Dr Khadmi and Dr Abo Jalalah:** no need for such details about Zakat. The rule of Zakat and its distribution is obvious. It is therefore that the question is to be revised and read as: "Zakat given to the poor contributes and helps to establish a just world"
SJ4	Helping the unfortunates and those in needy is others' responsibility rather myself	**Dr Chahbar:** In my view, it has nothing to do with the construct as it is not considered as a motive for donation giving. **Dr Abo Jalalah:** It is better to use the term "the poor" instead of using other terms like "the needy" "the desperate" and so on. Therefore, the question will be revised to become: "Helping the poor is others' responsibility rather myself"
RPT4	Showing off donations to gain reputation is a kind of hypocrisy and forbidden in Islam.	**All experts:** very strong and biased question. It is better to revise it. Suggestion: "Showing off donations to gain reputation is something I do not seek"
RPT6	I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.	**Dr Abo Jalalah:** The question needs to be revised, even though the idea is good.
PS5	I feel self-satisfaction when I help needy and poor people or donate to charity.	This question is measuring self-satisfaction for two things at the same time. It needs to be split in two questions or keep one and delete the other. The revised will be two questions: "I feel self-satisfaction when I help needy and poor people" I feel self-satisfaction when I donate to charity"

Item Code	Scale Item	Experts' comments
TRO5	Qatari Charitable organizations have been quite successful in helping the needy.	This question is a repetition of question E&E3 "The Qatari charities have been successful in helping the needy worldwide"
COM3	I would describe myself as a loyal supporter of this charity	The question needs a revision in Arabic as well as in English version Suggestion: "I would describe myself as a loyal and a regular donor of this charity"
COM4	My support of this charity is something I am very committed to.	the translation needs a revision in the Arabic version, even though in English version is fine.
E&E4	Much of the money donated to Qatari charities is wasted ®	the translation needs a minor revision in Arabic, even though in English version is fine.

7.9 Discussion

Item RE8 "Although I believe in my religion, many other things are more important in life" raised concern among two of the experts. The term "many other things are more important in life" from their point of view is not clear nor specified which could blur respondents in answering this question. Respondents may be confused in understanding the aim of the question. The question is ill-defined in which reflects a non-influence of religion on our lives while at the same time believing in religion which makes it look vague from the point of view of the two experts.

The literature reveals that the process of translating and cross-cultural adaptation of the original English scale items to a different language must ensure the face and content of the developed scale itself (Naghdi et al, 2016, p. 532). Participants should have no difficulty in understanding the scale items so that they can respond to all items (Naghdi et al, 2016, p. 530). Thus, as far as clarity from the Arabic perspective is concerned, the comments of the two experts are valid. As a result, the question is to be revised as the following: "Although I believe in my religion, there are things other than religion that have more influence on my life".

As for items TRW2 and RPT6, two experts argue that these items - when translated into Arabic - pose a problem of clarity; an issue which needs to be addressed and thus reviewed and revised. Dr Abo Jalalah argued that item TRW2 "I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could" contains more than one variable that are difficult to measure. In addition, the term "any amount" needs revision as it could cause misunderstanding and confusion. Again, the translation of any item from the original English to the Arabic language should have no difficulty for the participants in understanding the scale itself (Naghdi et al, 2016, p. 532). Therefore, the revised question is "I would be willing to lend someone the amount of money he wants, because I think others would pay me back when they could". The same argument and concern applied to item RPT6 "I sometimes intentionally announce and declare my donations because I want to motivate others to donate too" but only from the Arabic translation perspective as the translation, for this item, is literally a word-for-word translation rather than a translation of meaning. The item revised and amended in the Arabic version to reflect the meaning of the original English item.

As for Item COM3 "I would describe myself as a loyal supporter of this charity" the same comment and concern applied to item RPT6 too. Loyalty to a specific charity occurs if a person donates to the charity of interest at a regular basis. Therefore, the revised question is "If I donate to a charity many times, I would describe myself as a regular donor of this charity".

Item RPT4 "Showing off donations to gain reputation is a kind of hypocrisy and forbidden in Islam" although is in line of Islamic teachings and faith "*O ye who believe! cancel not your charity by reminders of your generosity or by injury, - like those who spend their substance to be seen of men but believe neither in Allah nor in the Last Day. They are in parable like a hard, barren rock, on which is a little soil: on it falls heavy rain, which leaves it (Just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guideth not those who reject faith*"[1], "I am the One, One Who does not stand in need of a partner. If anyone does anything in which he associates anyone else with Me, I shall abandon him with one whom he associates with Allah"[2]. The experts raised high concern about this scale item arguing that using such strong terminology may induce a biased answer. In this regard, the item needs a major revision. The new revised item shall be "Showing off donations to gain reputation is something I do not seek".

As for item PS5 "I feel self-satisfaction when I help a needy and poor people or donate to charity", obviously the item concurrently measures the sense of self-satisfaction of two variables; the needy and poor people, and donating to charity, and that may confuse the respondent. The question is either to be split into two questions or maintain a single variable. The researcher has opted for the first choice and the questions would read as follows "I feel self-satisfaction when I help a needy and poor people" and "I feel self-satisfaction when I donate to charity"

As for item SJ3 "Zakat being taken from the wealthy and given to the poor contributes and helps to establish a just world". Two experts argued that Zakat is obvious a compulsory charity giving and there is no need to define it in the question. Indeed, Zakat - according to the Islamic definition - is money which has been taken from the wealthy and must be given to the poor and those that are in need. Therefore, the revised item is "Zakat given to the poor contributes and helps to establish a just world".

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[1] Holy Quran, 2:264
[2] Sahih Muslim, Book 15, Hadith 58

As for item SJ4 "Helping the unfortunates and those in needy is others' responsibility rather myself", two experts suggested to unify the term of those in need and unfortunate and use the term "poor" instead. This is a valid point that needs to be considered. Such amendment needs to be reflected in both the Arabic and English versions. The new updated item is therefore, be "Helping the poor is others' responsibility rather myself".

The experts suggested minor revisions in the translated Arabic version for items ALT3, TRW1, EMP3, EMP6, RPT6, COM3 and E&E4 and as consequence they are to be reflected in the original English version too. As stated, the translation should not be literal, but rather a translation of meaning, and participants should have no difficulty in understanding the scale itself (Naghdi et al, 2016, p. 532). Therefore, these items have been revised accordingly but only in Arabic

Scale items EMP2 and TRO5 both have been eliminated, as they constitute a repetition of other items. EMP2 "I feel compassion toward people in need" is a repetition of EMP1 "I donate because I feel compassion toward people in need". While TRO5 "Qatari charitable organisations have been quite successful in helping the needy" is a repetition of E&E3 "The Qatari charities have been successful in helping the needy worldwide".

Finally, a new item has been added to the scales that measure the construct Efficacy and Efficiency. Individual donors prefer to donate money to charities that spend less on administration expenses. It is, therefore, recommended to have a question that reflects this dimension. The new item E&E10 is "I prefer to donate to charities that deduct a small percentage from donations to cover the expenses of their administration".

7.10 Other Comments

There are other points and comments that had been raised by the experts during the FGD session. The biggest concern raised by some of the experts is in the utility afforded by the adoption of the reverse question methodology within the construction of the research instrument. Some of the experts expressed reservations about the application of this technique especially when some questions – in their point of view - are contradicting Islamic prescriptions and aspects. For example, from the point of view of Dr Khadmi; as this research is being conducted in an Islamic context and within Islamic society of the State of Qatar, using reverse

questions that are contradicting (again, in his point of view) Islamic principles is not the right nor an appropriate approach.

However, Qatar is a country which its' society is similar to other Muslim countries - it is a mixture of different nationalities, cultures, thoughts and views, even though Islamic law (*Shariah*) is the main source of legislations, laws and regulations. People are proud of their culture and heritage that is based on Islam, but the people within its society are of significant diversity in their approaches and commitments towards religious beliefs and practices. Some are more committed to Islamic prescriptions and beliefs than others. Therefore, assuming and considering the country and the society in Qatar as a pure Islamic society does not reflect the reality of the situation.

The other comment that the researcher noticed from the discussion of some of the experts is regarding the scope and discipline of this study. Dr Khadmi argued that although the field of study is not religious, but this does not mean that the standards contained in it have to be in accordance with religious definitions. On the other hand, Dr Chahbar supported the argument of Dr Khadmi by commenting, "that according to the documents he (the researcher) sent us, he identified his approach and the investigation's theoretical and empirical response to the impact of antecedents on individual donation behaviour from an Islamic perspective"

The argument stated in both comments is not sustainable due to the fact that the discipline of this study is business management rather than a comparison study between different religions, nor it is a religious study which is not of the interest of the researcher nor the aim and purpose of the study. Religiosity and other aspects of Islam may motivate and have impact on an individual's behaviour toward charity giving or might be a stimulus for the determinates that influence charity giving, but they are not necessarily the only motives behind charity giving and donating behaviour for all individuals living within the context of the State of Qatar.

The last comment that raised by Dr Mohamed is the distinction between obligatory giving - such as Zakat - and voluntary giving of charity. The view of the expert panel member concorded with the evidence developed in the literature review in that Zakat is highly distinctive and therefore it is out of the scope of the study concerned with this doctoral thesis.

7.11 Conclusion Remarks

Given the probability of the culturally sensitive nature of the research to be undertaken as part of this research project cultural fit, meaning and applicability of the draft scales were subject to two further stages of analysis the translation of the draft scale items from the original English to the Arabic language by two professional translators, and the examination of the agreed Arabic text by a panel of Arabic speaking experts.

The results show the importance of the cross-cultural adaptation process adopted to examine, judge and revise the scale items. This specific examination and judgement process resulted in the retention of eighty-nine items, the revision and amendment of sixteen, the addition of one, and finally the elimination of two items. The final pool of items is shown in Appendix 17.

Having completed a rigorous process of scale determination and validation, that process that has now concluded with the retention of 106 items. The next stage of analysis undertaken addresses the purification of the scales process and measuring the goodness-of-fit of the model- these activities representing completion of the sixth and seventh steps in the scale development methodology adopted in this research project.

In the next chapter we turn to final two steps of the scale development; the scales purification process; and measure the goodness-of-fit in the structured model.

CHAPTER EIGHT: SCALE ITEMS PURIFICATION

8.1   Introduction

As a final stage of scale and model development, measure purification procedures are needed to reduce the items judged as representative of antecedent constructs to a more manageable number (Webb and Green, 2000).

To affect this process statements comprising the draft scale were put before a sample of individual donors through an electronically administered survey. A five-point numeric bipolar scale ranging from 1= strongly disagree to 5= strongly agree was then attached to each statement of the 94 items comprising the draft scale, while a remaining 12 items were introduced as statements that related to the solicitation used by a charitable organisation to seek donations. In this later respect, a five-point numeric bipolar scale ranging from 1= very unlikely to 5= very likely was attached to each of these statements. Each participant in the research was then asked to rate each statement.

8.2   Methodology Employed

8.2.1 Sampling Type

This is an exploratory study, and the purpose of the survey is to examine and test the validity of the measures applied, rather than to test hypotheses.

As a result, convenience sampling was utilised in this study. Convenience sampling can be utilised in qualitative research, including exploratory research studies (Patton, 1988, p. 104). A justifiable use of convenience samples is exploration - "one justifiable use of a convenience sample is for exploratory purposes, that is, to get different views on the dimensions of a problem, to probe for possible explanations or hypotheses, and to explore constructs for dealing with particular problems or issues" (Ferber, 1977, p. 58)

In this study, we follow Sargeant and other researchers who developed and tested scales that measure antecedents that influence donating behaviour using convenience sampling (Sargeant and Lee, 2002; Sargeant et al, 2006, Sharma, 2010).

The convenience sampling technique applies to both qualitative and quantitative studies, although it is most frequently used in quantitative studies (Etikan et al, 2016). Convenience sampling has many advantages including simplicity of sampling and the ease of research, helpful for pilot studies and for hypothesis generation, data collection can be facilitated in short duration of time, and cheapest to implement that alternative sampling methods (Saunders et al, 2012).

There are few disadvantages of convenience sampling. One is that it is likely to be biased (Makey and Gass, 2005), and two is the problem of outliers. However, these challenges were overcome in this study. To avoid bias responses and to ensure that the knowledge gained is representative of the population from which the sample was drawn, both female and male individuals were selected. In addition, diversity in the demographic characteristics of participants was ensured. This is in the consistency of what Nunnally (1967) suggested, to extend the generalizability of the new scale, sample diversification should be considered in terms of data collection, particularly in the psychometric evaluation step (Morgado et al, 2017).

To deal with outliers' problems, the questionnaires were designed to prevent participants to enter answers that are not belonging to the data required. The participants should choose the right answers by clicking on the appropriate box of the five-point Likert scale. Additional option "prefer not to answer" was added to the questionnaires to give the participant the option not to answer any particular question. All questions in the survey are compulsory to be filled. The participants had the right to opt-out out of the survey at any stage. In this case, he or she will not be counted in the final number of those who participated in the survey (please see Appendix 18). Only the completed forms will be shown on the counter of the Google Forms results.

8.2.2 Nonresponse bias

Nonresponse bias in survey research can result in misleading or inaccurate findings and assessment of nonresponse bias is advocated to determine response sample representativeness. The nonresponse bias can be assessed by comparing the responses from early and last respondents, such as the first and last quarterly of responses (Armstrong & Overton, 1977). According to Pallant (2007), t-tests are used when you have two groups or two sets of data. Independent samples t-test is used to compare the means of two groups whose means are independent of one another. An independent sample t-test determines whether or not

there is a statistically significant difference in the mean scores of the two groups. In statistical terms, this means that the researcher is trying to identify the probability that the two sets of data originated from the same population (Gerald, 2018).

The non-response bias was first checked through running Independent Samples t-test in SPSS. Two groups were created from the whole sample. Group 1 representing the first 20% of early participants (N= 158) while Group 2 is the 20% of the late participants (N= 159). The null hypothesis(H_0) indicates that there is no difference between the two groups ($\mu1=\mu2$). The alternative hypothesis (H_1) indicates that there is a significant difference between those who participated early from those who participated lately which means ($\mu1\neq\mu2$). If the $p<0.05$ H_0 will be rejected and if $p>0.05$ the H_0 will be accepted.

8.2.3 Exploratory Factor Analysis (EFA)

The next step after checking nonresponse bias was examining the construct validity. Construct validity refers to the degree to which the items on an instrument relate to the relevant theoretical construct (Kane 2001; DeVon et al. 2007).

Exploratory Factor Analysis (EFA) is one of the methods to examine construct validity. It is a particular factor analysis method used to examine the relationships among variables without determining a particular hypothetical model (Bryman & Cramer 2005). EFA helps researchers define the construct based on the theoretical framework, which indicates the direction of the measure and identifies the greatest variance in scores with the smallest number of factors (DeVon et al. 2007).

To validate decisions on the reduction of items, the survey responses were split into two halves. This procedure is recommended by Pritchard and others (1999) for minimizing error probability and capitalization on fortuitous behaviours. This is adopted in other studies (Sargeant and Lee 2002; Sargeant et al 2006).

The procedure began with an analysis of alpha co-efficient for each set of the variables designed to measure both intrinsic and extrinsic antecedent constructs (i.e., 15 in total) as well as the intermediate variable (Intention). Each set of items was subjected to an exploratory factor analysis (principal axis factoring with an oblique rotation). This begins with conducting an

EFA on the first half of the sample and then repeating the process in the second half. The two halves are then combined in one sample before repeating the EFA test.

As a first step, it was decided to eliminate items which improved corresponding alpha scores to the point where all retained items had corrected item to have factor loadings of 0.4 and above (Boateng et al, 2018; Zaichowsky, 1985; Sargeant and Lee, 2002). Also, items with cross-loadings or that appear not to load uniquely on individual factors can be deleted. This process was cross validated between samples and items common to both split samples were retained.

Comparing the results of EFA on half of the sample and the whole sample show that 22 items should be removed which left a pool of 84 items to be carried forward for the next step of purification.

8.2.4 Reliability Test: Cronbach's Alpha Coefficient

Reliability is the degree of consistency exhibited when a measurement is repeated under identical conditions. Several standard statistics have been developed to assess the reliability of a scale, including Cronbach's alpha (Boateng et al, 2018).

Cronbach's alpha is the most well-known internal consistency reliability coefficient, which assumes, in its basic form, that the total score on an instrument is computed as the simple (i.e., unweighted) sum of the scores from all items. Cronbach's alpha applies to dichotomously scored items as well as polytomously scored items (Gushta and Rupp, 2012). It remains a common practice in science education to consider Cronbach's Alpha reaching the somewhat arbitrary value of 0.70 as a sufficient measure of reliability or internal consistency of an instrument (Taber, 2018, p. 1293). Some studies show that a Cronbach's Alpha of threshold between 0.6 and 0.7 can be accepted (Kline, 2011; Hair, 2010).

Under certain assumptions, Cronbach's Alpha is a consistent estimate of the population's internal consistency. One of these assumptions is that the scale should adhere to tau equivalence (McNeish, 2018, p. 414) which "is the statistically precise way to state that each item on a scale contributes equally to the total scale score" (p. 415). If a scale captures only a single construct, it is unlikely that all the items devised by researchers capture the construct to an equal degree (Cortina, 1993; Yang & Green, 2011). In this case, although the items measure the same construct, they do so with different degrees of precision (Raykov, 1997). Such disparities

between the quality of the individual items do not mean that the weaker items necessarily need to be removed, but it does violate the assumptions made by Cronbach's alpha with the result being that Cronbach's alpha will be too low (Miller, 1995). In some cases, Cronbach's alpha may underestimate the true reliability by as much as 20% when Tau-equivalence is violated (e.g., if the true reliability is 0.70, Cronbach's alpha would estimate reliability in the mid 0.50s) (Green and Yang, 2009). In such a case, an alternative to Cronbach's Alpha method to assess the reliability of scales will be required and necessary. One method is measuring composite reliability (CR) which is conceptually related to Cronbach's alpha in that it assesses reliability via a ratio of the variability explained by items compared to the total variance of the entire scale (McNeish, 2018, p. 416).

8.2.5 Confirmatory Factor Analysis (CFA) using AMOS

The last step of the scale development as mentioned in section 5.1 is to measure the goodness-of-fit in the structured model. This had been done through running Confirmatory Factor Analysis (CFA). CFA was performed on all scale items used in the structural equation modelling using AMOS 26.0. CFA aims to confirm to what extent the model fits the data. It is providing evidence that the factor structure in the model is likely to replicate (Osborne, 2014, p. 6). CFA is used whenever there is a specific hypothesis to test (Hurley et al, 1997). In the existing model, EFA was used for scale development and evaluation. EFA places great emphasis on eigenvalues as indicators of dimensionality. In the proposed model in this study, there are many proposing hypotheses that reflect the correlations between variables (intrinsic and extrinsic determinants). Therefore, CFA is to be used to measure the goodness-of-fit in the structured model and to test the proposed hypotheses (Hurley et al, 1997, p. 672).

CFA is a type of psychometric assessment that allows for the systematic comparison of an alternative a *priori* factor structure based on systematic fit assessment procedures and estimates the relationship between latent constructs that have been corrected for measurement errors (Boateng et al, 2018). Morin et al. (2016) point out that it is based on a highly restrictive interclass correlation coefficient (ICM), which assumes that cross-loadings between items and non-target factors are exactly zero. Meaningful satisfactory thresholds govern the systematic fit assessment procedures. The chi-square test of exact fit, Root Mean Square Error of Approximation (RMSEA), Tucker Lewis Index (TLI), Comparative Fit Index (CFI), Standardized Root Mean Square Residual (SRMR), and Weighted Root Mean Square Residual

(WRMR) are the most used techniques for testing dimensionality (Bond, 2013; Morin et al, 2016; Brown, 2014; Tucker and Lewis, 1973; Gerbing and Hamilton, 1996).

RMSEA is a measure of the estimated discrepancy between the population and model-implied population covariance matrices per degree of freedom (Cook et al, 2009). Browne and Cudeck recommend RMSEA ≤ 0.05 as indicative of close fit, 0.05 ≤ RMSEA ≤ 0.08 as indicative of fair fit, and values >0.10 as indicative of poor fit between the hypothesized model and the observed data (Browne and Cudek, 1993). However, Hu and Bentler have suggested RMSEA ≤ 0.06 may indicate a good fit (Hu and Bentler, 1999).

8.3   Sample

The sample size required is between 750 to 800 individuals who had recently donated to charitable causes. Participants were randomly selected from the database of one of the existing charities in Qatar, Qatar Charity[1]. Questionnaires have been developed using Google Forms distributed initially to 3,000 individuals who at least donated one time to charitable purposes in the last twelve months. Participants have been reached via email asking them to respond within a limited period. As the questionnaires were long and expected to take between 15 to 20 minutes for a normal participant to complete, the probability of participants who would opt out was high. Since the response was very low in the first two days following the day the questionnaire was sent, it was decided to target more individuals to achieve the targeted sample size. Another 5,000 individual donors were chosen from the database of Qatar Charity to bring the total number of participants in the survey to 8,000. The survey launched on March 2nd, 2021, and continued for three weeks. A total of 789 participants completed the survey.

The sample consists of 409 females (51.8%) and 356 male (45.1%) while 24 (3%) respondents did not specify their gender. Respondents ranged in age; 38% within the age group of 18-25 years representing 3% of the sample, 333 within the age group 26-45 years representing 42.2%

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[1] Qatar Charity is non-governmental organisation with its HQ based in the State of Qatar. It was established in 1992 for the development and sustainability of needy communities across the globe. Qatar Charity has grown to become one of the largest humanitarian and development organizations in the world, providing life-saving assistance to those hit by conflicts and natural disasters and creating durable solutions for poverty using sustainable development programs in social welfare, water and sanitation, education, nutrition and economic empowerment. The organisation has field offices in 30 countries and implementing partners in 20 others. According to its latest published report, throughout the past five years, Qatar Charity reached 29 million people through large scale humanitarian and development projects with a total cost of 1.2 billion US Dollars. Source: https://www.qcharity.org/en/qa/about

of the sample, 400 within the age group 46-65 years representing 50.7% and finally 18 within age group greater than 65 years representing 2.3% of the sample. As for other demographic characteristics, 46.6% of the respondents working for the public sector, 16% working for the private sector, 6.2% working for the nonprofit sector and 31.2% categorize their employment status as "other". 58.9% work as a full-time, 10.5% work as part-time while 30.5% categorize their employment type as "Unemployed". Finally, 56.8% of the respondents had college degrees, 17.6% had master's degrees, 9.3% with secondary or high school degrees, 7.7% had Ph.D. degrees, 7.5% had Diploma and finally, 1.1% completed their primary education.

8.4   Results

8.4.1 Nonresponse Bias Test

To assess the nonresponse bias, an independent samples t-test was used to compare the means of the first 20% of early participants (N= 158) and the 20% of the late participants (N= 159) these two groups whose means were independent of one another. The results of this test are presented in Table 6.

Table 6: Nonresponse Bias Test

Group Statistics

	Group	N	Mean	Std. Deviation	Std. Error Mean
Sample	1	158	3.7200	0.36290	0.02887
	2	159	3.7589	0.33614	0.02666

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Sample	Equal variances assumed	0.245	0.621	-0.992	315	0.322	-0.03896	0.03929	-0.11626	0.03833
	Equal variances not assumed			-0.992	312.857	0.322	-0.03896	0.03930	-0.11628	0.03835

The results show that p (Sig. 2-tailed) = 0.322 (p>0.05) which means there was no difference between the two groups ($\mu 1 = \mu 2$), and in this case the null hypothesis(H_0) was accepted indicating there is no nonresponse bias issue in the survey.

8.4.2 Exploratory Factor Analysis

To explore the factorial structure of each antecedent construct in the sample, all items of the instrument were subjected to an exploratory factor analysis (EFA) (principal axis factoring with an oblique rotation). EFA was conducted on the first half of the sample, then repeated on the second half. The next step was to combine both samples (n=789) and re-examine internal homogeneity. This procedure was repeated on each antecedent construct separately. The results are detailed as follows:

Religiosity:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis gives for the 1st half of the sample a value KMO = .939. Bartlett's test of sphericity gives a value of degree of freedom $df(45) = 3122.14$, $p < .001$; for the 2nd half, KMO = .928. Bartlett's test of sphericity $df(45) = 2969.13$, $p < .001$; for the whole sample, KMO = .939. Bartlett's test of sphericity df $(45) = 6061.06$, $p < .001$, indicating that the correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 73.16% of the variance. The results of this factor analysis are presented in Table 7.

TABLE 7: Exploratory Factor Analysis of the Items of the Religiosity construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
RE1	.805		RE1	.818		RE1	.810	
RE2	.923		RE2	.901		RE2	.913	
RE3	.921		RE3	.914		RE3	.918	
RE4	.868		RE4	.845		RE4	.858	
RE5	.630		RE5	.522		RE5	.577	
RE6	.889		RE6	.886		RE6	.888	
RE7	.411		RE7			RE7		
RE8			RE8			RE8		

Items	Factor 1	Factor 2	Items	Factor 1	Factor 2	Items	Factor 1	Factor 2
RE10	.881		RE10	.912		RE10	.892	
RE11	.936		RE11	.918		RE11	.929	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

Two items (RE7 and RE8) had a loading factor of less than .40 and hence must be removed at this stage. This resulted in eight items to be retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Altruism:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1ˢᵗ half of the sample, KMO = .804. Bartlett's test of sphericity df (15) = 542.69, $p < .001$; for the 2nd half, KMO = .718. Bartlett's test of sphericity df (15) = 423.54, $p < .001$; for the whole sample, KMO = .771. Bartlett's test of sphericity df (15) = 951.31, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 60.98% of the variance. The results of this factor analysis are presented in Table 8.

TABLE 8: Exploratory Factor Analysis of the Items of the Altruism construct

Factor Matrixª 1st Sample (50%)			Factor Matrixª 2nd Sample (50%)			Factor Matrixª whole sample		
Items	Factor 1	2	Items	Factor 1	2	Items	Factor 1	2
ALT1	.614		ALT1	.422		ALT1	.524	
ALT2			ALT2			ALT2		
ALT3	.778		ALT3	.724		ALT3	.752	
ALT4	.679		ALT4	.582		ALT4	.636	
ALT5	.837		ALT5	.898		ALT5	.863	
ALT6			ALT6			ALT6		

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

Two items (ALT2 and ALT6) had a loading factor of less than .40 and they were to be removed at this stage. This resulted in four items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Trustworthiness:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .813. Bartlett's test of sphericity df (21) = 423.54, p < .001; for the 2nd half, KMO = .710. Bartlett's test of sphericity df (21) = 414.41, p < .001; for the whole sample, KMO = .781. Bartlett's test of sphericity df (21) = 1004.42, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 56.58% of the variance. The results of this factor analysis are presented in Table 9.

TABLE 9: Exploratory Factor Analysis of the Items of the Trustworthiness construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
TRW1	.637		TRW1	.577		TRW1	.610	
TRW2	.579		TRW2	.486		TRW2	.535	
TRW3	.525		TRW3	.545	-.403	TRW3	.534	
TRW4	.447		TRW4			TRW4	.401	
TRW5	.720		TRW5	.631	.412	TRW5	.677	
TRW6	.565	.554	TRW6			TRW6	.442	.453
TRW7	.721		TRW7	.651		TRW7	.688	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All seven items had a loading factor of more than .40 and hence had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Empathy:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .770. Bartlett's test of sphericity df (15) = 595.98, $p < .001$; for the 2nd half, KMO = .764. Bartlett's test of sphericity df (15) = 395.80, $p < .001$; for the whole sample, KMO = .774. Bartlett's test of sphericity df (15) = 988.22, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 61.36% of the variance. The results of this factor analysis are presented in Table 10.

TABLE 10: Exploratory Factor Analysis of the Items of the Empathy construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	**Items**	1	2	**Items**	1	2
EMP1	.689		EMP1	.572		EMP1	.631	
EMP3			EMP3			EMP3		
EMP4	.573		EMP4	.460		EMP4	.525	
EMP6	.629		EMP6	.565		EMP6	.604	
EMP7	.911		EMP7	.805		EMP7	.888	
EMP8	.631		EMP8	.619		EMP8	.624	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

One item (EMP3) had a loading factor of less than .40 that had to be removed at this stage. This resulted in five items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Feeling of Guilt:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .842. Bartlett's test of sphericity df (10) = 630.62, $p < .001$; for the 2nd half, KMO = .838. Bartlett's test of sphericity df (10) = 659.51, $p < .001$; for the whole sample, KMO = .843. Bartlett's test of sphericity df (10) = 1283.08, $p < .001$, indicating that

correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 59.67% of the variance. The results of this factor analysis are presented in Table 11.

TABLE 11: Exploratory Factor Analysis of the Items of the Guilt construct

Factor Matrix[a] 1st Sample (50%)			**Factor Matrix[a]** 2nd Sample (50%)			**Factor Matrix[a]** whole sample		
	Factor			Factor			Factor	
Items	1	2	**Items**	1	2	**Items**	1	2
GT1	.752		GT1	.713		GT1	.733	
GT2	.602		GT2	.650		GT2	.626	
GT3	.750		GT3	.806		GT3	.777	
GT4	.669		GT4	.592		GT4	.630	
GT5	.740		GT5	.764		GT5	.752	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All five items had a loading factor of more than .40 and hence had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Social Norms:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .758. Bartlett's test of sphericity df (10) = 361.33, p < .001; for the 2nd half, KMO = .729. Bartlett's test of sphericity df (10) = 256.65, p < .001; for the whole sample, KMO = .751. Bartlett's test of sphericity df (10) = 614.43, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis with a cut-off point of .40 and Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 64.69% of the variance. The results of this factor analysis are presented in Table 12.

TABLE 12: Exploratory Factor Analysis of the Items of the Social Norms construct

Factor Matrix[a] 1st Sample (50%)			**Factor Matrix[a]** 2nd Sample (50%)			**Factor Matrix[a]** whole sample		
	Factor			Factor			Factor	
Items	1	2	**Items**	1	2	**Items**	1	2
SN1	.640		SN1	.658		SN1	.655	
SN2	.792		SN2	.653		SN2	.723	
SN3	.522		SN3	.537		SN3	.518	
SN4	.668		SN4	.569		SN4	.625	
SN5			SN5		.418	SN5		

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

One item (SN5) had a loading factor of less than .40 and had to be removed at this stage which resulted in four items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Social Justice:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .528. Bartlett's test of sphericity df (6) = 402.99, $p < .001$; for the 2nd half, KMO = .561. Bartlett's test of sphericity df (6) = 357.75, $p < .001$; for the whole sample, KMO = .542. Bartlett's test of sphericity df (6) = 758.68, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 59.67% of the variance. The results of this factor analysis are presented in Table 13.

TABLE 13: Exploratory Factor Analysis of the Items of the Social Justice construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
SJ1	.867		SJ1	.778		SJ1	.835	
SJ2		.528	SJ2		.533	SJ2		.537
SJ3	.872		SJ3	.816		SJ3	.843	
SJ4		.514	SJ4	-.471	.491	SJ4		.516

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All four items had a loading factor of more than .40 that had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Reputation:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .584. Bartlett's test of sphericity df (15) = 132.99, $p < .001$; for the 2nd half, KMO = .629. Bartlett's test of sphericity df (15) = 163.08, $p < .001$; for the whole sample, KMO = .622. Bartlett's test of sphericity df (15) = 284.85, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 48.98% of the variance. The results of this factor analysis are presented in Table 14.

TABLE 14: Exploratory Factor Analysis of the Items of the Reputation construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
RPT1	.709		RPT1	.790		RPT1	.736	
RPT2	.419		RPT2	.524		RPT2	.480	
RPT3	.441		RPT3	.431		RPT3	.442	
RPT4		.421	RPT4			RPT4		

Item			Item			Item	
RPT5	.504		RPT5			RPT5	0.410
RPT6			RPT6			RPT6	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

Two items (RPT4 and RPT6) had a loading factor of less than .40 and had to be removed at this stage resulted in four items were retained for the next step of scale purification examining internal consistency by measuring Cronbach's alpha coefficient.

Personal Satisfaction:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .857. Bartlett's test of sphericity df (10) = 1158.13, p < .001; for the 2nd half, KMO = .822. Bartlett's test of sphericity df (10) = 966.36, p < .001; for the whole sample, KMO = .854. Bartlett's test of sphericity df (10) = 2123.54, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 65.73% of the variance. The results of this factor analysis are presented in Table 15.

TABLE 15: Exploratory Factor Analysis of the Items of the Personal Satisfaction construct

Factor Matrix[a] 1st Sample (50%)			**Factor Matrix[a]** 2nd Sample (50%)			**Factor Matrix[a]** whole sample		
	Factor			Factor			Factor	
Items	1	2	**Items**	1	2	**Items**	1	2
PS1	.802		PS1	.688		PS1	.751	
PS3	.417		PS3			PS3		
PS4	.898		PS4	.881		PS4	.890	
PS5	.897		PS5	.927		PS5	.911	
PS6	.846		PS6	.775		PS6	.811	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

One item (PS3) had a loading factor of less than .40 and had to be removed at this stage resulted in four items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Personal Values:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .880. Bartlett's test of sphericity df (15) = 1507.48, p < .001; for the 2nd half, KMO = .865. Bartlett's test of sphericity df (15) = 1316.52, p < .001; for the whole sample, KMO = .877. Bartlett's test of sphericity df (15) = 2824.17, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 67.72% of the variance. The results of this factor analysis are presented in Table 16.

TABLE 16: Exploratory Factor Analysis of the Items of the Personal Values construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
PV1	.729		PV1	.751		PV1	.739	
PV2	.653		PV2	.596		PV2	.625	
PV3	.861		PV3	.790		PV3	.831	
PV4	.880		PV4	.867		PV4	.874	
PV5	.758		PV5	.785		PV5	.771	
PV6	.874		PV6	.811		PV6	.847	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All six items had a loading factor of more than .40 and had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Self-Esteem:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .681. Bartlett's test of sphericity df (3) = 648.96, p < .001; for the 2nd half, KMO = .651. Bartlett's test of sphericity df (3) = 605.61, p < .001; for the whole sample, KMO = .672. Bartlett's test of sphericity df (3) = 1232.68, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis with

a cut-off point of .40 and Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 77.49% of the variance. The results of this factor analysis are presented in Table 17.

TABLE 17: Exploratory Factor Analysis of the Items of the Self-Esteem construct

Factor Matrixᵃ 1st Sample (50%)			Factor Matrixᵃ 2nd Sample (50%)			Factor Matrixᵃ whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
SE1	.856		SE1	.931		SE1	.887	
SE2	.964		SE2	.901		SE2	.934	
SE3	.681		SE3	.573		SE3	.630	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All three items had a loading factor of more than .40 and had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Trust in Organisation:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .869. Bartlett's test of sphericity df (28) = 1399.18, $p < .001$; for the 2nd half, KMO = .855. Bartlett's test of sphericity df (28) = 1325.35, $p < .001$; for the whole sample, KMO = .870. Bartlett's test of sphericity df (28) = 2705.60, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 69.38% of the variance. The results of this factor analysis are presented in Table 18.

TABLE 18: Exploratory Factor Analysis of the Items of the Trust in Organisation construct

Factor Matrixᵃ 1st Sample (50%)			Factor Matrixᵃ 2nd Sample (50%)			Factor Matrixᵃ whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
TRO1	-.422	.647	TRO1	-.513	.462	TRO1	-.468	.564

Items	1	2	Items	1	2	Items	1	2
TRO2	.724		TRO2	.733		TRO2	.729	
TRO3	.912		TRO3	.893		TRO3	.903	
TRO4	-.451	.655	TRO4	-.588	.717	TRO4	-.516	.680
TRO6	.864		TRO6	.853		TRO6	.858	
TRO7	.731		TRO7	.621		TRO7	.678	
TRO8	.567		TRO8	.556		TRO8	.561	
TRO9	.711		TRO9	.702		TRO9	.707	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

Two items (TRO1 and TRO4) had a loading factor of less than .40 and had to be removed at this stage resulted in six items were retained for the next step of scale purification examining internal consistency by measuring Cronbach's alpha coefficient.

Commitment:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .812. Bartlett's test of sphericity df (15) = 1589.23, $p < .001$; for the 2nd half, KMO = .760. Bartlett's test of sphericity df (15) = 1367.48, $p < .001$; for the whole sample, KMO = .792. Bartlett's test of sphericity df (15) = 2938.07, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 61.30% of the variance. The results of this factor analysis are presented in Table 19.

TABLE 19: Exploratory Factor Analysis of the Items of the Commitment construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
COM1	.862		COM1	.803		COM1	.833	
COM2	.753		COM2	.677		COM2	.719	
COM3	.931		COM3	.869		COM3	.900	
COM4	.846		COM4	.837		COM4	.840	
COM5	.602		COM5	.504		COM5	.555	

| | COM6 | .511 | | COM6 | .512 | | COM6 | .510 | |

All six items had a loading factor of more than .40 and had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Efficacy & Efficiency:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .826. Bartlett's test of sphericity df (36) = 1269.47, p < .001; for 2nd half, KMO = .831. Bartlett's test of sphericity df (36) = 1199.04, p < .001; for the whole sample, KMO = .833. Bartlett's test of sphericity df (36) = 2441.01, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis with a cut-off point of .40 and Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a two-factor solution as the best fit for the data, accounting for 61.99% of the variance. The results of this factor analysis are presented in Table 20.

TABLE 20: Exploratory Factor Analysis of the Items of the Efficacy & Efficiency construct

Factor Matrix[a] 1st Sample (50%)			**Factor Matrix[a]** 2nd Sample (50%)			**Factor Matrix[a]** whole sample		
	Factor			Factor			Factor	
Items	1	2	**Items**	1	2	**Items**	1	2
EE1	.587		EE1	.673		EE1	.624	
EE3	.728		EE3	.568		EE3	.658	
EE4	-.634	.520	EE4	-.715	.419	EE4	-.675	.475
EE5	.642		EE5	.632	.471	EE5	.638	
EE6	.809		EE6	.809		EE6	.811	
EE7	.756		EE7	.676		EE7	.721	
EE8	-.628	.645	EE8	-.623	.505	EE8	-.625	.581
EE9	-.431		EE9	-.553	.443	EE9	-.486	.419
EE10			EE10			EE10		

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

Four items (EE4, EE8, EE9, and EE10) had a loading factor of less than .40 and had to be removed at this stage resulted in four items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

Solicitation:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1st half of the sample, KMO = .825. Bartlett's test of sphericity df (120) = 2453.88, $p < .001$; for the 2nd half, KMO = .803. Bartlett's test of sphericity df (120) = 2047.57, $p < .001$; for the whole sample, KMO = .823. Bartlett's test of sphericity df (120) = 4425.40, $p < .001$, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a five-factor solution as the best fit for the data, accounting for 68.79% of the variance. The results of this factor analysis are presented in Table 21.

Two items (SOL15 and SOL16) had a loading factor of less than .40 and had to be removed at this stage resulted in 14 items were retained for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

TABLE 21: Exploratory Factor Analysis of the Items of the Solicitation construct

	Factor Matrix[a] 1st Sample (50%)						Factor Matrix[a] 2nd Sample (50%)						Factor Matrix[a] whole sample				
	Factor						Factor						Factor				
Items	1	2	3	4	5	Items	1	2	3	4	5	Items	1	2	3	4	5
SOL1	.656					SOL1	.610					SOL1	.631				
SOL2	.698					SOL2	.677		-.483			SOL2	.684		.494		
SOL3	.590					SOL3	.551					SOL3	.569				
SOL4	.466					SOL4	.447					SOL4	.455				
SOL5	.564					SOL5	.443					SOL5	.507				
SOL6	.489					SOL6						SOL6	.418				
SOL7	.560					SOL7	.550					SOL7	.552				
SOL8	.728					SOL8	.701					SOL8	.713				
SOL9	.638					SOL9	.623	-.486				SOL9	.629				
SOL10	.708		-.507			SOL10	.666					SOL10	.686		-.501		
SOL11	.706		-.503			SOL11	.704					SOL11	.706		-.470		
SOL12	.510					SOL12	.496					SOL12	.502				
SOL13	.403	.693				SOL13		.621	.459			SOL13		.740			
SOL14		.790				SOL14		.534	.444			SOL14		.747			
SOL15						SOL15						SOL15					.454
SOL16						SOL16						SOL16					.430

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded

Intention:

The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, for the 1ˢᵗ half of the sample, KMO = .655. Bartlett's test of sphericity df (6) = 251.81, p < .001; for the 2ⁿᵈ half, KMO = .678. Bartlett's test of sphericity df (6) = 169.12, p < .001; for the whole sample, KMO = .675. Bartlett's test of sphericity df (6) = 416.46, p < .001, indicating that correlation structure is adequate for factor analyses. The principal axis factoring analysis with a cut-off point of .40 and Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a one-factor solution as the best fit for the data, accounting for 49.39% of the variance. The results of this factor analysis are presented in Table 22.

TABLE 22: Exploratory Factor Analysis of the Items of the Intention construct

Factor Matrix[a] 1st Sample (50%)			Factor Matrix[a] 2nd Sample (50%)			Factor Matrix[a] whole sample		
	Factor			Factor			Factor	
Items	1	2	Items	1	2	Items	1	2
INT1	.631		INT1	.538		INT1	.590	
INT2	.816		INT2	.755		INT2	.791	
INT3			INT3	.461		INT3	.417	
INT4	.519		INT4	.433		INT4	.485	

Notes. Extraction method; principal axis factoring; Rotation method; Promax with Kaiser normalization. Loadings < .40 are excluded.

All four items had a loading factor of more than .40 and had to be retained at this stage for the next step of scale purification examining internal consistency by measuring the Cronbach's alpha coefficient.

At this stage, the EFA analysis resulted in the removal of 17 items and the retention of 89 items out of 106 items.

8.4.3 Reliability Analysis Results

Cronbach's alpha coefficients were calculated to measure the internal consistency of the scale items of each antecedent construct. Table 23 below shows the results of Cronbach's alpha measurement.

Table 23: Reliability Statistics

Construct	No of the initial items	Cronbach's Alpha	No of the final items	Cronbach's Alpha	Items deleted
Religiosity	8	.950	6	**.958**	RE3, RE5
Altruism	4	.773	4	.773	
Trustworthiness	7	.745	7	.745	
Empathy	5	.766	5	.766	
Guilt	5	.824	5	.824	
Social Norms	4	.711	4	.711	
Social Justice	4	.847	2	.847	SJ2 & SJ4
Reputation	4	.392	3	**.541**	RPT5
Personal Satisfaction	4	.904	4	.904	
Personal Values	6	.900	5	**.902**	PV2
Self-Esteem	3	.853	2	**.906**	SE3
Trust in Organisation	6	.881	6	.881	
Commitment	6	.867	2	**.968**	COM1, COM4, COM5, COM6
Efficacy & Efficiency	5	.863	5	.863	
Solicitation	14	.858	12	**.863**	SOL13, SOL14
Intention	4	.642	4	.642	

George and Mallery had provided the rule of thumb which states that if the value of alpha is >0.9 = Excellent, >0.8 =Good, >0.7 = Acceptable, >0.6 = Questionable, >0.5 =Poor, and <0.5 = Unacceptable.

The results reveal that five antecedent constructs including Feeling of Guilt, Social Justice, Trust in Organisation, Efficacy & Efficiency, and solicitation have an alpha value of > .8. Another five antecedent constructs including Religiosity, Personal Satisfaction, Personal Values, Self-Esteem, and Commitment have an alpha value of > .9. The results also show that Reputation has a poor value of Cronbach's alpha coefficient .541. Four antecedent constructs including Altruism, Trustworthiness, Empathy, and Social Norms have an acceptable alpha value of >.7. Intention has a value of alpha of .642 which makes it questionable.

As mentioned earlier in this chapter, a low value of Cronbach's alpha does not mean that the weaker items necessarily need to be removed, but it does violate the assumptions made by Cronbach's alpha with the result being that Cronbach's alpha will be too low (Miller, 1995). Therefore, the alternative to Cronbach's Alpha method was to assess the reliability of scales through measuring composite reliability (CR) (McNeish, 2018). Composite reliability

measurement was applied on constructs with an alpha value of < .75. The results of this assessment shown in Table 24.

Table 24: Composite Reliability (CR) Measurement

Construct	Cronbach's Alpha	AVE	CR
Trustworthiness	.745	.641	.842
Social Norms	.711	.546	.827
Intention	.642	.494	.794
Reputation	.541	.292	.535

The results of CR measurement show that reputation still has a low value of reliability (AVE=.292 and CR=.535) which is below the satisfactory level (AVE $\geq$ .5 and CR $\geq$ .7) (Rejikumar et al, 2021). This resulted in dropping it from the model. As for the Intention construct, the AVE value is .494 which is almost equal to .5 while the CR is .794 making it within the accepted threshold values.

At the end of this stage, 13 items were removed, leaving 76 items to be retained for the next step of the scale purification process.

The next step was to run factor analysis on all retained items for the remaining 16 constructs creating 76 Eigenvalues per data set. The Kaiser-Meyer-Olkin measure verified the sampling adequacy for the analysis, KMO = .957. Bartlett's test of sphericity χ^2 (2850) = 33406.056, p < .001, indicating that correlation structure is adequate for factor analyses (see Figure 36).
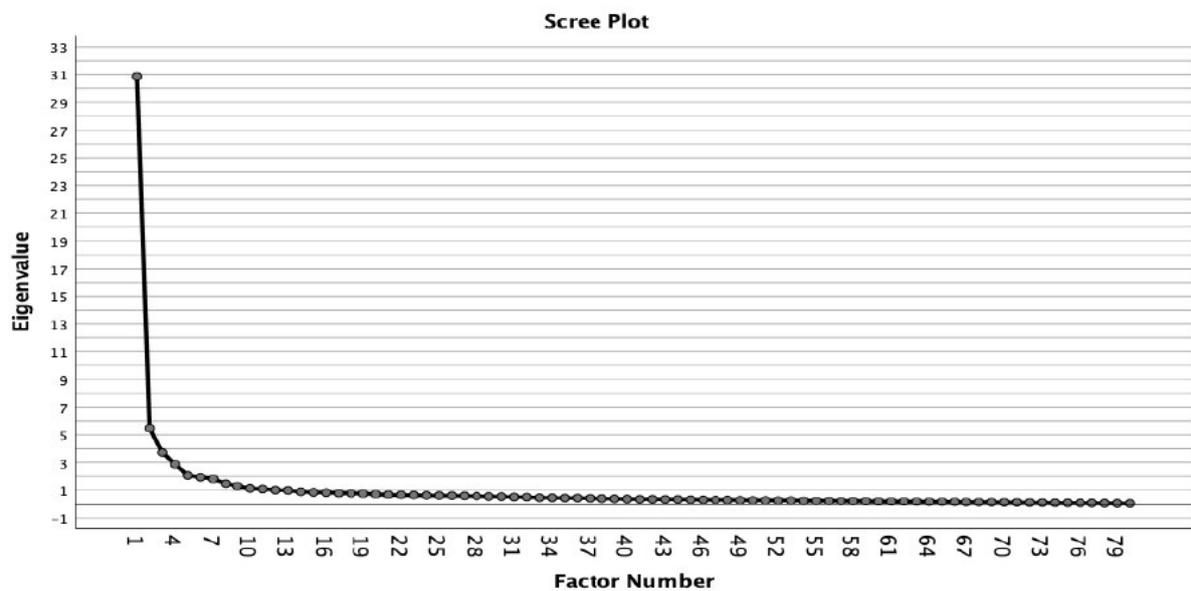
Figure 36: Results of principal axis factoring analysis

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The principal axis factoring analysis had a cut-off point of .40 and the Kaiser's criterion of eigenvalues greater than 1 (see Field, 2009; Stevens, 1992) yielded a twelve-factor solution as the best fit for the data, accounting for 67.990% of the variance (see Table 25). The results of this factor analysis are presented in Table 26

Table 25: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	27.899	36.709	36.709	27.561	36.265	36.265	23.138
2	5.401	7.106	43.815	5.047	6.640	42.906	22.784
3	3.648	4.800	48.616	3.273	4.306	47.212	17.543
4	2.870	3.776	52.392	2.510	3.302	50.514	6.756
5	2.078	2.734	55.126	1.675	2.204	52.718	6.827
6	1.741	2.291	57.417	1.548	2.037	54.754	12.127
7	1.692	2.226	59.643	1.342	1.766	56.520	5.720
8	1.553	2.043	61.686	1.095	1.440	57.960	2.863
9	1.373	1.806	63.492	.905	1.191	59.151	16.661
10	1.114	1.465	64.957	.672	.884	60.035	2.624
11	1.068	1.405	66.363	.651	.857	60.892	7.106
12	1.033	1.359	67.721	.585	.770	61.662	5.796
13	.968	1.273	68.995				
.	.	.	.				
.	.	.	.				
.	.	.	.				
.	.	.	.				
74	.073	.096	99.855				
75	.065	.086	99.940				
76	.045	.060	100.000				

		Factor											
Construct	Items	1	2	3	4	5	6	7	8	9	10	11	12
Religiosity	RE1	.783											
	RE2	.828											
	RE4	.774											
	RE6	.794											
	RE10	.792											
	RE11	.834											
Altruism	ALT1	.607											
	ALT3	.687											
	ALT4	.566											
	ALT5	.757											
Trustworthiness	TRW1					.426							
	TRW2												
	TRW3												
	TRW4	.527											
	TRW5	.696											
	TRW6	.666											
	TRW7	.554											
Empathy	EMP1	.621											
	EMP4	.518											
	EMP6	.558											
	EMP7	.823											
	EMP8	.694											
Feeling of Guilt	GT1	.638											
	GT2	.413											
	GT3	.652											
	GT4	.650											
	GT5	.672											

Table 26: Exploratory Factor Analysis of the Items of the Antecedent Constructs

Construct	Items	Factor											
		1	2	3	4	5	6	7	8	9	10	11	12
Social Norms	SN1	.637											
	SN2	.803											
	SN3	.483											
	SN4	.606											
Social Justice	SJ1	.762											
	SJ3	.798											
Reputation	RPT1				.413								
	RPT2												
	RPT3												
Personal Satisfaction	PS1	.812											
	PS4	.815											
	PS5	.816											
	PS6	.780											
Personal Values	PV1	.628											
	PV3	.821											
	PV4	.774											
	PV5	.686											
	PV6	.804											
Self-Esteem	SE1	.711											
	SE2	.762											
Trust in Organisation	TRO2	.579		-.412									
	TRO3	.618		-.493									
	TRO6	.668		-.429									
	TRO7	.572											
	TRO8	.665											
	TRO9	.684											
Commitment	COM1						.717						
	COM3						.703						

Construct	Items	Factor											
		1	2	3	4	5	6	7	8	9	10	11	12
Efficacy & Efficiency	EE1	**.550**											
	EE3	**.612**											
	EE5	**.620**		-.452									
	EE6	**.498**		-.515									
	EE7	**.454**		-.408									
Solicitation	SOL1		**.526**										
	SOL2		**.564**					-.436					
	SOL3		**.574**										
	SOL4												
	SOL5												
	SOL6												
	SOL7		**.445**								-.418		
	SOL8		**.555**										
	SOL9		**.573**										
	SOL10		**.517**										
	SOL11	.401	**.530**										
	SOL12		**.518**										
Intention	INT1	**.527**											
	INT2	**.670**											
	INT3	**.612**											
	INT4	**.515**											

Interestingly, fifty-six items measuring thirteen of the sixteen constructs including Religiosity, Altruism, Trustworthiness, Empathy, Guilt, Social Norms, Social Justice, Personal Satisfaction, Personal Values, Self-Esteem, Trust in Organisation, Efficacy & Efficiency, and Intention loaded on factor one. This factor had an eigenvalue of 27.899 and accounted for 36.709% of the variance. Nine items measuring Solicitation loaded on factor two. This factor had an eigenvalue of 5.401 and accounted for 7.106% of the variance. Two items measuring Commitment loaded on factor 6. This factor had an eigenvalue of 3.648 and accounted for 4.800% of the variance. The results show that the items loaded on factor one to factor six had a cumulative 57.417% of the variance. Finally, the results reveal that nine items proved to be problematic in all factor solutions. These included the remaining three items measuring Reputation resulted in the removal of the construct from the model. Three items measuring Trustworthiness (TRW1, TRW2, TRW3) and three items measuring Solicitation (SOL4, SOL5, SOL6) proved also problematic in factor solutions. Therefore, it was decided to exclude them from the model.

By the end of this stage, 15 constructs with 66 sub-scale items were retained in the model and to be used in the next step which is the conduction of confirmatory factor analysis (CFA) and the initial test of the proposed hypotheses.

8.4.4 CFA using AMOS

The aim of running CFA is to confirm to what extent the model fits the data. It provides evidence whether factor structure in the model is likely to replicate (Osborne, 2014, p. 6). Although, the main purpose of this study is to develop a model that reflects the influence of antecedents including Islamic values on the individual donating behaviour in the context of a Muslim country such as the state of Qatar as well as creating and testing new scales to measure these antecedent constructs. Therefore, a convenience sampling was utilized to test the created and developed scales. The disadvantage of using such type of sampling is the risk that the sample might not represent the population as a whole (Morgado et al, 2017). This risk can be an issue of concern if the proposed hypotheses are going to be tested. Using the CFA technique aimed to measure the goodness-of-fit in the structured model and, in the case of this study, can be used to test the proposed hypotheses (Hurley et al, 1997, p. 672). The most important indicators to test the goodness-of-fit in this model is the value of the root mean square of approximation (RMSEA) and the comparative fit index (CFI) which informs how well the model, with unknown but optionally chosen parameter estimates, would fit the population

covariance matrix (Baybak & Green, 2010). Other fit indexes can also be used to check the model fit including incremental fit index (IFI), Tucker-Lewis index (TLI), root mean square residual (RMR), and goodness-of-fit index (GFI) (Schreiber et al, 2006).

The first results show a chi-square statistic of 5761.530 was obtained (*df* 1966 - p<.01) with CFI of .900, IFI of .902, and RMSEA of .049 indicating that the model shows a good fit. However, there was a problem in the correlation coefficient between the Trust in Organisation (TRO) and Efficacy & Efficiency (EE). The correlation coefficient was a value of 1.028, greater than the accepted cutoff values (r) [-1, +1] (Ratner, 2009). This lead to review the scale items of both constructs looking for items' redundancy. TRO2 item "The money given to Qatari charitable organizations goes for good causes" is more related to the dimension of Efficiency rather than to Trust in Organisation. Therefore, it was decided to be removed from the model, and estimates were then calculated. The correlation coefficient between TRO and EE was reduced to .985 below 1. The new results give a chi-square statistic of 5588.780 with (*df* 1901 - p<.01) with CFI of .901, TLI of .888, IFI of .902, GFI of .820, RMR of .037, and RMSEA of .050 indicating the model still show a good fit. Table 27 summarizes the goodness of fit of the model. The full results of the CFA analysis are shown in Appendix 20.

Table 27: Goodness of Fit results

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	310	**5588.780**	**1901**	**.000**	**2.940**
Saturated model	2211	.000	0		
Independence model	66	39385.591	2145	.000	18.362

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	**.037**	**.820**	.790	.705
Saturated model	.000	1.000		
Independence model	.215	.110	.082	.106

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.858	.840	**.902**	**.888**	**.901**
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	**.050**	.048	.051	.659
Independence model	.148	.147	.150	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	6208.780	6266.394	7656.717	7966.717
Saturated model	4422.000	4832.921	14749.064	16960.064
Independence model	39517.591	39529.857	39825.861	39891.861

PCLOSE $= 1 - (C|.05^2 nd,d)$ is a "p value" for testing the null hypothesis that the population RMSEA is no greater than .05:

H_0: RMSEA $\leq$ .05

By contrast, P is for testing the hypothesis that the population RMSEA is zero:

H_0: RMSEA $= 0$

Based on their experience with RMSEA, Browne and Cudeck (1993) suggest that a RMSEA of .05 or less indicates a "close fit". Employing this definition of "close fit", PCLOSE gives a test of close fit while P gives a test of exact fit. The results show that RMSEA for this model is .05 while the P-value is highly significant (P = .000)

Figure 37 is the path diagram of the hypothesized model showing the inter-correlations among each set of scales with the related construct. The figure also reflects and shows the correlations between the fifteen antecedent constructs. The significance of the correlations between constructs is shown in Table 28. The results revealed a moderate to a strong positive linear relationship (r >.3) between 13 out of the 15 antecedent constructs in the model including

Religiosity, Altruism, Trustworthiness, Empathy, Guilt, Social Norms, Social Justice, Personal Satisfaction, Personal Values, Trust in Organisation, Efficacy & Efficiency, Self-Esteem, and Intention. The results also show that 8 of the antecedent constructs (Religiosity, Altruism, Trustworthiness, Empathy, Guilt, Social Justice, Personal Satisfaction, and Personal Values) had a weak relationship ($r <.3$) with both Commitment and Solicitation constructs. While it was found that Solicitation had a weak relationship with all constructs. Interestingly, it was found that Self-Esteem had a weak relationship with Trust in Organisation while Intention (intermediate variable in the model) is the only antecedent construct that had a moderate to strong positive relationship with all constructs (intrinsic and extrinsic determinants).

The EFA and Cronbach's Alpha analysis resulted in the removal of redundant scale items to bring them from 106 to 68, and CFA analysis resulted in the removal of another scale item leaving 67 items in the final pool which is shown in Appendix 19.
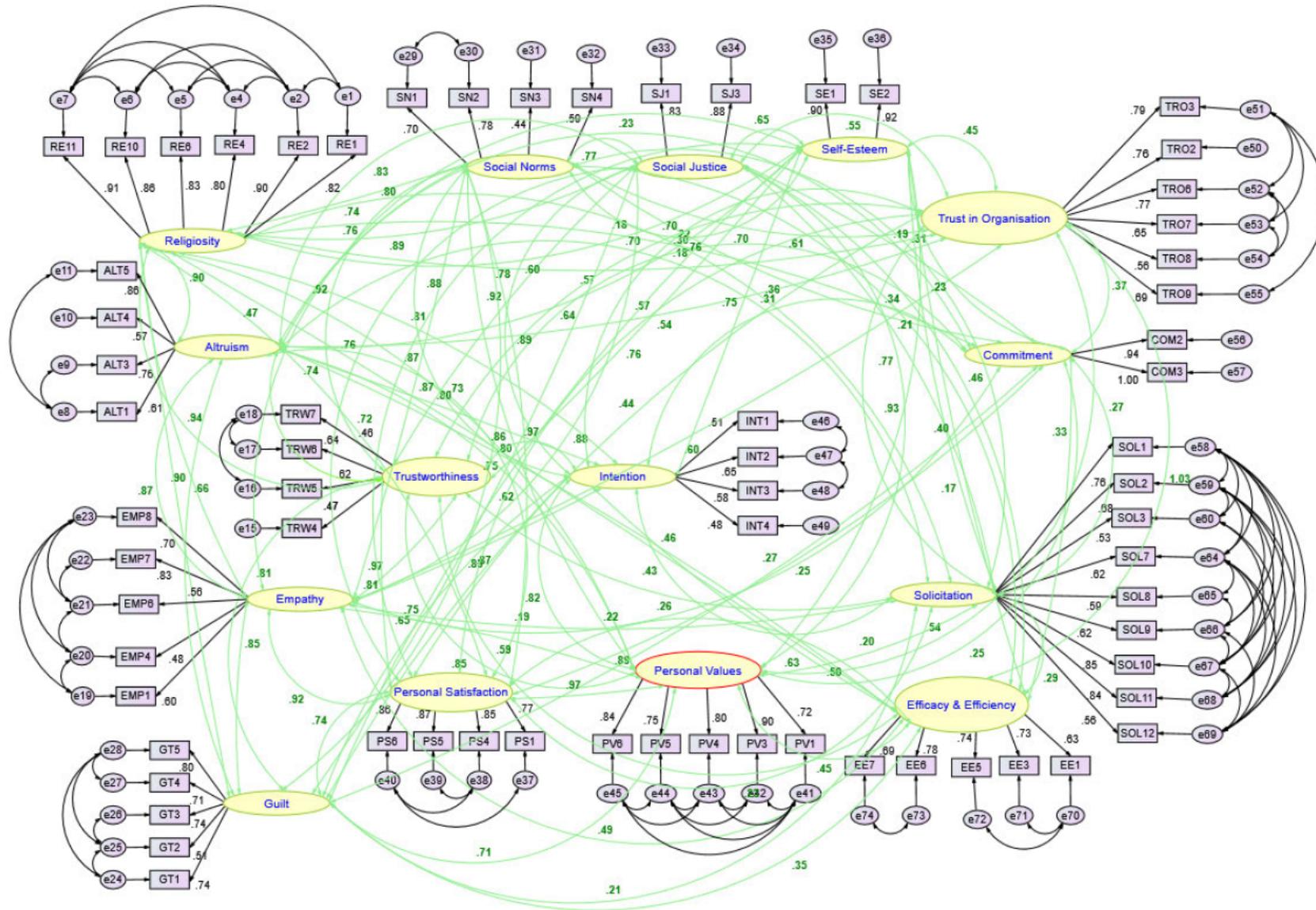
$\chi^2 = 5588.780$

$df = 1901$

$\chi^2/df = 2.940$

p = .000

CFI = .901

TLI = .888

IFI = .902

RMSEA = .050

RMR = .037

GFI = .820

Figure 37: A Path Diagram Showing the Hypothesized Measurement Model Specification (CFA Model)

Table 28: Correlations Matrix

	RE	ALT	TRW	EMP	GT	SN	SJ	PS	PV	TRO	COM	EE	SE	SOL	INT
RE	1.00	.899***	.944***	896***	618**	742***	893***	721***	.732***	.603**	**.177***	.476**	.598**	**.218***	807***
ALT	.899***	1.00	.910***	868***	659**	757***	.827***	.748***	.739***	.562**	**.227***	.467**	.636**	**. .178***	.801***
TRW	.944***	.910***	1.00	.973***	.814***	918***	915***	815***	848***	732***	**296***	.594**	758***	**.263***	.975***
EMP	.896***	.868***	.973***	1.00	854***	874***	.884***	.916***	.891***	.639**	**.215***	.498**	.797***	**.192***	.874***
GT	.618**	.659**	.814***	.854***	1.00	.796***	.616**	.735***	.706***	.471**	**.267***	.355**	.655**	**.213***	.752***
SN	.742***	.757***	.918***	.874***	.796***	1.00	.774***	.891***	.861***	.727***	.363**	.616**	.757***	.312**	.870***
SJ	.893***	.827***	.915***	.884***	.616**	.774***	1.00	.764***	.796***	.575**	**.191***	.465**	.653**	**.207***	.781***
PS	.721***	.748***	.815***	.916***	.735***	.891***	.764***	1.00	.968***	.597**	**.247***	.509**	.884***	**.228***	.834***
PV	.732***	.739***	.848***	.891***	.706***	.861***	.796***	.968***	1.00	.565**	**.249***	.460**	.933***	**.203***	.818***
TRO	.603**	.562**	.732***	.639**	.471**	.727***	.575**	.597**	.565**	1.00	.365**	.985***	**.234***	.345**	.744***
COM	**.177***	**.227***	**.296***	**.215***	**.267***	.363**	**.191***	**.247***	**.249***	.365**	1.00	.330**	.472**	**.271***	.311**
EE	.476**	.467**	.594**	.498**	.355**	.616**	.465**	.509**	.460**	.985***	.330**	1.00	.404**	**.289***	.633**
SE	.598**	.636**	.758***	.797***	.655**	.757***	.653**	.884***	.933***	**.234***	.472**	.404**	1.00	**.175***	.752***
SOL	**.218***	**.178***	**.263***	**.192***	**.213***	.312**	**.207***	**.228***	**.203***	.345**	**.271***	**.289***	**.175***	1.00	.429**
INT	.807***	.801***	.975***	.874***	.752***	.870***	.781***	.834***	.818***	.744***	.311**	.633**	.752***	.429**	1.00

RE= Religiosity, ALT= Altruism, TRW= Trustworthiness, EMP= Empathy, GT= Guilt, SN= Social Norms, SJ= Social Justice, PS= Personal Satisfaction, PV= Personal Values, TRO= Trust in Organisation, COM= Commitment, EE= Efficacy & Efficiency, SE= Self-Esteem, SOL= Solicitation, INT= Intention

*** strong linear relationship, ** moderate linear relationship, * weak linear relationship (Ratner, 2009, p. 140)

8.5   Discussion

One of the main objectives of this research is to develop scales that can be used as reliable instruments to measure antecedents that influence individual charitable donation behaviour in the context of a Muslim country such as the State of Qatar, such as religiosity, altruism, trustworthiness, empathy, feeling of guilt, social norms, social justice, personal satisfaction, and personal values.

The results of the factor analysis provided evidence for the initial reliability and validity of the scale developed in this study to measure the factors that influence donations. An exploratory factor analysis (EFA) and Cronbach's Alpha calculation show that 15 of the proposed 16 antecedents influence individual donating behaviour. The analysis resulted in the reduction and removal of 41 scale items, as well as the retention of 66 of the initial 107 items used in the questionnaires.

The literature reveals that there is a clear distinction between individual's own reflection of own reputation from a western and non-Islamic perspective compared to conceptualisations of individual reputation from an Islamic perspective. From western perspective, individual donors care about the reflection of their own reputation and the extent to which that drives the inclination on their part to donate because they feel more positive personal reputation with others as a result. On the opposite, Islamic teachings reveal that showing off the good deeds to others, from an Islamic perspective, to enhance one's own reputation is not favourable nor encouraged, in fact, review of the relevant literature indicates that it is strictly condemned. This argument is supported by the findings of the factor analysis. The analysis uncovered an important finding: own reputation is no longer regarded as a significant antecedent influencing donating behaviour. Based on the EFA results, only three items measuring reputation (RPT1, RPT2, and RPT3) were retained. Following the calculation of Cronbach's Alpha, these items were removed from the final pool, revealing low reliability with an alpha coefficient value of.541, below the acceptance value of .7 (George and Mallery, 2003), indicating the non-significance of the influence of individual's own reputation in the proposed model. This finding reinforces up the argument made in the literature review about the reflection of an individual's own reputation from an Islamic perspective, namely that seeking a good reputation and showing one's wealth through charitable giving are prohibited from an Islamic perspective (see Chapter Two: Literature Review page 63).

Analysis revealed that the developed scales are in line of the definitions adopted for the constructs. Confirmatory factor analysis (CFA) results show a good model fit with a chi-square $\chi^2 = 5588.780$, $df = 1901$, $p = .000$, CFI= .901, TLI = .888, IFI = .902, and RMSEA = .050. Hair and others (2009) provided guidelines for using fit indices in different situations based on simulation that considers sample size (N), model complexity, and degree of error in model specification to examine how accurately various fit indices perform. They stated that for sample size $250 < N \leq 1000$, and number of observed variable $m \geq 30$ the evidence of good fit would include a χ^2 with significant p- value $< .00$, CFI value of .90, and RMSEA value of $< .07$ (Hair et al, 2009, p. 584). In our model, the sample size is 789 and number of observed variables is 66, and a p-value = .000. The fit indices obtained above indicate a clear evidence of good model fit.

The intercorrelations between the subscales to the related constructs supported the model's proposition that demonstrates the influence of Islamic faith as a stimulus for both the intrinsic determinants motivate individuals to perform charity giving such as religiosity, altruism, trustworthiness, empathy, guilt, social norms, social justice, personal satisfaction, and personal values (see Appendix 20: Squared Multiple Correlations). The correlation coefficients between religiosity and other intrinsic determinants show a strong positive relationship, supporting the argument that Islamic faith and prescriptions play a significant role in influencing individual donating behaviour in the context of a Muslim country such as the state of Qatar.

The results show that intention construct had much significant relationship with trust in organisation (TRO) (=.744) than with efficacy & efficiency (EE) (=.633). At the same time, the correlation between TRO and EE is very strong (=.985). Four of the five items that measure efficacy and efficiency (EE1, EE3, EE5 and EE7) are related to the two dimensions of the efficacy construct adopted earlier in this study "evaluate the capacity of charities to deliver their donations to the poor and the needy" "charities must be assessed as having been successful in alleviating the misery of the beneficiary" (see Appendix 9). The literature reveals that trust is defined as "the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange" (Hosmer, 1995, p. 393). In the case of charity giving, trust reflects the level of confidence the individual donor has with charitable organisation and the causes these organisations solicitating and appealing for. While efficacy defined as "expectation that the donation, regardless of the amount, will help alleviate from

afflictions or will contribute to the resolution of a social ill" (Beldad et al., 2015, p. 449). Therefore, Efficacy is more linked to trust and trust is more related to the individual's intention to donate to a specific charity. The CFA results support this argument and indicate clearly that efficacy plays a major role in driving individual donors to enhance their trust in organisations.

The research results provided strong evidence that "Intention" is the most behavioural control that captures the motivational factors influencing individual donating decisions. This is well expressed in the correlation coefficient values between "Intention" and other antecedents in the model, which include intrinsic and extrinsic determinants. The findings show a strong positive relationship (>.70) between "Intention" and the nine intrinsic determinants, and a moderate positive relationship (>.30) between "Intention" and the four extrinsic determinants (Trust in Organisation, Efficacy & Efficiency, Commitment, and Solicitation) (see Appendix 20: Correlations Table). Although, the results show that both solicitation and commitment are non-significance in motivating individual donating behaviour. However, the correlation coefficient between Intention and Solicitation (=.429) strengthens the earlier stated proposition during the model's development that solicitation is one of the antecedents that trigger intention to donate to a specific charitable organisation (see Chapter Four page 165).

This significant finding, which supports the argument and strengthens the role of intention as an intermediate variable in the model in this research, distinguishes this study as a first exploratory attempt to incorporate both the extent of northern base Judaeo-Christian notion and non-Islamic, and Islamic philanthropy. The strong correlations, founded in this study and shown in the results, between religiosity and intrinsic determinants (>.7), and significance relationships with both trust in organisation (=.603), and efficacy and efficiency (=.476), founded in this study indicate that Islamic faith is dominant in motivating individual charity giving in the context of a Muslim country such as the State of Qatar.

From Islamic perspectives, all of the above determinants have their own definitions. Islamic teachings and prescriptions reveal that these determinants are deep-rooted. To be more precise, all the characters and virtues in Islam are directly linked to faith since faith in Islam includes both beliefs and actions. We cite numerous quotes and evidence from a variety of Islamic texts and teachings, including the Holy Quran, the Prophet's sayings and traditions, the sayings and views of prominent and well-known recognized Muslim scholars throughout the history of Islam, and Islamic publications that firmly connect these determinants to Islamic faith and

concepts. The literature also reveals that these determinants have distinctive meanings and perceptions from an Islamic perspective. Our findings re-emphasise the perceptions of charity giving in Islamic context.

Finally, the results of the EFA and CFA, which include correlations between antecedent factors and fit indices indicating a well-fitting model, lay the basis for hypotheses to be formulated and tested in this model.

Figure 38 portrays the final hypothesized model based on the above results and discussions
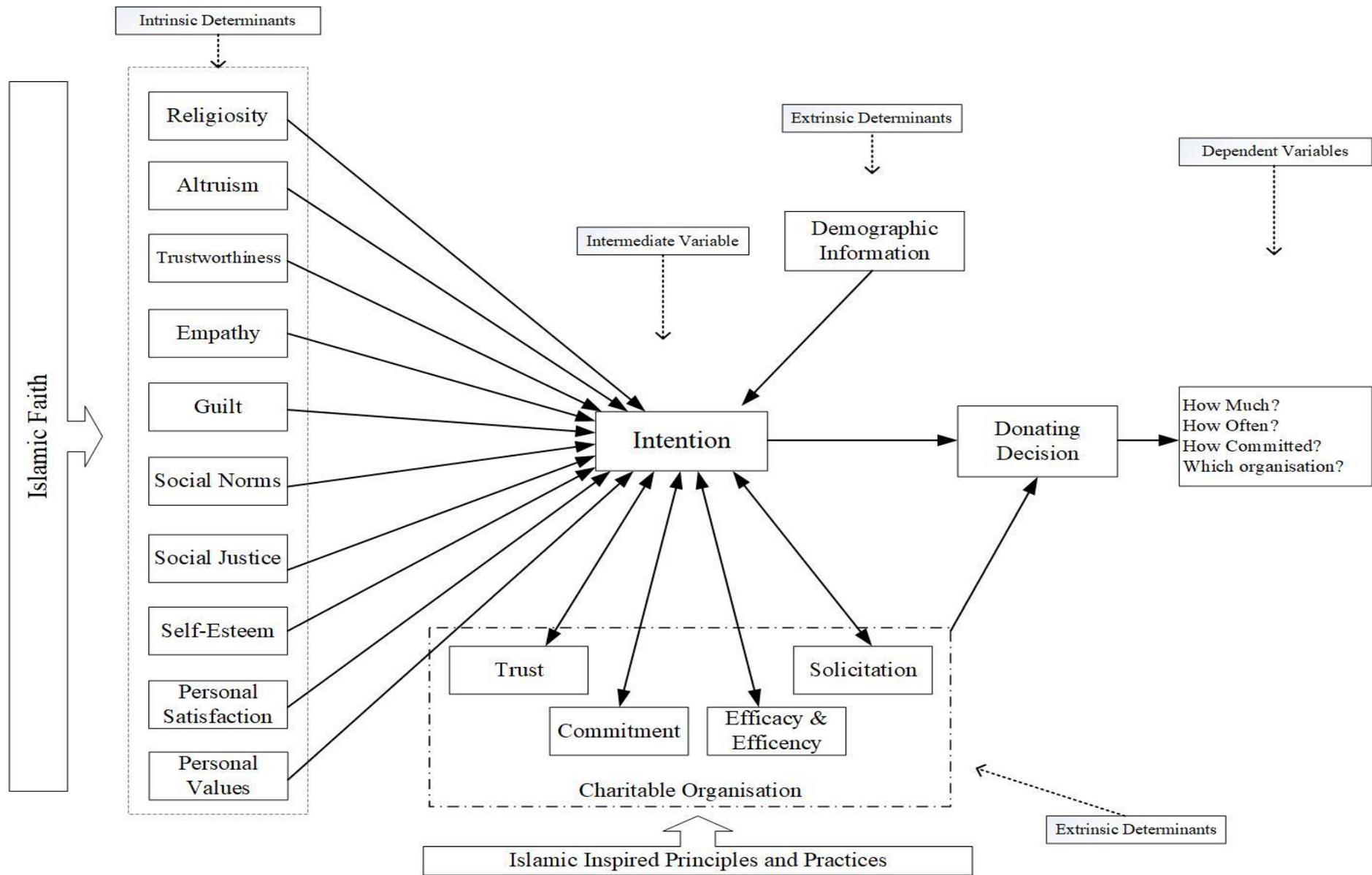
Figure 38: Final Hypothesized Model

CHAPTER NINE: GENERAL DISCUSSION

9.0   Introduction

The deep and extended literature review conducted in this study shows that the research into Islamic philanthropy, and in particular understanding individual donating behaviour, necessitates a move from studying the phenomenon through the lens of western philanthropic trajectories to one identifying the role of philanthropy based on a wider, more culturally and theologically nuanced understanding of the motives and practice of giving behaviour from an Islamic perspectives and approach.

The literature reveals that attempts have been made to investigate giving behaviour in various Islamic contexts. The review of the literature revealed a gap in the existing published studies and research on individual giving behaviour in the GCC countries of the Middle East. There are only a few published studies examining some of the factors that motivate individuals to give to charity in Saudi Arabia (Opoku, 2013; Alhidari et al, 2018). While charity giving is deeply rooted in the history of other Gulf states, such as the State of Qatar, there is rarely a published study or research that explores or investigates the motives and causes that influence individual donating behaviour in this small and wealthy country, with the exception of a recent study focusing on examining the impact of religiosity on political participation and civic engagement (Diop et al, 2018). One of the main constraints in this study is that the measures and methods used to investigate the impact of religiosity on civic engagement were drawn from a western rather than an Islamic perspective. Such constraint necessitates a shift toward studying the phenomenon using measures and methods derived from an understanding of the motives and practise of giving behaviour from an Islamic perspective and approach.

An understanding of how individuals decide to donate in in the context of a Muslim country such as the State of Qatar is undertaken alongside the identification of the key variables that might influence and impact that decision, is therefore of particular significance and interest, and was the aim of the current study. To achieve this end, the need for the development of a model reflecting on the individual giving behaviour processes, and developing, generating and testing new scale items to measure the antecedents influencing donating behaviour in this particular context, were among the main objectives in this research.

9.1 Islamic Faith as Stimuli for the Determinants Influencing Donating Behaviour

To the author's knowledge this dissertation represents the first exploratory study to highlight and examine the determinants that affect individual donating behaviour in the context of a Muslim country such as the State Qatar, and it is also the first research study in which the researcher attempted to look at these determinants from an Islamic perspective. The research findings therefore demonstrate the impact of Islam on individual donating behaviour as a stimulus to the motives behind charitable giving in the context of a Muslim country such as the State of Qatar and as it influences Islamic giving more generally.

The work progressed with an audit (by means of archival research) of Islamic authors, scholars and researchers based different academic disciplines commenting on individual giving behaviour. This was facilitated via a deep and thorough literature review exploring two types of literature: general giving literature and Islamic philanthropy literature.

The method adopted for this literature review is an extensive literature search. Different types of sources used included reviews of online full text collections of publishers, academic databases, Google Scholar, Islamic Research and Training Institute (IRTI) publications, references cited in the visited papers, and wide variety of published and unpublished research papers found in the Muslim world academic community. To explore the determinants of individual donating behaviours from an Islamic perspective a referral to the main sources of Islamic legislation and jurisprudence (*Shariah*) was conducted. Every determinant explored in this literature review from Islamic perspectives it has been referred to the original Islamic texts such as the Holy Quran, Sunnah, traditions and actions of the Prophet's companions and early Muslim scholars and jurists as well as other published Islamic literature.

In each paper, the values and factors influencing donation behaviour were examined alongside the nature of the research model utilized, the characteristics of the sample and main research conclusions identified. A number of values and factors relevant to the study of determinants of individual donation behaviour to charitable organisations were identified. More than 30 values and other relevant factors were screened and analysed as determinants of donating behaviour as a result of this in-depth analysis.

Throughout the conduct of the research a focus has been accorded to research papers in the discipline of management, and to a less extent, to those of marketing. Emphasis had been given on research papers which include models of giving behaviour since this research seeks to some

extent to quantify the importance of each factor that contributes toward our overall understanding of individual giving behaviour.

According to the findings of this study, sixteen antecedents are found to be relative in influencing donating behaviour within Islamic context such as the State of Qatar. The variables that might influence individual giving behaviour have been divided into two categories: intrinsic and extrinsic determinants. Values are used in this research as intrinsic determinants of giving behaviour. Identified values include altruism, religiosity, empathy, self-esteem, personal values, personal satisfaction, and reputation among others. Extrinsic determinants are factors other than values that may have a mediating or moderating influence on the individual donating behaviour such as demographic profiles, organizational values of the receiving charitable organisation, efficacy, trust, commitment and mode of solicitation.

The literature reveals that each determinant identified in this study (intrinsic or extrinsic) has its own definition from an Islamic perspective. The literature also reveals that these determinants are deep rooted in Islamic prescriptions and teachings. In fact, all virtues and characters in Islam are linked to the faith, since the concept of faith in Islam is not merely a belief but it is also based upon the incidence of deeds and behaviour that are consistent with those beliefs. The literature review draws many quotes and evidence from diverse Islamic texts and teachings including the Holy Quran, the sayings and traditions of the Prophet (PBHU), sayings and views of famous and well-known recognised Muslim scholars since the dawn of Islam, and Islamic publications that link these determinants firmly with Islamic faith and notions. The distinctive application of Islamic sources contained within the literature review also reveals that the definitions of these determinants from an Islamic perspective complements the definitions drawn from extend studies in the developing world and in particular those from Judie-Christian faith or secular perspective.

The literature reveals the importance of religiosity as a determinant influencing charity giving in different contexts and settings (Ranganathan & Henley, 2008; Guo et al, 2013; Brooks, 2003; Will & Cochran, 1995; Zappala and Leyon, 2005; Bekkers and Schuyt, 2008; Reitsma et al, 2006; Chang, 2006; Kasri, 2013; Opoku, 2013). The literature also reveals that there are systematic differences in philanthropic participation by religious affiliation (Berger, 2006, p 118). Certain religions are more likely to encourage charitable giving behaviour which reflects the importance of beliefs and behaviour within religious groups (Berger, 2003).

The results in the present study complement the findings of multiple previous studies that identified religiosity as an important factor influencing individual giving behaviour. This finding is particularly in line with the results of the study conducted by Opoku's (2013) in similar context in Saudi Arabia, but among young Saudis.

However, a key finding of the present study is the strong positive relationship between religiosity and the identified intrinsic determinants (>.7) as well as with both trust in organisation (=.603), and efficacy and efficiency (=.476). This significant correlation might be attributed to the dimensions of the adopted definition of religiosity, derived from Islamic perspectives, which does not limit religiosity in rituals and beliefs, but also include ethics including virtues and values, and behaviours and attitudes that govern and determine the relationships between a Muslim and other individuals and the society. Moreover, the results show that the intercorrelations between the subscales to the related constructs are significant. This finding supports the model's proposition that demonstrates the influence of Islamic faith as a stimulus for both the intrinsic and extrinsic determinants, motivating individuals to perform charity giving in the context of a Muslim country such as the State of Qatar.

Other key findings in the present study indicate that commitment, solicitation and individual own reputation are found to be non-significant in influencing individual giving behaviour. This finding is partially in line with Opoku's (2013) study. Opoku found that self-image and commitment are among the least important factors influencing individual giving behaviour among young Saudis. Two of the three dimensions of self-image (awareness by other people and displaying wealth) identified in Opoku's study meet the dimensions of the definition of reputation adopted in the present study (Opoku, 2013, p. 178).

These results contradict findings in previous studies conducted in different settings, particularly those undertaken in western contexts (Sargeant et al, 2006; Naskret and Seibelt, 2011; Johnson et al, 2006; Allen and Meyer, 1990).

The results in the present study also show that efficacy and efficiency displayed by charitable organisations themselves plays a major role in enhancing individual trust in a specific charitable organisation. This finding is in line with previous studies (Tinkelman and Mankaney, 2007; Bekkers and Wiepking, 2011b; Andreoni and Petrie, 2004; Clark, 2002).

Finally, as an important finding, the reputation antecedent included in the early investigation in this study is related to an individual's reputation rather than the institutional reputation found

to be represented and studied more widely in the western contemporary individual giving literature (MacMillan et al, 2005; Schultz et al, 2019). Characteristically in this study, the size of donation delivered in the giving behaviour is very low. As a consequence, the individual donor relationship tends toward the short term and is inherently tactical in nature. In turn, extant research from established studies (Sargeant et al, 2008; Paco et al, 2014) indicates that the organisational brand image of an organisation is a much more important driver of low-level individual giving behaviour than the longer term, more strategic constructs commonly associated with reputation management (MacMillan et al, 2005; Schultz et al, 2019).

9.2   Research Model Development

After identifying and defining the determinants influencing individual donating behaviour from an Islamic perspective, this research moved to the next stage aiming to achieve one of its main objectives - the construction and development of a model reflecting on the processes of individual giving behaviour in the context of a Muslim country such as the State of Qatar. As an initial task and as illustrated in Figure 3, an initial research model was proposed in which certain values or factors (intrinsic determinants) are mediated by external constructs (extrinsic determinants) such as demographic information and organisational characteristics that influence individual donating behaviour.

To evaluate the proposed research model, a comparison with existing published and validated individual donating behaviour models was made to assess its validity before adopting the proposed model and subsequently deriving the possible propositions and hypotheses that need to be tested, confirmed or disapproved. Thirty-two published studies were reviewed and explored. These studies contain models representing charitable giving, developed, proposed and adopted by different authors. In each study, the proposed model was subjected to critical analysis to address the particular aspect of charity giving in the study, and to synthesize available literature and build an understanding of how and why individuals chose to donate. Following this review, a comparison was made between the proposed model and the reviewed models from the extant research to assess similarity, limitations or differences between the proposed model and contemporary research.

This comparison process resulted in identifying that the determinants influencing charitable giving had impact on the individual's behavioural intention. Many studies found that behavioural intention can lead individuals to perform donating behaviour (Kashif and De Run, 2015; Diamond and good-Williams, 2002; Bennett, 2015; Anwar et al, 2014; Shukor et al,

2017). This finding was replicated and presented clearly in the Islamic prescriptions and teachings. The Islamic teachings and literature reveal that intention is an important factor in identifying the characteristics and motivations of a person in establishing activities "(The value of) an action depends on the intention behind it. A man will be rewarded only for what he intended .."[226]. The Individual Muslim believes in the great importance of intention and its importance for the remainder of his deeds, both of this world and the hereafter. This is because all deeds are based on intention. In Islam, deeds are connected with intention. Any action or deed by a Muslim will not be accepted unless a sincere intention is created and formed in relation to it. So, intention is identified as a very important variable in giving behaviour and was therefore incorporated in the revised research model as a path and predictor of giving behaviour.

Literature review indicates clearly that the identified forth mentioned antecedents are potentially factors that influence individual donating behaviour within Islamic context. Hence, the link between antecedents and Islamic faith had been reflected in the revised research model in this study as shown in Figure 30.

The revised research model demonstrated the journey of donating behaviour of the Muslim individual living in the State of Qatar. A journey shows that a prior existing of certain elements (values and other factors) of Islamic faith create or form prima facie or proforma intention to donate. The results of exploratory factor analysis provided strong evidence that "Intention" is the most significant behavioural indicator that captures the motivational factors influencing individual donating decisions. This significant finding, which supports the argument and strengthens the role of intention as an intermediate variable in the model in this research, distinguishes this study as a first exploratory attempt to incorporate both the extant northern base Judie-Christian and non-Islamic notions of individual giving, and Islamic of giving and philanthropy, and for the first time it cognates into that, and explores the teachings and workings of Islamic thoughts itself as out of model of philanthropic giving.

Both exploratory and confirmatory factor analysis results reveal the importance of the incorporation of the intention construct into the model as a mediated variable. The results demonstrate that intention is driven by the identified intrinsic determinants. Once intention is

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[226] Sahih Muslim, Book 33, Hadith 222.

triggered, donation can be executed either directly by the donor him/herself or indirectly via organisation based on the efficiency and efficacy of the charitable organisation.

In turn, this intention was translated into donating decision and behaviour (dependent variables), which can be directly performed by the donor themselves or mediated - indirect giving circumstances - by the demographic characteristics of the potential donor. Where this giving is undertaken in response to a solicitation from an intermediary organisation – the potential donor's donating decision and behaviour was mediated by both their demographic characteristics and organisational factors. For the latter case, in which organisational factors mediate the individual donor's behaviour, these factors are themselves constructed by reference to Islamic principles and practices.

9.3   Scales and Measures Development

To test the model, the constructs of both intrinsic and extrinsic factors should be measured either by existing validated scales or by new scales developed from the perspective of Islamic concepts as demonstrated and reflected in the Islamic literature. In this regard, a thorough review of existing literature had been carried out resulted in identifying studies that contain scales to measure constructs in different disciplines.

In the context of the current research, the procedures recommended by Churchill (1979) and Boateng and others (2018) were followed as a base for developing the scales to measure the perceptual constructs noted in the model. In the current research model. The process adopted involves seven steps. Step one identifies scales from the literature, and step two the generation of scale items including new scales. Step three validates the content of the generated scales items through a panel of experts. Step four a professional translation of the scale items from English to Arabic; and step five assessing items' clarity and change of meaning after the translation process. Step six needed for the scales purification process which includes administering the survey, reducing the number of items, and understanding how many factors the scale captures, scale evaluation, the number of dimensions and reliability are tested, and validity is assessed. In the last step the goodness-of-fit in the structured model is identified and addressed.

As for the current research model, the intrinsic and extrinsic antecedents were divided into two groups. The first group comprised constructs that had derived specifically from an understanding of the Islamic perspective. These are considered as new constructs because their

definitions, nature and dimensions in Islam are largely distinctive and may differ from what is explained by previous studies, particularly studies defined in the non-Islamic literature.

The second group of antecedents covered the remaining constructs in this model which were considered as pre-validated existing constructs, adapted and defined from extant studies revealed in the literature review associated with the development of this thesis. Although these constructs had been shown in the literature to be highly presented in Islamic teachings, the scales used to measure them in existing literature can still be adapted as they contribute to the definitions of these constructs from an Islamic perspective.

As this research conducted within Islamic context such as Qatar, one can assume that Islamic faith influences the deeds of individual in three dimensions; the first dimension is worship including all rituals acts and others reflected in the Islamic prescriptions and teachings. The second dimension are ethics including all virtues and values that they are human in nature but strongly commended and encouraged by Islam such as honesty, integrity, empathy, solidarity, trustworthiness, altruism, kindness, passion and other ethics. The third dimension are behaviours and attitudes that govern and determine the relationships between Muslim and other individuals and society.

These concepts had been used as guidance and criteria for developing and generating items for measuring the identified constructs in the model.

The generated scales are capable of measuring each construct in the model taking into account the specificity of this research context, and the effect and impact of Islamic principles on each variable. The initial pool of items consisted of items used in other scales, items adapted from scales to the context of financial donations to charities, and items created based on the literature's theoretical conceptualizations (Webb et al, 2000). Every antecedent listed has a definition from the Islamic perspective that could influence donating behaviour.

It is very important to mention that the selection of the measuring items from existing scales or the generation and creation of new scale for each construct should capture the domain of the construct (Churchill, 1979, p. 67). Consequently, the selection of existing items or the development of new items had been subjected to the criteria set by Churchill (1979) under which these items tap each of the dimensions or components of the construct defined from the Islamic perspective. Such selection or creation played a major role in maintaining, retaining, amending or dropping items for each construct from the final pool of items.

An initial pool of 110 scale items have been generated to measure the 16 factors (intrinsic and extrinsic determinants) shown in the model as well as the intention as intermediate variable in which 60 of these scale items are adopted from the existing literature while the rest (50 items) are new scales have been developed to measure and contribute to the construct of relevance.

These scale items were subjected to judgment-quantification process by asking a number of experts to assess each of them individually and collectively. The soundness of the validation process is significantly affected by how content experts are chosen and used for the development of measures. Grant and Davis stress the need for the relevant training, expertise, and skills of content experts (Grant and Davies, 1997, p. 270). Following their recommendation, five experts relevant to charitable giving field were chosen in this important process. By adopting and applying rigorous expert identification procedures the results of the content validation by these experts re-enforced the validity of the study, and resulted a pool of rigorous, validated and representative scale items.

In addition to the above, the translation of the scale items from its original English to Arabic through a qualified accredited translation entity, and then accompanied by a second examination and translation test by another professional translation entity, was an essential mechanism to be absolutely certain that the translated statements and questions in Arabic will have the same meaning, concept, correlation and contribution in each construct as in the English version. This was a very important and necessary process before bringing the constructs and the scale items to the next stage of assessing the appropriateness, clarity and contribution of each item to the related construct from an Arabic point of view. This process was achieved through a focus group discussion comprised of a panel of experts who are familiar with the context of this study. (Krueger and Casey, 2000). These experts were asked to assess the clarity of the sense and meaning, and the change in the meaning and sense that may be induced by translation (Kitzinger, 1994; Kruger and Casey, 2000).

The panel of experts chosen to undertake this task were a diverse group of Islamic scholars and academics who live and reside in Qatar for at least five years; speak, read and write fluent Arabic; have expertise and experience that is, directly or indirectly, relevant to the research topic and in particular, to the Islamic perspectives or concepts; and finally they reflect a variety of experience, including teaching, research, and supervision and lecturing at the university level.

The results from the focus group discussion demonstrate the importance of the cross-cultural adaptation process adopted to examine, judge and revise the scale items of concern. The contribution of Arabic experts extended beyond assessing the clarity of the scale items and included the amendment, removal, and re-wording of some of the items as far as the Arabic meaning is concerned. Here again, involving Islamic scholars in the scale development re-enforces the validity of this study.

As an important finding, the reputation antecedent included in the early investigation in this study is related to an individual's reputation rather than the institutional reputation found to be represented and studied more widely in the western contemporary individual giving literature. Characteristically in this study findings, the size of donation delivered in the giving behaviour is very low. As a consequence, the individual donor relationship tends toward the short term and is inherently tactical in nature. In turn, extant research from established studies (Sargeant et al, 2008; Paco et al, 2014) indicates that the organisational brand image of an organisation is a much more important driver of low-level individual giving behaviour.

9.4 Model Fit and Scale Consistency and Reliability

Developing a model with good fit reflecting the donating behaviour within Islamic context such as the State of Qatar alongside the development of reliable consistent scales were among the most important objectives in this study.

The results of the factor analysis provided evidence not only for the reliability and validity of the scales developed in this study to measure the factors that influence donating behaviour, but to the goodness-of-fit of the model itself. The EFA and Cronbach's Alpha calculation show that 15 of the proposed 16 antecedents influence individual donating behaviour. The analysis resulted in the reduction and removal of 41 scale items, as well as the retention of 66 of the initial 107 items used in the questionnaires. On the other hand, the CFA results show a good model fit with fit indices, indicating a clear evidence of good model fit.

CHAPTER TEN: CONCLUSION, IMPLICATIONS AND LIMITATIONS

10.1 Conclusion

This study aimed at identifying, examining, measuring and modelling the determinants that affect individual donating behaviour in the context of a Muslim country such as the State of Qatar.

The paucity of research into the role and practice of charity giving in non-Western cultural/faith contexts, specifically individual giving behaviour in Muslim culture context and the scales used to measure factors influencing it, might lead to misunderstanding and misinterpreting of the manner in which alternate cultures and faiths approach philanthropy. The study responded to the need for a more culturally and theologically nuanced understanding of the motives and practice of giving behaviour from an Islamic perspective.

The extensive review of the literature conducted in this study reveals that over thirty antecedents influence individual donating behaviour. According to the findings of this study, only sixteen antecedents are found to be relevant in influencing donating behaviour within Islamic context such as the State of Qatar.

By conducting a thorough examination of both western philanthropy constructs and those derived directly from Islamic original sources, it has been found that the definitions of individual giving determinants published in the literature do not capture the specificity and particularity of these determinants from an Islamic perspective.

Findings from the literature review demonstrate that the determinants most influencing individual giving behaviour in the Qatar context have a distinct nature and meaning that is drawn directly from Muslim culture. Their definitions, nature and dimensions in Islam are largely distinctive and may differ from what is explained by previous studies, particularly studies defined in the non-Islamic literature.

These findings therefore provide a comprehensive alternative to our current understanding of the motivations and individual giving behaviours that characterise charitable giving in the context of a Muslim country such as the state of Qatar. As a result, new definitions reflecting Islamic concepts for these determinants had been identified and adopted.

Building on the analysis and the outcomes contained within the literature review, a new draft model of individual donating behaviour addressing Islamic charitable giving is proposed. A

distinctive feature of this draft model is the incorporation of the 'intention' construct as a potentially important intermediate variable impacting on Islamic giving behaviour. As the outcomes associated with the research within this study demonstrate, identification and inclusion of this new 'intention' construct and its presence within the mind of the potential Islamic donor, has been seen to deliver a stronger directional signposting to an individuals' intention to donate and directly impacts on the motivational factors influencing individual donating decisions.

The newly identified and adopted definitions have been found to have a significant impact on the development and purification of new scales measuring the determinants shown in the draft model. Based on an established theoretical framework and empirical evidence, the newly developed scales have been found to be reliable and valid.

For the first time, a cross-cultural adaptation methodology is employed in validating the content and examining the clarity of the newly developed scales. The validity and reliability of the new scales have been re-enforced through the involvement of Islamic academics and scholars in the construction and understanding of the research instruments, the professional translation of the newly developed scales and in the examination of the clarity of the newly adapted scales through focus group discussion.

Utilising a convenience sampling, a draft scale of the 106 items were put before a sample of individual donors through an electronically administered survey asking participants to rate each statement. Questionnaires have been distributed initially to 3,000 individuals who at least donated one time to charitable purposes in the last twelve months. A total of 789 participants completed the survey. The non-response bias was first checked, then Exploratory Factor Analysis (EFA) was utilized to examine construct validity. Reliability was then tested using Cronbach's Alpha Coefficient. Confirmatory Factor Analysis (CFA) was used to measure the goodness-of-fit in the structured model.

Following detailed statistical analysis, a range of significant factors have been found to be predictors of individual donating behaviour; these include religiosity, altruism, empathy, trustworthiness, feelings of guilt, social norms, social justice, personal satisfaction, personal values, self-esteem, efficacy and efficiency and trust in organisation. By contrast, and distinctive from previous western constructs of individual giving behaviour, the research

analysis contained within this dissertation demonstrates that reputation, commitment and solicitation are not statistically significant in determining individual giving behaviour.

The influence of Islamic faith and prescriptions on determinants impacting charity giving is found to be evident and demonstrated in the research analysis presented in this thesis. The results demonstrate that Islamic concepts and perceptions are dominant in the stimulation of the motives behind individual charitable giving within the context of Islam giving within the Islamic context.

Finally, according to the findings from the structural equation modelling contained within the research analysis presented in this thesis, the final draft model, using the retained purified scales measuring the identified antecedents, demonstrates having good fit and can be operationalised effectively.

To conclude, the study's main contributions are as follows: first, it provides an inventory of relevant potential factors that influence individual donating behaviour from an Islamic perspective. Second, it introduces a new comprehensive model that reflects individual donating behaviour in an Islamic context.

Third, it develops and validates behavioural scales associated to motives for charitable giving from an Islamic perspective. To the best of the authors' knowledge, these scales are the first to be developed from a review of existing western research on giving behaviour and adapted to conform to Islamic primary sources, teachings, original contemporary literatures, and jurisprudence. They are the first Islamic scales to address individual giving behaviour, and they are built on a solid theoretical foundation and empirical support to demonstrate their reliability and validity.

The fourth contribution is the context of study itself. It is the first study of exploring the determinants that influence individual donating behaviour in the context of a Muslim country such as the State of Qatar. Finally, it is the first study that incorporates in a model the 'intention' construct as a potentially important intermediate variable impacting on Islamic giving behaviour.

10.2 Limitations and Future Research

This study develops a first model that reflects individual donating behaviour from an Islamic perspective within a particular context such as the State of Qatar. This study also develops and provides validation for behavioural scales associated with the motivations toward donation from an Islamic perspective.

However, as with all studies some limitations exist in connection with the current study. The first limitation is that this research takes the form of an exploratory study. As a consequence, within its implementation qualitative research methods and data analysis have been applied. It is recognised that the interpretation of such information can be judgmental, biased and inconclusive.

The second limitation applies to the sampling strategy adopted within the research methodology employed in this study. Given the cultural context within which the primary research interventions were conducted, it was not feasible to apply and implement causal probabilistic sampling. As a result, the current study is limited within the scope of a convenience sampling frame.

The third limitation is that, while this is the first and only comprehensive scale to date that measures the antecedents influencing individual donating behaviour from an Islamic perspective, it was conducted, and its research respondents were drawn entirely from one geographical location. Consequently, the findings are bound by Qatar's geographical boundaries. Future studies might seek to replicate this research in various Islamic geographical contexts.

The fourth limitation is that there was no differentiation made in the research development between the constructs trust and confidence as far as the results of the collinearity of efficacy, efficiency and trust is concerned. This is because most of the retention scale items measuring efficacy and efficiency were more related and contributed to the dimensions of efficacy which is related to trust rather than confidence. This is a fruitful avenue for future investigation in including confidence as a construct that needs to be measured to assess the level of confidence between the individual donor and charitable organisation.

10.3 Implications

There are three main implications stemming from the findings contained in this research. First, this study provided fundraisers and philanthropy practitioners with a better understanding of individual donating behaviour and the degree to which it is influenced by Islamic prescriptions and teachings.

This understanding is important, especially to non-profit organisations such as charities, since it can inform their marketing strategies and plans in order to get support and instil the value of giving and helping the people in need. In turn, this suggests that reflecting Islamic principles and values in the brand image of charitable organisations, and in the types and programs and projects they promote and seek donations for, might lead to better fundraising outcomes.

Reflecting the Islamic values on charitable appeals as demonstrated in these research findings will also be appropriate in seeking to reach a broader target market across and within other Muslim country contexts.

Furthermore, by understanding and measuring determinants influencing individual donating behaviour, charitable organisations are able to differentiate among donors who have different motives to drive them to donate. Such understanding will help charitable organisations to operate a market segmentation and to form different marketing strategies to create, recover, or maintain trust among its current and prospective donors.

Charities should seek to build a trust-based relationship with their individual donors through increased efficiency, efficacy, accountability, and transparency in their fundraising communications. Although the essence of a donor's relationship with a charitable organisation is to help beneficiaries, the donor's trust in the charitable organisation is an essential aspect of this relationship (Sargeant and Lee, 2004). The efficacy and efficiency demonstrated by charitable organizations are major drivers of trust in those organisations. Charitable organisations cannot manage current and potential donors' disposition to trust, but they can manage their perception of the organisation's efficacy and efficiency. If a charitable organisation in Muslim country context wants to capture donations, it should promote transparency and accountability in reporting its activities and provide evidence that brings out its trustworthiness, such as current data on its impact on the beneficiaries and ratio of administrative costs compared to donations allocated to programs and projects.

Publishing annual financial statements and impact reports is a useful tool for charitable organisations to increase individuals' perceptions of efficacy and efficiency and develop their trust in charitable organisations. Charities should adopt further open information steps and seek to enhance communication with prospective donors through a variety of different marketing channels including print, media and digital channels such as websites, blogs, and social media.

The second implication of research findings is that, for policymakers and charity regulatory authorities, for the development of charitable activities, they should prioritise implementing policies and regulations aimed toward promoting the transparency, integrity, efficiency and effectiveness of charitable organisations.

Charity regulatory authorities should develop guidelines that help charities' managers and directors to manage their charities effectively and efficiently. They should oversee charities fundraising ratios to make sure they are kept within efficient levels. Hence tighter governance and supervisory mechanisms are needed to improve the accuracy of reported fundraising expenses. Submitting annual detailed reports of charities activities and expenditures should be compulsory and should be made easily accessible by the public. Annual reports should include: types of projects, programs and services provided; beneficiaries; target areas and communities; impact on beneficiaries and communities; and administrative cost. Extent research supports the view that in implementing these or similar policy initiatives charities – and the regulators of charities – will support and promote greater public confidence in giving to charitable orgnaisations. (Sargeant and Lee, 2002, p. 793)

Whilst a discrete and independent construct, the presence and maintainence of public confidence in individual giving behaviour has been found to be highly significant in increasing trust in donors and in promoting a more sustainable environment for non-profit organisations and regulatory authorities (Gandia, 2011).

The third and final significant implication stemming from this research applies in particular to research institutes, universities, research and study centres, and academics studying individual giving behaviour.

Results included within this thesis deliver greater understanding of the charity sector and particularly charity giving phenomena in the context of a Muslim country such as the State of Qatar.

As a result, the findings associated with the research contained within this thesis can provide a benchmark against which future research and studies about the motives behind charity giving in an Islamic context can be more fully understood. The findings presented in this research pave the way for more exploratory research in the non-Islamic context, particularly in the west, focusing on the drivers and motives in the Islamic philanthropy.

Finally, whilst the assertion would benefit from future testing, it might be assumed that the model developed in this study can hold for other GCC countries due to the relatively homogenous culture of these countries. It might also be contended that the model might prove applicable in other Muslim country contexts due the convergence and similarity of prevailing Islamic culture. Both of these assumptions need to be tested and confirmed in future studies.

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Appendices

Appendix 1

Scales and Measures of Antecedents and Factors Influencing Donating and Helping Behaviour

Antecedent/Factor	Scale Items / Questions	Source	Discipline/ Purpose or Aim	Research Revised Scales / Questions within Islamic Concept
Religiosity	How important is each of the following factors to you in your decision to donate to a charitable organization? 1. Religious belief 2. Perceived importance of spiritual values	Opoku (2013)	Non-Profit Fundraising Examining the impact of motivational factors on charitable giving	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1- I always perform my duty as a Muslim such as praying five times a day, fasting during Ramadhan, paying Zakat on time and reading and reciting the Holy Quran. 2- My religion is very important to me. 3- It is important for me to follow Allah's Commandments conscientiously. 4- Islam religious beliefs influence all my dealings with others. 5- In general, I consider myself as a devoted Muslim. 6- My whole approach to life is based on Islam religion
	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. My whole approach to life is based on religion 2. I try hard to live all my life according to my religious beliefs 3. It is important to me to spend time in private thought and prayer 4. I have often had a strong sense of God's presence 5. What religion offers me most is comfort in times of trouble and sorrow 5. Prayer is for peace and happiness 7. I pray mainly to gain relief and protection	Arli and Lasmono (2015)	Non-profit Marketing Examining the impact of religiosity on charitable organisations	

	8. I go to religious services mostly to spend time with my friends 9. I go to religious services mostly because it helps me to make friends 10. I go to religious services mostly because I enjoy seeing people I know there			7- What Islam offers me most is comfort in times of trouble and sorrow. 8- Although I believe in my religion, many other things are more important in life ® 9- Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing faith in Allah the Almighty. 10- Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction. **11-** Donating and helping others is important for me because it is encouraged and recommended in Islam.
	1. I enjoy reading about religion 2. It is important for me to spend time in private thought and prayer 3. It doesn't much matter what I believe so long as I am good ® 4. I have often had a strong sense of God's presence 5. I try hard to live all my life according to my religious beliefs 6. Although I am religious, I don't let it affect my daily life® 7. My whole approach to life is based on my religion 8. Although I believe in my religion, many other things are more important in my life ® 9. I go to religious services because it helps me to make friends 10. I pray mainly to gain relief and protection. 11. What religion offers me the most is comfort in times of trouble and sorrow. 12. Prayer is for peace and happiness.	Vitell et al (2007)	Business Ethics Determining consumer attitudes/beliefs toward business	

	13. I go to religious services mostly to spend time with my friends. 14. I go to religious service mainly because I enjoy seeing people I know there.		
	1. There is a religious aspect in that in a lot of churches members give to the churches as part of the religion 2. There is a concept in the Bible of what is called 'stewardship' whereby everything you have is God's and you use it for His glory	Burgoyne et al (2005)	Social Psychology Examining charitable decision-making within the context of household financial behaviour
	1. Church attendance 2. Spiritual values are important 3. If Americans were more religious 4. Self perceived religiosity	Ranganathan and Henley (2008)	Non-profit Marketing Understanding the charitable donation process of a religious individual
	1. How strong is your religion? 2. Believe Life After Death 3. How often Pray? 4. How Close Feel to God 5. Bible is literal word of God 6. Believe in God with doubts 7. Tried to Convert Someone to Christ 8. Importance of Bible in Life Decisions 9. To believe in God with No doubt 10. My faith free of doubts 11. How often Read Bible at Home	Hog and Yang (1994)	Religious Research Determinants of Religious Giving

	1. I believe that there is a physical Hell where men are punished after death for the sins of their lives. 2. I believe there is a supernatural being, the Devil, who continually tries to lead men into sin. 3. To me the most important work of the church is the saving of souls. 4. I believe that there is a life after death. 5. I believe there is a Divine plan and purpose for every living person and thing. 6. The only benefit one receives from prayer is psychological. 7. I have a duty to help those who are confused about religion. 8. Even though it may create some unpleasant situations, it is important to help people become enlightened about religion. 9. There is no point in arguing about religion, because there is little chance of changing other people's minds. 10. It doesn't really matter what an individual believes about religion as long as he is happy with it. 11. I believe the world would really be a better place if more people held the views about religion which I hold. 12. I believe the world's problems are seriously aggravated by the fact that	Putney and Middleton (1961)	Sociology Investigating the interrelations of the dimensions of religious ideology, and ascertain the relation of each of dimension to other social and attitudinal characteristics	

	so many people are misguided about religion. 13. My ideas about religion are one of the most important parts of my philosophy of life. 14. I find that my ideas on religion have a considerable influence on my views in other areas. 15. Believing as I do about religion is very important to being the kind of person I want to be. 16. If my ideas about religion were different, I believe that my way of life would be very different. 17. Religion is a subject in which I am not par- ticularly interested. 18. I very often think about matters relating to religion.		
	1. I believe in Allah. 2. I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah 3. My religion is very important to me. 4. It is important for me to follow Allah's Commandments conscientiously. 5. Religious beliefs influence all my dealings with others. 6. In general, I consider myself as a devoted Muslim.	Shukor at al (2017)	Business Investigating antecedents and consequences of Muslim attitude towards participation in cash waqf in Malaysia

	1. I am convinced that God exists. 2. If more people believed in God, the world would be a better place to live. 3. I regularly attend religious meetings. 4. I pray often.	Skarmeas and Shabbir (2011)	Non-Profit Marketing Examining the role of donor religiosity and self-construal on the development of donor-perceived relationship quality and intention to give in the future	
	1. I enjoy reading about my religion 2. It does not matter much what I believe so long as I am good ® 3. It is important to me to spend time in private thought and prayer 4. I have often had a strong sense of God's presence 5. I try hard to live all my life according to my religious beliefs 6. Although I am religious, I do not let it affect my daily life ® 7. Although I believe in my religion, many other things are more important in life ® 8. I go to a religious service because it helps me to make friends 9. I go to a religious service to spend time with my friends 10. I go to a religious service because I enjoy seeing people I know there 11. What religion offers me most is comfort in times of trouble and sorrow	Arli and Tjiptono (2014)	Business Ethics Examining the role of religiousness, materialism, and long-term orientation on consumer ethics	

	12. I pray mainly to gain relief and protection 13. Prayer is for peace and happiness			
	1. How often do you attend worship services at your church? 2. How many hours, if any, during the last month have you attended programs or events at your church other than worship services? (If you attended Sunday school, include those hours here.) 3. How many hours, if any, during the last month have you given volunteer time at your church to teach, lead, serve on a committee, or help with some program, event, or task?	Finke et al (2006)	Social Science Explanation of congregational giving	
Altruism	1. I prefer to work for my own welfare rather than that of others ® 2. I strive to work for the welfare of society 3. I don't feel much like helping others ® 4. I consider it important to share my possessions with others 5. I don't like spending time doing things for others ® 6. I consider it important to try to help others 7. I don't like to engage in charity ® 8. I consider it important to help the poor and the needy	Bekkers et al (2018) Giving in the Netherlands Panel Survey (GNPS)	Philanthropy Panel Survey: the main source of data for estimates of the volume and nature of giving and volunteering by Dutch households	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. I don't feel much like helping others ® 2. I consider it virtue to work for the welfare of the needy and poor rather than that of oneself. 3. I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the

	1. I have helped push a stranger's car that was broken down or out of gas. 2. I have given directions to a stranger. 3. I have made change for a stranger. 4. I have given money to a charity. 5. I have given money to a stranger who needed it (or asked me for it). 6. I have donated goods or clothes to a charity. 7. I have done volunteer work for a charity. 8. I have donated blood. 9. I have helped carry a stranger's belongings (books, parcels, etc). 10. I have delayed an elevator and held the door open for a stranger. 11. I have allowed someone to go ahead of me in a line-up (in the supermarket, at a copy machine, at a fast-food restaurant). 12. I have given a stranger a lift in my car. 13. l have pointed out a clerk's error (in a bank, at the supermarket) in undercharging me for an item. 14. I have let a neighbor whom I didn't know too well borrow an item of some value to me (eg, a dish, tools, etc). 15. I have bought 'charity' Christmas cards deliberately because I knew it was a good cause.	Rushton et al (1981) Social Science Examining the individual differences in altruism across situations using self-report altruism scale	impoverished even if I am in need of it. 4. I believe in the principle that preferring others on oneself is a great value in Islam. 5. Muslim is the one who gives charity and does not fear poverty. 6. I do not want to spend and give charity because I fear lessening in my wealth if I do that ®

	16. I have helped a classmate who I did not know that well with an assignment when my knowledge was greater than his or hers. 17. I have, before being asked, voluntarily looked after a neighbour's pets or children without being paid for it. 18. I have offered to help a handicapped or elderly stranger across a street. 19. I have offered my seat on a bus or train to a stranger who was standing. 20. I have helped an acquaintance to move households.		
	How important is each of the following factors to you in your decision to donate to a charitable organization? 1. Changing the society to become better 2. Making independent people 3. Empowering needy people	Opoku (2013)	Non-Profit Fundraising Examining the impact of motivational factors on charitable giving
	1. People should be willing to help others who are less fortunate. 2. Helping troubled people with their problems is very important. 3. It is important to give money to charities to help others. 4. I donate money to charity simply to aid those in need. 5. People should be more charitable toward others in society.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations.

	6. People in need should receive support from others. 7. One of the greatest satisfactions in life comes from giving to others. 8. I give to do something for a cause that is important to me. 9. Donating money to charities enables me to be kind to the needy. 10. I am genuinely concerned about the particular recipient group I am donating to.			
Trustworthiness	1. It is easy for me to trust a person/thing. 2. My tendency to trust a person/thing is high. 3. I tend to trust a person/thing, even though I have little knowledge of it. 4. Trusting someone or something is not difficult.	Lee and Turban (2001)	E-commerce Describing a theoretical model for investigating the main antecedent influences on consumer trust in internet shopping	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. Most people who I know can be relied upon to do as they say they will do. 2. I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could. 3. Most people are trustworthy. 4. If someone were going to help me and the person
	1. Management at my firm is sincere in its attempts to meet the workers' point of view. 2. Our firm has a poor future unless it can attract better managers. 3. If I got into difficulties at work I know my workmates would try and help me out. 4. Management can be trusted to make sensible decisions for the firm's future.	Cook and Wall (1980)	Psychology Introducing new measures of trust, organizational commitment and the fulfilment of personal needs	

	5. I can trust the people I work with to lend me a hand if I needed it. 6. Management at work seems to do an efficient job. 7. I feel quite confident that the firm will always try to treat me fairly. 8. Most of my workmates can be relied upon to do as they say they will do. 9. I have full confidence in the skills of my workmates. 10. Most of my fellow workers would get on with their work even if supervisors were not around. 11. I can rely on other workers not to make my job more difficult by careless work. 12. Our management would be quite prepared to gain advantage by deceiving the workers.			didn't, I would generally believe there was a good reason for this person to not able to help me. 5. If Muslim promised to do other a favour, I believe that he would follow through. 6. The wealth I own is a trust granted to me and those in need and poor have the right to benefit from it. 7. Every human being is to be trustworthy, and the Muslim can be trusted.
	1. If someone promised to do me a favour, I believe that the person would follow through. 2. If someone borrowed something of value and returned it broke, I believe the person would offer to pay for the repairs. 3. I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could.	Levine et al (2018)	Social Psychology Exploring the personality traits that predict trustworthiness.	

	4. If someone were going to give me a ride somewhere and the person didn't arrive on time, I would generally believe there was a good reason for the delay. 5. If someone knew what kinds of things hurt my feelings, I generally would not worry that the person would use them against me, even if our relationship changed. 6. If I decided to meet someone for lunch, I would be certain the person would be there 7. Generally, I believe that others would never intentionally misrepresent my point of view to others. 8. Generally, I expect that others will tell me the truth		
	1. I have trust in other people. 2. I have faith in humanity. 3. I believe that people usually keep their promises. 4. Most people are trustworthy.	Hassan et al (2018)	Management Identifying the relationship between trust disposition, perceived ability, perceived integrity, perceived benevolence, the attitude towards charitable organisation, and the influence of these factors towards young generation behaviour during	

			monetary philanthropic donation.
Empathy	1. I am genuinely concerned about the particular group I am serving 2. I feel compassion toward people in need 3. I feel it is important to help others	Arli and Lasmono (2015)	Non-profit Marketing Studying the effect of religious values on pro-social attitudes in the context of a developing country	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. I donate because I feel compassion toward people in need 2. I feel compassion toward people in need 3. Other people's misfortunes do not usually disturb me a great deal. ® 4. I am often quite touched by things that I see happen 5. Sometimes I don't feel very sorry for other people when they are having problems. ® 6. I often have tender, concerned feelings for people less fortunate than me. 7. I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need. **8.** Muslim should be kind and always shows kindness towards poor and those in need.
	1. I see all these children in Russia now on the television, 2 million children been abandoned and they're living in little pipes and things like that, and I suppose, you know, I was, if somebody came around, I would give something to that'. 2. 'So it's got to appeal to me. I've got to feel in my heart that I want to support it. And that would apply to things that come through the letter box. There are some we ignore'.	Burgoyne et al (2005)	Social Psychology Examining charitable decision-making within the context of household financial behaviour	
	1. I often have tender, concerned feelings for people less fortunate than me. 2. Sometimes I don't feel very sorry for other people when they are having problems. ® 3. When I see someone being taken advantage of, I feel kind of protective toward them. 4. Other people's misfortunes do not usually disturb me a great deal. ®	Verhaert and Van den Poel (2011)	Business Research Examining whether and how psychological measures of empathy might improve traditional models of charitable giving.	

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	5. When I see someone being treated unfairly, I sometimes don't feel very much pity for them. ® 6. I am often quite touched by things that I see happen. 7. I would describe myself as a pretty soft-hearted person.		
	1. I imagined what it would feel like to be a needy child. 2. When reading the advertisement I put myself in the shoes of a needy child. 3. After seeing the advertisement, I empathized with needy children.	Basil et al (2008)	Marketing Understanding of prosocial behaviour by clarifying the roles of empathy and self-efficacy in eliciting guilt, and examining their impact on charitable donation intentions.
	1. I imagined how the child in the ad/children in need must feel. 2. I felt empathy for the child in the ad/children in need. 3. I felt sympathy for the child in the ad/children in need. 4. I imagined what it would feel like to be in that situation. 5. I put myself in the child/children's position.	Basil et al (2006)	Marketing Addressing the relatively unexamined process through which guilt appeals operate within the context of charitable donations.
	1. I give because I am concerned about those less fortunate than myself. 2. I donate because I feel compassion toward people in need.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people

			make charitable donations.	
Guilt	1. I would feel guilty if I did not make a donation after seeing this ad. 2. I would feel sorry if I did not make a donation after seeing this advertisement. 3. I would feel regretful if I did not make a donation after seeing this advertisement.	Basil et al (2008)	Marketing Understanding of prosocial behaviour by clarifying the roles of empathy and self-efficacy in eliciting guilt, and examining their impact on charitable donation intentions.	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. I donate to charity because not helping others who are in need makes me feel bad. 2. Giving to charities relieves me of some of the guilt over being more fortunate than others. 3. Guilt often motivates me to give to charity 4. I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment **5.** I feel guilty toward others who are in need and responsible for helping them.
	1. I feel guilty about not helping. 2. I feel bad about doing nothing to help the child/children.	Basil et al (2006)	Marketing Addressing the relatively unexamined process through which guilt appeals operate within the context of charitable donations.	
	1. I often give to charities because I would feel guilty if I didn't. 2. Giving to charities relieves me of some of the guilt over being more fortunate than others. 3. Guilt often motivates me to give to charity. 4. If I never gave to charities I would feel bad about myself.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations.	

	5. I donate to charity because not helping others who are in need makes me feel bad.		
	1. I feel guilty when I spend excessively on luxury brands when I see kids dying of hunger 2. I feel guilty when I spoil myself with luxury products without helping kids in need 3. I feel ashamed of myself when I spend excessively on luxury products, when I could help save kids dying of hunger with that money 4. I feel guilty when I spend excessively on luxury products, when I could have done more to help save kids dying of hunger 5. I feel disappointed in myself when I spend excessively on luxuries 6. I feel guilty when I spoil myself with luxury products instead of helping kids in need 7. I feel guilty when I spend so much money on luxury brands while some kids are dying of hunger 8. I feel irresponsible when I spend excessively on luxury products, when I could help save kids dying of hunger with that money 9. I feel guilty that I am not donating to charities	Lwin and Phau (2014)	Marketing Management Investigating the persuasive nature of existential guilt appeals in charitable advertisements.	

	10. I feel guilty that I am not donating enough to charities 11. I feel guilty for not taking a proportion out of my pay for charitable donations 12. I feel guilty for not taking a proportion out of my spending money for charitable donations			

Social Norms	1. The people closest to me would support me in making monetary donations to charities or community service organisations in the next 4 weeks **(1 not at all true, 7 very true).**
	2. Think of the people important to you. What percentage of them do you think would disapprove of you making monetary donations to charities or community service organisations
	     (1 0%, 7 100%)?
	3. The people closest to me would disapprove if I donated money to charities or community service organisations in the next 4 weeks
	    (1 very unlikely, 7 very likely).
	4. Most people who are important to me think that my donating money to charities or community service organisations in the next 4 weeks would be
	(1 undesirable, 7 desirable).
		Smith and McSweeney (2007)	Social Psychology
			
			Determining the influence of attitudes, norms (injunctive, descriptive and moral norms), perceived behavioural control, and past behaviour on intentions to donate money to charitable organisations by using a revised theory of planned behaviour (RTPB) model.
				Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements:
				
				1. When I give to charities, I feel more connected to my community.
				2. Others with whom I am close place a high value on helping and giving charity to those in need.
				3. Most people I know in Qatar give charity or donate money to charitable organisations.
				4. If I donated money to charities, the people closest to me would.
				5. In Qatar it is perceived as tradition and common norm to donate to charitable causes.

	5. Would the people closest to you approve or disapprove of you making monetary donations to charities or community service organisations in the next 4 weeks **(1 strongly approve, 7 strongly disapprove).** 6. If I donated money to charities or community service organisations in the next 4 weeks, the people closest to me would. **(1 strongly disapprove, 7 strongly approve)** 7. Think of those people important to you. What percentage of them do you think donate money to charities or community service organisations **(1 0%, 7 100%).** 8. Most people who are important to me donate money to charities or community service organisations **(1 strongly disagree, 7 strongly agree).** 9. Those people closest to me do not donate money to charities or community service organisations **(1 strongly disagree, 7 strongly agree).** 10. How likely do you think it is that those important to you donate money to charities or community service organisations			

	(1 extremely unlikely, 7 extremely likely).		
	1. "It would have been inconvenient for me to be considered by the group as a person who contributes rather little to the project. For this reason I tended to contribute more to the project" **(1 strongly disagree, 5 strongly agree).** 2. "I contributed more to the project because I wanted to be considered by the group—in the subsequent discussion—as a cooperative person" **(1 strongly disagree, 5 strongly agree).**	Gächter and Fehr (1999)	Economic Behaviour Investigating the impact and the limitations of social rewards on people's behaviour in the provision of a public good.
	1. Everybody should donate to charitable causes 2. In my social environment it is perceived as self-evident to donate to charitable causes 3. Many people I know appreciate it when I give more to charitable causes 4. By volunteering you give something back to society	Bekkers et al (2018) Giving in the Netherlands Panel Survey (GNPS)	Non-profit Sector Panel Survey: the main source of data for estimates of the volume and nature of giving and volunteering by Dutch households
	1. My friends volunteer. 2. People I'm close to want me to volunteer. 3. People I know share an interest in community service.	Clary et al (1998)	Social Psychology Examining the motivations that may dispose individuals to seek out volunteer

	4. Others with whom I am close place a high value on community service. 5. Volunteering is an important activity to the people I know best.		opportunities, to commit themselves to voluntary helping, and to sustain their involvement in volunteerism over extended periods of time. "Why do people volunteer?" and "What sustains voluntary helping?"	
	1. Others with whom I am close place a high value on donating to charities. 2. People I know share an interest in financially supporting charitable organizations 3. My friends donate to charities. 4. Donating to charities is an important activity to the people I know best. 5. People I'm close to want me to make charitable donations. 6. It makes me feel connected to people I care about. 7. When I give to charities, I feel more connected to my community.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations	
Social Justice	1. I don't feel familiar with people on the other side of the globe. 2. It is hard for me to support causes I do not benefit from. 3. Society is in danger because people nowadays are less concerned about each other.	Schuyt et al (2010)	Sociology Shedding light on two questions: 1. "how may the appearance of a new kind of philanthropy be explained?" and "how	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. We have to make this world a better place for the next generation.

	4. The global warming issue is exaggerated. 5. The world needs responsible citizens. 6. I often think: tomorrow can take care of itself 7. Charity and public benefit should be supported by the government and not by citizens and business corporations. 8. People are part of the community. 9. We have to make this world a better place for the next generation. 10. I don't feel responsible for society's well-being.		may this new kind of philanthropy be defined?" 2. "do existing psychological measurement scales reflect these new forms of philanthropy?"	2. The increased number of poor and needy people in the world has nothing to do with lack of social justice ® 3. Money being taken from the wealthy and given to the poor contributes and helps to establish a just world. 4. Helping the unfortunates and those in needy is others' responsibility rather myself ®
	1. It's really your responsibility to help those less fortunate than yourself."	Benson and Catt (1978)	Social Psychology Investigating the effects of three verbally-mediated variables on financial contributions in a door-to-door charity campaign.	
Reputation	1. If I wear empathy ribbons it makes me feel like I have made a difference. 3. It increases my self-respect when I wear merchandise that benefits charities. 4. Wearing empathy ribbons makes me feel good. 5. I like to remind myself of the charities I support through buying merchandise that benefits charities.	Grace and Griffin (2009)	Non-Profit Fundraising Building on conspicuous donation behaviour (CDB) and operationalises this construct through the development and validation of the CDB Scale.	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. Contributing money to charities enables me to obtain recognition ® 2. Sometimes I find myself donating to charities to gain social prestige ®

	6. I like to buy empathy ribbons because I get to show something for my donation. 7. I like to wear/display merchandise that benefits charities so that people know I am a good person. I like to show people I donate. 8. I wear merchandise that benefits charities because it makes me look cool.			3. I donate money to charities because it makes me feel needed ® 4. Showing off donations is a kind of hypocrisy and forbidden in Islam. 5. Hide my donations from being seen or noticed by others will increase my rewards in the day after.
	1. It says something to people around me when I buy a high-priced brand 2. I buy some products because I want to show others that I am wealthy 3. I would be a member in a businessmen's posh club 4. Given a chance, I would hang a Hussain painting in drawing my room 5. I would buy an interesting and uncommon version of a product otherwise available with a plain design, to show others that I have an original taste 6. Others wish they could match my eyes for beauty and taste 7. By choosing a product having an exotic look and design, I show my friends that I am different 8. I choose products or brands to create my own style that everybody admires 9. I always buy top-of-the-line products	Chaudhuri et al (2011)	Consumer Behaviour Producing a short, easy-to- administer instrument that reliably and validly measures individual differences in Conspicuous Consumption Orientation.	6. I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.

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	10. I often try to find a more interesting version of the run-of-the-mill products, because I want to show others that I enjoy being original 11. I show to others that I am sophisticated 12. I feel by having a piece of a rare antique I can get respect from others			
	1. Giving to charities makes me feel powerful. 2. I donate money to charities because it makes me feel needed. 3. Contributing money to charities enables me to obtain recognition. 4. Sometimes I find myself donating to charities to gain social prestige.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations	
Personal Satisfaction	How important is the following factor to you in your decision to donate to a charitable organization? 1. Self-satisfaction	Opoku (2013)	Non-Profit Fundraising Examining the impact of motivational factors on charitable giving	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. I think I did the right thing when I decided to donate to charity. 2. The charity I donate to is a good non-profit to support. 3. The charity I donate to fully fulfils my expectations 4. Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.
	1. My choice to support this non-profit was a wise one. 2. Overall I am satisfied with this non-profit. 3. I think I did the right thing when I decided to support this non-profit. 4. This is a good non-profit to support.	Skarmeas and Shabbir (2011)	Marketing Examining the role of donor religiosity and self-construal on the development of donor-perceived relationship quality and intention to give in the future	

	1. I am happy with this organization. 2. Both the organization and people like me benefit from the relationship. 3. Most people like me are happy in their interactions with this organization. 4. Generally speaking, I am pleased with the relationship this organization has established with people like me. 5. Most people enjoy dealing with this organization.	Hon and Grunig (1999)	Public Relations Administering a questionnaire to measure the outcomes of an individual – organization relationship	5. I feel self-satisfaction when I help a needy and poor people or donate to charity.
	1. The NPO accomplishes everything that I expect from this organization. 2. The NPO fully fulfils my expectations 3. The performance of the NPO corresponds to my ideal conception. 4. Altogether, I am very satisfied with the NPO.	Naskrent and Siebelt (2011)	Non-Profit understanding of individual donors, their expectations, their needs, and their behaviour in the case of a lasting and sustainable relation to the NPO.	
	1. I feel satisfied with our relationship. 2. My relationship is much better than others' relationships. 3. My relationship is close to ideal. 4. Our relationship makes me very happy. 5. Our relationship does a good job of fulfilling my needs .	Rusbult et al (1998)	Personal Relationships Demonstrating the reliability and validity of the Investment Model Scale, an instrument designed to measure four key predictors of persistence, including commitment level and three bases of dependence-satisfaction level, quality of	

			alternatives, and investment size.	
Personal Values	1. I am concerned about those less fortunate than myself. 2. I am genuinely concerned about the particular group I am serving. 3. I feel compassion toward people in need. 4. I feel it is important to help others. 5. I can do something for a cause that is important to me.	Clary et al (1998)	Social Psychology Addressing the questions: "why do people volunteer?" and "what sustains voluntary helping?" by adopting the strategy of functional analysis that underlies and generate psychological phenomena -that is, the personal and social functions being served by an individual's thoughts, feelings, and actions.	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. Giving money to support a good cause gives me a sense of self-fulfilment. 2. I consider charity giving is a kind of self-respect. 3. Revealing person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited. 4. Helping and supporting needy and poor people enhances the feeling of belonging to the society. 5. Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life. 6. Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society
	How important is the following factor to you in your decision to donate to a charitable organization? Excitement	Opoku (2013)		
	How important the following in your daily life? (1= Very Unimportant, 5= Very Important) 1. Excitement 2. Fun and enjoyment in life 3. A sense of accomplishment 4. Self-fulfilment 5. Self-respect 6. Warm relationships with others 7. Sense of security	Kahle et al (1989)	Consumer Marketing Using The list Of Values (LOV) to understand consumers' behaviours	

	8. Being well-respected 9. Sense of belonging			
	1. Giving money to support a good cause gives me a sense of self-fulfilment	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations	
Self-Esteem	1. Volunteering makes me feel important. 2. Volunteering increases my self-esteem. 3. Volunteering makes me feel needed. 4. Volunteering makes me feel better about myself. 5. Volunteering is a way to make new friends.	Clary et al (1998)	Social Psychology Addressing the questions: "why do people volunteer?" and "what sustains voluntary helping?" by adopting the strategy of functional analysis that underlies and generate psychological phenomena -that is, the personal and social functions being served by an individual's thoughts, feelings, and actions.	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. When I support those in need, I feel a deep positive humanity and dignity. 2. Charity donation helps me to strengthen moral values to those in need of help. 3. When I aid others, I express my positive morals as a Muslim.
	1. Giving to charities enhances my self-esteem. 2. Giving to charities makes me feel better about myself. 3. I donate to charities because I enjoy it when other people see me in a positive light.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations	

	1. Other people will think more highly of me if I donate time or money to charities 2. I have a good feeling after making a gift to charity 3. People who are most respected by society are those who are highly involved with charitable organisations	Dawson (1988)	Health Care Marketing The study tests the extent to which the motives of reciprocity, income, career, and self-esteem predict monetary giving to medical research	
	1. On the whole, I am satisfied with myself. 2. I take a positive attitude toward myself. 3. I feel that I'm a person of worth, at least on an equal plane with others. 4. I feel I do not have much to be proud of 5. All in all, I am inclined to feel that I am a failure 6. I wish I could have more respect for myself 7. I certainly feel useless at times 8. I am able to do things as well as most other people 9. I feel that I have a number of good qualities 10. At times I think I am no good at all	Rosenberg (1965)	Social and Personality A 10-item scale that measures global self-worth by measuring both positive and negative feelings about the self.	
	1. On the whole, I am satisfied with myself 2. I feel that I have much to be proud of 3. I feel that I am a person of worth 4. I have a lot of respect for myself	Wallace et al, 2017	Marketing This study aims to investigate the relationship between	

	5. All in all, I am inclined to think I am a success 6. I take a positive attitude toward myself		young people's Conspicuous Donation Behaviour (CDB) on social media platforms and their offline donation behaviour, specifically intentions to donate and volunteer time. It also explores materialism, self-esteem and self-monitoring as CDB trait antecedents, as a form of conspicuous consumption on social media. Finally, it considers the influence of altruism on these relationships.	
Trust	1. Many charitable organizations are dishonest. ® 2. The money given to charities goes for good causes. 3. My image of charitable organizations is positive. 4. Much of the money donated to charities is wasted. ® 5. Charitable organizations have been quite successful in helping the needy. 6. Giving money to support a good causes gives me a sense of self-fulfilment.	Konrath and Handy (2018)	Non-profit Sector Developing and validating a comprehensive self-report scale of why people make charitable donations	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. Many Qatari charitable organizations are dishonest. ® 2. The money given to Qatari charitable organizations goes for good causes. 3. My image of Qatari charitable organizations is positive.

	1. I believe that the COs stated above...
	  - are honest.
	  - are truthful in their dealing with the donors.
	  - have consistent practices. conduct their activities ethically. will keep their promises.
	  - know the best interests of their recipients.
	  - always ask me for appropriate sums of donation.
	2. The stated CO is a reliable organisation.
	3. The stated CO is trustworthy.
		Hassan et al (2018)	Marketing
			
			The study focuses on individual monetary donations, which are conducted through COs by providing some insight on how the antecedents of trust, which are measured by trust deposition, perceived ability, perceived integrity, and perceived benevolence trust bring influence to the attitudes displayed during monetary donation in CO
				4. Much of the money donated to Qatari charitable organizations is wasted. ®
				5. Qatari Charitable organizations have been quite successful in helping the needy.
				6. The charitable organisation I donate to is reliable organisation.
				7. The charitable organisation I donate to is trustworthy
				8. Qatari charitable organisations can be trusted because they respect and apply Islamic values and principles in their work and activities.
				9. I give my Zakat money to Qatari charitable organisation because they follow Islamic rulings in distributing Zakat donations.

	Relationship Investment: 1. I read all the materials (this organization) sends to me. 2. Supporting (this charity) is very important to me. 3. I would not encourage others to support (this charity). ® **Mutual Influence:** 1. I share the views espoused by (this charity). 2. (This charity) does not reflect my views. ® 3. I feel I can influence policy in (this organization). 4. I find myself influenced by (this charity).	Sargeant and Lee (2004)	Non-profit Exploring the relationship between trust, relationship commitment, and giving behaviour. Operationalizing trust and commitment by developing measurement scales for each construct.	

	Forbearance From Opportunism: 1. I am very loyal to (this organization). 2. (This organization) is one of my favourite charities to support. 3. My giving to (this organization) is not very important to me. ® 4. My giving to (this organization) is high on my list of priorities. **Communications Acceptance** 1. I look forward to receiving communications from (this organization). 2. I do not enjoy the content of communications from (this charity). ® 3. Communications from (this charity) are always informative.		
	1. This charity can always be trusted to complete its obligations. 2. This charity is always honest and sincere in its dealings with its donors. 3. This charity can always be relied upon to behave responsibly towards the public at large. 4. I feel confident in the charity's abilities to fulfil its mission. 5. To me, this charity is trustworthy.	Bennett (2013)	Non-Profit Fundraising Developing a model which assumes that levels of engagement are determined by a person's experience of interacting with a charity, relationship quality, and the degree of congruence between a donor's image of the charity and the individual's self-identity.

		Constructing new scale to measure donor engagement.	
	1. This organization treats people like me fairly and justly. 2. Whenever this organization makes an important decision, I know it will be concerned about people like me. 3. This organization can be relied on to keep its promises. 4. I believe that this organization takes the opinions of people like me into account when making decisions. 5. I feel very confident about this organization's skills. 6. This organization has the ability to accomplish what it says it will d	Hon and Grunig (1999)	Public Relations A booklet to give guidelines and suggestions on how best to measure public relations effectiveness.	
	1. I would trust this nonprofit to always act in the best interest of the cause 2. I would trust this nonprofit to conduct their operations ethically 3. I would trust this nonprofit to use donated funds appropriately 4. I would trust this nonprofit not to exploit their donors 5. I would trust this nonprofit to use fundraising techniques that are appropriate and sensitive	Sargeant et al (2006)	Non-Profit Fundraising Summarizing the factors felt to determine individual giving and highlights the need for further research in relation to donor perceptions of recipient organization(s). Providing an empirically based marketing model of the perceptions of givers to non-profits and the resulting impact on donations.	

	1. I trust this non-profit to always act in the best interest of the cause. 2. I trust this non-profit to conduct its operation ethically. 3. I trust this non-profit to use donated funds appropriately. 4. I trust this non-profit not to exploit its donors.	Skarmeas and Shabbir (2011)	Marketing Examining the role of donor religiosity and self-construal on the development of donor-perceived relationship quality and intention to give in the future	
	1. In my opinion, the NPO is competent. 2. I have the feeling that the NPO knows its business. 3. I believe that the NPO is able to achieve the goals, which it commits itself to. 4. I am convinced that the NPO is able to keep its promises. 5. In my opinion, the NPO has the skills and the qualification to act reliably.	Naskrent and Siebelt (2011)	Non-Profit Fundraising Delivering valuable insights into the donor's motivation to maintain a relationship with an NPO, which are generally interesting for fundraisers and non-profit researchers anywhere.	
Commitment	1. The relationship I have with (this charity) is something I am very committed to. 2. The relationship I have with (this charity) is something I intend to maintain indefinitely. 3. The relationship I have with (this charity) deserves maximum effort to maintain.	Sargeant and Lee (2004)	Non-profit Exploring the relationship between trust, relationship commitment, and giving behaviour. Operationalizing trust and commitment by	To assess the relationship between you and the charity to which you donate. Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements: 1. I feel a sense of belonging to this charity

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		developing measurement scales for each construct.	2. I care about the long-term success of this charity
1. I feel that this organization is trying to maintain a long-term commitment to people like me. 2. I can see that this organization wants to maintain a relationship with people like me. 3. There is a long-lasting bond between this organization and people like me. 4. Compared to other organizations, I value my relationship with this organization more. 5. I would rather work together with this organization than not.	Hon and Grunig (1999)	Public Relations A booklet to give guidelines and suggestions on how best to measure public relations effectiveness.	3. I would describe myself as a loyal supporter of this charity 4. My support of this charity is something I am very committed to. 5. In case of the termination of my financial support for the NPO I would have a bad conscience 6. I choose to make a regular donation, even if it a small donation.
1. I feel a sense of belonging to this organization 2. I care about the long-term success of this organisation 3. I would describe myself as a loyal supporter of this organization 4. I will be giving more to this non-profit next year.	Sargeant et al (2006)	Non-Profit Fundraising Summarizing the factors felt to determine individual giving and highlights the need for further research in relation to donor perceptions of recipient organization(s). Providing an empirically based marketing model of the perceptions of givers to non-profits and the resulting impact on donations	
1. I feel a sense of belonging to this organisation.	Skarmeas and Shabbir (2011)	Marketing	

	2. I care about the long-term success of this organisation. 3. I would describe myself as a loyal supporter of this organisation. 4. My support of this non-profit is something I am very committed to.		Examining the role of donor religiosity and self-construal on the development of donor-perceived relationship quality and intention to give in the future	
	1. In my opinion, the sense of decency requires to behave loyal as a donor toward the NPO. 2. In case of the termination of my financial support for the NPO I would have a bad conscience. 3. I feel obliged to donate to the NPO. 4. The abort of the relation to the NPO would not be fair as the NPO deserves my loyalty. 5. The relation to the NPO is advantageous for me. 6. The cessation of my donations to the NPO would lead to disadvantages for me. 7. I feel affiliated with the NPO. 8. I perceive a certain sense of belonging to the NPO.	Naskrent and Siebelt (2011)	Non-Profit Fundraising Delivering valuable insights into the donor's motivation to maintain a relationship with an NPO, which are generally interesting for fundraisers and non-profit researchers anywhere.	
Efficacy & Efficiency	1. I cannot afford to donate enough money to make a difference. ® 2. The amount of donation requested in the ad would be a reasonable amount for me. 3. I could not afford to make the requested donation. ®	Basil et al (2008)	Marketing Understanding of prosocial behaviour by clarifying the roles of empathy and self-efficacy in eliciting guilt, and	From your experience with the charity or charities you know in Qatar. Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements:

4. I do not have enough money to donate to charity. ® 5. I could afford to donate the amount of money the advertisement requests		examining their impact on charitable donation intentions.	1. Qatari charities effectively contribute to resolving world problems. 2. The services Qatari charities provide to its supporters are generally of a very high standard. 3. Much of the money donated to Qatari charities is wasted ® 4. Th e Qatari charities have been successful in helping the needy worldwide 5. Qatari charities do good things for the needy and poor. 6. Qatari charities use donated funds wisely. 7. Qatari charities have the abilities and expertise to fulfil their missions 8. Qatari charities spent a lot of money on admin or unnecessary expenses ® 9. I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®
1. Many charities deliver poor work 2. Giving to development aid is pointless 3. Charities effectively contribute to resolving world problems 4. Charities mostly don't act effectively 5. Many charities waste their money 6. Charities fulfil an important function in society	Bekkers et al (2018) Giving in the Netherlands Panel Survey (GNPS)	Philanthropy Panel Survey: the main source of data for estimates of the volume and nature of giving and volunteering by Dutch households	
1. Many charitable organisations are dishonest. ® 2. Much of the money donated to charities is wasted ® 3. My image of charitable organisations is positive. 4. Charities have been successful in helping the needy. 5. Charities perform a useful function for society. 6. Charities do good things for the community.	Sargeant et al (2004)	Non-Profit Fundraising Providing an empirically based marketing model of the perceptions of givers to non-profits and the resulting impact on donations. Addressing the factors driving the value of gifts resulting in three outputs: (1) the level of the gift, (2) the likely lifetime value of the donor and, (3) the extent to which he/she may be persuaded to support the organisation for extended periods of time.	

	1. The stated CO uses donated funds wisely. 2. The stated CO does a good job in meeting their mission. 3. The stated CO is likely to have an impact on the charitable donation.	Hassan et al (2018)	Marketing The study focuses on individual monetary donations, which are conducted through Cos by providing some insight on how the antecedents of trust, which are measured by trust deposition, perceived ability, perceived integrity, and perceived benevolence trust bring influence to the attitudes displayed during monetary donation in CO	
	1. The service I receive from the charity is very professional. 2. The charity makes it as easy as possible for people to support the organisation. 3. The people who dealt with my interactions with the charity have always been polite and helpful. 4. The charity provides its donors with interesting and useful information about its activities. 5. The charity always does its best to provide back-up support to its donors. 6. The service the charity provides to its supporters is generally of a very high standard.	Bennet (2013)	Non-Profit Fundraising Developing a model which assumes that levels of engagement are determined by a person's experience of interacting with a charity, relationship quality, and the degree of congruence between a donor's image of the charity and the individual's self-identity. Constructing new scale to measure donor engagement	

| Solicitation | 1. I use simple "rules of thumb" for deciding whether to donate to a charity.
2. I read letters from charities very carefully before deciding whether to make a donation.
3. I usually know before I open the envelope whether I will give to a charity.
4. I am usually too busy to give careful consideration to all of the contents of a charitable mailing.
5. I do not spend a lot of effort understanding each letter I get from a charity.
6. It is very important for me to take the time and trouble to systematically evaluate the charitable letters I get.
7. Even if a charity seems good, I probably won't donate to it if it is not on "my list."
8. I write down when I donate to a charity so that I will not donate again too soon.
9. If I might give to a charity, I put the letter in a box or large pile for later reference.
10. I try to find out when I last gave to a charity before making a donation.
11. I donate primarily to charities of a certain type. | Diamond and Noble (2001) | Marketing

Examining the response of recipients of charitable solicitations from frequent solicitations.

Examining the impact of multiple and excess solicitations on charitable contributions. | Using Likert scale (1= Not Likely, 2= Somewhat likely, 3= Very likely) to rate the following statements:

1. I donate to charities in response to the advertisements in the printed media.
2. I donate to charities in response to their TV promos or campaign.
3. I donate to charities most of the time via collection points they have in commercial places such as Malls and Hypermarkets.
4. I donate to charities most of the time via the recommendation by friends or work colleagues.
5. I donate to charities most of the time via family.

6. I most likely to donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way.
7. I most likely to donate to charities that show their capacity to deliver aid to beneficiaries. |

	12. I feel I must protect myself from the mail I get from charities. 13. I give to a very wide variety of charities.			8. When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.
	Questions on types of Solicitation: 1. A door-to-door collection 2. A collection on street 3. Sponsoring someone in a campaign for charity 4. A collection in the church 5. A collection via an association you are a member of 6. A collection at work 7. A TV-campaign 8. A personal letter with a transaction form/direct mail 9. Via internet or e-mail 10. After a phone call 11. Via family 12. Via friends/acquaintances 13. A collection during a manifestation or on a meeting 14. Donation in response to advertisements in print media 15. Buying something at the door 16. Buying lottery tickets 17. At a charity event 18. Bank transaction	Bekkers et al (2018) Giving in the Netherlands Panel Survey (GNPS)	Philanthropy Panel Survey: the main source of data for estimates of the volume and nature of giving and volunteering by Dutch households	9. When I consider donating to charities, I want to know the countries of the target beneficiaries they work in. 10. I donate to charities via SMS messages they've sent. 11. I donate to charities via emails they've sent. 12. I donate to charities via their websites. 13. I donate to charities via their mobile applications. 14. I donate to charities via bank ATM machines. 15. I donate to charities via one of their individual fundraisers or marketing officers. 16. I donate to charities most of the time in response to messages sent by popular and well-known social media influencers in Qatar.
Intention	1. I would like to make a donation to this organization in the future. 2. After seeing this ad, I want to make a donation.	Basil et al (2008)	Marketing Understanding of prosocial behaviour by	Using Likert scale (1= strongly disagree, 5= strongly agree) to rate the following statements:

			clarifying the roles of empathy and self-efficacy in eliciting guilt, and examining their impact on charitable donation intentions.	1. In the case of a Muslim, the intention is very essential to be conjured up before any decision or action is taken. 2. I always conjure up the intention when I donate to the poor and needy. 3. I intend to donate money only to charities whose work is in line with Islamic values and guidelines. 4. I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy.
	How likely would you be to make a donation after seeing this ad?	Basil et al (2006)	Marketing Addressing the relatively unexamined process through which guilt appeals operate within the context of charitable donations.	
	1. I will donate money to charities or community service organisations in the next 4 weeks (1 definitely not, 7 definitely). 2. I would like to donate money to charities or community service organisations in the next 4 weeks (1 very much, 7 not at all). 3. I do not intend to donate money to charities or community service organisations in the next 4 weeks (1 strongly disagree, 7 strongly agree). 4. I intend to donate money to charities or community service organisations in the next 4 weeks (1 strongly agree, 7 strongly disagree). 5. How likely do you think it is that you will donate money to charities or	Smith and McSweeney (2007)	Social Psychology Determining the influence of attitudes, norms (injunctive, descriptive and moral norms), perceived behavioural control, and past behaviour on intentions to donate money to charitable organisations.	

	community service organisations in the next 4 weeks (1 very likely, 7 very unlikely).		
	1. I will continue to support the charity in the future. 2. If possible I will increase my future level of support for the charity.	Bennett (2013)	Non-profit Marketing Developing a model which assumes that levels of engagement are determined by a person's experience of interacting with a charity, relationship quality, and the degree of congruence between a donor's image of the charity and the individual's self-identity. Constructing new scale to measure donor engagement
	1. I am likely to donate more to this non-profit in the future. 2. I will donate to this non-profit more frequently in the future. 3. I will definitely donate to this non-profit in the future.	Skarmeas and Shabbir (2011)	Marketing Examining the role of donor religiosity and self-construal on the development of donor-perceived relationship quality and intention to give in the future

Pool of Generated and Developed Scale Items

Antecedent	Research Revised Scales / Questions within Islamic Concept
Religiosity	1. I always try to perform my duty as a Muslim.* 2. My religion is very important to me. 3. It is important for me to follow Allah's Commandments conscientiously. 4. Islam religious beliefs influence all my dealings with others. 5. In general, I consider myself as a devoted Muslim. 6. My whole approach to life is based on Islam religion 7. What Islam offers me most is comfort in times of trouble and sorrow. 8. Although I believe in my religion, many other things are more important in life ® 9. Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing faith in Allah the Almighty. 10. Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction. 11. Donating and helping others is important for me because it is encouraged and recommended in Islam.
* Clarification	**Such as praying five times a day, fasting during Ramadhan, paying Zakat on time and reading and reciting the Holy Quran**
Altruism	

	1. I don't feel much like helping others ®
	2. I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself.
	3. I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it.
	4. I believe in the principle that preferring others on oneself is a great value in Islam.
	5. I believe that every Muslim should gives charity and does not fear poverty.
	6. I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®
Trustworthiness*	1. Most people who I know can be relied upon to do as they say they will do.
	2. I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could.
	3. Most people are trustworthy.
	4. If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.
	5. If Muslim promised to do another person a favour, I believe that they would follow through and do that
	6. The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.
	7. Every human being is to be trustworthy, and the Muslim can be trusted.
* Clarification	**As for the trustworthiness, we here intend to measure the personal conceptualisation of trust residing in and stemming from the individual.**

Empathy	1. I donate because I feel compassion toward people in need
	2. I feel compassion toward people in need
	3. Other people's misfortunes do not usually disturb me a great deal. ®
	4. I am often quite touched by things that I see happen
	5. Sometimes I don't feel very sorry for other people when they are having problems. ®
	6. I often have tender, concerned feelings for people less fortunate than me.
	7. I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need.
	8. Muslim should be kind and always shows kindness towards poor and those in need.
Feeling of Guilt	1. I donate to charity because not helping others who are in need makes me feel bad.
	2. Giving to charities relieves me of some of the guilt over being more fortunate than others.
	3. Guilt often motivates me to give to charity
	4. I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment
	5. I feel guilty toward others who are in need and responsible for helping them.
Social Norms	1. When I give to charities, I feel more connected to my community.
	2. Others with whom I am close place a high value on helping and giving charity to those in need.
	3. Most people I know in Qatar give charity or donate money to charitable organisations.
	4. If I donated money to charities, the people closest to me would.

	5. In Qatar it is perceived as tradition and common norm to donate to charitable causes.
Social Justice	1. We have to make this world a better place for the next generation.
	2. The increased number of poor and needy people in the world has nothing to do with lack of social justice ®
	3. Money being taken from the wealthy and given to the poor contributes and helps to establish a just world.
	4. Helping the unfortunates and those in needy is others' responsibility rather myself. ®
Reputation	1. Contributing money to charities enables me to obtain recognition ®
	2. Sometimes I find myself donating to charities to gain social prestige ®
	3. I donate money to charities because it makes me feel needed ®
	4. Showing off donations is a kind of hypocrisy and forbidden in Islam.
	5. Hide my donations from being seen or noticed by others will increase my rewards in the day after.
	6. I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.
Personal Satisfaction	1. I think I did the right thing when I decided to donate to charity.
	2. The charity I donate to is a good non-profit to support.
	3. The charity I donate to fully fulfils my expectations

	4. Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.
	5. I feel self-satisfaction when I help a needy and poor people or donate to charity.
Personal Values	1. Giving money to support a good cause gives me a sense of self-fulfilment.
	2. I consider charity giving is a kind of self-respect.
	3. Revealing person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited.
	4. Helping and supporting needy and poor people enhances the feeling of belonging to the society.
	5. Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.
	6. Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society
Self-Esteem	1. When I support those in need, I feel a deep positive humanity and dignity.
	2. Charity donation helps me to strengthen moral values to those in need of help
	3. When I aid others, I express my positive morals as a Muslim.
Trust in Organisation *	1. Many Qatari charitable organizations are dishonest. ®
	2. The money given to Qatari charitable organizations goes for good causes.

	3. My image of Qatari charitable organizations is positive.
	4. Much of the money donated to Qatari charitable organizations is misused. ®
	5. Qatari Charitable organizations have been quite successful in helping the needy.
	6. I believe that I can rely on this charity to use my donation well.
	7. I would normally only donate to an organisation is regarded either by myself or by others as trustworthy
	8. I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.
	9. I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations.
* Clarification	**So here we are measuring the things that organisations can do to promote a feeling of trust that might enhances the individuals' decision to donate to or through the organisation concerned.** **The meaning of trust here, contained within the organisational scale, seeks to measure the perceptions that individuals have about the polices, practices and behaviours that organisations may (or may not) illicit that tend to promote (or negate) trust by the individual in that organisation for the purpose of charitable giving to (or through) the medium of that organisation.**
Commitment	1. I feel a sense of belonging to this charity 2. I care about the long-term success of this charity

	3. I would describe myself as a loyal supporter of this charity
	4. My support of this charity is something I am very committed to.
	5. If I had to terminate my financial support for this charity I would have a bad conscience
	6. I choose to make a regular donation, even if it is a small donation.
Efficacy & Efficiency	1. Qatari charities effectively contribute to resolving world problems.
	2. The services Qatari charities provide to its supporters are generally of a very high standard.
	3. The Qatari charities have been successful in helping the needy worldwide.
	4. Much of the money donated to Qatari charities is wasted ®
	5. Qatari charities do good things for the needy and poor.
	6. Qatari charities use donated funds wisely.
	7. Qatari charities have the abilities and expertise to fulfil their missions
	8. Qatari charities spent a lot of money on admin or unnecessary expenses ®
	9. I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®

Nature of solicitation employed by the organisation	**Use Likert scale (1= Very unlikely, 5= Very likely) to rate the following statements:** 1. I donate to charities in response to the advertisements in the printed media. 2. I donate to charities in response to their TV promos or campaign. 3. I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar. 4. I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets. 5. I donate to charities via the recommendation by friends or work colleagues. 6. I donate to charities via family. 7. I donate to charities via one of their individual fundraisers or marketing officers. 8. I donate to charities via SMS messages they've sent. 9. I donate to charities via emails they've sent. 10. I donate to charities via their websites. 11. I donate to charities via their mobile applications. 12. I donate to charities via bank ATM machines. **Use Likert scale (1= Strongly disagree, 5= Strongly agree) to rate the following statements:** 13. I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way. 14. I donate to charities that show their capacity to deliver aid to beneficiaries.

	15. When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.
	16. When I consider donating to charities, I want to know the countries of the target beneficiaries they work in.
Intention	1. It is important to me that I am explicit in my intention to donate before I actually decide to donate
	2. I always conjure up the intention when I donate to the poor and needy.
	3. I intend to donate money only to charities whose work is in line with Islamic values and guidelines.
	4. I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy.

Appendix 3a

Biography of Dr Peter Grant

Dr Peter Grant is one of the UK's leading practitioners in public and charitable funding. After working in the arts he was Director of an inner-city youth charity for eight years. On the commencement of the National Lottery he moved to Sport England where he devised the first Lottery programme to favour areas of deprivation and was one of the architects of Awards for All. As Director of Operations at the New Opportunities Fund between 1999 and 2005 he developed and delivered over £4.5 billion of funding programmes.

Peter then devised the world's first full masters-level programme in grantmaking and philanthropy at Cass Business School where he is academic leader of the Philanthropy, Grantmaking and Social Investment, Charity Governance, Understanding the Voluntary Sector and Business and Society programmes. He has published widely on philanthropy, CSR, and history (notably the period of the First World War). His definitive book 'The Business of Giving: The theory and practice of philanthropy, grantmaking and social investment' was published in 2011. Peter has also written the definitive study of charity during the Great War, 'Philanthropy and Voluntary Action in the First World War' which was published in 2014. His latest book 'National Myth and the First World War in Popular Music' came out in 2017.

Peter is a Fellow of the Royal Historical Society, trustee of the Amy Winehouse Foundation, former Chair of the Voluntary Action History Society and President of Kennington Cricket Club. He is a member of the Centre for Charity Effectiveness, the Centre for Modern History and the Gender and Sexualities Research Centre at City University. In 2018 Peter took over as Director of the Cass Charity MSc programme.

Peter's research and consultancy clients include government departments and charitable foundations. Past consultancy work has included the involvement of charities and public bodies in the London 2012 Olympics; the operation of parole processes in England and Wales and global senior management training for BP. Recent clients include the Prince's Charities and the Cabinet Office for whom he has developed the training programme for government grant making.

Appendix 3b

Biography of Dr Shariq Siddiqui

Dr Shariq Siddiqui is an Assistant Professor of Philanthropic Studies and Director of the Muslim Philanthropy Initiative at the Indiana University Lilly Family School of Philanthropy. Shariq has a Ph.D. and M.A. in Philanthropic Studies from the Lilly Family School of Philanthropy. He also has a JD from the McKinney School of Law at Indiana University and holds a B.A. in History from the University of Indianapolis.

Shariq authors research on Muslim philanthropy and the Muslim nonprofit sector. Most recently, he conducted a national survey of full-time Islamic schools in the United States. This project resulted in the book (that he co-authored) *Islamic Education in the United States and the Evolution of Muslim Nonprofit Institutions,* published in November 2017. Shariq also serves as the co-editor of the Journal of Muslim Philanthropy and Civil Society, Journal on Education in Muslim Societies and as the Series Editor of the Muslim Philanthropy and Civil Society Book Series. All three of which are published by Indiana University Press. He has served as a nonprofit practitioner for over 20 years for international, national, regional, and local nonprofit organizations.

Previously, Shariq served as the Executive Director of Association for Research on Nonprofit Organizations and Voluntary Action (ARNOVA). ARNOVA is a leading international association that connects scholars, teachers, and practice leaders in research on nonprofit organizations, voluntary action, philanthropy and civil society.

Biography of Dr Rafeel Wasif

Rafeel Wasif is a Postdoctoral Researcher at the Lilly Family School of Philanthropy at IUPUI. His research interests include Organizational identity, Leadership, Crisis Management, Nonprofit Diversity, Nonprofit Fundraising, Muslim-Americans, survey experiments, and Data Science. His work has been published in Voluntas, Nonprofit Policy Forum and Journal of Muslim Philanthropy and Civil Society.

Education

2020 **Ph.D. Political Science**, University of Washington, Seattle, USA (Fields: Nonprofit Management, Comparative Politics, Research Methods).

2014 **M.A. (South Asian Studies)**, University of Washington, Seattle, USA.

2011 **B.Sc. Economics & Political Science**, Lahore University of Management

Publications

Wasif, Rafeel. 2020. "Does the Media's Anti-Western Bias Affect Its Portrayal of NGOs in the Muslim World? Assessing Newspapers in Pakistan."Voluntas. https://doi.org/10.1007/s11266-020-00242-5.

Wasif, Rafeel, and Aseem Prakash. 2017. "Do Government and Foreign Funding influence Individual Donations to Religious Nonprofits? A Survey Experiment in Pakistan." Nonprofit Policy Forum 8(3): 237–273.

Book Reviews

Wasif, Rafeel. 2019. "Suburban Islam". Journal of Muslim Philanthropy & Civil Society 3(1).

Professional Experience

2011-2012 Center for Education and Consciousness- Coordinated Annual Status of Education Report (ASER) under South Asian Forum for Education (SAFED), a

nation-wide survey on the status of education in Pakistan which was conducted in 82 districts throughout the country and surveyed 100,000 children. Developed the survey questionnaire and analyzed data.

Worked on advocacy of Right to Education (RTE) after the passing of Article 25-A in the 18th Amendment in the Constitution of Pakistan making the state responsible for providing free & compulsory education to all children aged (5-16).

Teaching Experience

2020 Instructor Theories of International Relations (University of Washington) - Independently designed and taught a course on International Relations.

2019 Instructor NGO Politics (University of Washington) - Independently designed and taught a course on the intersection of NGOs and politics.

2017 Instructor Political Islam (University of Washington) - Independently designed and taught a course on political issues faced by the Muslim world.

2014-2019 Teaching Assistant (University of Washington)

2010-2011 Teaching Assistant (Lahore University of Management Sciences).

Appendix 3d

Biography of Dr Maryam Saroughi

Dr Maryam Saroughi has a Ph.D. with specialization in educational psychology from College of Education and Human Development in George Mason University, where she has taught undergraduate courses. Currently, she is working as a researcher conducting an international large-scale research study focussing in Advancing Education in MuslimSocieties (AEMS) at International Institute of Islamic Thought (IIIT) located in Herndon, Virginia. Her research interests include intercultural communication, social justice, self-regulated learning, teacher training, wellbeing and human development.

Appendix 3e
Biography of Dr Tariq Cheema

Tariq H. Cheema, a renowned social innovator and philanthropist, is the founder of the World Congress of Muslim Philanthropists and the Global Donors Forum. Since his career switch from surgery to philanthropy in 1997, Dr. Cheema has had an unusually diverse career as a senior executive, advisor, and a non-executive director, in both nonprofit and corporate sectors. During the course of his career, he has put his mark on a number of social initiatives, managed medium to large grant programs, and worked closely with world leaders, grantmaking foundations, and businesses to design strategic giving and investing models.

In recent years, his trend-setting efforts towards institutionalizing Muslim Philanthropy worldwide has earned international acclaim. Dr. Cheema ranked for a number of years amongst the 500 Most Influential Muslims impacting the world today.

Appendix 4

Letter to Panellists

Dear -

I am contacting you to ask if you can assist me in my research in the field of Philanthropy.

I am coming into the final stage of my research study about individual donating behaviour. My research study aims to examine, theoretically and empirically, the influence and impact of antecedents on individuals' donating behaviours from an Islamic perspective. The general objective of the research is therefore to determine the influence of Islamic values on individual donation behaviours mediated by external constructs.

In order to analyse this I have developed and built a model that illustrates the relationship between these variables and the influence of both intrinsic and extrinsic determinants on the behaviour of the individual donors. To validate the model, I have been developing scale items to measure constructs of determinants.

A crucial factor in the development of the scale is to test and determine the content validity of the draft scales designed to measure the constructs contained within the model. In order to achieve this research outcome, it is necessary to engage with expert opinion as to the relevance, preciseness and accuracy of the proposed scale content.

I am therefore writing to you today to ask if you would be prepared to participate in this short process of scale validation?

Would you be able to serve as an expert panel member? If you are willing to be involved I can assure you that the process will be both brief and relatively painless!

I will provide you with a complete set of briefing notes together with a step by step guide to the response required from you as part of the scale validation process. Pilot testing indicates that this aspect of the validation process will take you no more than 30 minutes.

After receiving your validation we will schedule a short video conference panel session on Zoom or TEAMS to discuss the findings – this will take no more than ninety minutes to complete.

I very much hope that you will be able to participate in what is important and highly topical research.

Appendix 5

Reviewer Instructions for Content Validation Process

The instrument consists of the generated scale measures related to the dimensions of the constructs shown in the developed model (see Overall View of Research Topic). The constructs and the generated scale items were presented in a table in which each construct placed in a raw against the scale items that may measure it (see List of Constructs and Relevant Scale Items). To examine the validity of an instrument's content, the scale items generated have to reflect, sample, and measure a domain of content. The content validation consists of a two-stage process (identification of relevant scale items and judgments quantification), which is fundamental to virtually all items of the scale.

You are kindly asked to follow the four steps below to do the content validation process:

Step one:

Read and review the "Overall View of Research Topic" which will help you understand the context of research topic, purpose and aim of research, research methodology, model development, and development of scales and measures. Reading the overall view of the research topic is crucial to understanding the purpose and contribution of expert participation in the content validation process of the judgment-quantification.

Step two:

Read and review the document entitled "Definitions and Dimensions of Constructs". Each construct has two definitions; a definition identified and adopted in contemporary literature (non-Islamic literature); and a definition from an Islamic perspective (shown and presented either in Islamic literature or in Islamic teachings). The definition has dimensions which the scale items generated assume to contribute to one or more of these dimensions.

Step three:

Read and review the document entitled "Review Questionnaire for a measure of constructs".

Step four:

- Use the form (Review Questionnaire for a measure of constructs) to do the following:

    – In column 2 "*Representativeness*": Judge how representative scale items are of the content domain of each construct by ticking one answer. In judging representativeness of the content items and based on the dimensions of each construct, please evaluate

whether the items are appropriate for measuring each construct using five-point rating scale, with 1 *no representative* of the construct and 5 *a great representative* of the construct.

− In column 3 *"Construct Dimensions"*: Following your evaluation of the item in which you evaluate representativeness, you will be asked to indicate the dimension/dimensions that the item measure (you are asked to tick one answer only).

− In column 4 *"Clarity"*: Also, you are asked to rate the clarity of each scale item on the questionnaire by choosing either Yes or No.

− For each of the three steps above, there is an option to write comments about each answer you selected that you believe it will help the researcher in improving these scales.

Providing revisions related to representativeness, the dimension of each item, and clarity will be useful in refining the instrument.

Appendix 6

Determinants Influencing Individual Donating Behaviour
in the context of the State of Qatar

An Overall View

Introduction

Despite the depth of knowledge acquired from the literature about giving behaviour and the determinants that have an impact on the individual donating behaviour, little has been published about the determinants of giving in non-Western context such in developing countries and in particular in the GCC countries227 in the Middle East

There are attempts to study the donating behaviour in some Muslim countries. The majority of these researches and studies are in Malaysia and Indonesia with few studies in some other countries such in Turkey, Pakistan, Saudi Arabia and Morocco. Nevertheless, these studies neither a thorough nor giving a full clarification of the individual donating behaviour from an Islamic perspective.

The existing literature lacks studies and researches on the individual donating behaviour in the GCC countries in Middle East with only one published study examining the motivational factors behind charity giving among young people in Saudi Arabia (Opoku, 2013). While for other Gulf States such as the state of Qatar, and although charity giving is deep rooted in its history, there is no published research nor a study to reflect on the philanthropic and charity giving phenomena in this country.

The State of Qatar has been chosen as a context to conduct this research study for many reasons; **first**, it is a very rich and wealthy country; **second**, it is a Muslim country with diversity of population including working foreigners from many countries including nationalities from most of the Muslim countries; **third**, its main charitable organisations are well known on regional level as well as recognised internationally in providing aid to many undeveloped and poor countries; **forth**, the researcher himself has access to the data needed particularly from the charitable organisations as he has been working with some of these organisations as a senior for the last ten years; and **finally**, the importance and the need for a comprehensive study of the charity giving phenomena and the antecedents that influence donating behaviour in this

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227 The GCC stands for the Gulf Cooperation Council is a regional intergovernmental political and economic union consisting of all Arab states of the Persian Gulf except Iraq, namely: Kingdom of Bahrain, State of Kuwait, Sultanate of Oman, State of Qatar, Kingdom of Saudi Arabia, and the United Arab Emirates.

particular context will be of great benefits for the policy makers, the practitioners and the academic institutions to understand the giving behaviour of Muslim individuals living in wealthy and rich society and country such as Qatar.

Aim of the Research

The aim of this research study is to investigate, theoretically and empirically, the influence and impact of antecedents on donating behaviour of individuals from Islamic perspective. Hence, the general objective of the research is to determine the influence of Islamic values on individual donating behaviour mediated by external constructs such as demographic information and organisation's principles and practices in the context of the State of Qatar. The research seeks to contribute to the philanthropic management literature by highlighting the impact of Islamic values on charity giving, measuring their influence on individual donating behaviour in the State of Qatar, and providing proper guidelines of fundraising strategies that will contribute to improve the efficacy of non-profit organisations in Qatar.

Research Methodology

To do so, identifying and determining these antecedents including Islamic values is of great need before developing a model that reflects on the influence of these antecedents and values on the individual donating behaviour. It is certainly the case in the non-Islam literature that many of these antecedents have been addressed but not in a distinctive Islamic manner so the thing to tease out is what is the essence of the difference from the Islamic perspective. First, I looked out in the literature for what authors and researchers in different disciplines generally say on influencing charity giving, and in particular, talking about giving a gift by individuals. This has been done by conducting a deep and thorough literature review looking for what have been to be the principles, motivations and underlying deseeds behind charity giving by individuals giving a gift through exploring two types of literature: general giving literature and Islamic philanthropy literature.

The method adopted for this literature review is an extensive literature search. Different types of sources used to include online full text collections of publishers, academic databases, Google Scholar, Islamic Research and Training Institute (IRTI) publications, references cited in the visited papers, and wide variety of published and unpublished research papers found in the Muslim world academic community. To explore the determinants of individual donating behaviours from Islamic perspective a referral to the main sources of Islamic legislation and jurisprudence (*Shariah*). Therefore, for every determinant explored in this literature review

from Islamic perspectives it has been referred to the original Islamic texts such as the Holy Quran, Sunnah, traditions and actions of the Prophet's companions and early Muslim's scholars and jurists as well as other published Islamic literature.

Despite the effort to enlarge the pool of literature review to include research papers from the Muslim world academia, still most of the papers examined were conducted in the Western academic community, mainly in the US and the UK followed by European countries. This may become a source of systematic bias.

In each paper, the values and factors influencing donation behaviour examined by the paper, the research model utilized, characteristic of the sample and main research results and conclusions of the research paper all have been identified.

A number of values and factors relevant to the study of determinants of individual donation behaviour to charitable organisations have been identified. More than 30 values and factors screened and found in the literature studied as determinants of donating behaviour.

A focus has been accorded to research papers in the discipline of management, and to a less extent, to those of marketing that aim to measure the influence of values on individual giving to charities and when statistical models are used.

Since the factors studied are often viewed from different disciplines such as sociology, psychology and religious studies, the scope of reviewing and exploring these factors has been limited to the management disciplines. A focus has been given on research papers which include models since this research seeks to some extent quantify the importance of each factor. The variables that might influence individual giving behaviour have been divided into two categories: extrinsic and intrinsic determinants. Values are used in this research as intrinsic determinants of giving behaviour. Identified values include altruism, religiosity, empathy, self-image and reputation among others. Extrinsic determinants are factors other than values that may have a mediating or moderating influence on the individual donating behaviour such as demographic profiles, organizational values of the receiving charitable organisation, efficacy, trust, commitment and mode of solicitation.

Development of Donor Behaviour Model:

The literature reveals that antecedents impacting charity giving are distinctively significant and potential independent variables that influence individual giving behaviour from the viewpoint of Islamic faith. Hence, the link between antecedents and Islamic faith has been reflected in the research model under investigation as shown in the figure below.
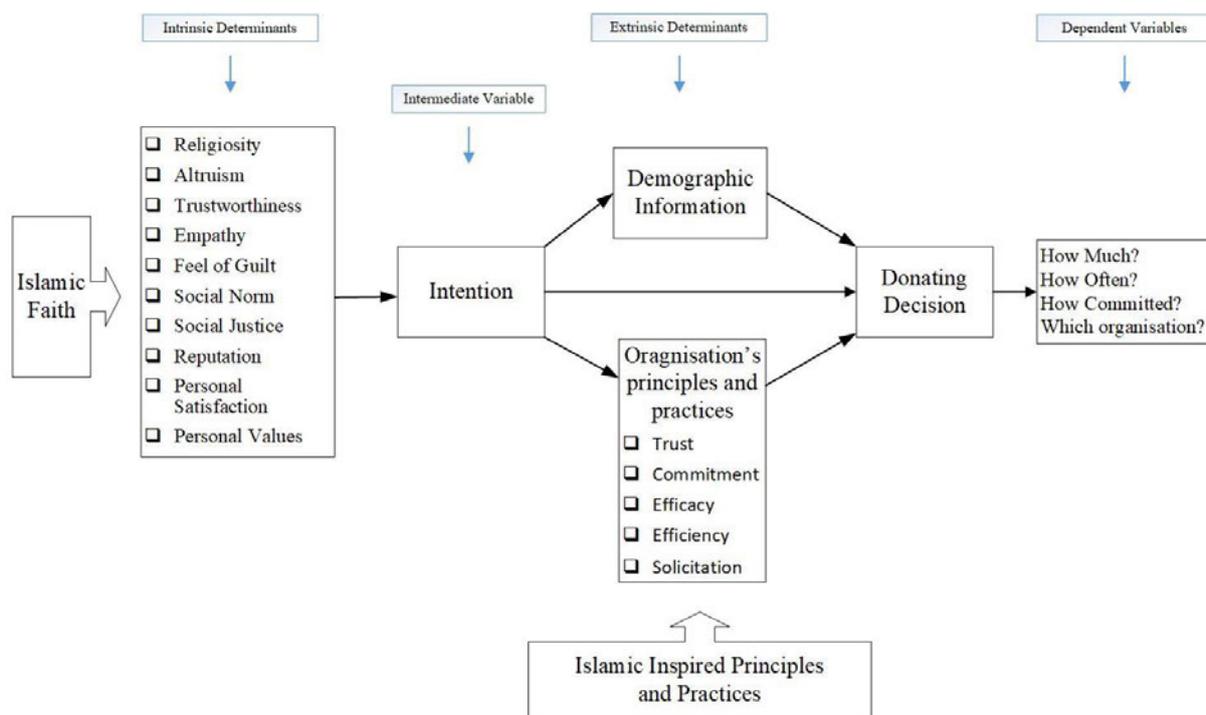
Revised Research Model of Individual Donating Behaviour

The hypotheses associated with the operationalisation of this model and the potential causal connections that this study sought to investigate within it suggest that these potential antecedents would motivate a potential individual donor to create a deeper decision (intention) to donate or not. In turn, this intention is translated into donating decision and behaviour (dependent variables), which can be directly performed by the donor themselves or mediated - indirect giving circumstances - by the demographic characteristics of the potential donor. Where this giving is undertaken in response to a solicitation from an intermediary organisation – the potential donor's donating decision and behaviour is mediated by both their demographic characteristics and organisational factors. For the latter case, in which organisational factors mediate the individual donor's behaviour, these factors are themselves constructed by reference to Islamic principles and practices.

For the sake of clarity, it is very important to state here that although the sampling frame applied to respondents are drawn from one geographical location like Qatar the model itself and the elements that construct the model in no way identify or seek to measure in any way national characteristics as part of this model. Nonetheless, in other studies focussing on sampling frame from a given country has enabling scholars to make comparisons about levels of giving in philanthropic intent based on national characteristics but that is not the intention of this study.

As stated earlier, this study seeks to gain an understanding of Islamic charitable motives and, as a result, a convenience sample of Muslim donors is formed from individuals living in Qatar. The sample frame was all contained within a single national country and was not intended to measure national characteristics, but it may be that national characteristic, such as demographics and social economic status as a percentage, could in themselves skew the nature of the response to more generic issues that the researcher was trying to measure as to the role of Islam in charitable giving.

Scales and Measures Development

To test the model, the constructs of both intrinsic and extrinsic factors should be measured either by existing validated scales or by new scales to be developed from the perspective of Islamic concepts as demonstrated and reflected in the Islamic literature. In this regard, a thorough review of existing literature has been carried out to find studies that contain scales to measure constructs in different disciplines.

In the context of the current research, the procedures recommended by Churchill (1979) and Boateng and others (2018) are followed as a base for developing the scales to measure the perceptual constructs noted in the model. Boateng and others (2018) provides a contemporary analysis of scale development directly relevant to the topic under consideration in this thesis and one which developed scales for measuring behaviours, attitudes, and hypothetical scenarios as they pertain to individual giving behaviour. The authors identified three phases to the process that might be adopted: item development, scale development and scale evaluation. Churchill (1979) suggested a procedure of eight steps to develop better measures for marketing scales constructs.

As for the current research model, the intrinsic and extrinsic antecedents can be divided into two groups. The first group comprises constructs that have derived specifically from an understanding of the Islamic perspective. These are considered as new constructs because their definitions, nature and dimensions in Islam are largely distinctive and may differ from what is explained by previous studies, particularly studies defined in the non-Islamic literature.

The second group of antecedents covers the remaining constructs in this model which can be considered as pre-validated existing constructs, adapted and defined from extant studies revealed in the literature review associated with the development of this thesis. Although these constructs have been shown in the literature to be highly presented in Islamic teachings, the

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scales used to measure them in existing literature can still be adapted as they contribute to the definitions of these constructs from an Islamic perspective.

Identification of Constructs and Items Generation:

It has been agreed that the measuring items for each construct should contribute to the dimensions of the construct definition (Churchill, 1979). It has also been well documented and presented in the literature review that each antecedent has its definition and meaning from an Islamic perspective, and that Islamic faith is as a stimuli for establishing and enriching good values and rituals and, discouraging and degrading deeds and attitudes considered to be against the commandments and approval of Allah the Almighty. Hence, one can assume that Islamic faith influences the deeds of individual in three dimensions. The first dimension is worship including all rituals acts and others such as believing in Allah the Almighty, praying, paying zakat, fasting in Ramadhan and performing Pilgrimage which determine the relationship between the Muslim and his Lord, Allah the Almighty. The second dimension are ethics including all virtues and values that they are human in nature but strongly commended and encouraged by Islam such as honesty, integrity, empathy, solidarity, trustworthiness, altruism, kindness, passion and other ethics. The third dimension are behaviours and attitudes that govern and determine the relationships between Muslim and other individuals and society. These can include commercial activities, social activities, relationships with the State, relationships within the family, relationships with non-Muslim and etc.

The above concepts have been used as guidance and criteria for developing and generating items for measuring the identified constructs in the model.

The generated scales are capable of measuring each construct in the model taking into account the specificity of this research context, and the effect and impact of Islamic principles on each variable. The initial pool of items consisted of items used in other scales, items adapted from scales to the context of financial donations to charities, and items created based on the literature's theoretical conceptualizations (Webb et al, 2000). As every antecedent listed has a definition from the Islamic perspective that could influence donating behaviour. It is very important to mention that the selection of the measuring items from existing scales or the generation and creation of new scale for each construct should capture the domain of the construct (Churchill, 1979, p. 67). Consequently, the selection of existing items or the development of new items has been subjected to the criteria set by Churchill (1979) under which these items tap each of the dimensions or components of the construct defined from the

Islamic perspective. Such selection or creation criteria will play a major role in maintaining, retaining, amending or dropping items for each construct from the final pool of items.

An initial pool of 109 scale items have been generated to measure the 15 factors (intrinsic and extrinsic determinants) shown in the model as well as the intention as intermediate variable in which 60 of these scale items are adopted from the existing literature while the rest 49 items are new scales have been developed to measure and contribute to the construct of relevance.

Definitions and Dimensions of Antecedent Constructs

Factor	Construct	Definition	Dimensions
Intrinsic determinants	Religiosity	▪ a belief in God (Allah the Almighty) followed by an obligation to follow rules and principles believed to be set by God (Allah the Almighty)	1= live according to the commandments of Allah the Almighty 2= individual intentions, behaviours and actions regulating his relations with his Creator as well as with other creatures.
	Altruism	▪ preferring others to himself in spite of the gain of himself, which is the greatest brotherhood ▪ a human virtue of self in which he avoids some of his own needs and gives them to those who merit it	1= prefer others on themselves for the sake of the Merciful satisfaction even if they are in need. 2= offer own interests to be sacrificed on the altar for good and virtue 3= ideal altruism is the altruism in true believers who please Allah and seek His satisfaction and the reward from Him
	Trustworthiness	▪ a character trait that every person should observe and have in Islamic terms ▪ every right that you have to pay and save. ▪ It is against treason, and the origin of trusting: the reassurance of the soul and the disappearance of fear, and it is a source of security.	1= within the person himself or herself that Allah the Almighty gives him or her the wealth he or she possesses as a trust, and he or she must serve as a guardian of that trust 2= assuming that people are dependable and trustworthy
	Empathy	▪ an individual's emotional arousal elicited by the expression of emotion (usually distress) in another ▪ another-oriented emotional response congruent with the perceived welfare of another person—can	1= kindness 2= compassion 3= sympathy

		evoke motivation to help that person	
	Guilt	▪ hypotheses to influence individual donating behaviour through inducing prosocial behaviour and sense of responsibility ▪ individual holds the belief or knowledge that he or she has violated some social custom, ethical or moral principle, or legal regulation	1= feel guilty for failing to avoid a negative situation for others if he or she does not make the necessary financial contribution 2= relieving those in need and poor people the responsibility of the whole society 3= a belief and feeling of responsibility will motivate the person to donate
	Social Norms	▪ what most people do, and it motivates by providing evidence as to what will likely be effective and adaptive action ▪ rules or beliefs as to what constitutes morally approved and disapproved conduct	1= the norms are the inherited customs in which the successor imitates the ancestors 2= what people used to do and follow from every act that is common among them 3= Islam considers and looks at individuals living in the society as a one family and as social institution that includes beliefs, traditions and practices.
	Social Justice	▪ the tendency to believe that the world is just, and that people get what they deserve.	1= stability of society, correcting injustices and looking after the weak 2= The role in *Zakat* and charity in general in redistribution wealth and attaining social justice
	Reputation	▪ people are motivated both by their own view of themselves as well as by how other people view them ▪ an individual's show of support to charitable causes through the purchase of merchandise that is overtly displayed on	1= recognition 2= social prestige 3= to be identified and feel needed 4= reveal and show off good deeds to encourage others to do the same 5= showing off donations is considered as an act of hypocrisy 6= hiding donations or inconspicuous donation

		the individual's person or possessions	behaviour is better and more rewarded in the day after
	Personal Satisfaction	▪ the consumer's fulfilment response. It is a judgement that a product/service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment	1= individual's pleasurable response to a product or service provided 2= the positive feeling that individuals will get when they participate in behavioural acts such as charitable giving 3= a person's feeling of satisfaction to be the result of something good that they have done for themselves or for others
	Personal Values	▪ a centrally held, enduring belief which guides actions and judgments across specific situations and beyond immediate goals to more ultimate and end-state of existence	1= sense of accomplishment 2= sense of belonging 3= self-fulfilment 4= excitement
	Self-Esteem	▪ an individual's overall self-evaluation of their own worth ▪ the extent to which one prizes, values, approves, or likes oneself	1= dignity 2= humanity 3= morality
Organisational determinants (extrinsic)	Trust in Organisation	Trust defined in contemporary literature: ▪ the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange Trust from Islamic Perspective: ▪ everything that Allah the Almighty has entrusted to you and	1= level of confidence the individual donor has with charitable organisations 2= the causes the charitable organisations solicitating and appealing for 3= the appropriateness usage of the donated funds by the organisations 4= whether the practices and principles of these charities are in line with Islamic values and principles or not

		has ordered you to take care of it. This includes preventing your physical faculties from engaging in anything that is not pleasing to Allah, and guarding anything that has been entrusted to you that has to do with other people's rights and dues ▪ Trust is a fundamental value and character that not only should every individual have, but should also be extended to charities	
	Commitment	▪ the psychically caused attachment or obligation of the donor with regards to the supported NPO, which the donor demonstrates by the appreciation of the relation and a sustainable desire to engage in the continuity of the relation with the NPO ▪ Commitment means enduring, sustained, or continuous engagement and obligatory.	1= loyalty 2= obligation 3= enduring relationships with non-profit organisations
	Efficacy & Efficiency	▪ Efficacy is "expectation that the donation, regardless of the amount, will help alleviate from afflictions or will contribute to the resolution of a social ill" ▪ Efficiency of charitable organizations comprises both efficiency in	Efficacy dimensions: 1= evaluate the capacity of these charities to deliver their donations to the poor and the needy 2= charities must be assessed as having been successful in alleviating the misery of the beneficiary Efficiency dimensions: 3= determining the fundraising ratio

		fundraising and program expense ratios. A charity is more efficient when a higher percentage of its spending is allocated to its programs and outputs, and less goes to fundraising and general management expenses.	4= the identification of administrative expenses including charity overheads
	Solicitation	▪ how charitable organisations compete for individual donations	1= types of fundraising activities 2= tactics applied by non-profits to raise monetary donations
Intermediate variable	Intention	▪ a person's subjective probability that will perform some behaviour ▪ what is heartily decided to be done whether it is an imposed deed or not ▪ It is that which the human-being heartily aims to do, so it is of the wish and decision type and not of the knowledge nor of the belief type	1= the motivational factors that influence a behaviour

Appendix 8

Review Questionnaire for a measure of constructs

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Religiosity:** a belief in God (Allah the Almighty) followed by an obligation to follow rules and principles believed to be set by God (Allah the Almighty)	1= the item is <u>not representative</u> of religiosity 2= the item needs <u>major revisions</u> to be representative of religiosity 3= the item needs <u>minor revisions</u> to be representative of religiosity 4= the item is <u>representative</u> of religiosity 5= the item is <u>a great representative</u> of religiosity	1= live according to the commandments of Allah the Almighty 2= individual intentions, behaviours and actions regulating his relations with his Creator as well as with other creatures	In your opinion as presented is the scale item clear?
1. **I always try to perform my duty as a Muslim**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
2. **My religion is very important to me**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
3. **It is important for me to follow Allah's Commandments conscientiously**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
4. **Islam religious beliefs influence all my dealings with others**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

5. In general, I consider myself as a devoted Muslim	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
6. My whole approach to life is based on Islam religion	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
7. What Islam offers me most is comfort in times of trouble and sorrow	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
8. Although I believe in my religion, many other things are more important in life ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
9. Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing faith in Allah the Almighty	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
10. Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
11. Donating and helping others is important for me because it is encouraged and recommended in Islam	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Altruism:** ▪ **preferring others to himself in spite of the gain of himself, which is the greatest brotherhood** ▪ **a human virtue of self in which he avoids some of his own needs and gives them to those who merit it**	1= the item is <u>not representative</u> of altruism 2= the item needs <u>major revisions</u> to be representative of altruism 3= the item needs <u>minor revisions</u> to be representative of altruism 4= the item is <u>representative</u> of altruism 5= the item is <u>a great representative</u> of altruism	1= prefer others on themselves for the sake of the Merciful satisfaction even if they are in need. 2= offer own interests to be sacrificed on the altar for good and virtue 3= ideal altruism is the altruism in true believers who please Allah and seek His satisfaction and the reward from Him	In your opinion as presented is the scale item clear?
1. **I don't feel much like helping others ®**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
4. **I believe in the principle that preferring others on oneself is a great value in Islam**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

5. **Muslim is the one who gives charity and does not fear poverty**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
6. **I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Trustworthiness:** - **a character trait that every person should observe and have in Islamic terms** - **every right that you have to pay and save.** - **It is against treason, and the origin of trusting: the reassurance of the soul and the disappearance of fear, and it is a source of security.**	1= the item is <u>not representative</u> of Trustworthiness 2= the item needs <u>major revisions</u> to be representative of Trustworthiness 3= the item needs <u>minor revisions</u> to be representative of Trustworthiness 4= the item is <u>representative</u> of altruism 5= the item is <u>a great representative</u> of Trustworthiness	1= within the person himself or herself that Allah the Almighty gives him or her the wealth he or she possesses as a trust, and he or she must serve as a guardian of that trust 2= assuming that people are dependable and trustworthy	In your opinion as presented is the scale item clear?
1. Most people who I know can be relied upon to do as they say they will do	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
2. I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
3. Most people are trustworthy	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
4. If someone were going to help me and the person didn't, I would generally believe there was a good reason for this	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

person to not be able to help me			
5. If Muslim promised to do another person a favour, I believe that they would follow through and do that	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
6. The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
7. Every human being is to be trustworthy, and the Muslim can be trusted	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Empathy:** ▪ **an individual's emotional arousal elicited by the expression of emotion (usually distress) in another** ▪ **another-oriented emotional response congruent with the perceived welfare of another person—can evoke motivation to help that person**	1= the item is <u>not representative</u> of Empathy 2= the item needs <u>major revisions</u> to be representative of Empathy 3= the item needs <u>minor revisions</u> to be representative of Empathy 4= the item is <u>representative</u> of Empathy 5= the item is <u>a great representative</u> of Empathy	1= kindness 2= compassion 3= sympathy	In your opinion as presented is the scale item clear?
1. I donate because I feel compassion toward people in need	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. I feel compassion toward people in need	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. Other people's misfortunes do not usually disturb me a great deal ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
4. I am often quite touched by things that I see happen	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
5. Sometimes I don't feel very sorry for other people when they are having problems ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

6. I often have tender, concerned feelings for people less fortunate than me	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
7. I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
8. Muslim should be kind and always shows kindness towards poor and those in need	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Guilt:** ▪ **hypotheses to influence individual donating behaviour through inducing prosocial behaviour and sense of responsibility** ▪ **individual holds the belief or knowledge that he or she has violated some social custom, ethical or moral principle, or legal regulation**	1= the item is <u>not representative</u> of Guilt 2= the item needs <u>major revisions</u> to be representative of Guilt 3= the item needs <u>minor revisions</u> to be representative of Guilt 4= the item is <u>representative</u> of Guilt 5= the item is <u>a great representative</u> of Guilt	1= feel guilty for failing to avoid a negative situation for others if he or she does not make the necessary financial contribution 2= relieving those in need and poor people the responsibility of the whole society	In your opinion as presented is the scale item clear?
1. **I donate to charity because not helping others who are in need makes me feel bad**	☐ 1　☐ 2　☐ 3 ☐ 4　☐ 5 Comments:	☐ 1　☐ 2　☐ Both Comments:	☐ Yes ☐ No Comments:
2. **Giving to charities relieves me of some of the guilt over being more fortunate than others**	☐ 1　☐ 2　☐ 3 ☐ 4　☐ 5 Comments:	☐ 1　☐ 2　☐ Both Comments:	☐ Yes ☐ No Comments:
3. **Guilt often motivates me to give to charity**	☐ 1　☐ 2　☐ 3 ☐ 4　☐ 5 Comments:	☐ 1　☐ 2　☐ Both Comments:	☐ Yes ☐ No Comments:
4. **I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment**	☐ 1　☐ 2　☐ 3 ☐ 4　☐ 5 Comments:	☐ 1　☐ 2　☐ Both Comments:	☐ Yes ☐ No Comments:

5.	I feel guilty toward others who are in need and responsible for helping them	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Social Norms:** - **what most people do, and it motivates by providing evidence as to what will likely be effective and adaptive action** - **rules or beliefs as to what constitutes morally approved and disapproved conduct**	1= the item is <u>not representative</u> of Social Norms 2= the item needs <u>major revisions</u> to be representative of Social Norms 3= the item needs <u>minor revisions</u> to be representative of Social Norms 4= the item is <u>representative</u> of Social Norms 5= the item is <u>a great representative</u> of Social Norms	1= the norms are the inherited customs in which the successor imitates the ancestors 2= what people used to do and follow from every act that is common among them 3= Islam considers and looks at individuals living in the society as a one family and as social institution that includes beliefs, traditions and practices.	In your opinion as presented is the scale item clear?
1. **When I give to charities, I feel more connected to my community**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **Others with whom I am close place a high value on helping and giving charity to those in need**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **Most people I know in Qatar give charity or donate money to charitable organisations**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
4. **If I donated money to charities, the people closest to me would**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

5. In Qatar it is perceived as tradition and common norm to donate to charitable causes	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Social Justice:** the tendency to believe that the world is just, and that people get what they deserve.	1= the item is <u>not representative</u> of Social Justice 2= the item needs <u>major revisions</u> to be representative of Social Justice 3= the item needs <u>minor revisions</u> to be representative of Social Justice 4= the item is <u>representative</u> of Social Justice 5= the item is <u>a great representative</u> of Social Justice	1= stability of society, correcting injustices and looking after the weak 2= The role in *Zakat* and charity in general in redistribution wealth and attaining social justice	In your opinion as presented is the scale item clear?
1. We have to make this world a better place for the next generation	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
2. The increased number of poor and needy people in the world has nothing to do with lack of social justice ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

3. Money being taken from the wealthy and given to the poor contributes and helps to establish a just world	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
4. Helping the unfortunates and those in needy is others' responsibility rather myself	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Reputation:** ▪ **people are motivated both by their own view of themselves as well as by how other people view them** ▪ **an individual's show of support to charitable causes through the purchase of merchandise that is overtly displayed on the individual's person or possessions**	1= the item is <u>not representative</u> of Reputation 2= the item needs <u>major revisions</u> to be representative of Reputation 3= the item needs <u>minor revisions</u> to be representative of Reputation 4= the item is <u>representative</u> of Reputation 5= the item is <u>a great representative</u> of Reputation	1= recognition 2= social prestige 3= to be identified and feel needed 4= reveal and show off good deeds to encourage others to do the same	In your opinion as presented is the scale item clear?
1. **Contributing money to charities enables me to obtain recognition ®**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **Sometimes I find myself donating to charities to gain social prestige ®**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **I donate money to charities because it makes me feel needed ®**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
4. **Showing off donations is a kind of hypocrisy and forbidden in Islam**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

5. Hide my donations from being seen or noticed by others will increase my rewards in the day after	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
6. I sometimes intentionally announced and declared my donations because I want to motivate others to donate too	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Personal Satisfaction:** the consumer's fulfilment response. It is a judgement that a product/service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over fulfilment	1= the item is <u>not representative</u> of Personal Satisfaction 2= the item needs <u>major revisions</u> to be representative of Personal Satisfaction 3= the item needs <u>minor revisions</u> to be representative of Personal Satisfaction 4= the item is <u>representative</u> of Personal Satisfaction 5= the item is <u>a great representative</u> of Personal Satisfaction	1= individual's pleasurable response to a product or service provided 2= the positive feeling that individuals will get when they participate in behavioural acts such as charitable giving 3= a person's feeling of satisfaction to be the result of something good that they have done for themself or for others	In your opinion as presented is the scale item clear?
1. **I think I did the right thing when I decided to donate to charity**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **The charity I donate to is a good non-profit to support**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **The charity I donate to fully fulfils my expectations**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
4. **Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

5. **I feel self-satisfaction when I help a needy and poor people or donate to charity**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Personal Values:** a centrally held, enduring belief which guides actions and judgments across specific situations and beyond immediate goals to more ultimate and end-state of existence	1= the item is <u>not representative</u> of Personal Values 2= the item needs <u>major revisions</u> to be representative of Personal Values 3= the item needs <u>minor revisions</u> to be representative of Personal Values 4= the item is <u>representative</u> of Personal Values 5= the item is <u>a great representative</u> of Personal Values	1= sense of accomplishment 2= sense of belonging 3= self-fulfilment 4= excitement	In your opinion as presented is the scale item clear?
1. **Giving money to support a good cause gives me a sense of self-fulfilment**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **I consider charity giving is a kind of self-respect**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

4. Helping and supporting needy and poor people enhances the feeling of belonging to the society	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
5. Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
6. Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Self-Esteem:** ▪ **an individual's overall self-evaluation of their own worth** ▪ **the extent to which one prizes, values, approves, or likes oneself**	1= the item is <u>not representative</u> of Self-Esteem 2= the item needs <u>major revisions</u> to be representative of Self-Esteem 3= the item needs <u>minor revisions</u> to be representative of Self-Esteem 4= the item is <u>representative</u> of Self-Esteem 5= the item is <u>a great representative</u> of Self-Esteem	1= dignity 2= humanity 3= morality	In your opinion as presented is the scale item clear?
1. **When I support those in need, I feel a deep positive humanity and dignity**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **Charity donation helps me to strengthen moral values to those in need of help**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **When I aid others, I express my positive morals as a Muslim**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Trust in Organisation:** **Trust defined in contemporary literature:** - **the reliance by one person, group, or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavour or economic exchange** **Trust from Islamic Perspective:** - **everything that Allah the Almighty has entrusted to you and has ordered you to take care of it. This includes preventing your physical faculties from engaging in anything that is not pleasing to Allah, and guarding anything that has been entrusted to you that has to do with other people's rights and dues** - **Trust is a fundamental value and character that not only should every individual have,**	1= the item is <u>not representative</u> of Trust 2= the item needs <u>major revisions</u> to be representative of Trust 3= the item needs <u>minor revisions</u> to be representative of Trust 4= the item is <u>representative</u> of Trust 5= the item is <u>a great representative</u> of Trust	1= level of confidence the individual donor has with charitable organisations 2= the causes the charitable organisations solicitating and appealing for 3= the appropriateness usage of the donated funds by the organisations 4= whether the practices and principles of these charities are in line with Islamic values and principles or not	In your opinion as presented is the scale item clear?

but should also be extended to charities			
1. Many Qatari charitable organisations are dishonest. ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
2. The money given to Qatari charitable organisations goes for good causes	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
3. My image of Qatari charitable organizations is positive	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
4. Much of the money donated to Qatari charitable organisations is misused	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
5. Qatari Charitable organisations have been quite successful in helping the needy	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
6. I believe that I can rely on this charity to use my donation well	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
7. I would normally only donate to an organisation is regarded either by myself or by others as trustworthy	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
8. I would normally like to donate to an organisation that respects and apply Islamic values and principles in their work and activities	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

9. I give my Zakat money to Qatari charitable organisation because I know that they will follow Islamic rulings in distributing Zakat donations	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Commitment:** ▪ **the psychically caused attachment or obligation of the donor with regards to the supported NPO, which the donor demonstrates by the appreciation of the relation and a sustainable desire to engage in the continuity of the relation with the NPO** ▪ **Commitment means enduring, sustained, or continuous engagement and obligatory**	1= the item is <u>not representative</u> of Commitment 2= the item needs <u>major revisions</u> to be representative of Commitment 3= the item needs <u>minor revisions</u> to be representative of Commitment 4= the item is <u>representative</u> of Commitment 5= the item is <u>a great representative</u> of Commitment	1= loyalty 2= obligation 3= enduring relationships with non-profit organisations	In your opinion as presented is the scale item clear?
1. I feel a sense of belonging to this charity	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
2. I care about the long-term success of this charity	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
3. I would describe myself as a loyal supporter of this charity	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
4. My support of this charity is something I am very committed to	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

5. If I had to terminate my financial support for this charity I would have a bad conscience	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:
6. I choose to make a regular donation, even if it is a small donation	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Efficacy & Efficiency:** ▪ **Efficacy is "expectation that the donation, regardless of the amount, will help alleviate from afflictions or will contribute to the resolution of a social ill"** ▪ **Efficiency of charitable organizations comprises both efficiency in fundraising and program expense ratios. A charity is more efficient when a higher percentage of its spending is allocated to its programs and outputs, and less goes to fundraising and general management expenses.**	1= the item is <u>not representative</u> of Efficacy & Efficiency 2= the item needs <u>major revisions</u> to be representative of Efficacy & Efficiency 3= the item needs <u>minor revisions</u> to be representative of Efficacy & Efficiency 4= the item is <u>representative</u> of Efficacy & Efficiency 5= the item is <u>a great representative</u> of Efficacy & Efficiency	**Efficacy dimensions:** 1= evaluate the capacity of these charities to deliver their donations to the poor and the needy 2= charities must be assessed as having been successful in alleviating the misery of the beneficiary **Efficiency dimensions:** 3= determining the fundraising ratio 4= the identification of administrative expenses including charity overheads	In your opinion as presented is the scale item clear?
1. **Qatari charities effectively contribute to resolving world problems**	☐ 1　　☐ 2　　☐ 3　　☐ 4 ☐ 5 Comments:	☐ 1　　☐ 2.　☐ 3　☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
2. **The services Qatari charities provide to its supporters are generally of a very high standard**	☐ 1　　☐ 2　　☐ 3　　☐ 4 ☐ 5 Comments:	☐ 1　　☐ 2.　☐ 3　☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
3. **The Qatari charities have been successful in helping the needy worldwide**	☐ 1　　☐ 2　　☐ 3　　☐ 4 ☐ 5 Comments:	☐ 1　　☐ 2.　☐ 3　☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

4. Much of the money donated to Qatari charities is wasted ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
5. Qatari charities do good things for the needy and poor	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
6. Qatari charities use donated funds wisely	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
7. Qatari charities have the abilities and expertise to fulfil their missions	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
8. Qatari charities spent a lot of money on admin or unnecessary expenses ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:
9. I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2. ☐ 3 ☐ 4 ☐ All Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Solicitation:** how charitable organisations compete for individual donations	1= the item is <u>not representative</u> of Solicitation 2= the item needs <u>major revisions</u> to be representative of Solicitation 3= the item needs <u>minor revisions</u> to be representative of Solicitation 4= the item is <u>representative</u> of Solicitation 5= the item is <u>a great representative</u> of Solicitation	1= types of fundraising activities 2= tactics applied by non-profits to raise monetary donations	In your opinion as presented is the scale item clear?
1. **I donate to charities in response to the advertisements in the printed media**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
2. **I donate to charities in response to their TV promos or campaign**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
3. **I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
4. **I donate to charities via the recommendation by friends or work colleagues**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
5. **I donate to charities via family**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
6. **I donate to charities via one of their individual fundraisers or marketing officers**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

7. I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
8. I donate to charities via SMS messages they've sent	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
9. I donate to charities via emails they've sent	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
10. I donate to charities via their websites	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
11. I donate to charities via their mobile applications	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
12. I donate to charities via bank ATM machines I donate to charities via bank ATM machines	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
13. I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
14. I donate to charities that show their capacity to deliver aid to beneficiaries	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:
15. When I consider donating to charity, I first look for the	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

type and cost of the project I am going to donate for			
16. **When I consider donating to charities, I want to know the countries of the target beneficiaries they work in**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	☐ 1 ☐ 2 ☐ Both Comments:	☐ Yes ☐ No Comments:

Construct Scale Items	Representativeness	Construct Dimensions	Clarity
Conceptual/Theoretical Definitions: **Intention:** ▪ **a person's subjective probability that will perform some behaviour** ▪ **what is heartily decided to be done whether it is an imposed deed or not** ▪ **It is that which the human-being heartily aims to do, so it is of the wish and decision type and not of the knowledge nor of the belief type**	1= the item is <u>not representative</u> of Intention 2= the item needs <u>major revisions</u> to be representative of Intention 3= the item needs <u>minor revisions</u> to be representative of Intention 4= the item is <u>representative</u> of Intention 5= the item is <u>a great representative</u> of Intention	1= the motivational factors that influence a behaviour	In your opinion as presented is the scale item clear?
1. **It is important to me that I am explicit in my intention to donate before I actually decide to donate**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	Comments:	☐ Yes ☐ No Comments:
2. **I always conjure up the intention when I donate to the poor and needy**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	Comments:	☐ Yes ☐ No Comments:
3. **I intend to donate money only to charities whose work is in line with Islamic values and guidelines**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	Comments:	☐ Yes ☐ No Comments:
4. **I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy**	☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Comments:	Comments:	☐ Yes ☐ No Comments:

Panel Experts Scoring for Measuring Constructs

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
Religiosity	RE1	I always try to perform my duty as a Muslim	5	5	5	4	5
	RE2	My religion is very important to me.	5	5	5	4	4
	RE3	It is important for me to follow Allah's Commandments conscientiously.	5	4	5	4	5
	RE4	Islam religious beliefs influence all my dealings with others.	5	5	5	4	5
	RE5	In general, I consider myself as a devoted Muslim.	5	5	5	4	4
	RE6	My whole approach to life is based on Islam religion	5	5	5	4	5
	RE7	What Islam offers me most is comfort in times of trouble and sorrow.	5	3	4	4	4
	RE8	Although I believe in my religion, many other things are more important in life ®	3	4	5	4	2
	RE9	Islam is to live in submission to the will of Allah and Muslims must try to live their daily lives by showing	5	2	5	1	5

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		faith in Allah the Almighty.					
	RE10	Praying five times a day brings me closer to Allah the Almighty and makes me feel peace, happiness and self-satisfaction.	5	2	3	4	4
	RE11	Donating and helping others is important for me because it is encouraged and recommended in Islam.	5	3	5	4	4
Altruism	ALT1	I don't feel much like helping others ®	5	5	5	4	1
	ALT2	I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself.	5	4	5	4	4
	ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it.	3	5	5	3	4
	ALT4	I believe in the principle that preferring others on oneself is a great value in Islam.	4	4	3	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	ALT5	Muslim should gives charity and does not fear poverty	3	4	5	4	4
	ALT6	I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®	5	5	5	4	1
Trustworthiness	TRW1	Most people who I know can be relied upon to do as they say they will do.	5	5	5	4	4
	TRW2	I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could.	5	5	4	4	5
	TRW3	Most people are trustworthy.	5	5	5	4	4
	TRW4	If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.	5	4	4	4	4
	TRW5	If Muslim promised to do another person a favour, I believe that they would follow through and do that	5	4	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	TRW6	The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.	5	5	5	4	4
	TRW7	Every human being is to be trustworthy, and the Muslim can be trusted.	2	4	3	1	4
Empathy	EMP1	I donate because I feel compassion toward people in need	5	5	5	4	5
	EMP2	I feel compassion toward people in need	5	5	5	4	4
	EMP3	Other people's misfortunes do not usually disturb me a great deal. ®	3	5	3	4	1
	EMP4	I am often quite touched by things that I see happen	5	5	5	4	4
	EMP5	Sometimes I don't feel very sorry for other people when they are having problems. ®	5	5	5	1	1
	EMP6	I often have tender, concerned feelings for people less fortunate than me.	5	5	5	4	4
	EMP7	I donate because Islam encourages	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		Muslim to be compassionate and empathetic toward people in need.					
	EMP8	Muslim should be kind and always shows kindness towards poor and those in need.	5	3	5	4	4
Guilt	GT1	I donate to charity because not helping others who are in need makes me feel bad.	5	5	5	4	4
	GT2	Giving to charities relieves me of some of the guilt over being more fortunate than others.	5	5	5	4	4
	GT3	Guilt often motivates me to give to charity	5	5	5	4	4
	GT4	I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment	5	5	5	4	5
	GT5	I feel guilty toward others who are in need and responsible for helping them.	5	5	5	4	4
Social Norms	SN1	When I give to charities, I feel more connected	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		to my community.					
	SN2	Others with whom I am close place a high value on helping and giving charity to those in need.	5	5	5	4	4
	SN3	Most people I know in Qatar give charity or donate money to charitable organisations.	5	5	5	4	4
	SN4	If I donated money to charities, the people closest to me would.	5	4	5	4	3
	SN5	In Qatar it is perceived as tradition and common norm to donate to charitable causes.	5	5	5	4	4
	SJ1	We have to make this world a better place for the next generation.	5	5	5	4	5
Social Justice	SJ2	The increased number of poor and needy people in the world has nothing to do with lack of social justice ®	5	5	5	4	1
	SJ3	Money being taken from the wealthy and given to the poor contributes and helps to	4	5	3	4	3

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		establish a just world.					
	SJ4	Helping the unfortunates and those in needy is others' responsibility rather myself. ®	5	2	5	4	1
Reputation	RPT1	Contributing money to charities enables me to obtain recognition ®	5	5	5	3	4
	RPT2	Sometimes I find myself donating to charities to gain social prestige ®	5	5	5	4	4
	RPT3	I donate money to charities because it makes me feel needed ®	5	5	5	4	4
	RPT4	Showing off donations is a kind of hypocrisy and forbidden in Islam.	5	5	5	4	1
	RPT5	Hide my donations from being seen or noticed by others will increase my rewards in the day after.	5	5	5	2	1
	RPT6	I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.	5	3	5	4	1

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
Personal Satisfaction	PS1	I think I did the right thing when I decided to donate to charity.	5	5	5	4	4
	PS2	The charity I donate to is a good non-profit to support.	5	5	5	1	1
	PS3	The charity I donate to fully fulfils my expectations	5	5	5	4	1
	PS4	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.	5	5	5	1	5
	PS5	I feel self-satisfaction when I help a needy and poor people or donate to charity.	5	5	5	4	4
Personal Values	PV1	Giving money to support a good cause gives me a sense of self-fulfilment.	5	5	5	4	4
	PV2	I consider charity giving is a kind of self-respect.	5	5	5	4	4
	PV3	Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		makes me feel excited.					
	PV4	Helping and supporting needy and poor people enhances the feeling of belonging to the society.	5	5	5	4	4
	PV5	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.	5	5	5	4	4
	PV6	Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society	5	5	5	4	5
Self-Esteem	SE1	When I support those in need, I feel a deep positive humanity and dignity.	5	5	5	4	4
	SE2	Charity donation helps me to strengthen moral values to those in need of help	5	3	5	2	4
	SE3	When I aid others, I express my positive morals as a Muslim.	5	5	5	2	4
Trust in Organisation	TRO1	Many Qatari charitable organizations are dishonest. ®	5	5	5	4	1

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	TRO2	The money given to Qatari charitable organizations goes for good causes.	5	5	5	4	4
	TRO3	My image of Qatari charitable organizations is positive.	5	5	5	4	4
	TRO4	Much of the money donated to Qatari charitable organizations is misused. ®	5	5	5	4	1
	TRO5	Qatari Charitable organizations have been quite successful in helping the needy.	5	5	5	4	4
	TRO6	I believe that I can rely on this charity to use my donation well.	5	5	5	4	4
	TRO7	I would normally only donate to an organisation is regarded either by myself or by others as trustworthy	5	5	5	4	4
	TRO8	I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	TRO9	I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations.	5	5	5	4	4
Commitment	COM1	I feel a sense of belonging to this charity	5	5	5	4	4
	COM2	I care about the long-term success of this charity	5	5	5	4	4
	COM3	I would describe myself as a loyal supporter of this charity	5	5	5	4	4
	COM4	My support of this charity is something I am very committed to.	5	5	5	4	4
	COM5	If I had to terminate my financial support for this charity I would have a bad conscience	4	5	4	4	4
	COM6	I choose to make a regular donation, even if it is a small donation	5	3	5	4	4
Efficacy & Efficiency	E&E1	Qatari charities effectively contribute to resolving world problems.	5	5	5	4	4
	E&E2	The services Qatari charities provide to its supporters are generally of a	3	5	1	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
		very high standard.					
	E&E3	The Qatari charities have been successful in helping the needy worldwide.	5	5	5	4	4
	E&E4	Much of the money donated to Qatari charities is wasted ®	5	5	5	4	4
	E&E5	Qatari charities do good things for the needy and poor.	5	5	5	4	4
	E&E6	Qatari charities use donated funds wisely.	5	5	5	4	4
	E&E7	Qatari charities have the abilities and expertise to fulfil their missions	5	5	5	4	4
	E&E8	Qatari charities spent a lot of money on admin or unnecessary expenses ®	5	5	5	4	4
	E&E9	I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®	5	5	5	4	4
Nature of solicitation employed by the organisation	SOL1	I donate to charities in response to the advertisements in the printed media.	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	SOL2	I donate to charities in response to their TV promos or campaign.	5	5	5	4	4
	SOL3	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar.	5	5	5	4	4
	SOL4	I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets.	5	5	5	4	4
	SOL5	I donate to charities via the recommendation by friends or work colleagues.	2	5	5	4	4
	SOL6	I donate to charities via family.	5	5	5	4	4
	SOL7	I donate to charities via one of their individual fundraisers or marketing officers.	5	5	5	4	4
	SOL8	I donate to charities via SMS messages they've sent.	5	5	5	4	4
	SOL9	I donate to charities via emails they've sent.	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	SOL10	I donate to charities via their websites.	5	5	5	4	4
	SOL11	I donate to charities via their mobile applications.	5	5	5	4	4
	SOL12	I donate to charities via bank ATM machines.	5	5	5	4	4
	SOL13	I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way.	5	5	5	4	4
	SOL14	I donate to charities that show their capacity to deliver aid to beneficiaries.	5	5	5	4	4
	SOL15	When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.	5	5	5	4	4
	SOL16	When I consider donating to charities, I want to know the countries of the target beneficiaries they work in.	5	5	5	4	4
Intention	INT1	It is important to me that I am explicit in my intention to donate before I actually decide to donate	5	5	5	4	4

Construct	Item Code	Scale Item	Exp_1	Exp_2	Exp_3	Exp_4	Exp_5
	INT2	I always conjure up the intention when I donate to the poor and needy.	5	5	5	3	4
	INT3	I intend to donate money only to charities whose work is in line with Islamic values and guidelines.	5	5	5	4	4
	INT4	I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy	5	5	5	4	4

RE=Religiosity, ALT= Altruism, TRW= Trustworthiness, EMP= Empathy, GT= Guilt, SN= Social Norms, SJ= Social Justice, RPT= Reputation, PS= Personal Satisfaction, PV= Personal Values, SE= Self-Esteem, TRO= Trust in Organisation, COM= Commitment, E&E= Efficacy & Efficiency, SOL= Nature of Solicitation, INT= Intention.

Final Pool of Scale Items

Antecedent	#	Item Code	Scale Item
Religiosity	1	RE1	I always try to perform my duty as a Muslim
	2	RE2	My religion is very important to me.
	3	RE3	It is important for me to follow Allah's Commandments conscientiously.
	4	RE4	Islam religious beliefs influence all my dealings with others.
	5	RE5	In general, I consider myself as a devoted Muslim.
	6	RE6	My whole approach to life is based on Islam religion
	7	RE7	What Islam offers me most is comfort in times of trouble and sorrow.
	8	RE8	Although I believe in my religion, many other things are more important in life ®
	9	RE10	Praying five times a day brings me closer to Allah the Almighty
	10	RE11	Donating and helping others is important for me because it is encouraged and recommended in Islam.
Altruism	11	ALT1	I don't feel much like helping others ®
	12	ALT2	I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself.
	13	ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it.
	14	ALT4	I believe in the principle that preferring others on oneself is a great value in Islam.
	15	ALT5	Muslim should gives charity and does not fear poverty
	16	ALT6	I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®

Antecedent	#	Item Code	Scale Item
Trustworthiness	17	TRW1	Most people who I know can be relied upon to do as they say they will do.
	18	TRW2	I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could.
	19	TRW3	Most people are trustworthy.
	20	TRW4	If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.
	21	TRW5	If Muslim promised to do another person a favour, I believe that they would follow through and do that
	22	TRW6	The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.
	23	TRW7	The Muslim can be trusted.
Empathy	24	EMP1	I donate because I feel compassion toward people in need
	25	EMP2	I feel compassion toward people in need
	26	EMP3	Other people's misfortunes do not usually disturb me. ®
	27	EMP4	I am often quite touched by things that I see happen
	28	EMP6	I often have tender, concerned feelings for people less fortunate than me.
	29	EMP7	I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need.
	30	EMP8	Muslim should be kind and always shows kindness towards poor and those in need.
Guilt	31	GT1	I donate to charity because not helping others who are in need makes me feel bad.
	32	GT2	Giving to charities relieves me of some of the guilt over being more fortunate than others.
	33	GT3	Guilt often motivates me to give to charity
	34	GT4	I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment
	35	GT5	I feel guilty toward others who are in need and responsible for helping them.

Antecedent	#	Item Code	Scale Item
Social Norms	36	SN1	When I give to charities, I feel more connected to my community.
	37	SN2	Others with whom I am close place a high value on helping and giving charity to those in need.
	38	SN3	Most people I know in Qatar give charity or donate money to charitable organisations.
	39	SN4	If I donated money to charities, the people closest to me would.
	40	SN5	In Qatar it is perceived as tradition and common norm to donate to charitable causes.
Social Justice	41	SJ1	We have to make this world a better place for the next generation.
	42	SJ2	The increased number of poor and needy people in the world has nothing to do with lack of social justice ®
	43	SJ3	Zakat being taken from the wealthy and given to the poor contributes and helps to establish a just world
	44	SJ4	Helping the unfortunates and those in needy is others' responsibility rather myself ®
Reputation	45	RPT1	Contributing money to charities enables me to obtain public recognition ®
	46	RPT2	Sometimes I find myself donating to charities to gain social prestige ®
	47	RPT3	I donate money to charities because it makes me feel needed ®
	48	RPT4	Showing off donations is a kind of hypocrisy and forbidden in Islam.
	49	RPT5	Hide my donations from being seen or noticed by others will increase my rewards in the day after.
	50	RPT6	I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.
Personal Satisfaction	51	PS1	I think I did the right thing when I decided to donate to charity.
	52	PS3	The charity I donate to fully fulfils my expectations
	53	PS4	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.
	54	PS5	I feel self-satisfaction when I help a needy and poor people.
	55	PS6	I feel self-satisfaction when I donate to charity.

Antecedent	#	Item Code	Scale Item
Personal Values	56	PV1	Giving money to support a good cause gives me a sense of self-fulfilment.
	57	PV2	I consider charity giving is a kind of self-respect.
	58	PV3	Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited.
	59	PV4	Helping and supporting needy and poor people enhances the feeling of belonging to the society.
	60	PV5	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.
	61	PV6	Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society
Self-Esteem	62	SE1	When I support those in need, I feel a deep positive humanity and dignity.
	63	SE2	Donating to those in need helps me to strengthen my moral values
	64	SE3	I express my good moral as a Muslim when I assist others
Trust in Organisation	65	TRO1	Many Qatari charitable organizations are dishonest. ®
	66	TRO2	The money given to Qatari charitable organizations goes for good causes.
	67	TRO3	My image of Qatari charitable organizations is positive.
	68	TRO4	Much of the money donated to Qatari charitable organizations is misused. ®
	69	TRO5	Qatari Charitable organizations have been quite successful in helping the needy.
	70	TRO6	I believe that I can rely on this charity to use my donation well.
	71	TRO7	I would normally only donate to an organisation is regarded either by myself or by others as trustworthy
	72	TRO8	I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.
	73	TRO9	I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations.

Antecedent	#	Item Code	Scale Item
Commitment	74	COM1	I feel a sense of belonging to this charity
	75	COM2	I care about the long-term success of this charity
	76	COM3	I would describe myself as a loyal supporter of this charity
	77	COM4	My support of this charity is something I am very committed to.
	78	COM5	If I had to terminate my financial support for this charity I would have a bad conscience
	79	COM6	I choose to make a regular donation to a charity, even if it is a small donation
Efficacy & Efficiency	80	E&E1	Qatari charities effectively contribute to resolving world problems.
	81	E&E3	The Qatari charities have been successful in helping the needy worldwide.
	82	E&E4	Much of the money donated to Qatari charities is wasted ®
	83	E&E5	Qatari charities do good things for the needy and poor.
	84	E&E6	Qatari charities use donated funds wisely.
	85	E&E7	Qatari charities have the abilities and expertise to fulfil their missions
	86	E&E8	Qatari charities spent a lot of money on admin or unnecessary expenses ®
	87	E&E9	I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®
Nature of solicitation employed by the organisation	88	SOL1	I donate to charities in response to the advertisements in the printed media.
	89	SOL2	I donate to charities in response to their TV promos or campaign.
	90	SOL3	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar.
	91	SOL4	I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets.
	92	SOL5	I donate to charities via the recommendation by friends or work colleagues.
	93	SOL6	I donate to charities via family.
	94	SOL7	I donate to charities via one of their individual fundraisers or marketing officers.
	95	SOL8	I donate to charities via SMS messages they've sent.
	96	SOL9	I donate to charities via emails they've sent.

Antecedent	#	Item Code	Scale Item
Nature of solicitation employed by the organisation	97	SOL10	I donate to charities via their websites.
	98	SOL11	I donate to charities via their mobile applications.
	99	SOL12	I donate to charities via bank ATM machines.
	100	SOL13	I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way.
	101	SOL14	I donate to charities that show their capacity to deliver aid to beneficiaries.
	102	SOL15	When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.
	103	SOL16	When I consider donating to charities, I want to know the countries of the target beneficiaries they work in.
Intention	104	INT1	It is important to me that I am explicit in my intention to donate before I actually decide to donate
	105	INT2	I always conjure up the intention when I donate to the poor and needy.
	106	INT3	I intend to donate money only to charities whose work is in line with Islamic values and guidelines.
	107	INT4	I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy

RE=Religiosity, ALT= Altruism, TRW= Trustworthiness, EMP= Empathy, GT= Guilt, SN= Social Norms, SJ= Social Justice, RPT= Reputation, PS= Personal Satisfaction, PV= Personal Values, SE= Self-Esteem, TRO= Trust in Organisation, COM= Commitment, E&E= Efficacy & Efficiency, SOL= Nature of Solicitation, INT= Intention

Biography of Dr Abdulaziz Chahbar

Born in Larache – Morocco 01/01/1963. PhD in Hebrew and Aramaic Studies, Faculty of Philology, University of Complutense, Madrid , 24 June 1991. Postgraduate Diploma in Semitic Studies - Department of Semitic Studies - Hebrew and Aramaic Languages - Faculty of Philology – Complutense University / Madrid, Spain 1989. Bachelor's degree in Semitic languages - Biblical Hebrew - Faculty of Philosophy and Literature - University of Granada, Spain 1987. Bachelor's degree in Arabic language and literature – Faculty of Human Sciences, Abdelmalek Essadi University –Tetouan, Morocco 1986. Professor of History of Religions and Oriental studies , in Department of Islamic Studies, University Abdelmalek Essadi, Tetouan, Morocco. Head of the Islamic Studies Department - Abdelmalek Saadi University , Tetouan, Morocco from 1991 to 1997

Dr Chahbar is a member of the Scientific Committee of the Faculty of Human Sciences of Tetouan from 1995 to 2003 and member of the Council of the Faculty of Letters and Human Sciences of Tetouan, from 1991 to 2003

He has been a Head of the Research and Training Unit (UFR) in History of Religions and Eastern Civilizations - PhD from 1997 to 2013. He has also been Head of the Research and Training Unit in Religious Debates and Argumentation Methods MA. from 2003 to 2007.

In addition, he is an expert in the establishment of Universities and review of educational programs, member of the Accreditation and Evaluation Committee, Ministry of Higher Education - Kingdom of Morocco 2000-2003. President of the Foundation for Oriental Studies in Morocco since from 2006. And finally, an Ambassador of Peace, Interreligious and International Federation for World Peace, Nomination from Paris office since 2006.

Biography of Dr Abdulfatah S. Mohamed

Senior Research Fellow Centre for Conflict and Humanitarian Studies, Arab Centre for Policy and Research Studies, Visiting Assistant Professor, The College of Islamic Studies, Hamad Bin Khalifa University – Doha – State of Qatar

Abdulfatah is a strategic thinker, political scientist and an expert in global affairs in particular international development, sustainability, conflict and complexity. He has worked for more than 29 years in various sectors, such as government institutions in Qatar and Switzerland, The United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), The United Nations South-South Cooperation Office, international NGOs, and major corporations in the UK, Qatar, Africa, and the Middle East.

His career path has been shaped by adopting inter-disciplinary approaches, combining theory and policy, and utilizing strong practical hands-on expertise in providing solutions to socioeconomic and socio-political issues related to recent regional and global challenges, such as conflict, poverty reduction and , disasters. He has advised the Ministry of Foreign Affairs in the State of Qatar in the field of international development and cooperation, foreign aid assistance, and humanitarian policy, SDGs and financing for development, South-South Cooperation, and post conflict reconstruction transition financing.

He has been a consultant for Regulatory Authority for Charitable Activities (RACA) in the State of Qatar for seven years. He has also been a consultant for number of NGOs, the Organisation of the Islamic Cooperation, the Islamic Development Bank, and the Cordoba Institute for Peace in Geneva. Early in his career (1992–2000).

He has worked with major corporations in the Middle East as a total quality management consultant and coordinated best practices knowledge management for Saudi Basic Industries (SABIC), and the Dallah Al Barakah Islamic Banking Group. Currently he is senior research fellow at The Centre for Conflict and Humanitarian Studies, part of Doha Institute for Strategic Studies.

Appendix 11c

Biography of Dr Noureddine Khadmi

Born in Tala, Kasserine, Tunisia, in 1963, Dr. Khadmi holds a Doctorate in Islamic Sciences from Ezzitouna University, Tunisia, specialized in the Origins of Jurisprudence and the Purposes of Sharia. He is currently Professor at College of Islamic Law (Shariah), University of Qatar. He is also a professor of higher education in Tunisia and worked as an associate professor at the Islamic University of Medina. He is a member of several scientific bodies and research institutions inside and outside Tunisia.

He is a member of the National Sectoral Committee for Humanities, Social and Religious Sciences at the Ministry of Higher Education in Tunisia, a member of the Islamic Jurisprudence Council in Mecca, and an expert in the encyclopaedia of medical jurisprudence and ethics of health professions in Riyadh, and a member of the Board of Trustees of the World Federation of Muslim Scholars. He has received a number of scientific awards.

Dr. Khadmi has more than 60 published books in the fields of Thought, Islamic Science of Jurisprudence, and Purposes of Islamic Sharia (*Maqasid of Sharia*), Medical Issues and Others, including:

- Multi-Reference in the Light of Sharia Purposes
- Arts and Purposes
- The Purposes of Islamic Shariah and Human rights
- The Science of Islamic Rules
- Teaching the Science of Islamic Jurisprudence
- The Legitimate Occasion and its Contemporary Applications
- Reproduction is a Purposely Vision
- Islamic Discourse and Contemporary Subtraction Mechanisms
- Unspecified Public Interests: its Truth and its Controls, and the Expedient Diligence,
- Genetic Control: A Vision of a Purpose-Built Legitimacy
- The Mind between the Text and the Contemporary Religious discourse.

Appendix 11d

Biography of Dr Abdelhalim Ali Hassan Abo Jalalah

Dr. Abo Jalalah holds a Doctorate in English Language Syllabus Design & Socio- Linguistics, Faculty of Humanities, University of Durham, UK. He also holds M.A. in Curriculum & Instruction (ESL), University of Kansas, Lawrence, USA (With Distinction).

He has worked for more than 50 years in different education sectors, such as government and non-government institutions in Yemen, Libya, and Qatar including universities, institutes and high schools. He is resident in Qatar since 1978 where he worked as instructor, teacher, supervisor and lecturer for various government and non-government institutions including university of Qatar, Ministry of Education, London School of English/Qatar and other private high schools.

Dr. Abo Jalalah has published books and papers in the fields of English Language Teaching, including:

1. Co-published (In The Capacity Of Arabic Consultant) A Book On English Language Grammar. "English Practice Grammar". 1995, Garnet Publishing Ltd, Reading, UK.
2. "English Language In The Qatari School System". A Paper Presented In The ELTU Seminar, Qatar University, 1990.
3. "Stating English Language Objectives", 1994. (In Arabic). Afaq Tarbawiah, Second Issue.
4. "Self Education: Theory and Practice." 1995. (In Arabic). In Afaq Tarbawiah, Third Issue.
5. "Introducing English Language Instruction Early in Primary Education in the Qatari School System: A Positive Outlook.", 1996. (A Paper Presented in the Seminar of the General Educational supervisorate). Later Published In Afaq Tarbawiah, Sixth Issue.
6. "Clinical Supervision" Translation and Editorial of the Article In (Forum, Vol. 1997). Published In Afaq Tarbawiah, 8th Issue 1997.
7. "Action Research, Underling Concepts and Applications", December 2000. (In Arabic). Afaq Tarbawiah, Current Issue.
8. "Developing Testing In The Qatari School System", December 2000, (In Arabic). Altarbawiah, Current Issue.

Appendix 11e

Biography of Mr Mohamed Lemine Veten

Mohamed Lemine Veten is a development expert at Qatar Charity. Mohamed specializes in economic empowerment and Islamic micro finance with a decade of development work in West African countries. He is currently working as Director of Risks, Compliance and Quality Department at Qatar Charity. He also worked as Development Projects Expert for the Executive Directorate for International Cooperation at Qatar Charity from 2016 to 2018.

Mr Veten has earlier worked for Islamic Banks, consulting firms as well as a division head at the Planning Departments of Ministry of Finance in his home country, Mauritania. His expertise in both humanitarian and development field extends to more than 15 years. Mohamed is public finance postgraduate from the National School of Administration. He holds a bachelor's degree of Accounting from Yarmouk University, Jordan.

Appendix 11f

Biography of Mr Ala'a Majeed

An accomplished translator, interpreter with an experience in translation and interpretation extends beyond three DECADES, and in diverse sectors. And English language trainer, focuses on delivering general and special courses, grants and project management, in diverse environments including relief and development, media and news, NGOs, and business management.

As he hold a B.A. degree in Translation and another in Political Science. He has worked for five international NGOs and four satellite TV channels, including CNN. This experience has enriched his skills in both translation, and interpretation. He has also been quoted in three published books; Live from Baghdad, Live from the Battlefield, and the CNN Documentary Book: Iraq Before, Through and After the Gulf War.

Most recently, his work in translation included, Oryx Strategies, American-Palladium Holding Group, Iraq Body Count-London, and he also translated Medicines Sans Frontiers website from English into Arabic.

PARTICIPANT INFORMATION

REC reference number, date and version of information sheet

ETH2021-0825

Title of study

The Influence of Islamic Values on the Individual Donating Behaviour in the Context of the State of Qatar.

Name of principal investigator/researcher

Mr Jasim Sady Al-Najmawi

Invitation paragraph

We would like to invite you to take part in a research study. Before you decide whether you would like to take part it is important that you understand why the research is being done and what it would involve for you. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. You will be given a copy of this information sheet to keep.

What is the purpose of the study?

My research study aims to examine, theoretically and empirically, the influence and impact of antecedents on individuals' donating behaviours from an Islamic perspective. The context of my research study is the State of Qatar. The general objective of the research is therefore to determine the influence of Islamic values on individual donation behaviours mediated by external constructs.

In order to analyse this, I have developed and built a model that illustrates the relationship between these variables and the influence of both intrinsic and extrinsic determinants on the behaviour of the individual donors. To validate the model, I have been developing scale items to measure constructs of determinants.

Why have I been invited to take part?

A crucial factor in the development of the scale is to test and determine the content validity of the draft scales designed to measure the constructs contained within the model. In order to achieve this research outcome, it is necessary to engage with expert opinion as to the relevance, preciseness and accuracy of the proposed scale content.

Do I have to take part?

Participation in the project is voluntary, and you can choose not to participate in part or all of the project. You can withdraw at any stage of the project without being penalised or disadvantaged in any way. It is up to you to decide whether or not to take part. If you do decide to take part you will be asked to sign a consent form. If you decide to take part you are still free to withdraw at any time and without giving a reason.

What will happen if I take part?
- You will be provided with a complete set of briefing notes together with a step by step guide to the response required from you as part of the scale clarity process. Pilot testing indicates that this aspect of the validation process will take you no more than 120 minutes including break time.
- Due the covid-19 epidemic, the session will be virtual through MS Teams
- You will be approached by the session moderator to explain the procedures in facilitating the focus group session. One day before the schedule date, the moderator and the researcher will arrange a brief session to make sure that each participant understands what will happen in the session and what is expected from him or her in the session.
- Participant will be provided one day before the session with the list of the scale items that measure the constructs (antecedents).
- These scale items will be assessed by participants to examine their clarity, appropriateness and relevance to each construct

What are the possible disadvantages and risks of taking part?

There are no risks nor burdens expected from the participation in this focus group discussion.

The participant will provide his/her opinion about the sense of clarity for each statement that is designed and developed to measure antecedents influencing individuals donating behaviours

Data privacy statement

City, University of London is the sponsor and the data controller of this study based in the United Kingdom. This means that we are responsible for looking after your information and using it properly. The legal basis under which your data will be processed is City's public task.

Your right to access, change or move your information are limited, as we need to manage your information in a specific way in order for the research to be reliable and accurate. To safeguard your rights, we will use the minimum personal-identifiable information possible (for further information please see https://ico.org.uk/for-organisations/guide-to-data-protection/guide-to-the-general-data-protection-regulation-gdpr/lawful-basis-for-processing/public-task/).

City will use your name and contact details to contact you about the research study as necessary. If you wish to receive the results of the study, your contact details will also be kept for this purpose. The only people at City who will have access to your identifiable information will be xxx. City will keep identifiable information about you from this study for xxx years after the study has finished.

You can find out more about how City handles data by visiting https://www.city.ac.uk/about/governance/legal. If you are concerned about how we have processed your personal data, you can contact the Information Commissioner's Office (IOC) https://ico.org.uk/.

What will happen to the results?

Participant will be provided with the findings after the completion of the Focus Group Discussion session through email.

Who has reviewed the study?

This study has been approved by City, University of London *[insert which committee here]* Research Ethics Committee.

What if there is a problem?

If you have any problems, concerns or questions about this study, you should ask to speak to a member of the research team. If you remain unhappy and wish to complain formally, you can do this through City's complaints procedure. To complain about the study, you need to phone 020 7040 3040. You can then ask to speak to the Secretary to Senate Research Ethics Committee and inform them that the name of the project is [name of project]
You can also write to the Secretary at:

███████████

Research Integrity Manager

City, University of London, Northampton Square

London, EC1V 0HB

Email: ████████████████████

Further information and contact details

Professor Paul Palmer

Email: ███████████████

Thank you for taking the time to read this information sheet.

Appendix 13a

Name of principal investigator/researcher:

Mr Jasim Sady Al-Najmawi

REC reference number

ETH2021-0825

Title of study

The Influence of Islamic Values on Individual Donating Behaviour in the Context of the State of Qatar

		Please tick or initial box
1	I confirm that I have read and understood the participant information dated 22 November 2020 "**Invitation to participate in the content validation of Arabic translation of Scales that measure antecedents influencing individual donating behaviour in the context of the State of Qatar**" for the above study. I have had the opportunity to consider the information and ask questions which have been answered satisfactorily.	✓
2.	I understand that my participation is voluntary and that I am free to withdraw without giving a reason without being penalised or disadvantaged.	✓
3	I understand that I will be able to withdraw my data up to the time of publication.	✓
4	I agree to the focus group/interview being audio OR video recorded.	✓
5	I agree to maintain the confidentiality of focus group discussions.	✓
6	I agree to City recording and processing this information about me. I understand that this information will be used only for the purpose(s) explained in the participant information and my consent is conditional on City complying with its duties and obligations under the General Data Protection Regulation (GDPR).	✓
7	I would like to be informed of the results of this study once it has been completed and understand that my contact details will be retained for this purpose.	✓
8	I agree to take part in the above study.	✓

Dr Abdelaziz Chahbar _____   11/29/2020

Name of Participant   Signature   Date

Mr Jasim Sady Al-Najmawi _____   29/11/2020

Name of Researcher   Signature   Date

Appendix 13b

Name of principal investigator/researcher:

Mr Jasim Sady Al-Najmawi

REC reference number

ETH2021-0825

Title of study

The Influence of Islamic Values on Individual Donating Behaviour in the Context of the State of Qatar

		Please tick or initial box
1	I confirm that I have read and understood the participant information dated 22 November 2020 **"Invitation to participate in the content validation of Arabic translation of Scales that measure antecedents influencing individual donating behaviour in the context of the State of Qatar"** for the above study. I have had the opportunity to consider the information and ask questions which have been answered satisfactorily.	✓
2.	I understand that my participation is voluntary and that I am free to withdraw without giving a reason without being penalised or disadvantaged.	✓
3	I understand that I will be able to withdraw my data up to the time of publication.	✓
4	I agree to the focus group/interview being audio OR video recorded.	✓
5	I agree to maintain the confidentiality of focus group discussions.	✓
6	I agree to City recording and processing this information about me. I understand that this information will be used only for the purpose(s) explained in the participant information and my consent is conditional on City complying with its duties and obligations under the General Data Protection Regulation (GDPR).	✓
7	I would like to be informed of the results of this study once it has been completed and understand that my contact details will be retained for this purpose.	✓
8	I agree to take part in the above study.	✓

Dr Abdulfatah S Mohamed   ████████████_____   28/11/2020

Name of Participant   Signature   Date

Mr Jasim Sady Al-Najmawi   ████████████_____   28/11/2020

Name of Researcher   Signature   Date

Appendix 13c

Name of principal investigator/researcher:
Mr Jasim Sady Al-Najmawi

REC reference number
ETH2021-0825

Title of study
The Influence of Islamic Values on Individual Donating Behaviour in the Context of the State of Qatar

		Please tick or initial box
1	I confirm that I have read and understood the participant information dated 22 November 2020 "**Invitation to participate in the content validation of Arabic translation of Scales that measure antecedents influencing individual donating behaviour in the context of the State of Qatar**" for the above study. I have had the opportunity to consider the information and ask questions which have been answered satisfactorily.	✓
2.	I understand that my participation is voluntary and that I am free to withdraw without giving a reason without being penalised or disadvantaged.	✓
3	I understand that I will be able to withdraw my data up to the time of publication.	✓
4	I agree to the focus group/interview being audio OR video recorded.	✓
5	I agree to maintain the confidentiality of focus group discussions.	✓
6	I agree to City recording and processing this information about me. I understand that this information will be used only for the purpose(s) explained in the participant information and my consent is conditional on City complying with its duties and obligations under the General Data Protection Regulation (GDPR).	✓
7	I would like to be informed of the results of this study once it has been completed and understand that my contact details will be retained for this purpose.	✓
8	I agree to take part in the above study.	✓

Dr Noureddin Khadmi ████████████

Name of Participant ████████████   Date

Mr Jasim Sady Al-Najmawi   ____████____   29/11/2020
Name of Researcher   Signature   Date

Appendix 13d

Name of principal investigator/researcher:

Mr Jasim Sady Al-Najmawi

REC reference number

ETH2021-0825

Title of study

The Influence of Islamic Values on Individual Donating Behaviour in the Context of the State of Qatar.

		Please tick or initial box
1	I confirm that I have read and understood the participant information dated 22 November 2020 "**Invitation to participate in the content validation of Arabic translation of Scales that measure antecedents influencing individual donating behaviour in the context of the State of Qatar**" for the above study. I have had the opportunity to consider the information and ask questions which have been answered satisfactorily.	✓
2.	I understand that my participation is voluntary and that I am free to withdraw without giving a reason without being penalised or disadvantaged.	✓
3	I understand that I will be able to withdraw my data up to the time of publication.	✓
4	I agree to the focus group/interview being audio OR video recorded.	✓
5	I agree to maintain the confidentiality of focus group discussions.	✓
6	I agree to City recording and processing this information about me. I understand that this information will be used only for the purpose(s) explained in the participant information and my consent is conditional on City complying with its duties and obligations under the General Data Protection Regulation (GDPR).	✓
7	I would like to be informed of the results of this study once it has been completed and understand that my contact details will be retained for this purpose.	✓
8	I agree to take part in the above study.	✓

Dr Abdelhalim Ali Abo Jalalah ███████████

Name of Participant

Date 29.11.2020

Mr Jasim Sady Al-Najmawi ███████████

Name of Researcher   Signature   Date 29/11/2020

Dear Jasim

Reference: ETH2021-0825

Project title: The Influence of Islamic Values on the Individual Donating Behaviour in the Context of the State of Qatar

Start date: 9 Dec 2020

End date: 22 Dec 2020

I am writing to you to confirm that the research proposal detailed above has been granted formal approval from the Business School Proportionate Review. The Committee's response is based on the protocol described in the application form and supporting documentation. Approval has been given for the submitted application only and the research must be conducted accordingly. You are now free to start recruitment.

Please ensure that you are familiar with City's Framework for Good Practice in Research and any appropriate Departmental/School guidelines, as well as applicable external relevant policies.

Please note the following:

Project amendments/extension

You will need to submit an amendment or request an extension if you wish to make any of the following changes to your research project:

- Change or add a new category of participants;
- Change or add researchers involved in the project, including PI and supervisor;
- Change to the sponsorship/collaboration;
- Add a new or change a territory for international projects;
- Change the procedures undertaken by participants, including any change relating to the safety or physical or mental integrity of research participants, or to the risk/benefit assessment for the project or collecting additional types of data from research participants;
- Change the design and/or methodology of the study, including changing or adding a new research method and/or research instrument;
- Change project documentation such as protocol, participant information sheets, consent forms, questionnaires, letters of invitation, information sheets for relatives or carers;
- Change to the insurance or indemnity arrangements for the project;
- Change the end date of the project.

Adverse events or untoward incidents

Focus Group Discussion Session

Place: Virtual Meeting through MS Teams

Date and Time of Session: 22nd December 2020, 20:20 Doha Time (GMT+3)

Session Duration: 147 minutes

Participants:

1. *Panellists:* **Dr Abdelaziz Chahbar, Dr Abdulfatah S. Mohamed, Dr Noureddine Khadmi,**

    Dr Abdelhalim Abo Jalalah

2. *Facilitator:* **Mr Mohammed Lamine Veten**

3. *Researcher:* **Mr Jasim S. Al-Najmawi**

The facilitator, Mr Mohammed Lamine Veten, welcomes the experts and explains the purpose of the session, the expected and desired results, and explains how the session and the discussion will be conducted. He also reminded the participants and drew their attention to the fact that the session will be recorded for the purpose to be used as a reference to the discussion that took place during the session, so that the researcher can refer to it in the discussion and analysis of the results.

Dr Abdulfatah S. Mohamed:

I suggest that each expert be given up to 10 minutes to talk about measuring scales, which are unclear or weak in his or her view, so that the four experts present their views on the scales, and these observations are recorded, followed by discussions and comments from members on what each expert has put forward. So that the session time is divided into two; the first hour is to hear the expert comments on the criteria and the second hour will be devoted to discussions and comments so that time can be used.

The facilitator

This is exactly the approach that we will follow in this session, but we have a poll question that is usually being put at the opening of the session, and the purpose of which is to put everyone in the picture.

The question is: what do you know about charity giving in Qatar?

We want each expert to give us a moment of thought in this area to be a preliminary question to start the discussion.

Dr Abdelhalim Abo Jalalah:

For charitable work in the State of Qatar, it is wonderful, and Qatar as a whole is doing a lot in this field, many good people are making great contributions, and many of them do not mention their names when they donate. In general, charitable work in Qatar is excellent, and a role model for philanthropy at the global level.

Dr Noureddine Khadmi:

Charitable work in the State of Qatar is an intensive, genuine, national, regional and global action with quality, governance, institutional and outstanding standards, as well as a pioneer in research, studies, information and communication, which is not subject to ideological and political aspects, but a humanitarian message with an Islamic reference and various, multiple and complementary tributaries.

Dr Abdelaziz Chahbar:

Qatar has built many experiences in the development of charitable work and extended its hand in many countries without having agendas. It has the right to be proud of the charitable work that it contributed without any purposes (or intensions).

Dr Abdulfatah S. Mohamed:

I have worked for the Qatari charitable sector since I came to Qatar in 2007, worked in the Regulatory Authority for Charitable Activities, then worked for the human development sector of Qatar, and then worked with Sheikh Thani Bin Abdullah Al Thani at RAF Foundation. Now I am working in a center of studies and research that is also relevant to humanitarian work.

In general, as the gentlemen said, Qatar's experience either the formal or informal, which is the civil society and the human organizations, is a mercy for people and the achievement of Allah Almighty satisfaction.

Charitable work also expresses a human, historical, social, cultural message rooted in this society, and its identity, when we remember that Qatar is a safe haven of the oppressed people. And when we hear what the founder of the State of Qatar, Sheikh Jassim bin Mohammed Al-Thani, and the people of Qatar throughout history, even when they have a need, they were always giving despite the suffering and need, so we find that there has been a history of endowment, a history of charity and Zakat.

We also find government and non-governmental governance in charitable and humanitarian work, a positive example of action in the Muslim world and even in the world, as Qatar has emerged as one of the top 20 donors in the world in the humanitarian field. It has always taken a lead position in offering aid and rescue the people in need.

The facilitator

For determinants and constructs, if you would, in the same order in two minutes for each expert, tell us about these two direct questions:

Are the determinants and constructs clear and understandable?

Are their definition and dimensions specific?

We have 16 determinants and 106 scale items. Are they clear and indicative?

Dr Abdelhalim Abo Jalalah:

The work is interlinked, the determinants are good, I spent too much time on translation and drafting. There are two fundamental issues that I would like to refer to:

Some criteria are either repeated in the same sense or in a conflicting sense (in the opposite sense) and this is usually used in the questionnaire as a lie key to put a question that contradicts the other question. If the respondents respond with "yes" to the two questions, the participant is not accurate and therefore is removed for inaccuracy. Is this one of the dimensions taken into account by the researcher?

The second issue: There are criteria questions that contain more than one variable. Does the question or criterion measure a particular variable or another variable?

I sent the researcher a set of notes and comments I wrote after reading all the questions. In the case of any amendment, the survey will be presented in an Arab environment and in Arabic in

particular, as translation is practical, and most important is Arabic, since the participants in the questionnaire will be mostly Arabs or speakers of Arabic.

Dr Noureddine Khadmi:

We dealt with the documents that we received, and the last document we received yesterday, which is the scale items, in which a statement was requested, and is the scale item clear-cut? with a statement of the reason for the lack of clarity in the event that it is unclear.

First, there is some overlap or identification between the scales, and this requires either re-merging, checking or differentiation. The second matter is that some scale items need to be more scrutinized, as Dr Abdel Halim mentioned in terms of the Arabic language, as the target groups are Arabs.

Second, there are determinants in society, but we're working on them, even there are few, for example, the intentional dimension of donor behaviour, in the sense of donating to a humanitarian charitable project that is more necessary than donating to a secondary charitable project.

The intentional dimension or the general dimension or the permanent dimension, the widespread dimension, the dimension in which there are many interests, in which there is much good, and it responds to many needs. This dimension we transform into Arabic language expressions that influences the behaviour of the donor.

Language scrutiny in an influential priority framework; It affects purpose and humanitarian, and it affects regeneration and the governance.

Third, a scale item that conflicts with another that needs clarification, as it is unclear. There's a question that puzzled me, and I didn't find an answer.

The measurability of these scale items means, in any case, in any mechanism, or with any obligation, meaning who is required by this scale item to be subject to measurement with a standard technical tool in this regard in metrology and scales (standards) science.

Dr Abdelaziz Chahbar:

The research presented in a western university, so the researcher focused on translating determinants and terms from English. He also used sources on a topic similar to that in the West. He also took its determinants and terms and tried to find an equivalent for them.

Sometimes I found it leaning towards confining it only to its Islamic context and researching it in the context of the State of Qatar, and sometimes I found it deviating from the Islamic

definition to the semantic fields of these terms in its Western cultural system, which sometimes gave some kind of overlap.

Dr Abdulfatah S. Mohamed:

This study is characterized by a process of interaction, namely, the interchange of what is stable in Islam and Islamic law and in the Islamic purposes of giving and the behaviour for those who give in Charity, which is compatible with a Western culture that is not necessarily ecclesiastical. Western culture, which has been influenced by the global movement of the human being, has created an extraordinary space for itself in this field. What happened in this study was that there was an interchange of some terms, an overlap between one term and another.

This has led to the term being broad, with no narrow, specific scope, sometimes direct and close to Muslims, and at other times close to Western culture, which is undoubtedly useful for interaction of ideas among diverse cultures. I do not want to stop at this point, of course the study is in its origin, and if it contains scales and measurements, which are originally descriptive, it is the description of this behaviour, and it falls within the framework of the "qualitative" or the descriptive methodology and not the quantitative method, even if the statistical measuring tools are used as a fundamental point.

The other thing, which I have also observed, and we may then consider, is that there are certain things that are contrary, and the opposite (contradiction) is required in this type of study, because it acts as a kind of safety valve and a guarantor of the accuracy of the content, the accuracy of the intent, and the correctness of the answer that will be given in determining and measuring the scale item, which is sometimes intended in these studies for the purpose of the researcher \ and for scrutiny.

However, we deal with a particular case in the West that is well known is the issue of reputation, while at least in some Muslim syllabuses, I do not say in the whole Islamic curriculum, but I say to some that it is vilified because it has a particular mundane purpose, which has nothing to do with the afterlife, and all of you echo the talk, "Seven shall be shaded by Allah under His shade on a day in which there is no shade except His Shade, among them: a man who conceals the charity he gives such that his left hand does not know what his right hand has spent".

Hypocrisy in spending and other manifestations is well known. This comes from Western culture, and there is no doubt that Western culture is very present in our affairs because of globalization, which visible.

These issues are mentioned in the notes to this study and are among the comments because they also put extraordinary pressure on the scholar because he transposes terms from culture to culture. I look at the intersection of religion and Islamic culture with Western culture and not necessarily affiliated with the church, etc.

The facilitator:

I thank the experts for their comments and views, and now we turn to the fundamental question at this meeting: your analysis of the scale items, and are they clear or not? And if the answer is "no," what do you think the reasons are? What are your amendments or proposals in this regard?

Dr Abdelhalim Abo Jalalah:

Item RE8: this question needs a lot of detail. What other things are more important in life? The question contains a contradiction that places a huge blur on the respondent to the questionnaire.

Item RE10: there is more than one concept that this question measures. The question has been modified and one concept is retained.

Item ALT3: items that focus on giving only through money, whereas actually giving takes multiple forms.

Item TRW2: this item needs a lot of reformulation. There are overlapping variables that are difficult to measure; What amount? It's hard to measure.

Item TRW5: the item needs a lot of scrutiny. Who's the other guy?

The word "I think" needs to be revisited.

"Get the job done." What's the job?

"Keep going."? We understand that moving on means keeping one's promise.

Item TRW6: repeating the poor and needy in one item, this item needs a lot of scrutiny.

The facilitator:

Please indicate the lack of clarity because the researcher may associate it with the Quranic verse "And those in whose wealth there is a recognized right. For the one who asks, and for the deprived."

Dr Abdelhalim Abo Jalalah:

The question should be amended to read: The wealth I have is a trust that Allah has given me, and the needy and the poor have the right to benefit from it. How much? In what capacity?

Item EMP2: sympathy is a sever word that doesn't work, but "empathy" is probably more telling.

Item EMP3: don't bother me too much, this disturbing process needs to be reconsidered. Why are the contradiction repeated in the questions?

Item EMP6: if you change to "I often feel empathy for people less fortunate than me" instead of "gentle and disturbing feelings."

Item SJ1: just for the next generation? Or for future generations? plural be better.

Item SJ3: there is detail, even if it is reduced to "Zakat on money contributes and helps establish a world where justice prevails."

Item RPT2: I think it should be completely canceled because it's repeated in other items in the same area of reputation, and it's unnecessary.

Item RPT6: it needs to be reformulated, though the idea is good.

Item SE2: charitable donation, like there's a charitable donation and a non - charitable donation, cancelling the word "charity."

Item SE3: when I help the others? I think there's a need to elaborate on the assistance process and what it takes to look at that.

Item TRO6: the word "I think" needs to be checked, "well and well." There's also a lack of precision.

Item COM4: the researcher here is interested in committing to the charity only while the commitment should be focused on the concept of donation, which is repeated in the concept of commitment.

Items E&E1 and E&E3: there's not much difference between the two criteria because they measure one thing.

Item E&E7: this question measures more than one variable in a single scale item.

Item E&E8: There are also two variables measured by the "administrative" or "unnecessary" scale item that need to keep one.

Dr Noureddine Khadmi:

Item RE3: It should be summarized to "The importance of following Allah's orders honestly".

Item RE8: The question is inconsistent, what other things are taken into account in the conduct?

Item RE11: conflicting with RE8.

Item ALT5: conflicting with ALT6.

Remarks by Dr Abdelaziz Chahbar and Dr Abdelhalim Abo Jalalah:

The opposition scale is intended to take into account the accuracy of the respondents to the questionnaire, which is intended so that if the responder responds to these contradictory items with "yes" or "no," it indicates inaccuracy, and in this case his answers are canceled from the questionnaire and classified as "not" Qualified "A".

Dr Noureddine Khadmi:

Contradictory scales are important for the purposes of accuracy and outcome, but there is another observation on conflict, and I am asking from the point of view of Sharia ruling, although the scholar reminds us that the issue is not governed by Islamic Sharia rulings, but rather by the rectification of behaviour and its effect on donation.

If this Islamic environment, Islamic context and privacy are to be taken into account, this has the problem that conflict is affected or inconsistent with this Islamic environment or Islamic privacy.

Is Islam with poverty or non-poverty?

Does non-spending lead to poverty or does not lead to poverty? This note is from this angle.

Items EMP1 and EMP2: identical and there's no difference between the two criteria, measuring one thing (repeated).

Item GT3: Guilt exists GT3 and GT5.

In GT3 there's a link with charities and in GT5 there's a link with people in need and individuals.

Does this distinction between institutions, associations and individuals take into account the fact that the status of such differentiation reduces a fundamental difference and its impact on donation and behaviour? Or is it just a repetition?

Second thing: guilt in Islamic terms is not descriptive or standard.

Is it guilt or a desire to get forgiveness and the reward in the Hereafter?

The facilitator:

The researcher replies that the translation is to the guilt of the donor or person who sees himself /herself as a failure towards the needy or a cause of their grievance or suffering.

Dr Noureddine Khadmi:

Isn't that a sin - like donation connection in Christianity?

Because feeling guilt in Islam is bad deeds and good deeds, but looking forward to the good deeds, the forgiveness, the satisfaction and the pardon that is the original point, because in the Islamic world that when a Muslim gives charity, he wants forgiveness and wants to please Allah Almighty and he is naturally guilty.

The researcher:

I want to clarify this issue, I want to say this issue has its origin, the Prophet (Allah's blessing and peace be upon him) was visited by a delegation from the Tribe of *Mudar* and they were dishevelled and seemed extremely poor and in need, so he, Allah's blessing and peace be upon him, was affected and his face was swayed, and he called in Bilal and called for praying. He called the people, he got up and addressed them, urged them to give charity until he said "Guard yourselves against the Fire (of Hell) even if it be only with half a date-fruit (given in charity).This is a proof that the Prophet here emphasized the guilt and incompetence towards these poor people, He urged Muslims to give charity based on that feeling.

Dr Noureddine Khadmi:

It's okay to synthesize Muslim communities with Western society, but attention must be paid to the importance of privacy. But the importance of privacy must be heeded, privacy in the

sense that it is influential in the subject of research that we are discussing, and that privacy is not in other societies, for Muslim societies that we have a right to, without having to cancel out that shared human values with them.

When we adhere to our religious privacy, this is a constitutional and a human right, and it is also a distinction from them, in the context of international relations that is more noble and more equal. For guilt, so, what's in the mind of the donor or the responder when he asks "I feel guilty," does he understands guilt for not donating or guilt for an earlier guilt that he will atone for now?

Researcher: my research area is not a religious study, and I don't want to drift into it.

Dr Noureddine Khadmi:

It is not a religious study, but you are targeting a segment in a religious environment,

The researcher:

Our Study cannot be described as religious or committed to Islam, but it is a diverse society,

Dr Noureddine Khadmi:

We target a segment in an Islamic environment, and when asked or told about guilt, he may be left to the concept that he has committed a previous guilt, expiate with this present-day giving, and that has its origin in religion, or what I have said is that guilt over lack of assistance, the state of affairs for an existing human description, which is an Islamic meaning as stated in texts.

But this respondent will say that this is a sin he committed last year or this morning, and he will be expiating by giving to a charity and this has an origin in Islam. Therefore, it is necessary to differentiate between those concerned when asking the respondents.

Item SN2: identical and overlapping with item SN5.

There's the word "assistance" and the word "donation." I think the word "donation" needs to be standardized. For example, the word "donation" is used in all questions, because the broader title is donation. So, this title must go in all the paragraphs.

Item SJ1: be for the current generation and the next generation.

Item SJ2: conflicting and suggests that it be amended to "social justice contributes to reducing poverty and preventing gross inequality between rich and poor".

If the conflict is meant to be asked, it does not need to be reformulated.

Item RPT1: contribution of money; I speak in an Islamic environment, not provisions of the Islamic Shari'a. A donor donates to a social reputation, and a reputation is not necessarily illegal. If he wants a reputation for legal requirements for voluntary performance, such as disclosure, announcement and transparency, he wants such legal giving within the framework of a state and laws, and he seeks such a social reputation so that he can guarantee this giving in order to continue, he is rewarded to do so.

This applies or not to private fortune within the original intention, where if man's original intent is to follow, comply, worship, but yet he has hidden purposes and urgent interests, and urgent fortunes, such as praised by people or provides him with free services in exchange for this donation. The original intent of this donation is Allah, and to comply with the texts and follow the prophet's (Allah's blessing and peace be upon him). However, there are particular opportunities that do not compromise the origin, this general meaning, which includes broader images of motivation, such as the legal requirement, such as the realization of total giving, some individuals bid with hypocrisy or suspicion of hypocrisy, but it leads to giving in nation, in large, and they will be rewarded with this total consideration.

Item RPT4: Is it a description of the situation or a legal ruling?

Item RPT5: overlapping with item RPT4

Item PS1: can be combined with item PS3

Item PS4: compatible with item PS3

Item PV1 is similar to item PV2

The researcher:

One of the most important benefits and purpose of this focus discussion group is to review the meaning after translation. In the English version the question is clear, there is a difference, but in translation the meaning is one, so your observations and approval will make the question remain while the other is canceled, because the target is the segment that speaks and understands Arabic language.

Dr Noureddine Khadmi:

Translation may or may not be correct.

Translation is valid linguistically in one context and not in another context I can't judge translation, but specialists can, this translation may not be correct if it goes into another context, so the context has its effect in this translation.

The researcher:

Not all the criteria derived from non-Muslim research are Western or other, we have 60 questions or criteria taken from the published scientific research, which have been altered or reformulated to conform to the Islamic concept in particular or in general, and 50 questions or criteria are all new. It has never been used in previous research.

Dr Abdelhalim Abo Jalalah:

Isn't this a reason to have a comparative study between what exists in non-Muslim society (e.g. Western) with what exists in Muslim society, and these recommendations are at the end of the current research.

Dr Noureddine Khadmi:

Since this is not an Islamic law or Islamic legal sources studies, the lack of discipline does not mean that the scale items contained therein have an Islamic legal origin and that it can be disciplined by Islamic legal sources definitions.

Dr Abdelaziz Chahbar:

According to the papers he sent us, the researcher identified his approach and the investigation's theoretical and empirical response to the impact of precedents on individual donation behaviour from an Islamic perspective.

Item RE8 contradicts items RE1, RE4 and RE5

The second determinant of altruism has been set by the researcher, which means altruism, love of others, altruism hypothesis, and the connotation of altruism in our Islamic system remains more accurate and broad, the first of which is related to the preference of others over the soul, and its end is to have a positive effect on it by doing what is affected by it.

In French we find the definition of Altruisme implies the following:

Un type d'acte qualifié parfois de philanthropique, c'est à dire exprimant le souhait qu'autrui trouve ce qui peut lui être accessible.

It means : some kind of work is sometimes described as charity, that is, it expresses the desire for others to find what they can do.

Altruism is synonymous with self-denial, a specific religious ethic associated with the need for the religious to benefit, favour and empower others from what the donor may sometimes need, but give them preference over themselves, even though poverty was their (own lot). Hence I suggest replacing altruism with unselfishness, which defines the term in the preference of others over oneself.

The benchmarks therefore require appropriate elaboration. In the proposed version, the scale for item ALT5 is clear but not included in the inclusion of the notion of altruism, and item ALT6 does not include an altruism determinant unless we consider the relationship to be opposite.

"Honesty," the researcher suggested "Trustworthiness" in English Reliability, Authenticity. In Latin it is expressed as fide stabilem: stable faith. The proposed scale items are consistent with the specified definitions.

The determinant of sympathy was compatible with the empathy alternative, considering their participation in the concept of participation. Item EMP3 is inconsistent with this concept.

Guilt determinant, it might be right to meet this determinant of Admission of guilt. Which means admission of guilt is more correct in the context of research and includes the meanings of guilt, admission of guilt and admission of guilt. Here is the status of the donor for him or her *se tenir coupable* in French.

Regarding the scale item, the researcher identifies one of the donation beneficiary (charities), knowing that there are official bodies through which he donates, and there are individual donations in which the donor is keen to conceal his donation. The use of the term "charitable organizations receiving support" is out of confusion, especially in the context of the State of Qatar.

Social Justice scale **item SJ2**: the increase in the number of poor and needy people in the world has nothing to do with the lack of social justice, and I do not agree with the researcher, at least in the Muslim society, where justice is the basis of ruling, and where social justice becomes the primary consideration of Islam as safeguarding the right of the individual to believe in society, and among that is what the jurists have permitted in terms of the possibility of giving even a non-Muslim in the Muslim community alms money, and the possibility of benefiting from the services of endowments without Zakat.

The SJ4 scale item, in my view, has nothing to do with the determinant as it is not a driver of the bid calculated in the donation.

For reputation determinant for which the researcher puts the reputation, the image also is a positive form in the context of giving, I found that the scale item RPT4 showing donations is a kind of hypocrisy and forbidden in Islam and is clear, but showing donations, for example, in emergency fundraising campaigns is considered a motivation for the community to give and does not carry it as hypocrisy. Honest education and competition in charitable work.

Item RPT6 is linked to RPT4

The RPT5 scale item needs to be restricted, as the Zakat payer may conceal the amount of his Zakat, but if we consider "Of their goods, take alms, that so through mightiest purify and sanctify them;" then it becomes known to the receiving authority. And the reward remains within Allah's knowledge.

Once again, I recommend not to specify charities, and to expand the phrase to include all recipients of donations.

Other determinants in which I felt a success in naming the metrics.

In general, I thank the researcher for calling me to participate in this blessed meeting, and I invite him to succeed in his founding work.

Dr Abdulfatah S. Mohamed:

- **There are other determinants that were not included in this study and this research, such as Benevolence.**

- **The researcher missed the distinction between the obligatory giving, such as zakat, and the permissible or desirable giving of charity, because the duty the Muslim is keen to do as soon as possible, and he adheres to the legal conditions such as the legal quorum for Zakat, the time of payment, and the categories of those who are entitled to it.**

- **Social justice: I think it's a lot broader. Justice includes: social justice, environmental justice and economic justice.**

- **A distinction should be made between fame, reputation and hypocrisy. Today's world requires disclosure of the donation and complete transparency for fear that the donation will not be a laundering of money or support for terrorism and violence. Therefore, there is a system of laws that affect and hold to account**

individual behavior and even require it to reveal the source of the money, which makes it impossible for the issue of confidentiality to donate, especially to charities.

- **There is a difference between empathy, sympathy, solidarity, and assistance. These differences should be taken into account in the research and the questionnaire, both linguistically and idiomatically.**

- **The element of kinship and consanguineous relations are not found in this research within social norms.**

I have some observations on some of these criteria are as follows:

Item ALT1: nothing makes me happy more than helping others equates to "I can be happy when I give my best."

Item ALT3: I find that giving charity to the poor and the weak is more pious and supplicates to please Allah Almighty, even if you need to.

Item TRW1: I can trust most people I know to do what they say is to "trust those I know do what they say."

Item TRW2: I would be willing to lend someone almost any amount of money, because I generally believe that others will pay me back what they owe me as soon as possible. "Amount to" I will be willing to lend someone almost any amount of money, when I think it most likely will repay me the debt".

Item TRW7: "A Muslim is a trustworthy " amounted to "the pious Muslim is a trusted one."

Item SJ1: "We need to make this world a better place for the next generation." Amounted to "next generations".

Appendix 16

The table below shows a translation of the scale items presented to the panel of Arab experts at the focus group discussion session. The left-hand side of the table consists of the constructs and the related scales in the English origin, while the right-hand side consists of the Arabic translation of the constructs and the scales as well the code of each scale.

The highlighted texts reflect the changes to some of the scale items based on the outcome of the discussions and the comments made by the experts who participated in the focus group discussion. While the strikethrough texts are the scale items that should be eliminated from the final pool of items.

Scale Items Measuring Antecedents that Influencing Individual Donating Behaviour

<div dir="rtl">المحددات والسوابق المؤثرة على التبرع الفرد والمعايير القياسية لها</div>

Construct	Scale Items	المعايير القياسية	رمز المعيار Item Code	المحدد/السابق
Religiosity	I always try to perform my duty as a Muslim	أحرص دائما على إداء واجباتي بصفتي مسلماً	RE1	التدين
	My religion is very important to me.	ديني مهم جدا بالنسبة لي	RE2	
	It is important for me to follow Allah's Commandments conscientiously.	من الأهمية بمكان بالنسبة لي أن اتبع أوامر الله بضمير حي.	RE3	
	Islam religious beliefs influence all my dealings with others.	تهيمن المعتقدات الايمانية للإسلام على سائر تعاملاتي مع الآخرين.	RE4	
	In general, I consider myself as a devoted Muslim.	بشكل عام، أعتبر نفسي مسلمًا ملتزماً.	RE5	
	My whole approach to life is based on Islam religion	إن توجهي الكامل في الحياة قائم على دين الإسلام.	RE6	

		Arabic	Code	
	What Islam offers me most is comfort in times of trouble and sorrow	أكثر ما يقدمه لي الإسلام هو الراحة في أوقات الاضطرابات والحزن	RE7	
	Although I believe in my religion, many other things are more important in life ®	على الرغم من أنني أؤمن بديني، إلا أن العديد من الأمور الأخرى أكثر أهمية في الحياة على الرغم من أني أؤمن بديني إلا أن هناك أمورا أخرى غير الدين أكثر تأثيرا في حياتي	RE8	
	Praying five times a day brings me closer to Allah the Almighty.	أداء الصلوات الخمس يوميا تقربني من الله تعالى.	RE10	
	Donating and helping others is important for me because it is encouraged and recommended in Islam.	التبرع ومساعدة الآخرين أمر مهم بالنسبة لي لأن الاسلام شجع عليه وأوصى به.	RE11	
Altruism	I don't feel much like helping others ®	لا شيء يسعدني أكثر من مساعدة الآخرين.	ALT1	الإيثار
	I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself.	مد يد العون الى المحتاجين والفقراء فضيلة وليس عملا لصالح الذات.	ALT2	
	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it	أجد أن التصدق على الفقراء والضعفاء أتقى وأدعى لمرضاة الله سبحانه وتعالى حتى لو كنت بحاجة لذلك. أجد أن التصدق مع الحاجة أدعي لمرضاة الله وأتقى	ALT3	
	I believe in the principle that preferring others on oneself is a great value in Islam.	أؤمن بالمبدأ القائل بأن تفضيل الآخرين على الذات هو قيمة عظيمة في الإسلام.	ALT4	
	Muslim should give charity and does not fear poverty	على المسلم أن يتصدق ولا يخشى الفقر	ALT5	
	I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®	لا أريد أن أنفق وأعطي الصدقة لأنني أخشى أن تنقص ثروتي إذا فعلت ذلك	ALT6	
Trustworthiness	Most people who I know can be relied upon to do as they say they will do.	يمكنني الثقة بمعظم الناس الذين أعرفهم بأنهم يفعلوا ما يقولون أثق بأن معظم الناس الذين أعرفهم يفعلون ما يقولون	TRW1	الأمانة
	I would be willing to lend someone the amount of money he wants, because I believe that others would pay me when they could.	سأكون راغبا في أن أقرض شخصا مبلغ المال الذي يريد لأنني أعتقد أن الآخرين سيسددون ما بذمتهم متى استطاعوا ذلك	TRW2	
	Most people are trustworthy.	معظم الناس يتحلون بالأمانة	TRW3	

		English	Arabic	Code
		If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.	إذا ما وعدني شخص ما بالمساعدة ولم يساعدني، فسألتمس له عذراً	TRW4
		If a Muslim promised to do another person a favour, I believe that they would follow through and do that If a Muslim promises to do a favour to someone else, I believe he'll keep his word.	إذا وعد مسلم أن يقدم معروفاً لشخص آخر، فأعتقد أنه سيواصل المشوار وينجز المهمة. إذا وعد مسلم بأن يقدم معروفا لشخص آخر فأعتقد أنه سيفي بوعده	TRW5
		The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.	الثروة التي أملكها هي أمانة وُهبت لي، وللمحتاجين والفقراء الحق في الانتفاع منها.	TRW6
		The Muslim can be trusted	المسلم هو محط ثقة ويؤتمن	TRW7
التعاطف	Empathy	I donate because I feel compassion toward people in need	أتبرع لأنني أشعر بالتعاطف تجاه المحتاجين	EMP1
		~~I feel compassion toward people in need~~	~~أشعر بالعطف تجاه المحتاجين~~	~~EMP2~~
		Other people's misfortunes do not usually disturb me ®	مصائب الآخرين لا تزعجني كثيراً بالعادة معاناة الآخرين لا تعنيني كثيراً في العادة	EMP3
		I am often quite touched by things that I see happen	غالبًا أنا أتأثر كثيرًا بالأشياء التي أراها تحدث أمامي	EMP4
		I often have tender, concerned feelings for people less fortunate than me.	غالبًا ما أشعر بمشاعر رقيقة ومقلقة تجاه الأشخاص الأقل حظًا مني غالبا ما أشعر وأهتم بالأشخاص الأقل حظاً مني	EMP6
		I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need.	أتبرع لأن الإسلام يشجع المسلمين على التعاطف والتراحم مع المحتاجين	EMP7
		Muslim should be kind and always shows kindness towards poor and those in need.	يجب أن يكون المسلم طيبا وأن يظهر تعاطفا مع الفقراء والمحتاجين على الدوام.	EMP8
الشعور بالذنب	Guilt	I donate to charity because not helping others who are in need makes me feel bad.	أتبرع لأن عدم مساعدة المحتاجين يجعلني أشعر بسوء	GT1
		Giving to charities relieves me of some of the guilt over being more fortunate than others.	تبرعي يخفف من شعوري بالذنب لأني أوفر حظا ومالا من الآخرين	GT2
		Guilt often motivates me to give to charity	كثيراً ما يدفعني الشعور بالذنب على العطاء للجمعيات الخيرية	GT3

	Guilt often motivates me to donate to those who are suffering	كثيرا ما يدفعني الشعور بالتقصير تجاه معاناة الآخرين إلى التبرع لهم		
	I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment	أقدم الصدقات لأني أخشى عقاب الله من الاحجام عن مساعدة الجياع والفقراء	GT4	
	I feel guilty toward others who are in need and responsible for helping them.	أشعر بالذنب تجاه المحتاجين كما أشعر بمسؤولية مد يد العون لهم	GT5	
Social Norms	When I give to charities, I feel more connected to my community.	عندما أتبرع للجمعيات الخيرية، أشعر بصلة أكبر بمجتمعي	SN1	الأعراف الاجتماعية
	Others with whom I am close place a high value on helping and giving charity to those in need.	أنا والمقربين مني، نعتبر مساعدة المحتاجين قيمة عليا	SN2	
	Most people I know in Qatar give charity or donate money to charitable organisations.	معظم الناس الذين أعرفهم في قطر يتصدقون أو يتبرعون بالمال للجمعيات الخيرية.	SN3	
	If I donated money to charities, the people closest to me would.	إذا تبرعت بالمال للجمعيات الخيرية، فإن المقربين مني سيحذون حذوي	SN4	
	In Qatar it is perceived as tradition and common norm to donate to charitable causes.	يعتبر التبرع للأعمال الخيرية في قطر بمثابة تقليد وعرف عام	SN5	
Social Justice	We have to make this world a better place for the next generation. We have to make this world a better place for the generation and generations to come.	علينا أن نجعل هذا العالم مكانًا أفضل للجيل القادم علينا أن نجعل هذا العالم مكانًا أفضل للجيل الحالي والأجيال القادمة	SJ1	العدالة الاجتماعية
	The increased number of poor and needy people in the world has nothing to do with lack of social justice ®	زيادة عدد الفقراء والمحتاجين في العالم لا علاقة له بالافتقار إلى العدالة الاجتماعية	SJ2	
	Zakat being taken from the wealthy and given to the poor contributes and helps to establish a just world.	زكاة المال التي يتم أخذها من الأثرياء ومنحها للفقراء تساهم وتساعد في إقامة عالم تسوده العدالة إعطاء مال الزكاة للفقراء يسهم في إقامة عالم تسوده العدالة	SJ3	

		English	Arabic	Code	
		Helping the unfortunates and those in needy is others' responsibility rather myself	مساعدة التعساء والمحتاجين هي مسؤولية الآخرين وليست مسؤوليتي مساعدة الفقراء هي مسؤولية الآخرين وليس مسؤوليتي	SJ4	
Reputation		Contributing money to charities enables me to obtain public recognition ®	المساهمة بالمال للجمعيات الخيرية تمكنني من كسب التقدير عامة الناس في المجتمع	RPT1	السمعة
		Sometimes I find myself donating to charities to gain social prestige ®	أحيانًا أجد نفسي أتبرع للجمعيات الخيرية لكسب وجاهة اجتماعية	RPT2	
		I donate money to charities because it makes me feel needed ®	أتبرع بالمال للجمعيات الخيرية لأنه يجعلني أشعر بحاجة الآخرين لي	RPT3	
		Showing off donations to gain reputation is a kind of hypocrisy and forbidden in Islam. I do not show off my donation because I do not seek reputation	إظهار التبرعات لغرض السمعة هو نوع من النفاق ومحرم في الإسلام لا أظهر تبرعاتي لأنني لا أسعى للحصول على السمعة	RPT4	
		Hide my donations from being seen or noticed by others will increase my rewards in the day after.	إخفاء تبرعاتي عن عيون الآخرين سيزيد من ثوابي يوم القيامة	RPT5	
		I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.	أنا في بعض الأحيان أعمد الى الاعلان عن تبرعاتي لأنني أريد تحفيز الآخرين على التبرع أيضاً قد أظهر تبرعاتي كي أشجع الآخرين على التبرع	RPT6	
Personal Satisfaction		I think I did the right thing when I decided to donate to charity.	أعتقد أنني فعلت الشي الصواب عندما قررت التبرع لأعمال الخير	PS1	القناعة الشخصية
		The charity I donate to fully fulfils my expectations	الجمعية الخيرية التي أتبرع لها تلبي آمالي بالكامل	PS3	
		Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.	التبرع للجمعيات الخيرية أو مساعدة شخص محتاج يجعلني سعيداً وأحيا حياة طيبة في هذه الحياة الدنيا وفي الآخرة	PS4	
		I feel self-satisfaction when I help a needy and poor people or donate to charity. I feel self-satisfaction when I help the needy and poor people.	أشعر بالرضا عن النفس عندما أساعد المحتاجين والفقراء وأتبرع للأعمال الخيرية أشعر بالرضا عن النفس عندما أساعد المحتاجين والفقراء	PS5	
		I feel self-satisfaction when I donate to charity	أشعر بالرضا عن النفس عندما أتبرع للأعمال الخيرية	PS6	

Personal Values	Giving money to support a good cause gives me a sense of self-fulfilment.	منح المال لدعم قضية عادلة يمنحني شعورًا بتحقيق الذات	PV1	القيم الشخصية
	I consider charity giving is a kind of self-respect.	أعتبر العطاء الخيري هو نوع من احترام الذات	PV2	
	Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited.	تفريج كربة عن انسان، أو سداد دين عنه ، أو إبعاد شبح الجوع عنه يجعلني أشعر بالسعادة على الدوام	PV3	
	Helping and supporting needy and poor people enhances the feeling of belonging to the society.	مساعدة ودعم المحتاجين والفقراء يعزز الشعور بالانتماء للمجتمع	PV4	
	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.	إن تخفيف العبء عن شخص ما أو المساعدة في تذليل صعوبة عن شخص آخر يمنحني الشعور بالإنجاز في هذه الحياة	PV5	
	Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society	دعم المحتاجين والفقراء يعكس قوة الروابط بين الناس في المجتمع المسلم	PV6	
Self-Esteem	When I support those in need, I feel a deep positive humanity and dignity.	عندما أدعم المحتاجين، يغمرني شعور انساني جارف وكرامة عميقة	SE1	الاعتداد بالنفس
	Donating to those in need helps me to strengthen my moral values	يساعدني التبرع الخيري للمحتاجين على تقوية قيمي الأخلاقية	SE2	
	I express my good moral as a Muslim when I assist others.	أعبر عن أخلاقي الجيدة بصفتي مسلماً عندما أساعد الآخرين	SE3	
Trust in Organisation	Many Qatari charitable organizations are dishonest. ®	العديد من الجمعيات الخيرية القطرية غير نزيهة	TRO1	الثقة في الجمعية
	The money given to Qatari charitable organizations goes for good causes.	الأموال الممنوحة للجمعيات الخيرية القطرية تُنفق على قضايا مفيدة	TRO2	
	My image of Qatari charitable organizations is positive.	أحمل تصوراً ايجابياً عن الجمعيات الخيرية القطرية	TRO3	
	Much of the money donated to Qatari charitable organizations is misused. ®	تهدر الكثير من الأموال التي تم التبرع بها للجمعيات الخيرية القطرية	TRO4	
	~~Qatari Charitable organizations have been quite successful in helping the needy.~~	~~حققت الجمعيات الخيرية القطرية نجاحا كبيرا في مساعدة المحتاجين~~	~~TRO5~~	

		I believe that I can rely on this charity to use my donation well.	أعتقد أنه يمكنني الاعتماد على الجمعية الخيرية التي أتعامل معها لاستخدام تبرعي بصورة حسنة وجيدة	TRO6	
		I would normally only donate to an organisation is regarded either by myself or by others as trustworthy	عادة ما اتبرع لجمعية معينة أعتبرها شخصياً او يعتبرها آخرون محط ثقة	TRO7	
		I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.	أود عادة أن أتبرع لجمعيات خيرية تحترم وتطبق القيم والمبادئ الإسلامية في عملها وأنشطتها	TRO8	
		I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations..	أقدم أموال الزكاة لهذه الجمعية الخيرية لأني أعلم أنها ستتبع الأحكام الإسلامية في توزيع أموال الزكاة	TRO9	
Commitment		I feel a sense of belonging to this charity	أشعر بالانتماء إلى الجمعية الخيرية التي أتبرع لها	COM1	الالتزام
		I care about the long-term success of this charity	يهمني نجاح الجمعية الخيرية التي أتبرع لها في الأمد البعيد	COM2	
		I would describe myself as a loyal supporter of this charity If I donate to a charity many times, I would describe myself as a loyal donor of this charity	أجد نفسي مؤيداً مخلصاً للجمعية الخيرية التي أتبرع لها عندما أتبرع لنفس الجمعية الخيرية عدة مرات أجد نفسي مؤيداً مخلصاً للجمعية الخيرية التي أتبرع لها	COM3	
		My support of this charity is something I am very committed to. دعمي لهذه الجمعية الخيرية هو شيء أحرص على الالتزام به	دعمي لهذه الجمعية الخيرية هو شيء التزم به بقوة	COM4	
		If I had to terminate my financial support for this charity I would have a bad conscience	إذا اضطررت إلى إنهاء دعمي المالي لهذه الجمعية الخيرية، فسأشعر بتأنيب الضمير	COM5	
		I choose to make a regular donation, even if it is a small donation	أفضل أن أتبرع بانتظام، حتى لو كان المبلغ متواضعاً	COM6	
Efficacy & Efficiency		Qatari charities effectively contribute to resolving world problems.	تساهم الجمعيات الخيرية القطرية على نحو فاعل في حل مشاكل العالم	E&E1	الفاعلية والكفاءة
		The Qatari charities have been successful in helping the needy worldwide.	نجحت الجمعيات الخيرية القطرية في مساعدة المحتاجين في جميع أنحاء العالم	E&E3	
		Much of the money donated to Qatari charities is wasted ®	تهدر الكثير من الأموال التي تم التبرع بها للجمعيات الخيرية القطرية	E&E4	

	Qatari charities do good things for the needy and poor.	تُقدم الجمعيات الخيرية القطرية الخير للمحتاجين والفقراء	E&E5	
	Qatari charities use donated funds wisely.	تتصرف الجمعيات الخيرية القطرية بالأموال المتبرع بها بحكمة	E&E6	
	Qatari charities have the abilities and expertise to fulfil their missions	تتمتع الجمعيات الخيرية القطرية بالقدرات والخبرات الكفيلة بتحقيق مهامها	E&E7	
	Qatari charities spent a lot of money on admin or unnecessary expenses ®	تنفق الجمعيات الخيرية القطرية الكثير من الأموال على المصاريف الإدارية أو غير الضرورية.	E&E8	
	I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®	أعتقد أنه مقابل كل ريال يتم التبرع به للجمعيات الخيرية القطرية، فإن المبلغ الذي يصل إلى المستفيد الحقيقي أقل مما ينبغي	E&E9	
	I prefer to donate to charities that deduct a small percentage from donations to cover the expense of their administration	أفضل التبرع للجمعيات الخيرية التي تقتطع نسبة قليلة من قيمة التبرع لصالح تكاليفها الإدارية	E&E10	
Solicitation	I donate to charities in response to the advertisements in the printed media.	أتبرع للجمعيات الخيرية استجابة للإعلانات في وسائل الإعلام المقروءة	SOL1	التماس الدعم أو التبرع المالي
	I donate to charities in response to their TV promos or campaign.	أتبرع إلى الجمعيات الخيرية استجابةً للعروض الترويجية التلفزيونية أو الحملات الاعلامية	SOL2	
	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar.	أتبرع للجمعيات الخيرية ردًا على الرسائل المرسلة من المشاهير والشخصيات المعروفة والمؤثرة في المجتمع القطري من خلال وسائل التواصل الاجتماعي.	SOL3	
	I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets.	أتبرع للجمعيات الخيرية عبر نقاط التحصيل الموجودة في المحلات التجارية مثل المراكز التجارية ومراكز التسوق الكبيرة	SOL4	
	I donate to charities via the recommendation by friends or work colleagues.	أتبرع إلى الجمعيات الخيرية بتزكية وتوصية من بعض الأصدقاء أو زملاء العمل.	SOL5	
	I donate to charities via family.	أتبرع للجمعيات الخيرية عن طريق الأسرة	SOL6	
	I donate to charities via one of their individual fundraisers or marketing officers.	أتبرع إلى جمعيات خيرية عن طريق أحد المسوقين أو موظفي حملات الترويج التابعين لها	SOL7	
	I donate to charities via SMS messages they've sent.	أتبرع للجمعيات الخيرية من خلال الرسائل النصية التي ترسلها	SOL8	
	I donate to charities via emails they've sent.	أتبرع للجمعيات الخيرية من خلال رسائل البريد الإلكتروني التي ترسلها	SOL9	

		أتبرع للجمعيات الخيرية من خلال خدمة التبرعات المتوفرة عبر مواقعهم الإلكترونية	SOL10	
---	I donate to charities via their websites.			
	I donate to charities via their mobile applications.	أتبرع للجمعيات الخيرية عبر تطبيقات الهاتف المحمول الخاصة بهم	SOL11	
	I donate to charities via bank ATM machines.	أتبرع للجمعيات الخيرية عبر ماكينات الصراف الآلي للبنوك	SOL12	
	I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way.	أتبرع للجمعية الخيرية إذا أظهرت احتياجات المستفيدين بطريقة واضحة ومقنعة	SOL13	
	I donate to charities that show their capacity to deliver aid to beneficiaries.	أتبرع للجمعية الخيرية التي تظهر قدرتها على إيصال المساعدات إلى المستفيدين	SOL14	
	When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.	عندما أفكر في التبرع لأعمال الخير، أبحث أولاً عن نوع وتكلفة المشروع الذي سأتبرع له	SOL15	
	When I consider donating to charities, I want to know the countries of the target beneficiaries they work in.	عندما أفكر في التبرع للجمعيات الخيرية، أتعرف على بلدان المستفيدين المستهدفين التي تعمل فيها تلك الجمعيات	SOL16	
Intention	It is important to me that I am explicit in my intention to donate before I actually decide to donate	من المهم أن أكون واضحا في نيتي وأنا أعتزم التبرع قبل أن أقرر التبرع بالفعل	INT1	النية
	I always conjure up the intention when I donate to the poor and needy.	أستحضر النية دائمًا عندما أتبرع للفقراء والمحتاجين	INT2	
	I intend to donate money only to charities whose work is in line with Islamic values and guidelines.	أنوي التبرع بالمال فقط للجمعيات الخيرية التي يتماشى عملها مع القيم والمبادئ الإسلامية	INT3	
	I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy	أنوي دائماً التبرع بالمال عندما أتلقى مناشدة من الجمعيات الخيرية لتخفيف معاناة الفقراء والمحتاجين	INT4	

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The table below shows the final pool of scale items created for measuring antecedents influencing individual donating behaviour to be utilised in the next stage of the research which is the sixth step of the scale purification procedure in the Scale Development Methodology. These items will be used in developing a questionnaire to be distributed to sample comprising of 750 to 800 individuals who had donated to charitable causes.

Final Pool of Scale Items

Construct	Item Code	Scale Items
Religiosity	RE1	I always try to perform my duty as a Muslim
	RE2	My religion is very important to me.
	RE3	It is important for me to follow Allah's Commandments conscientiously.
	RE4	Islam religious beliefs influence all my dealings with others.
	RE5	In general, I consider myself as a devoted Muslim.
	RE6	My whole approach to life is based on Islam religion
	RE7	What Islam offers me most is comfort in times of trouble and sorrow
	RE8	Although I believe in my religion, there are things other than religion that have more impact in my life ®
	RE10	Praying five times a day brings me closer to Allah the Almighty.
	RE11	Donating and helping others is important for me because it is encouraged and recommended in Islam.
Altruism	ALT1	I don't feel much like helping others ®
	ALT2	I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself.

	ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it
	ALT4	I believe in the principle that preferring others on oneself is a great value in Islam.
	ALT5	Muslim should give charity and does not fear poverty
	ALT6	I do not want to spend and give to charity because I fear lessening in my wealth if I do that ®
Trustworthiness	TRW1	Most people who I know can be relied upon to do as they say they will do.
	TRW2	I would be willing to lend someone almost the amount of money he wants, because I think others would pay me back when they could.
	TRW3	Most people are trustworthy.
	TRW4	If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.
	TRW5	If a Muslim promises to do a favour to someone else, I believe he'll keep his word
	TRW6	The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.
	TRW7	The Muslim can be trusted
Empathy	EMP1	I donate because I feel compassion toward people in need
	EMP3	Other people's misfortunes do not usually disturb me ®
	EMP4	I am often quite touched by things that I see happen
	EMP6	I often have tender, concerned feelings for people less fortunate than me.
	EMP7	I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need.
	EMP8	Muslim should be kind and always shows kindness towards poor and those in need.

Guilt	GT1	I donate to charity because not helping others who are in need makes me feel bad.
	GT2	Giving to charities relieves me of some of the guilt over being more fortunate than others.
	GT3	Guilt often motivates me to give to charity
	GT4	I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment
	GT5	I feel guilty toward others who are in need and responsible for helping them.
Social Norms	SN1	When I give to charities, I feel more connected to my community.
	SN2	Others with whom I am close place a high value on helping and giving charity to those in need.
	SN3	Most people I know in Qatar give charity or donate money to charitable organisations.
	SN4	If I donated money to charities, the people closest to me would.
	SN5	In Qatar it is perceived as tradition and common norm to donate to charitable causes.
Social Justice	SJ1	We have to make this world a better place for the generation and generations to come.
	SJ2	The increased number of poor and needy people in the world has nothing to do with lack of social justice ®
	SJ3	Zakat giving to the poor contributes and helps to establish a just world.
	SJ4	Helping the poor is others' responsibility rather myself
Reputation	RPT1	Contributing money to charities enables me to obtain public recognition ®
	RPT2	Sometimes I find myself donating to charities to gain social prestige ®

	RPT3	I donate money to charities because it makes me feel needed ®
	RPT4	Showing off donations to gain reputation is something I do not seek
	RPT5	Hide my donations from being seen or noticed by others will increase my rewards in the day after.
	RPT6	I sometimes intentionally announced and declared my donations because I want to motivate others to donate too.
Personal Satisfaction	PS1	I think I did the right thing when I decided to donate to charity.
	PS3	The charity I donate to fully fulfils my expectations
	PS4	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.
	PS5	I feel self-satisfaction when I help a needy and poor people.
	PS6	I feel self-satisfaction when I donate to charity
Personal Values	PV1	Giving money to support a good cause gives me a sense of self-fulfilment.
	PV2	I consider charity giving is a kind of self-respect.
	PV3	Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited.
	PV4	Helping and supporting needy and poor people enhances the feeling of belonging to the society.
	PV5	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.
	PV6	Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society
Self-Esteem	SE1	When I support those in need, I feel a deep positive humanity and dignity.
	SE2	Donating to those in need helps me to strengthen my moral values

	SE3	I express my good moral as a Muslim when I assist others.
Trust in Organisation	TRO1	Many Qatari charitable organizations are dishonest. ®
	TRO2	The money given to Qatari charitable organizations goes for good causes.
	TRO3	My image of Qatari charitable organizations is positive.
	TRO4	Much of the money donated to Qatari charitable organizations is misused. ®
	TRO6	I believe that I can rely on this charity to use my donation well.
	TRO7	I would normally only donate to an organisation is regarded either by myself or by others as trustworthy
	TRO8	I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.
	TRO9	I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations..
Commitment	COM1	When I make a donation to a charity, I feel a sense of belonging to this charity
	COM2	I care about the long-term success of this charity
	COM3	I would describe myself as a loyal and regular donor of this charity
	COM4	My support of this charity is something I am very committed to.
	COM5	If I had to terminate my financial support for this charity I would have a bad conscience
	COM6	I choose to make a regular donation, even if it is a small donation
Efficacy & Efficiency	EE1	Qatari charities effectively contribute to resolving world problems.
	EE3	The Qatari charities have been successful in helping the needy worldwide.
	EE4	Much of the money donated to Qatari charities is wasted ®
	EE5	Qatari charities do good things for the needy and poor.
	EE6	Qatari charities use donated funds wisely.
	EE7	Qatari charities have the abilities and expertise to fulfil their missions
	EE8	Qatari charities spent a lot of money on admin or unnecessary expenses ®

	EE9	I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be ®
	EE10	I prefer to donate to charities that deduct a small percentage from donations to cover the expenses of their administration
Solicitation	SOL1	I donate to charities in response to the advertisements in the printed media.
	SOL2	I donate to charities in response to their TV promos or campaign.
	SOL3	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar.
	SOL4	I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets.
	SOL5	I donate to charities via the recommendation by friends or work colleagues.
	SOL6	I donate to charities via family.
	SOL7	I donate to charities via one of their individual fundraisers or marketing officers.
	SOL8	I donate to charities via SMS messages they've sent.
	SOL9	I donate to charities via emails they've sent.
	SOL10	I donate to charities via their websites.
	SOL11	I donate to charities via their mobile applications.
	SOL12	I donate to charities via bank ATM machines.
	SOL13	I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way.
	SOL14	I donate to charities that show their capacity to deliver aid to beneficiaries.
	SOL15	When I consider donating to charity, I first look for the type and cost of the project I am going to donate for.
	SOL16	When I consider donating to charities, I want to know the countries of the target beneficiaries they work in.

	INT1	It is important to me that I am explicit in my intention to donate before I actually decide to donate
	INT2	I always conjure up the intention when I donate to the poor and needy.
Intention	INT3	I intend to donate money only to charities whose work is in line with Islamic values and guidelines.
	INT4	I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy

Appendix 18

Survey about

Determinates Influencing Individual Donating Behaviour

in the context of the State of Qatar

Survey Introduction:

The purpose of this survey is an attempt to understand the motivations that lie behind an individual's decision to make a donation to charity in the context of the State of Qatar. The results of this survey will form part of a broader piece of research used for university research purposes, with the goal of gaining a PhD in Management. We can therefore assure you that the data to be obtained and the findings that will result from your participation in completing this questionnaire will only be used for these academic research purposes. All the data emanating from this research will be stored and managed in a secure and confidential manner in accordance with applicable data protection regulation. In this respect, all the information collected as part of this survey is held in a non-attributable, secure and confidential manner.

Do please try to answer all questions, and if any question has no meaning to you or wish not to answer please tick the "N/A" option

By completing this survey, you have agreed to give your consent to participate in this research.

Thank you for your cooperation...

Section A: Culture of donation and evaluation of the performance of charities in Qatar
The values and principles of charitable donation and support differs from country to country, so what is your perception of charity donation in Qatar?

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
A.1.1	In Qatar it is perceived as a tradition and a common norm to donate to charitable causes						
A.1.2	Most people I know in Qatar give to charity or donate money to charitable organisations						

There are many charitable organisations in Qatar. The following questions contained are designed to explore your overall assessment of the work and performance of Charities in Qatar?

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
A.2.1	Qatari charities contribute effectively to resolving world problems						
A.2.2	I believe that for each riyal donated to Qatari charities the amount that reaches the real beneficiary is less than it should be						
A.2.3	Qatari charities do good things for those in need						
A.2.4	Many Qatari charitable organizations are dishonest						
A.2.5	The money given to Qatari charitable organizations are used to directly support good causes						

A.2.6	Qatari charities use donated funds wisely
A.2.7	Qatari charities have the ability to fulfil their missions
A.2.8	I would normally only donate to an organisation that is regarded either by myself or by others as trustworthy
A.2.9	Qatari charities spend a lot of money on administration or unnecessary expenses
A.2.10	Much of the money donated to Qatari charities is wasted
A.2.11	Much of the money donated to Qatari charitable organizations is misused
A.2.12	The Qatari charities have been successful in helping the needy worldwide
A.2.13	I would normally like to donate to an organisation that respects and applies Islamic values and principles in their work and activities
A.2.14	The charity I donate to fully fulfils my expectations
A.2.15	I believe that I can rely on this charity to use my donation well
A.2.16	My image of Qatari charitable organizations is positive
A.2.17	I donate to a charity if it demonstrates the needs of beneficiaries in a clear and convincing way

A.2.18 I donate to charities that show their capacity to deliver aid to beneficiaries

Section B: Islamic Principles and the Principle of Justice and Seeking Excuse for Others

Academic research into charitable giving behaviour indicates those who believe in a faith or religion have a particular involvement in charitable giving. The following questions are therefore designed, based upon previous research studies, to explore the possible impact that religious dissonance and devotion to the principles of Islam might have on the behaviour of individuals in making charitable donations in Qatar?

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
B.1.1	I do not show off my donation because I do not seek reputation						
B.1.2	A Muslim should be kind and always shows kindness towards the poor and those in need						
B.1.3	I always try to perform my duty as a Muslim						
B.1.4	If a Muslim promised to do another person a favour, I believe that they would follow through and do that						
B.1.5	I intend to donate money only to charities whose work is in line with Islamic values and guidelines						
B.1.6	My religion is very important to me						
B.1.7	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished, even if I am also in need of it						
B.1.8	It is important for me to follow Allah's Commandments conscientiously						
B.1.9	Islam religious beliefs dominate all my dealings with others						

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		My whole approach to life is based on Islam religion
B.1.10		
B.1.11		Although I believe in my religion, many other things are more important in life
B.1.12		What Islam offers me most is comfort in times of trouble and sorrow
B.1.13		Praying five times a day brings me closer to Allah the Almighty
B.1.14		Donating and helping others is important for me because it is encouraged and recommended in Islam
B.1.15		In general, I consider myself as a devoted Muslim
B.1.16		I believe in the principle that preferring others to oneself is a great value in Islam
B.1.17		Muslim should give charity and does not fear poverty

Believing in the principles of justice and trusting others have been found to be important factors in analysing individual giving behaviour to charities. The following questions therefore seek to explore some of these factors from your point of view?

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
B.2.1	I believe that most people are trustworthy						
B.2.2	We have to make this world a better place for the present and next generations						
B.2.3	Zakat given to the poor contributes to establish a just world.						
B.2.4	Helping the unfortunates and those						

	in need is the responsibility of others rather than myself
B.2.5	If someone was going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me
B.2.6	The increased number of poor and needy people in the world has nothing to do with lack of social justice
B.2.7	Most people who I know can be relied upon to do as they say they will do
B.2.8	The Muslim can be trusted
B.2.9	I would be willing to lend someone almost any amount of money, because I generally believe that others would pay me back as soon as they could

Section C: Motivations and effects of donation

Past research indicates that there are a number of motives and reasons that might incline an individual to donate to charity. The following questions are designed to explore the factors that might incline you to give to a charity.

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
C.1.1	I don't feel much like helping others						
C.1.2	I donate because I feel compassion toward people in need						
C.1.3	I express my good moral as a Muslim when I assist others						
C.1.4	I consider charity giving is a kind of self-respect						
C.1.5	I give charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment						
C.1.6	Others with whom I am close to place a high value on helping and giving charity to those in need						
C.1.7	Guilt often motivates me to give charity to those in need						
C.1.8	If I donated money to charities, I believe that other people closest to me would also give						
C.1.9	I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations						
C.1.10	I donate because Islam encourages Muslim to be compassionate and						

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C.1.11	empathetic toward people in need I give charity because not helping others who are in need makes me feel bad						
C.1.12	Giving charity relieves me of some of the guilt over being more fortunate than others						
C.1.13	I donate money to charities because it makes me feel needed						
C.1.14	I think I did the right thing when I decided to donate to charity						

Previous research indicates that individuals vary in their feelings towards others, especially towards the poor and those in need. We would like to know your thoughts and perspective on this.

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
C.2.1	I consider it a virtue to work for the welfare of the needy and poor rather than for the benefit of oneself						
C.2.2	Other people's misfortunes do not usually disturb me						
C.2.3	The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it						
C.2.4	I often have tender, concerned feelings for people less fortunate than me						
C.2.5	I feel guilty toward others who are in need and responsible for helping them						

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C.2.6	I do not want to spend and give to charity because I fear lessening in my wealth if I do that
C.2.7	I feel compassion toward people in need
C.2.8	I am often quite touched by things that I see happen

The following questions are designed to explore the nature of the impact that giving to charity has on the donor or on the charity itself.

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
C.3.1	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter						
C.3.2	I feel self-satisfied when I help a needy and poor people						
C.3.3	When I give to charities, I feel more connected to my community						
C.3.4	Contributing money to charities enables me to obtain public recognition						
C.3.5	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life						
C.3.6	Providing relief to a person in trouble always makes me feel excited						
C.3.7	When I support those in need, I feel a deep positive humanity and dignity						
C.3.8	Donating to those in need helps me to strengthen my moral values						
C.3.9	I feel self-satisfied when I donate to charity						
C.3.10	Giving money to support a good cause gives me a sense of self-fulfilment						

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| C.3.11 | Supporting the needy and the poor reflects the strength of relationships among the people in the Muslim society |
| C.3.12 | Helping and supporting needy and poor people enhances the feeling of belonging to the society |

Section D: Donation Intentions.

To what extent do you agree or oppose the following statements regarding intent and disclosure of the donation?

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
D.1.1	I sometimes intentionally show off my donations because I want to motivate others to donate too						
D.1.2	It is important to me that I am explicit in my intention to donate before I actually decide to donate						
D.1.3	Hiding my donations from being seen or noticed by others will increase my rewards in the day after						
D.1.4	Sometimes I find myself donating to charities to gain social prestige						
D.1.5	I always conjure up the intention when I donate to the poor and needy						
D.1.6	I always intend to donate money when I receive an appeal request from charities to relieve the suffering of the poor and the needy						

There are various ways and approaches used by charities to solicit donations. The following questions are designed to explore your preferences about the different methods of solicitation used by charities in Qatar?

#	Question	Very Unlikely 1	Unlikely 2	Possibly 3	Likely 4	Very Likely 5	N/A 6

#	Question						
D.2.1	I donate to charities in response to the advertisements in the printed media						
D.2.2	I donate to charities in response to their TV promos or campaign						
D.2.3	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar						
D.2.4	I donate to charities via the recommendation made to me by friends or work colleagues						

The methods of donating to charities vary and differ, how likely are you to donate using the following methods of solicitation.

#	Question	Very Unlikely 1	Unlikely 2	Possibly 3	Likely 4	Very Likely 5	N/A 6
D.3.1	I donate to charities via collection points they have in commercial places such as Malls and Hypermarkets						
D.3.2	I donate to charities via family						
D.3.3	I donate to charities via one of their individual fundraisers or marketing officers						
D.3.4	I donate to charities via SMS messages they've sent						
D.3.5	I donate to charities via emails they've sent						
D.3.6	I donate to charities via their websites						
D.3.7	I donate to charities via their mobile applications						
D.3.8	I donate to charities via bank ATM machines						

Section E: Relationship with charity

When you donate to a charity, you may take into account some of the aspects that determine your relationship with the charity, as well as your donation that will strengthen your relationship with the charity.

Please respond to the following questions by ticking the box that mostly respond to your view

#	Question	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5	N/A 6
E.1.1	When I make a donation to a charity I care about the long-term success of this charity						
E.1.2	My support of a charity is something I am very committed to						
E.1.3	When I make a donation to a charity, I feel a sense of belonging to this charity						
E.1.4	If I make a number of donations to the same charity I would describe myself as a loyal supporter of this charity						
E.1.5	I prefer to make a regular donation, even if it is a small donation						
E.1.6	When I consider donating to charity, I first look for the type and cost of the project I am going to donate for						
E.1.7	I prefer to donate to charities that deduct a small percentage from donations to cover the expense of their administration						
E.1.8	When I consider donating to charities, I want to know the countries of the target beneficiaries they work in						
E.1.9	If I had to terminate my financial support for						

this charity I would
have a bad conscience

Section F: Demographic Information
And now, finally a few short questions about yourself.

Do remember, all the information collected as part of this survey is held in a non-attributable, secure and confidential manner.

Please annotate (or tick) as appropriate.

F.1: Sex: ☐ Female   ☐ Male   ☐ Prefer not to say
F.2: Age: ☐ 18-25   ☐ 26-45   ☐ 46-65   ☐ > 65
F.3: Employment Status: ☐ Public Sector ☐ Private Sector ☐ Charity/Voluntary Sector
F.4: Employment Type: ☐ Full time   ☐ Part time ☐   Retired   ☐ Self-Employed ☐ Other
F.5: Educational level: ☐ Primary ☐ Secondary ☐ Diploma ☐ Bachelor ☐ Master ☐ PHD

Thank you for completing this survey.

Appendix 19

The table below shows the final pool of scale items created for measuring antecedents influencing individual donating behaviour resulted from EFA and CFA tests.

Final Pool of Scale Items

Construct	Item Code	Scale Items
Religiosity	RE1	I always try to perform my duty as a Muslim
	RE2	My religion is very important to me.
	RE4	Islam religious beliefs influence all my dealings with others.
	RE6	My whole approach to life is based on Islam religion
	RE10	Praying five times a day brings me closer to Allah the Almighty.
	RE11	Donating and helping others is important for me because it is encouraged and recommended in Islam.
Altruism	ALT1	I don't feel much like helping others ®
	ALT3	I find it worshipful and pleasing to Allah the Almighty to give charity to the poor, the weak and the impoverished even if I am also in need of it
	ALT4	I believe in the principle that preferring others on oneself is a great value in Islam.
	ALT5	Muslim should give charity and does not fear poverty
Trustworthiness	TRW4	If someone were going to help me and the person didn't, I would generally believe there was a good reason for this person to not be able to help me.
	TRW5	If a Muslim promises to do a favour to someone else, I believe he'll keep his word
	TRW6	The wealth I own is a trust granted to me and those in need and the poor have the right to benefit from it.
	TRW7	The Muslim can be trusted
Empathy	EMP1	I donate because I feel compassion toward people in need
	EMP4	I am often quite touched by things that I see happen
	EMP6	I often have tender, concerned feelings for people less fortunate than me.
	EMP7	I donate because Islam encourages Muslim to be compassionate and empathetic toward people in need.
	EMP8	Muslim should be kind and always shows kindness towards poor and those in need.
Guilt	GT2	I donate to charity because not helping others who are in need makes me feel bad.

	GT2	Giving to charities relieves me of some of the guilt over being more fortunate than others.
	GT3	Guilt often motivates me to give to charity
	GT4	I give in charity because not helping people who are suffering from starvation and poverty makes me fear Allah from His punishment
	GT5	I feel guilty toward others who are in need and responsible for helping them.
Social Norms	SN1	When I give to charities, I feel more connected to my community.
	SN2	Others with whom I am close place a high value on helping and giving charity to those in need.
	SN3	Most people I know in Qatar give charity or donate money to charitable organisations.
	SN4	If I donated money to charities, the people closest to me would.
Social Justice	SJ1	We have to make this world a better place for the generation and generations to come.
	SJ3	Zakat giving to the poor contributes and helps to establish a just world.
Personal Satisfaction	PS1	I think I did the right thing when I decided to donate to charity.
	PS4	Donating to charity or helping a needy person makes me feel excited and live good in this life world and in the hereafter.
	PS5	I feel self-satisfaction when I help a needy and poor people.
	PS6	I feel self-satisfaction when I donate to charity
Personal Values	PV1	Giving money to support a good cause gives me a sense of self-fulfilment.
	PV3	Relieving person from trouble, or pay off a debt on behalf of him, or pushing back from him a hungry always makes me feel excited.
	PV4	Helping and supporting needy and poor people enhances the feeling of belonging to the society.
	PV5	Relieving someone from a burden or helping ease a difficulty to someone gives me the sense of accomplishment in this life.
	PV6	Supporting the needy and the poor reflect the strength of relationships among the people in the Muslim society
Self-Esteem	SE1	When I support those in need, I feel a deep positive humanity and dignity.
	SE2	Donating to those in need helps me to strengthen my moral values
	TRO3	My image of Qatari charitable organizations is positive.

Trust in Organisation	TRO6	I believe that I can rely on this charity to use my donation well.
	TRO7	I would normally only donate to an organisation is regarded either by myself or by others as trustworthy
	TRO8	I would normally like to donate to an organisations that respect and apply Islamic values and principles in their work and activities.
	TRO9	I give my Zakat money to this charity because I know that they will follow Islamic rulings in distributing Zakat donations.
Commitment	COM2	I care about the long-term success of this charity
	COM3	I would describe myself as a loyal and regular donor of this charity
Efficacy & Efficiency	EE1	Qatari charities effectively contribute to resolving world problems.
	EE3	The Qatari charities have been successful in helping the needy worldwide.
	EE5	Qatari charities do good things for the needy and poor.
	EE6	Qatari charities use donated funds wisely.
	EE7	Qatari charities have the abilities and expertise to fulfil their missions
Solicitation	SOL1	I donate to charities in response to the advertisements in the printed media.
	SOL2	I donate to charities in response to their TV promos or campaign.
	SOL3	I donate to charities in response to messages sent by popular and well-known social media influencers in Qatar.
	SOL7	I donate to charities via one of their individual fundraisers or marketing officers.
	SOL8	I donate to charities via SMS messages they've sent.
	SOL9	I donate to charities via emails they've sent.
	SOL10	I donate to charities via their websites.
	SOL11	I donate to charities via their mobile applications.
	SOL12	I donate to charities via bank ATM machines.
Intention	INT1	It is important to me that I am explicit in my intention to donate before I actually decide to donate
	INT2	I always conjure up the intention when I donate to the poor and needy.
	INT3	I intend to donate money only to charities whose work is in line with Islamic values and guidelines.
	INT4	I always intend to donate money when I receive appeal request from charities to relieve the suffering of the poor and the needy

Appendix 20

The below are the CFA results using AMOS
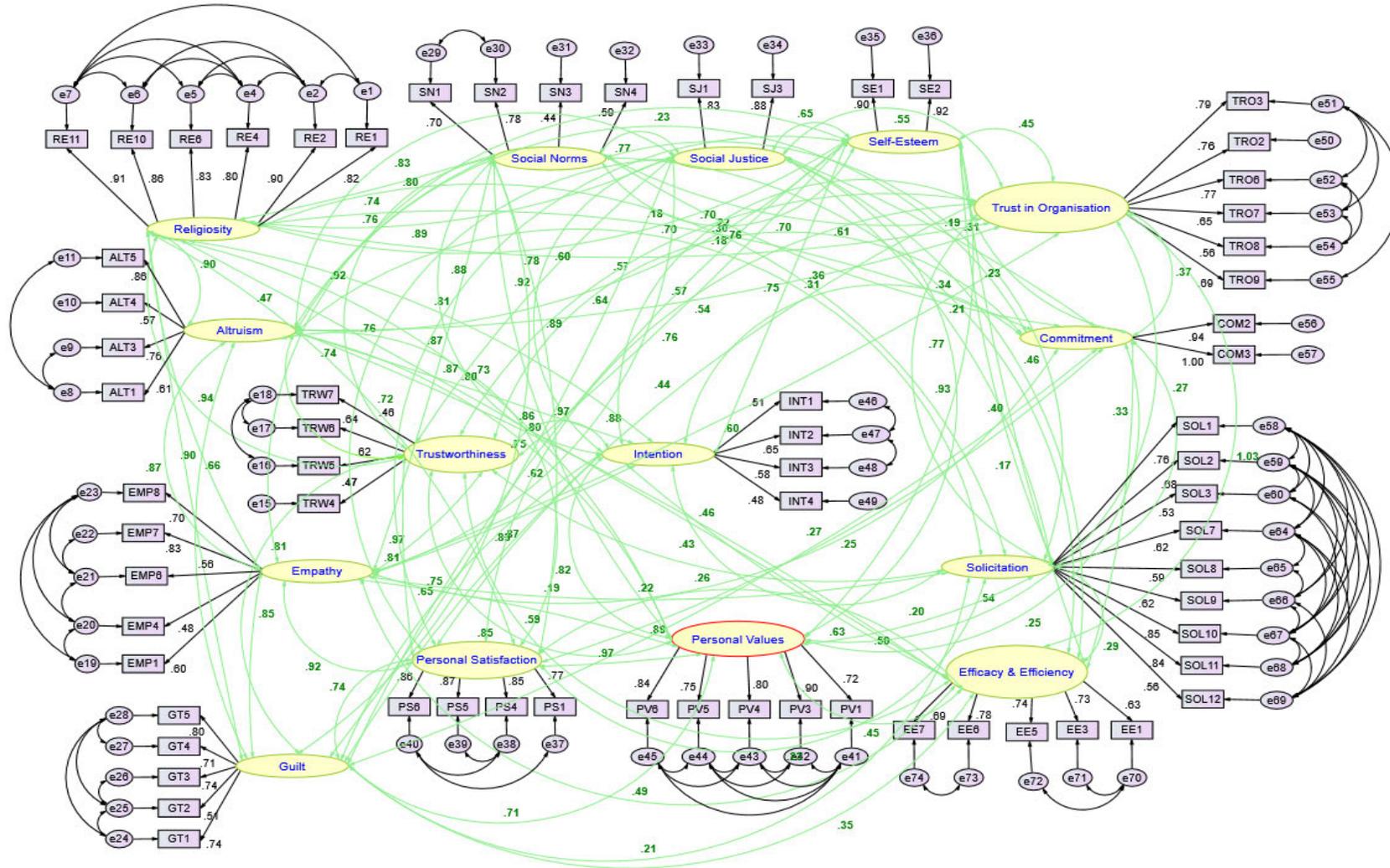
Computation of degrees of freedom (Default model)

Number of distinct sample moments: 2211

Number of distinct parameters to be estimated: 310

Degrees of freedom (2211 - 310): 1901

Result (Default model)

<u>Minimum was achieved</u>

Chi-square = 5588.780

Degrees of freedom = 1901

Probability level = .000

Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
RE2	<---	RE	.995	.034	29.213	***	
RE4	<---	RE	.953	.037	25.755	***	
RE6	<---	RE	.991	.036	27.576	***	
RE10	<---	RE	.970	.034	28.728	***	
RE11	<---	RE	.982	.032	30.427	***	
ALT3	<---	ALT	1.182	.077	15.269	***	
ALT4	<---	ALT	1.010	.076	13.248	***	
TRW4	<---	TRW	1.000				
TRW5	<---	TRW	1.491	.120	12.455	***	
TRW6	<---	TRW	1.606	.127	12.656	***	
EMP1	<---	EMP	1.000				
EMP4	<---	EMP	.927	.073	12.745	***	
EMP7	<---	EMP	1.194	.065	18.372	***	
EMP8	<---	EMP	1.159	.074	15.721	***	
GT2	<---	GT	.838	.060	14.058	***	
GT3	<---	GT	.992	.051	19.528	***	
GT4	<---	GT	.924	.050	18.354	***	
GT5	<---	GT	1.056	.054	19.674	***	
SN1	<---	SN	1.000				
SN2	<---	SN	.901	.048	18.653	***	
SN3	<---	SN	.676	.058	11.712	***	
SN4	<---	SN	.857	.056	15.346	***	
SJ1	<---	SJ	1.000				
SJ3	<---	SJ	1.063	.036	29.271	***	
PS1	<---	PS	1.000				
PS4	<---	PS	1.121	.043	26.156	***	
PS5	<---	PS	1.107	.041	26.842	***	
PS6	<---	PS	1.135	.047	23.968	***	
PV1	<---	PV	1.000				
PV3	<---	PV	.968	.042	22.920	***	
PV4	<---	PV	.968	.040	24.215	***	
PV5	<---	PV	.946	.042	22.634	***	
PV6	<---	PV	.942	.043	21.953	***	
INT1	<---	Intention	1.000				
INT3	<---	Intention	1.248	.103	12.071	***	
INT4	<---	Intention	1.128	.105	10.706	***	
TRO3	<---	TRO	1.000				
TRO6	<---	TRO	1.045	.032	32.511	***	
TRO7	<---	TRO	.843	.040	21.118	***	

			Estimate	S.E.	C.R.	P	Label
TRO8	<---	TRO	.653	.038	16.994	***	
COM3	<---	COM	.993	.030	33.156	***	
COM1	<---	COM	1.000				
TRO9	<---	TRO	.895	.040	22.649	***	
SOL3	<---	SOL	.719	.060	11.942	***	
SOL7	<---	SOL	.850	.076	11.127	***	
SOL8	<---	SOL	.840	.077	10.888	***	
SOL9	<---	SOL	.860	.077	11.159	***	
EE1	<---	EE	1.000				
EE3	<---	EE	1.270	.067	18.856	***	
EE6	<---	EE	1.261	.073	17.296	***	
EE7	<---	EE	1.155	.073	15.865	***	
SE1	<---	SE	1.000				
SE2	<---	SE	.995	.026	38.915	***	
SOL12	<---	SOL	.757	.072	10.552	***	
SOL11	<---	SOL	1.265	.092	13.683	***	
SOL10	<---	SOL	1.270	.095	13.354	***	
SOL2	<---	SOL	.966	.057	17.058	***	
GT1	<---	GT	1.000				
RE1	<---	RE	1.000				
SOL1	<---	SOL	1.000				
ALT1	<---	ALT	1.000				
EE5	<---	EE	1.083	.060	18.131	***	
INT2	<---	Intention	1.214	.083	14.613	***	
ALT5	<---	ALT	1.221	.075	16.269	***	
TRW7	<---	TRW	1.212	.115	10.535	***	
EMP6	<---	EMP	1.111	.080	13.817	***	

Standardized Regression Weights: (Group number 1 - Default model)

			Estimate				
RE2	<---	RE	.898	SOL3	<---	SOL	.530
RE4	<---	RE	.801	SOL7	<---	SOL	.626
RE6	<---	RE	.835	SOL8	<---	SOL	.590
RE10	<---	RE	.857	SOL9	<---	SOL	.618
RE11	<---	RE	.914	EE1	<---	EE	.643
ALT3	<---	ALT	.757	EE3	<---	EE	.757
ALT4	<---	ALT	.566	EE6	<---	EE	.754
TRW4	<---	TRW	.467	EE7	<---	EE	.676
TRW5	<---	TRW	.623	SE1	<---	SE	.899
TRW6	<---	TRW	.643	SE2	<---	SE	.917
EMP1	<---	EMP	.594	SOL12	<---	SOL	.556
EMP4	<---	EMP	.477	SOL11	<---	SOL	.840
EMP7	<---	EMP	.830	SOL10	<---	SOL	.853
EMP8	<---	EMP	.700	SOL2	<---	SOL	.683
GT2	<---	GT	.508	GT1	<---	GT	.742
GT3	<---	GT	.741	RE1	<---	RE	.817
GT4	<---	GT	.706	SOL1	<---	SOL	.759
GT5	<---	GT	.801	ALT1	<---	ALT	.614
SN1	<---	SN	.697	EE5	<---	EE	.744
SN2	<---	SN	.784	INT2	<---	Intention	.650
SN3	<---	SN	.443	ALT5	<---	ALT	.857
SN4	<---	SN	.587	TRW7	<---	TRW	.465
SJ1	<---	SJ	.826	EMP6	<---	EMP	.559
SJ3	<---	SJ	.882				
PS1	<---	PS	.768				
PS4	<---	PS	.855				
PS5	<---	PS	.870				
PS6	<---	PS	.860				
PV1	<---	PV	.716				
PV3	<---	PV	.895				
PV4	<---	PV	.802				
PV5	<---	PV	.754				
PV6	<---	PV	.835				
INT1	<---	Intention	.507				
INT3	<---	Intention	.581				
INT4	<---	Intention	.482				
TRO3	<---	TRO	.788				
TRO6	<---	TRO	.779				
TRO7	<---	TRO	.661				
TRO8	<---	TRO	.594				
COM3	<---	COM	.999				
COM1	<---	COM	.939				
TRO9	<---	TRO	.712				

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
RE	<-->	ALT	.248	.019	12.841	***	
RE	<-->	TRW	.177	.016	11.181	***	
RE	<-->	EMP	.223	.017	12.908	***	
RE	<-->	GT	.218	.018	12.000	***	
RE	<-->	SN	.238	.019	12.821	***	
RE	<-->	SJ	.262	.017	15.234	***	
RE	<-->	PS	.213	.016	13.470	***	
RE	<-->	PV	.246	.019	13.157	***	
RE	<-->	Intention	.185	.017	10.944	***	
RE	<-->	TRO	.233	.020	11.959	***	
RE	<-->	COM	.102	.022	4.698	***	
RE	<-->	SOL	.111	.019	5.926	***	
RE	<-->	EE	.140	.015	9.572	***	
ALT	<-->	TRW	.143	.014	9.971	***	
ALT	<-->	EMP	.181	.016	11.192	***	
ALT	<-->	GT	.194	.018	10.892	***	
ALT	<-->	SN	.203	.018	11.268	***	
ALT	<-->	SJ	.203	.016	12.405	***	
ALT	<-->	PS	.185	.016	11.782	***	
ALT	<-->	PV	.207	.018	11.454	***	
ALT	<-->	Intention	.153	.016	9.838	***	
ALT	<-->	TRO	.182	.018	10.101	***	
ALT	<-->	COM	.109	.020	5.537	***	
ALT	<-->	SOL	.076	.016	4.717	***	
ALT	<-->	EE	.116	.013	8.636	***	
TRW	<-->	EMP	.138	.014	10.169	***	
TRW	<-->	GT	.163	.016	10.248	***	
TRW	<-->	SN	.167	.016	10.460	***	
TRW	<-->	SJ	.153	.014	10.994	***	
TRW	<-->	PS	.137	.013	10.471	***	
TRW	<-->	PV	.162	.016	10.418	***	
TRW	<-->	TRO	.161	.016	9.909	***	
TRW	<-->	COM	.097	.016	5.905	***	
TRW	<-->	SOL	.076	.014	5.575	***	
TRW	<-->	EE	.100	.012	8.532	***	
EMP	<-->	GT	.227	.019	12.088	***	
EMP	<-->	SN	.212	.018	11.919	***	
EMP	<-->	SJ	.196	.015	12.774	***	
EMP	<-->	PS	.205	.016	12.711	***	
EMP	<-->	PV	.226	.018	12.265	***	
EMP	<-->	Intention	.151	.015	10.122	***	
EMP	<-->	TRO	.187	.017	10.805	***	
EMP	<-->	SOL	.074	.015	4.917	***	

			Estimate	S.E.	C.R.	P	Label
EMP	<-->	EE	.111	.013	8.864	***	
GT	<-->	SN	.273	.022	12.541	***	
GT	<-->	SJ	.193	.016	11.727	***	
GT	<-->	PV	.253	.021	12.240	***	
GT	<-->	Intention	.184	.018	10.217	***	
GT	<-->	TRO	.194	.020	9.528	***	
GT	<-->	COM	.164	.025	6.513	***	
GT	<-->	SOL	.116	.021	5.582	***	
GT	<-->	EE	.112	.015	7.417	***	
SN	<-->	SJ	.220	.017	12.908	***	
SN	<-->	PS	.256	.019	13.567	***	
SN	<-->	PV	.281	.022	12.982	***	
SN	<-->	Intention	.193	.018	10.560	***	
SN	<-->	TRO	.273	.022	12.211	***	
SN	<-->	COM	.202	.025	8.056	***	
SN	<-->	SOL	.155	.021	7.291	***	
SN	<-->	EE	.176	.017	10.328	***	
SJ	<-->	PS	.201	.015	13.690	***	
SJ	<-->	PV	.229	.017	13.315	***	
SJ	<-->	Intention	.158	.015	10.664	***	
SJ	<-->	TRO	.197	.018	11.259	***	
SJ	<-->	COM	.098	.020	4.796	***	
SJ	<-->	SOL	.094	.017	5.417	***	
SJ	<-->	EE	.122	.013	9.133	***	
PS	<-->	PV	.291	.020	14.325	***	
PS	<-->	Intention	.171	.016	10.873	***	
PS	<-->	TRO	.207	.018	11.577	***	
PS	<-->	COM	.127	.020	6.229	***	
PS	<-->	SOL	.104	.017	6.040	***	
PS	<-->	EE	.134	.014	9.778	***	
PV	<-->	Intention	.190	.018	10.581	***	
PV	<-->	TRO	.222	.020	10.921	***	
PV	<-->	COM	.146	.023	6.247	***	
PV	<-->	SOL	.105	.019	5.443	***	
PV	<-->	EE	.138	.015	9.024	***	
Intention	<-->	TRO	.199	.019	10.264	***	
Intention	<-->	COM	.124	.020	6.253	***	
Intention	<-->	SOL	.151	.019	7.896	***	
Intention	<-->	EE	.129	.014	8.999	***	
TRO	<-->	COM	.245	.030	8.267	***	
TRO	<-->	SOL	.206	.026	7.994	***	
COM	<-->	SOL	.240	.033	7.177	***	
COM	<-->	EE	.169	.023	7.402	***	
SOL	<-->	EE	.131	.019	6.828	***	

			Estimate	S.E.	C.R.	P	Label
RE	<-->	SE	.207	.016	12.674	***	
ALT	<-->	SE	.184	.016	11.381	***	
TRW	<-->	SE	.149	.014	10.505	***	
EMP	<-->	SE	.208	.016	12.659	***	
GT	<-->	SE	.242	.019	12.620	***	
SJ	<-->	SE	.201	.015	13.139	***	
PS	<-->	SE	.274	.018	15.331	***	
PV	<-->	SE	.328	.022	15.072	***	
Intention	<-->	SE	.180	.017	10.786	***	
TRO	<-->	SE	.191	.019	10.059	***	
COM	<-->	SE	.141	.024	5.983	***	
SOL	<-->	SE	.093	.019	4.807	***	
EE	<-->	SE	.125	.015	8.504	***	
SN	<-->	SE	.254	.019	13.247	***	
EMP	<-->	COM	.093	.018	5.184	***	
TRO	<-->	EE	.340	.025	13.360	***	
TRW	<-->	Intention	.127	.014	9.303	***	
GT	<-->	PS	.232	.018	12.820	***	
e73	<-->	e74	.150	.017	8.811	***	
e67	<-->	e68	.091	.079	1.162	.245	
e65	<-->	e66	.441	.042	10.383	***	
e64	<-->	e68	-.535	.059	-9.118	***	
e64	<-->	e67	-.509	.059	-8.558	***	
e64	<-->	e65	.148	.041	3.574	***	
e60	<-->	e67	-.338	.055	-6.120	***	
e60	<-->	e68	-.267	.054	-4.913	***	
e59	<-->	e60	.357	.059	6.078	***	
e59	<-->	e64	-.038	.047	-.807	.420	
e59	<-->	e66	-.168	.036	-4.654	***	
e59	<-->	e67	-.427	.074	-5.784	***	
e59	<-->	e68	-.398	.072	-5.561	***	
e59	<-->	e69	-.213	.045	-4.699	***	
e58	<-->	e59	.257	.074	3.467	***	
e58	<-->	e60	.105	.056	1.873	.061	
e58	<-->	e64	-.167	.050	-3.320	***	
e58	<-->	e66	-.247	.038	-6.479	***	
e58	<-->	e68	-.472	.072	-6.572	***	
e58	<-->	e69	-.281	.047	-5.942	***	
e51	<-->	e52	.140	.016	8.773	***	
e43	<-->	e45	.062	.008	7.995	***	
e42	<-->	e43	-.015	.005	-3.104	.002	
e20	<-->	e23	-.051	.014	-3.571	***	
e8	<-->	e11	-.067	.012	-5.725	***	
e70	<-->	e71	.050	.015	3.338	***	

			Estimate	S.E.	C.R.	P	Label
e67	<-->	e69	-.063	.039	-1.610	.107	
e66	<-->	e69	.173	.036	4.782	***	
e53	<-->	e54	.026	.015	1.751	.080	
e51	<-->	e53	.061	.015	4.076	***	
e51	<-->	e55	.043	.011	3.878	***	
e42	<-->	e44	-.013	.007	-1.895	.058	
e41	<-->	e42	-.033	.008	-4.009	***	
e41	<-->	e43	.041	.011	3.784	***	
e41	<-->	e44	.044	.012	3.721	***	
e41	<-->	e45	-.023	.010	-2.344	.019	
e38	<-->	e39	.033	.006	5.674	***	
e38	<-->	e40	-.019	.005	-3.644	***	
e37	<-->	e40	-.036	.006	-5.516	***	
e29	<-->	e30	-.045	.012	-3.933	***	
e27	<-->	e28	-.082	.014	-5.810	***	
e25	<-->	e28	.061	.021	2.931	.003	
e24	<-->	e25	.097	.021	4.584	***	
e24	<-->	e28	-.051	.015	-3.459	***	
e19	<-->	e20	.041	.016	2.651	.008	
e8	<-->	e9	-.061	.014	-4.377	***	
e6	<-->	e7	.014	.004	3.232	.001	
e5	<-->	e7	-.006	.005	-1.276	.202	
e4	<-->	e5	.072	.008	9.352	***	
e4	<-->	e6	-.003	.005	-.605	.545	
e4	<-->	e7	-.006	.005	-1.203	.229	
e2	<-->	e4	-.008	.006	-1.336	.182	
e2	<-->	e5	-.006	.005	-1.283	.200	
e1	<-->	e2	-.018	.005	-3.409	***	
e44	<-->	e45	-.008	.008	-1.021	.307	
e43	<-->	e44	.014	.009	1.507	.132	
e64	<-->	e69	-.119	.044	-2.686	.007	
e52	<-->	e53	.041	.017	2.462	.014	
e25	<-->	e26	.066	.020	3.395	***	
e2	<-->	e6	.012	.004	2.711	.007	
e1	<-->	e7	-.013	.005	-2.770	.006	
e66	<-->	e67	.069	.032	2.191	.028	
e58	<-->	e67	-.501	.074	-6.776	***	
e52	<-->	e54	-.019	.012	-1.678	.093	
e70	<-->	e72	.029	.013	2.279	.023	
e48	<-->	e47	-.058	.017	-3.403	***	
e46	<-->	e47	.090	.018	5.116	***	
e19	<-->	e23	-.027	.011	-2.333	.020	
e17	<-->	e18	-.039	.017	-2.326	.020	
e16	<-->	e18	.128	.019	6.763	***	

	Estimate	S.E.	C.R.	P	Label
e23 <--> e21	-.043	.014	-3.022	.003	
e22 <--> e21	-.023	.010	-2.358	.018	
e20 <--> e21	.085	.019	4.382	***	

	Estimate	S.E.	C.R.	P	Label
e23 <--> e21					
e20 <--> e21	.085	.019	4.382	***	

Correlations: (Group number 1 - Default model)

			Estimate				Estimate
RE	<-->	ALT	.899	EMP	<-->	EE	.498
RE	<-->	TRW	.944	GT	<-->	SN	.796
RE	<-->	EMP	.896	GT	<-->	SJ	.616
RE	<-->	GT	.618	GT	<-->	PV	.706
RE	<-->	SN	.742	GT	<-->	Intention	.752
RE	<-->	SJ	.893	GT	<-->	TRO	.471
RE	<-->	PS	.721	GT	<-->	COM	.267
RE	<-->	PV	.732	GT	<-->	SOL	.213
RE	<-->	Intention	.807	GT	<-->	EE	.355
RE	<-->	TRO	.603	SN	<-->	SJ	.774
RE	<-->	COM	.177	SN	<-->	PS	.891
RE	<-->	SOL	.218	SN	<-->	PV	.861
RE	<-->	EE	.476	SN	<-->	Intention	.870
ALT	<-->	TRW	.910	SN	<-->	TRO	.727
ALT	<-->	EMP	.868	SN	<-->	COM	.363
ALT	<-->	GT	.659	SN	<-->	SOL	.312
ALT	<-->	SN	.757	SN	<-->	EE	.616
ALT	<-->	SJ	.827	SJ	<-->	PS	.764
ALT	<-->	PS	.748	SJ	<-->	PV	.769
ALT	<-->	PV	.739	SJ	<-->	Intention	.781
ALT	<-->	Intention	.801	SJ	<-->	TRO	.575
ALT	<-->	TRO	.562	SJ	<-->	COM	.191
ALT	<-->	COM	.227	SJ	<-->	SOL	.207
ALT	<-->	SOL	.178	SJ	<-->	EE	.465
ALT	<-->	EE	.469	PS	<-->	PV	.968
TRW	<-->	EMP	.973	PS	<-->	Intention	.834
TRW	<-->	GT	.814	PS	<-->	TRO	.597
TRW	<-->	SN	.918	PS	<-->	COM	.247
TRW	<-->	SJ	.915	PS	<-->	SOL	.228
TRW	<-->	PS	.815	PS	<-->	EE	.509
TRW	<-->	PV	.848	PV	<-->	Intention	.818
TRW	<-->	TRO	.732	PV	<-->	TRO	.565
TRW	<-->	COM	.296	PV	<-->	COM	.249
TRW	<-->	SOL	.263	PV	<-->	SOL	.203
TRW	<-->	EE	.594	PV	<-->	EE	.460
EMP	<-->	GT	.854	Intention	<-->	TRO	.744
EMP	<-->	SN	.874	Intention	<-->	COM	.311
EMP	<-->	SJ	.884	Intention	<-->	SOL	.429
EMP	<-->	PS	.916	Intention	<-->	EE	.633
EMP	<-->	PV	.891	TRO	<-->	COM	.365
EMP	<-->	Intention	.874	TRO	<-->	SOL	.345
EMP	<-->	TRO	.639	COM	<-->	SOL	.271
EMP	<-->	SOL	.192	COM	<-->	EE	.330

			Estimate				Estimate
SOL	<-->	EE	.289	e70	<-->	e71	.144
RE	<-->	SE	.598	e67	<-->	e69	-.091
ALT	<-->	SE	.636	e66	<-->	e69	.178
TRW	<-->	SE	.758	e53	<-->	e54	.067
EMP	<-->	SE	.797	e51	<-->	e53	.180
GT	<-->	SE	.655	e51	<-->	e55	.138
SJ	<-->	SE	.653	e42	<-->	e44	-.099
PS	<-->	SE	.884	e41	<-->	e42	-.208
PV	<-->	SE	.933	e41	<-->	e43	.172
Intention	<-->	SE	.752	e41	<-->	e44	.161
TRO	<-->	SE	.472	e41	<-->	e45	-.110
COM	<-->	SE	.234	e38	<-->	e39	.292
SOL	<-->	SE	.175	e38	<-->	e40	-.159
EE	<-->	SE	.404	e37	<-->	e40	-.240
SN	<-->	SE	.757	e29	<-->	e30	-.199
EMP	<-->	COM	.215	e27	<-->	e28	-.295
TRO	<-->	EE	.985	e25	<-->	e28	.143
TRW	<-->	Intention	.975	e24	<-->	e25	.200
GT	<-->	PS	.735	e24	<-->	e28	-.191
e73	<-->	e74	.413	e19	<-->	e20	.095
e67	<-->	e68	.183	e8	<-->	e9	-.204
e65	<-->	e66	.447	e6	<-->	e7	.165
e64	<-->	e68	-.788	e5	<-->	e7	-.062
e64	<-->	e67	-.785	e4	<-->	e5	.466
e64	<-->	e65	.154	e4	<-->	e6	-.023
e60	<-->	e67	-.481	e4	<-->	e7	-.062
e60	<-->	e68	-.362	e2	<-->	e4	-.066
e59	<-->	e60	.382	e2	<-->	e5	-.061
e59	<-->	e64	-.044	e1	<-->	e2	-.158
e59	<-->	e66	-.189	e44	<-->	e45	-.047
e59	<-->	e67	-.676	e43	<-->	e44	.068
e59	<-->	e68	-.601	e64	<-->	e69	-.127
e59	<-->	e69	-.232	e52	<-->	e53	.112
e58	<-->	e59	.370	e25	<-->	e26	.138
e58	<-->	e60	.135	e2	<-->	e6	.130
e58	<-->	e64	-.235	e1	<-->	e7	-.133
e58	<-->	e66	-.336	e66	<-->	e67	.103
e58	<-->	e68	-.859	e58	<-->	e67	-.956
e58	<-->	e69	-.369	e52	<-->	e54	-.057
e51	<-->	e52	.473	e70	<-->	e72	.095
e43	<-->	e45	.408	e48	<-->	e47	-.147
e42	<-->	e43	-.130	e46	<-->	e47	.236
e20	<-->	e23	-.133	e19	<-->	e23	-.089
e8	<-->	e11	-.309	e17	<-->	e18	-.083

			Estimate		Estimate
e16	<-->	e18	.276		
e23	<-->	e21	-.117		
e22	<-->	e21	-.094		
e20	<-->	e21	.161		

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
RE	.330	.024	13.718	***	
ALT	.230	.026	8.688	***	
TRW	.107	.016	6.745	***	
EMP	.188	.021	9.030	***	
GT	.377	.033	11.303	***	
SN	.311	.030	10.424	***	
SJ	.260	.019	13.753	***	
PS	.265	.021	12.556	***	
PV	.341	.030	11.203	***	
Intention	.158	.023	6.989	***	
TRO	.453	.036	12.578	***	
COM	.999	.063	15.900	***	
SOL	.786	.100	7.881	***	
EE	.263	.028	9.411	***	
SE	.362	.023	15.967	***	
e1	.164	.010	16.833	***	
e2	.078	.006	14.081	***	
e4	.167	.010	16.346	***	
e5	.141	.009	16.258	***	
e6	.112	.007	15.854	***	
e8	.380	.022	17.287	***	
e9	.240	.014	16.657	***	
e10	.499	.026	19.031	***	
e11	.124	.010	12.534	***	
e15	.382	.020	19.469	***	
e16	.375	.021	17.976	***	
e17	.390	.022	17.588	***	
e19	.345	.018	19.370	***	
e20	.548	.028	19.658	***	
e22	.121	.008	15.863	***	
e23	.263	.014	18.697	***	
e24	.308	.020	15.371	***	
e25	.763	.042	18.144	***	
e26	.305	.018	16.908	***	
e27	.323	.020	16.281	***	
e28	.235	.019	12.402	***	
e29	.330	.020	16.463	***	
e30	.158	.011	13.973	***	
e31	.585	.030	19.384	***	
e32	.436	.023	18.784	***	
e33	.121	.008	15.247	***	
e34	.084	.007	11.721	***	
e37	.185	.010	18.015	***	

	Estimate	S.E.	C.R.	P	Label
e38	.123	.008	15.369	***	
e39	.104	.006	16.285	***	
e40	.120	.008	15.764	***	
e41	.324	.018	17.759	***	
e42	.079	.006	13.163	***	
e43	.177	.011	16.175	***	
e44	.232	.014	17.156	***	
e45	.132	.008	16.687	***	
e46	.457	.025	18.467	***	
e48	.483	.028	17.414	***	
e49	.666	.035	18.901	***	
e51	.276	.018	15.498	***	
e52	.320	.021	15.193	***	
e53	.414	.023	17.698	***	
e54	.355	.019	18.634	***	
e55	.354	.020	17.583	***	
e56	.134	.028	4.787	***	
e57	.002	.027	.072	.943	
e58	.577	.083	6.975	***	
e59	.839	.087	9.692	***	
e60	1.040	.063	16.400	***	
e64	.882	.069	12.837	***	
e65	1.038	.058	17.886	***	
e66	.940	.053	17.644	***	
e67	.476	.097	4.923	***	
e68	.523	.083	6.325	***	
e69	1.005	.058	17.314	***	
e70	.374	.021	17.451	***	
e71	.317	.020	16.195	***	
e73	.317	.019	16.311	***	
e74	.417	.024	17.498	***	
e35	.086	.006	13.372	***	
e36	.068	.006	11.679	***	
e7	.063	.005	12.880	***	
e72	.249	.015	16.493	***	
e47	.319	.021	15.510	***	
e18	.570	.029	19.419	***	
e21	.511	.026	19.436	***	

Squared Multiple Correlations: (Group number 1 - Default model)

	Estimate		Estimate
EMP6	.312	SN4	.344
TRW7	.216	SN3	.196
INT2	.423	SN2	.615
EE5	.554	SN1	.486
SE2	.840	GT5	.641
SE1	.807	GT4	.498
EE7	.457	GT3	.549
EE6	.569	GT2	.258
EE3	.573	GT1	.550
EE1	.413	EMP8	.490
SOL12	.309	EMP7	.689
SOL11	.706	EMP4	.228
SOL10	.727	EMP1	.353
SOL9	.382	TRW6	.414
SOL8	.349	TRW5	.388
SOL7	.392	TRW4	.218
SOL3	.281	ALT5	.734
SOL2	.466	ALT4	.320
SOL1	.577	ALT3	.573
COM3	.998	ALT1	.377
COM1	.882	RE11	.835
TRO9	.507	RE10	.735
TRO8	.353	RE6	.696
TRO7	.437	RE4	.642
TRO6	.608	RE2	.807
TRO3	.622	RE1	.668
INT4	.232		
INT3	.338		
INT1	.257		
PV6	.697		
PV5	.569		
PV4	.643		
PV3	.801		
PV1	.513		
PS6	.739		
PS5	.757		
PS4	.731		
PS1	.589		
SJ3	.779		
SJ1	.682		

Model Fit Summary

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	310	5588.780	1901	.000	2.940
Saturated model	2211	.000	0		
Independence model	66	39385.591	2145	.000	18.362

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.037	.820	.790	.705
Saturated model	.000	1.000		
Independence model	.215	.110	.082	.106

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.858	.840	.902	.888	.901
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.050	.048	.051	.659
Independence model	.148	.147	.150	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	6208.780	6266.394	7656.717	7966.717
Saturated model	4422.000	4832.921	14749.064	16960.064
Independence model	39517.591	39529.857	39825.861	39891.861