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# Analysis of Factors Influencing the Generosity Behavior of Muslim Students in Medan

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## Abstract

Indonesia as the country with the largest muslim population in the world certainly has a significant impact on the behavior of muslims, one of which is an attitude of generosity. Generosity or in other words Islamic philanthropy has several influencing factors, including religiosity, sharia financial literacy, social media, and income. Based on data from the OJK, the level of sharia financial literacy in Indonesia is still low, namely 9.14%, even though Indonesia is the largest muslim country. This research is a type of quantitative research with the research drivers being muslim students in Medan city. The number of samples used was 100 respondents with calculations using the Slovin formula. Data collection uses a questionnaire distributed via Google Forms. The data analysis technique used is multiple linear regression analysis. Before testing the hypothesis, a data feasibility test and a classical assumption test are carried out first. The test is carried out using the evIEWS 12 program with the results of the classical assumption test being that the data is normally distributed, there is no multicollinearity and there is no heteroscedasticity. The test results stated that all independent variables, namely religiosity, social media, sharia financial literacy, and income had a positive influence on the generosity behavior of muslim students in Medan, both partially and simultaneously. Based on the results of the hypothesis test, it could be concluded that each independent variable had an influence which is significant towards generosity behavior as the dependent variable. With these results, the author suggests strengthening sharia financial literacy and using social media for philanthropic actions so that Indonesia can increase sharia financial literacy, especially among students. The author also suggests developing objects and variables in further research.

**Keywords:** Generosity; Religiosity; Sharia Financial Literacy; Income

## 1. Introduction

Indonesia, with the world's largest Muslim population, has 240.62 million Muslims in 2023, which is 86.7% of its total population, according to The Royal Islamic Strategic Studies Center in the report "The Muslim 500: The World's 500 Most Influential Muslims." This large Muslim population not only reflects cultural diversity, but also has a significant impact on traditional Muslim behaviors, such as generosity. The practice of giving, including zakat, infaq, sadaqah and waqf, has significant growth potential in Indonesia [1]. According to the World Giving Index 2023 released by the Charities Aid Foundation (CAF), Indonesia has been ranked as the world's most generous country for six consecutive years with a score of 68. This shows that around 82% of Indonesians have donated their money, reflecting the strong spirit of caring and mutual cooperation in Indonesian society.

Other factors that influence generosity behavior in Indonesia include Islamic financial literacy and social media usage. Based on a report from datareportal.com, in January 2023 there were 167 million social media users in Indonesia, equivalent to 60.4% of the total population. Social media users in Indonesia are dominated by YouTube (139 million), Facebook (119.9 million), TikTok (109.9 million), and Instagram (89.15 million). Social media makes it easy to access donations, especially when it's time to donate. Other factors that influence generosity behavior in Indonesia include Islamic financial literacy and social media usage. Based on a report from datareportal.com, in January 2023 there were 167 million social media users in Indonesia, equivalent to 60.4% of the total population. Social media users in Indonesia are dominated by YouTube (139 million), Facebook (119.9 million), TikTok (109.9 million), and Instagram (89.15 million). Social media facilitates access to donations, especially during calamities

or natural disasters, and allows various philanthropic groups to raise funds quickly through a crowdfunding approach [2] and [3]. Islamic financial literacy also plays an important role in encouraging donation activities. According to a survey by the Financial Services Authority (OJK) in 2022, the financial literacy index of Indonesians increased to 49.68%, up from 38.03% in 2019, and the financial inclusion index reached 85.10%, up from 76.19% in 2019. Research shows there is variation in the understanding of Islamic financial literacy among university students, with some studies showing high levels of literacy and others showing low levels [4]. Income is also an important factor in generosity behavior. According to research, one's income level and religiosity have a positive impact on the awareness to pay zakat and participate in generosity [5].

Medan is a multiethnic city with various religions and tribes. In this city, there are many types of universities, both religious and non-religious. There are many universities in Medan, both religious and non-religious, some of which include the University of North Sumatra, Medan State University, North Sumatra State Islamic University, Medan Area University, Panca Budi University, and others. Related to these phenomena, the author has conducted pre-research on generosity among Muslim students in Medan with 36 respondents. Based on the survey, 41.7% of respondents understand the concept of generosity and 52.7% often set aside some of their money to be donated. Then regarding Islamic financial literacy, 63.9% of respondents know the difference between interest and profit sharing, but only 41.7% of respondents understand the principles of Islamic finance. Meanwhile, regarding the use of social media in instruments of generosity, 36.1% of respondents are often involved in generosity through social media and 61.1% of respondents stated that social media influences their understanding of generosity. Overall, the engagement in religious teachings and generosity of Indonesians are elements that enrich and characterize the country's social and cultural life. This is relevant to the study of Islamic culture and practice, including the concept of "giving" in Islam. Islamic generosity, which includes zakat, infaq, sadaqah and waqf, reflects the values of caring, sharing and social responsibility commanded in Islamic teachings [6] and [7].

## 2. Literature Review

Islamic religiosity, according to Tilliouine [8], is a concept of religiosity that has a specific identification written in the holy book Al-Qur'an and Sunnah taught by the Prophet. There are five characteristics of Islamic religiosity: first, believing that there is no god but Allah and Muhammad is the messenger of Allah; second, recognizing that worship is an obligation; third, focusing on the aspect of sincerity; fourth, involving mandatory religious practices such as fasting in the month of Ramadan; and fifth, performing the Hajj at least once in a lifetime. The Qur'an, as the holy book of Muslims, acts as a guide and reference in living life, creating a "way of life" or "minhajul hayah" framework in Islamic teachings. In the discussion of religiosity, the verses of the Qur'an are the main basis. There is a concept of totality and rahmatan lil alamin in religiosity, called the concept of kaffah, where Allah asks humanity to implement the teachings of Islam as a whole, as in surah Al-Baqarah verse 208. The second concept is perfection (kamal), which indicates that Islamic teachings cover all aspects of life, as stated in surah Al-Maidah verse 3. The third concept is virtue which includes aspects of faith (vertical) and muamalah (horizontal), found in surah Al-Baqarah verse 177. [9] used Glock's framework of religiosity dimensions to detail Muslim religiosity, dividing it into five main dimensions: basic religiosity, central religious duties, religious experience, religious knowledge, and orthopraxis. First, Basic Religiosity includes elements of religious belief and the practice of worship. Second, Central Religious Duties highlights the observance of central religious duties such as the five pillars of Islam and additional basic norms. Third, Religious Experience measures religious experiences that involve communication with the Divine. Fourth, Religious Knowledge assesses a Muslim's understanding of the Qur'an and the teachings of the Prophet Muhammad. Fifth, Orthopraxis covers the application of Islamic teachings in daily life, demonstrating individual and communal piety in the Muslim social context.

In general, social media is defined as an online platform where users can easily participate, share and create content, including blogs, social networks, wikis, forums and virtual worlds. Social networks are sites where individuals can create their own personal web pages and connect with friends to share information and communicate. Some of the largest social networks include Facebook, Instagram, and Twitter. If traditional media uses print and broadcast media, then social media uses the internet. Social media invites anyone interested to participate by contributing and providing feedback openly, commenting, and sharing information quickly and without time limits the use of social media can be measured through several indicators, including:

1. Frequency: The degree to which individuals use social media.
2. Intensity: The level of depth or level of individual engagement with social media content.
3. Duration: The length of time individuals spend on social media.

Financial literacy is a person's ability and expertise in managing personal or business finances. According to Lusardi and Mitchell, financial literacy includes cognitive skills and knowledge about finance that influence individual behavior in an effort to improve their financial well-being. Gallardo and Libot define financial literacy as a combination of awareness and knowledge about business and finance, as well as the ability to manage, organize and plan finances. Meanwhile, Islamic financial literacy is a person's ability to understand and apply Islamic financial principles. This includes an understanding of the basic concept of money in Islam, which stipulates that money is a trust and should be managed wisely in accordance with sharia principles, including the prohibition against riba (interest). Islamic financial literacy also includes an understanding of Islamic banking, Islamic investment, Islamic insurance, and the concept of ZISWAF (Zakat, Infaq, Sadaqah, Waqf) as an important Islamic social finance instrument in community empowerment and economic growth. With increased financial literacy and Islamic financial

literacy, it is expected that individuals will be better able to manage their finances properly, utilize financial products and services that are in line with their values and principles, and improve their overall financial and spiritual well-being.

Income is the accumulation of wealth obtained permanently from certain individuals, which can come from various sectors such as property, employment, or a combination of both. Income as all receipts in the form of money or goods from other parties or from the company itself. The concept of income according to Jhingan refers to any gain or result of a person's ability that can be used for consumption or savings. Keynes' income theory shows that the level of income affects a person's level of consumption and savings, which can be explained in the equation  $Y = C + S$ , where  $Y$  is income,  $C$  is consumption, and  $S$  is savings. According to Mulyanto and Hans, the factors that influence a person's income include the type of job or position, education, length of service, and number of family members. The higher the position, level of education, and long tenure tend to increase one's income, while the number of family members who work can also increase the overall family income. A study shows that income has a positive influence on people's philanthropic behavior, including in the context of students' generosity behavior. To analyze the effect of income on students' generosity behavior, it is important to consider indicators such as employment, monthly income, family support, parental dependents, and education costs. These indicators provide a comprehensive picture of the financial condition of college students and can help in identifying factors that influence their ability to do good and share with others in society.

Generosity in Islam has a deeper meaning, based on the teachings of the Quran and Hadith, where true kindness (*albirr*) is a manifestation of true faith and obedience to Allah. Generosity is not just about providing material assistance or donations, but also includes good attitudes, care, and kindness based on a strong belief in Allah SWT [10]. Generosity has two main elements: first, voluntary actions carried out on the basis of awareness and desire free from coercion or obligation. An example is when someone makes a voluntary donation without any pressure from other parties. The second element is public interest orientation, where philanthropic actions often involve sacrificing some personal interests in favor of broader interests, such as helping people in need. Robert Putnam's social capital theory suggests that social capital consists of norms, trust and social networks that help individuals or groups achieve common goals. Philanthropy, as a form of social capital, can strengthen communities through religious participation and social support provided. In Islam, there is a concept of final spending that combines consumption and income of a Muslim. This includes the consumption of this world for urgent needs (*dharuriyat*) and the infact for the purpose of the Hereafter. Consumption of the Hereafter involves good intentions and actions such as helping others and behaving fairly, aimed at achieving the blessing of God. This behavior reflects the theory of happiness, which is the benefit perceived by individuals and societies. *Maslahah* is achieved through consumption that brings blessings and rewards, with the formula  $M = F(1+\beta p)$ , where  $M$  is the happiness,  $F$  is the benefit,  $\beta$  is the frequency of activity, and  $p$  is the reward per unit of activity. Consumption is divided into consumption for worship (such as infact and idolatry) and consumption for life needs. This consumption of worship uses treasures in the way of God and generates rewards, supporting the charity of muslims through generosity.

Islamic generosity manifests in several forms, including:

1. Zakat: An obligation for Muslims who are able to afford it to donate a portion of their wealth to those entitled to receive it, such as the poor, widows, orphans, and people in need.
2. Infaq: The voluntary expenditure of a portion of one's wealth, income, or earnings for purposes enjoined in Islamic teachings.
3. Sadaqah: A gift made with the aim of getting closer to Allah SWT, either in material or non-material form.
4. Waqf: Retaining a portion of property or assets to be used for public benefit, with the reward continuing to flow to the giver of the waqf even after their death.

Philanthropic behavior in Islam also includes generosity, altruism (helping selflessly), and the implementation of zakat, infaq, sadaqah, and waqf as a tangible form of devotion to Allah and concern for fellow humans. Generosity is not just a religious obligation, but also a form of deep and sustained devotion to improving the social and spiritual well-being of humanity. This study uses a conceptual framework that links four main independent variables (religiosity, social media, Islamic financial literacy, income) with the dependent variable (generosity behavior) among Muslim students at the University of North Sumatra. The hypothesis includes the assumption that each independent variable positively influences generosity behavior, as well as that the combined effect of the four independent variables is significant on generosity behavior. This study aims to test the validity of the theories linking these factors in the context of Muslim students, with the hope of providing a deeper and more relevant understanding for research in this area. Thus, the results of the study are expected to make a meaningful contribution in expanding knowledge about the factors that motivate generosity behavior among university students.

### 3. Methods

This research is a quantitative research with a descriptive approach that uses primary data. The author collected data through questionnaire distribution using Google Forms online. According to [11], quantitative research uses numerical data to describe phenomena and relationships between variables. This approach allows hypothesis testing as well as making generalizations about the population, in accordance with the methodology adopted in this study. The population that is the focus of this research is all active Muslim students from 2020 to 2023 at the University of North Sumatra. The author will analyze how independent variables such as religiosity, social media, Islamic financial literacy, and income affect generosity behavior among respondents. In this technique, sample members are drawn randomly from the population. The sampling formula for a known population can use the

Slovin formula with a population of 23,256 a sample of 100 respondents is required. This study uses descriptive statistical methods and multiple linear regression analysis to analyze the collected data. Data analysis activities include grouping data based on variables and types of respondents, compiling data in tables based on variables, and presenting data for each variable investigated. In addition, statistical calculations were carried out to answer research problems and test the validity of the proposed hypothesis.

The validity test is conducted to assess the extent to which the research instrument measures what should be measured. The validity test results are considered valid if the calculated  $r$  value  $>$   $r$  table or the significance value  $< 0.05$ . The reliability test is used to assess the consistency of the use of the instrument. The instrument is considered reliable if the results are consistent when used repeatedly. Before conducting multiple linear regression analysis, a classical assumption test is carried out as follows: The normality test is used to evaluate whether the residual data from the regression model has a normal distribution. If the significance  $> 0.05$ , then the data is considered normally distributed. Multicollinearity test is conducted to test the correlation between independent variables. Multicollinearity occurs if the tolerance value is  $< 0.10$  and  $VIF > 10$ . The heteroscedasticity test is used to determine whether the residual variation of the regression model varies between observations. If the significance test result  $> 0.05$ , then there is no heteroscedasticity.

Multiple linear regression analysis is performed to test the hypothesis that has been formulated. The regression equation used is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where:

$Y$  is generosity behavior,

$X_1$  to  $X_4$  are independent variables (religiosity, social media, Islamic financial literacy, income),

$\alpha$  is intercept,

$\beta$  is the coefficient,

$e$  is the error term.

The t-test is used to evaluate the significance of individual parameters. If the calculated  $t$  value  $>$   $t$  table, then the independent variable has a significant effect on the dependent variable. The F test is used to determine whether all independent variables simultaneously have an influence on the dependent variable. If the calculated  $F$  value  $<$   $F$  table or significance  $F < 0.05$ , then the null hypothesis is rejected. The coefficient of determination (R-squared) is used to measure how much variability in the dependent variable is explained by the independent variables in the regression model. A value close to 1 indicates a good model in explaining the relationship between variables. By using this approach, it is hoped that the research can provide a deeper understanding of the factors that influence generosity behavior among University of North Sumatra students.

#### 4. Results and Discussion

The validity test is carried out to see whether each question can be answered valid or invalid and ensure that the research data is adjusted to fit the research. The analysis technique uses Pearson correlation or Pearson product moment. The calculation is done by comparing the calculated  $r$  value with the table value. If  $r$  count is greater than the  $r$  value in the table or with a significance of  $< 0.05$ , then the question is considered valid. The following are the results of the validity and reliability tests for all independent and dependent variables:

Table 1. Validity and Reliability Test Results

Variable	Cronbach alpha	Validity	Reliability
Religiosity	0,845	Valid	Reliable
Social Media	0,747	Valid	Reliable
Sharia Financial Literacy	0,913	Valid	Reliable
Income	0,705	Valid	Reliable
Generosity Behavior	0,815	Valid	Reliable

Source: Researcher Processed Data

Based on table 1, It can be concluded from all the validity test results that all statement instruments for each independent and dependent variable are declared valid and can be used to represent these variables. Meanwhile, the reliability test results show that all  $X$  variables and  $Y$  variables, namely religiosity, social media, Islamic financial literacy, income, and generosity behavior on respondents have a Cronbach's alpha coefficient above 0.7. Thus all the variables of this study have been declared reliable or reliable.

This study consists of independent variables, namely religiosity, Islamic financial literacy, social media, and income and the dependent variable is generosity behavior. As a component of descriptive statistical analysis of these variables, the minimum,

maximum, average, and standard deviation values have been determined so that the results of descriptive statistical analysis can be seen in the following table. Based on this table, it can be concluded that the religiosity variable (X1) has a minimum value of 27, a maximum value of 50 with an average value of 43.49 and a standard deviation of 4.70. The social media variable (X2) has a minimum value of 20, a maximum value of 50, a mean (average) value of 37.23 and a standard deviation value of 5.57. The Islamic financial literacy variable (X3) has a minimum value of 14, a maximum value of 50, a mean (average) value of 35.13 and a standard deviation value of 7.71. The income variable (X4) has a minimum value of 13, a maximum value of 50, a mean (average) value of 32.52 and a standard deviation of 6.01. While the generosity behavior variable (Y) itself has a minimum value of 25, a maximum value of 50, a mean value of 39.48, and a standard deviation value of 5.61.

The normality test aims to check whether the data on the variables to be used in the study are normally distributed or not, because data that has a normal distribution is considered good and suitable for research. Through the Eviews 12 application, the test that can be used to see data normality is the Jarque Bera method. Based on the results of the Jarque Bera normality test, it can be seen that the probability value is (0.882) where this value is greater than the significance (0.05), it means that the residual value of the data is normally distributed. Based on the test results in table 4 above, it can be concluded that in this study all the independent variables did not experience symptoms of multicollinearity because the value of VIF on all these variables was less than 10.00, namely on the religiosity variable of (1,813), social media of (1,535), Islamic financial literacy of (1,502), and finally the income variable of (1,156). The results of the Glejser test on the table show that the probability value of the entire independent variable is greater than 0.05. This indicates that there are no symptoms of heterocadastasis in the regression model.

Based on the regression equation regarding the factors that influence generosity behavior according to the model above, it can be interpreted as follows: The constant value is -0.223, which means that if there are no independent variables that influence generosity behavior, the amount of generosity behavior among respondents will negative 0.223. The coefficient value for the religiosity variable (X1) is 0.609. This value shows a positive influence on generosity behavior. This can be interpreted as if the respondent's religiosity increases by 1%, this will result in generosity behavior increasing by 0.609 and vice versa. The coefficient value for the social media variable (X2) is 0.120. This value shows a positive influence on generosity behavior. This can be interpreted as if the use of social media will increase generosity behavior by 0.120 and vice versa. The coefficient value for the sharia financial literacy variable (X3) is 0.187. This value shows a positive influence on generosity behavior. This can be interpreted as if an increase in Islamic financial literacy by 1% will increase generosity behavior by 0.187 and vice versa. The coefficient value for the income variable (X4) is 0.128. This value shows a positive influence on generosity behavior. This can be interpreted as if the respondent's income increases by 1%, generosity behavior will increase by 0.128 and vice versa.

The results of the partial test for each independent variable are: Variable X1 (religiosity) is known to have a p value of 0.000 with a significance value of less than 5% (0.05), so it can be concluded that religiosity partially has a significant effect on generosity behavior. Variable X2 (social media) is known to have a p value of 0.047 with a significance value of less than 5% (0.05), so it can be concluded that social media partially has a significant effect on generosity behavior. Variable X3 (Islamic financial literacy) is known to have a p value of 0.000 with a significance value of less than 5% (0.05), so it can be concluded that Islamic financial literacy partially has a significant effect on generosity behavior. Variable X4 (income) has a known p value of 0.009 with a significance value of less than 5% (0.05), so it can be concluded that income has a partial significant effect on generosity behavior.

The F test or simultaneous test is used to test the level of significance of the influence of several independent variables simultaneously on the dependent variable, namely by comparing the calculated F value with the F table value with a significance of 0.05. it can be seen that the significance value for variables X1, X2, X3, and X4 simultaneously on variable Y is 0.000, which is smaller than the alpha value of 0.05 and the calculated F value of 72.00 is greater than the F table of 2.43. This means that simultaneously the independent variables, namely religiosity, social media, Islamic financial literacy, and income have a significant effect on generosity behavior as a dependent variable. The coefficient of determination test is used to measure the extent to which the independent variable is capable of the dependent variable which can be seen from the value of the adjusted R square. Based on the table above, the coefficient of determination (Adj. R-square) value of 0.6574 can be interpreted that the variables of religiosity, social media, social financial literacy, and income together influence the variable of generosity behavior by 65.74% and the remaining 34.26% is influenced by other variables outside the variables in the model.

Based on the results of the partial test, the Religiosity variable as variable X1 is shown by the results of the t-test significance test with a positive value of 7,886 and a probability value of 0.000, which means that the value is less than 0.05. This value has proven that Ho is rejected and H1 is accepted, which means that there is a positive and significant influence between the religiosity variable and the generosity behavior variable. The Social Media variable as variable X2 is shown by the results of the t-test significance test with a positive value of 1,995 and a probability value of 0.047, which means that it is less than 0.05. This value has proven that Ho is rejected and H1 is accepted, which means that there is a positive and significant influence between the social media variable and the generosity behavior variable. The Sharia Financial Literacy variable as variable X3 is shown by the results of the t-test significance test with a positive value of 4,374 and a probability value of 0.000, which means that it is less than 0.05. This value has proven that Ho is rejected and H1 is accepted, which means that there is a positive and significant influence between the sharia financial literacy variable and the generosity behavior variable. The Income variable as variable X4 is shown by the results of the t-test significance test with a positive value of 2,644 and a probability value of 0.009, which means it is smaller than 0.05. This value has proven that Ho is rejected and H1 is accepted, which means there is a positive and significant influence between the income variable and the charitable behavior variable. The results of the F test or simultaneous test show a probability

value of 0.000, which is smaller than the alpha value of 0.05 and the calculated F value of 72.00 is greater than the F table, which is 2.43. This value has proven that  $H_0$  is rejected and  $H_1$  is accepted, which means there is a positive and significant influence of all independent variables on the dependent variable. Therefore, the fifth hypothesis stating that “Religiosity, Social Media, Sharia Financial Literacy, and Income Have a Simultaneous Positive Influence on the generosity Behavior of Muslim Students in Medan” can be supported.

Various factors such as religion, social media, sharia financial literacy, and income have a positive impact on charitable behavior among Muslim students in Medan City. High levels of religiosity motivate them to practice religious teachings, including in the form of charity to improve social and spiritual welfare. Social media acts as an effective tool in disseminating information about opportunities for charity, inspiring participation in group activities such as social assistance and donations. Sharia financial literacy helps students understand the principles of Islamic finance, encouraging them to donate funds according to sharia teachings such as zakat, infaq, sedekah, and waqf. In addition, sufficient income gives them the financial capacity to do charity without economic burden, creating an environment that supports increased charitable activities in their communities.

## 5. Results

Based on the research results, hypothesis testing, and discussion description, the conclusions of this study are: Religiosity has a positive effect on the generosity behavior of Muslim students at the University of North Sumatra, which means that the higher the level of religiosity of the respondents, the more their philanthropic behavior increases. Social media has a positive effect on the generosity behavior of Muslim students at the University of North Sumatra, which means that the intensity of social media use encourages respondents to take philanthropic actions. Sharia Financial Literacy has a positive effect on the generosity behavior of Muslim students at the University of North Sumatra, meaning that the increasing understanding of Islamic finance will increase their philanthropic behavior. Income has a positive effect on the generosity behavior of Muslim students at the University of North Sumatra, meaning that if the respondent's income increases, this also increases their philanthropic behavior. Religiosity, social media, Islamic financial literacy, and income simultaneously have a positive effect on the generosity behavior of Muslim students.

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