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Enhancing Muslim Charity Commitment for Donations: Does Perceived Value Influence?

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ABSTRACT

Purpose – The viability of Islamic charitable institutions is contingent upon the dedication of their benefactors. The present study aims to examine the effect of perceived value on Muslim charity commitment and to identify the factors that influence it.

Design/methodology/approach – The approach used in this study is a quantitative approach, with the Pearson correlation method serving as the primary statistical tool. The data were collected through the administration of questionnaires distributed online to donors at Inisiatif Zakat Indonesia (IZI). The data analysis techniques employed included simple regression tests and coefficient of determination (R^2) tests.

Findings – The regression test analysis indicate a substantial and statistically significant relationship between perceived value and donor commitment, with a correlation value of $r = 0.500$. The regression equation $Y = 11.122 + 0.500X$ demonstrates a direct correlation between an increase in perceived value and a concomitant increase in donor commitment, with a statistical significance of 0.500. The statistical significance of the relationship is confirmed by the p-value of 0.000, which is smaller than 0.05. Consequently, as the perceived value to the donor increases, so does their propensity to donate. A comprehensive analysis of the pertinent factors reveals three distinct categories: emotional, social, and quality factors. Furthermore, the R^2 test results indicate a relationship between perceived value and variable donor commitment of 57.1%. The remaining 42.9% is influenced by other factors: trust, service satisfaction, transparency, accountability, identification with the organization, and previous experience.

Research implications – This paper posits that it is imperative for the administrators of Islamic charitable institutions to attend to the needs of donors in the future. In addition to the religious obligation to give to one another, donors need to be informed about their contributions.

Originality/value – The perceived value has been repeatedly tested at the organizational level. However, tests examining the influence of these variables on donor commitment in Islamic charities have been neglected.

Keywords Perceived value, Commitment, Muslim Charity, Charitable donations.

1. Introduction

The commitment of donors to support the sustainability of philanthropic institutions, including *zakat* institutions, humanitarian agencies, and other social organizations, is a critical element in ensuring the stability of social good-based programs and public services. Amidst the competitive landscape characterized by numerous fundraising entities, cultivating and sustaining donor loyalty emerges as a formidable challenge. Organizations that are able to build emotional relationships, transparency, and accountability will have a better chance of maintaining donor commitment. Donors who perceive a strong alignment between their personal values and those of the institution exhibit a higher level of commitment (Ghoorah, 2022). Furthermore, the findings of research conducted by Chen et al. (2021) underscored

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the significance of long-term relationships between donors and institutions, as loyalty can erode in the absence of clarity regarding the impact of contributions made. Consequently, the reinforcement of donor commitment constitutes not merely a relational dimension but also a strategic element in the realm of institutional management. The sustainability of social activities is contingent upon the community's propensity to persist in its financial and emotional engagement. The effectiveness of an institution's donor management approach is pivotal in ensuring responsiveness to community expectations, thereby fostering the conditions for sustainable social activities (Rahman & Wahab, 2023; Chowdhury et al., 2019).

Perceived value is a psychological factor that influences an individual's decision to continue supporting an organization through donations. Donors have been shown to maintain their commitment to a given cause if they perceive that their donation provides commensurate social, spiritual, and emotional benefits. Within the domain of philanthropy, perceived value transcends tangible rewards, encompassing aspects such as intrinsic gratification, societal impact, and the establishment of trust in the recipient organization. Sweeney et al. (2021) indicates that perceived value exerts a direct influence on the intention to re-donate and form long-term loyalty. Concurrently, a study by Wang and Wu (2020) demonstrates that the emotional and social value of donations play a substantial role in enhancing donor engagement. Furthermore, Lee and Chang (2023) emphasized that when donors feel that their donations have a tangible impact, their propensity to continue contributing is significantly increased. Therefore, understanding and managing perceived value is an important aspect in building sustainable relationships with donors, especially in the context of zakat and humanitarian organizations.

The necessity to examine the influence of perceived value on commitment to donate among Muslims is increasingly relevant, given the spiritual and social characteristics inherent in the practice of Islamic philanthropy. In Islamic teachings, *zakat*, *infaq*, and *sadaqah* are not merely expressions of generosity; they are also considered forms of worship that possess a social impact. Consequently, Muslim donors have specific expectations of zakat institutions that manage their funds, including the establishment of trust, transparency, and the efficacy of distribution. The formation of high-value perceptions by institutions, such as the provision of clear reports, the display of beneficiary testimonials, and the communication of the tangible impact of donations, has been demonstrated to result in a substantial increase in donors' commitment to continue donating. This assertion is corroborated by the findings of Sánchez-del-Río-Vázquez et. al., (2022), which demonstrate that high perceived value fosters loyal behavior in the context of donating. Consequently, the strategic management of perceived value should be accorded primacy within the sustainability strategy of Islamic philanthropic institutions. Institutions that neglect to cultivate positive perceived value may find themselves lacking in the trust and support of the Muslim community, which serves as the primary base of donors.

The present study aims to examine the effect of perceived value on the commitment of Muslim donors in donating to the Indonesian Zakat Initiative (IZI). The focus on IZI was determined to be a pertinent subject of study due to its status as a prominent national zakat organization, characterized by its extensive array of fund distribution programs. This research is of particular significance in light of the challenges faced by philanthropic institutions in maintaining donor loyalty in the face of social dynamics and the proliferation of analogous institutions. It is hypothesized that an understanding of how perceived value affects commitment will result in valuable theoretical and practical contributions to the development of donor management strategies. This understanding is expected to facilitate the establishment of long-term relationships between donors and zakat institutions.

2. Method

The present study employed a quantitative survey design, a methodological approach that has proven effective in many cases and that has been favorably compared to other designs in the field. The selection of this methodology is

predicated on the necessity of evaluating the impact of perceived value variables on donor commitment in an objective and quantifiable manner. Quantitative research enables the examination of the relationship between variables through the implementation of valid and reliable statistical analysis (Sugiyono, 2021). Surveys are regarded as a suitable method due to their capacity to gather primary data directly from a substantial number of respondents within a relatively short period. Documentation is also used to complement data from questionnaires. This research was conducted during the period of January to February of 2025. The research instrument employed was a questionnaire comprising 15 statement items that measured two primary variables: perceived value and donor commitment.

The data presented herein was obtained from the administration of questionnaires in both online and offline (paper-based). The perceived value variable is measured using three main indicators: emotional value, social value, and performance value. Concurrently, donor commitment is gauged through two dimensions: affective commitment and donation sustainability. Prior to data collection, the instrument's validity and reliability are assessed to ascertain its capacity to measure variables with precision and consistency (Azwar, 2016). The population of this study comprised 50 active donors of IZI residing in Bengkulu Province. The entire population was sampled using the total sampling technique. However, only 47 respondents gave valid answers.

Table 1. Validition test

| Quisioner Item | Total Correlation | Product Moment | Conclusion |
|----------------------|-------------------|----------------|------------|
| Perceived value (X) | | | |
| Item 1 | 0.579 | 0.242 | Valid |
| Item 2 | 0.467 | 0.242 | Valid |
| Item 3 | 0.505 | 0.242 | Valid |
| Item 4 | 0.471 | 0.242 | Valid |
| Item 5 | 0.553 | 0.242 | Valid |
| Item 6 | 0.642 | 0.242 | Valid |
| Item 7 | 0.388 | 0.242 | Valid |
| Item 8 | 0.520 | 0.242 | Valid |
| Donor commitment (Y) | | | |
| Item 9 | 0.679 | 0.242 | Valid |
| Item 10 | 0.398 | 0.242 | Valid |
| Item 11 | 0.627 | 0.242 | Valid |
| Item 12 | 0.671 | 0.242 | Valid |
| Item 13 | 0.553 | 0.242 | Valid |
| Item 14 | 0.600 | 0.242 | Valid |
| Item 15 | 0.534 | 0.242 | Valid |

Sources: Primary data, 2025

Subsequent to the collection of data, an analysis was conducted using several statistical procedures with the assistance of SPSS. Initially, a normality test was conducted to ensure data distribution. Subsequently, a simple linear regression analysis was conducted to ascertain the impact of perceived value on donor commitment. In addition, the coefficient of determination (R^2) test was conducted to ascertain the extent to which the perceived value variable contributed to explaining variations in donor commitment. The objective of this analysis is to generate valid findings that can serve as a foundation for strategic recommendations for zakat managers. The approach employed is regarded as pertinent due to its capacity to elucidate the causal interrelationships among variables, thereby facilitating data-driven decision-making within the framework of zakat donation management.

Table 2. Reliability test

| Variable | Cronbach's Alpha | Product Moment | Conclusion |
|------------------|------------------|----------------|------------|
| Perceived value | 0.603 | 0.60 | Reliable |
| Donor Commitment | 0.677 | 0.60 | Reliable |

Sources: Primary data, 2025

3. Results and Discussion

3.1 Respondent Demographics

An analysis of the respondents' characteristics based on gender reveals a predominance of males, with a total of 29 individuals constituting 62% of the sample. Meanwhile, the number of female respondents was 18 people, constituting 38% of the total. Despite the underrepresentation of female respondents, the 38% response rate remains noteworthy. The presence of a notable representation is noteworthy. This approach ensures that the data analysis accurately reflects the perspectives of both genders.

An analysis of the respondents' characteristics based on age reveals that the majority of respondents fall within the 41–50 age range, constituting 58% of the total sample. This finding suggests that this age group may have a competitive advantage in research, potentially due to their experience or involvement in subjects that are more pertinent to the research topic. Additionally, the 51-60 age group comprises a substantial proportion of respondents, specifically 16 individuals, constituting 34% of the total. This finding suggests that the involvement of more senior individuals is also substantial. Conversely, the 31-40 age group is represented by a mere 3 individuals, constituting a mere 6% of the total. The 21-30 age group exhibits the lowest participation rate, with a single participant, amounting to 2%. This observation suggests that the younger demographic exhibits a comparatively lower level of engagement in this particular study.

Table 3. Demographics

| Characteristics | Amount | Percentage |
|-----------------|--------|------------|
| Gender | | |
| Man | 29 | 62% |
| Woman | 18 | 38% |
| Total | 47 | 100% |
| Age | | |
| 21-30 | 1 | 2% |
| 31-40 | 3 | 6% |
| 41-50 | 27 | 58% |
| 51-60 | 16 | 34% |
| Total | 47 | 100% |

Sources: Primary data, 2025

3.2 Normality Test

As illustrated in Table 3, the obtained p-value (0.200) exceeds the critical value (0.05). This finding indicates that the perceived value of donor commitment is typically distributed across a range of values. This finding indicates that there is no compelling evidence to reject the null hypothesis (H0) in the context of the normality test. The null hypothesis, in this context, posits that the data under consideration follows a normal distribution. A considerable number of statistical tests, including the t-test and the analysis of variance (ANOVA), presuppose that the data being examined adheres to a normal distribution. In the event that this assumption is violated, the results of the analysis may be invalid, and the conclusions drawn from the analysis may lack accuracy. Consequently, the data is regarded as meeting a critical assumption in numerous statistical analyses, including regression analysis.

3.3 Linear Regression Test

The simple linear regression coefficient indicates a constant coefficient value of 11.122. The coefficient of the independent variable is 0.500. Therefore, the regression equation $Y = 11.122 + 0.500X$ is obtained. This indicates that when the perceived value is negligible, donor commitment possesses a value of 11,122. The coefficient of the perceived value variable, which is equal to 0.500, a one-unit

increase in perceived value will result in a 0.500-unit increase in donor commitment. Consequently, perceived value and donor commitment have been demonstrated to exert a positive influence. However, the obtained significance value is 0.000, which is smaller than 0.05. This finding indicates that the relationship between perceived value and donor commitment is statistically significant. Furthermore, the beta coefficient value of 0.500 indicates that perceived value exerts a significant influence on donor commitment. Consequently, perceived value emerges as a pivotal factor in enhancing donor commitment.

Table 4. Normality test

| One-Sample Kolmogorov-Smirnov Test | | |
|-------------------------------------|----------------|-------------------------|
| | | Unstandardized Residual |
| N | | 47 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 4.40660075 |
| Most Extreme Differences | Absolute | .087 |
| | Positive | .062 |
| | Negative | -.087 |
| Test Statistics | | 0.87 |
| Asymp. Sig. (2-tailed) ^c | | .200 ^d |

Sources: Primary data, 2025

Table 5. Linear regression test

| Coefficients ^a | | | | | | |
|---------------------------|------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| | | B | Std. Error | | | |
| 1 | (Constant) | 11.122 | 3.672 | | 3.029 | .004 |
| | X | .500 | .129 | .500 | 3.870 | .000 |

Sources: Primary data, 2025

3.4 Coefficient Determinations Test

The coefficient of determination test is designed to ascertain the extent to which the independent variable can explain the dependent variable. The effect of perceived value on the donor commitment variable is 57.1%, or 0.571, based on R^2 . In summary, perceived value can only partially explain the changes that occur in donor commitment. However, the remaining 42.9% of changes in donor commitment are influenced by other factors not examined in this study. The adjusted R^2 value is 0.561, which indicates that, although there is an effect of perceived value on donor commitment, there are other factors that also play an important role in influencing donor commitment that have not yet been studied. It is acknowledged that perceived value, or value perceived by customers, is influenced by various factors that affect their assessment of a product or service. A pivotal factor in this regard is emotional value, which can be defined as the emotional benefits customers derive from utilizing a product or service. The perceived value of a product is contingent upon its ability to provide happiness, comfort, or emotional satisfaction. Furthermore, social value is also a significant factor, as it refers to the social benefit that customers derive from utilizing the product, such as elevating their social status, garnering recognition from their environment, or fortifying their self-identity.

Table 6. Coefficient determinations test

| Model Summary | | | | |
|-------------------|----------|-------------------|----------------------------|--|
| R | R Square | Adjusted R Square | Std. Error of the Estimate | |
| .756 ^a | .571 | .561 | 2.22765 | |

Sources: Primary data, 2025

In addition to emotional and social aspects, the quality of product performance, otherwise known as Quality Performance, is also a major factor in shaping Perceived Value. The evaluation of a product by customers is predicated on its reliability, durability, and the extent to which it fulfills their needs or expectations. It has been demonstrated that perceived quality is positively correlated with the perceived value provided by the customer. The amalgamation of these three indicators will determine how customers perceive the overall value of a product, which will ultimately affect their purchasing decisions and loyalty. The assessment of the determination test can be conducted through the utilization of the R^2 value. The R^2 value is considered to be satisfactory if it exceeds 0.05.12.

3.5 Discussion

A positive and significant relationship was identified between perceived value and donor commitment. The regression equation obtained indicates that when perceived value is zero, donor commitment still has a value of 11,122. Conversely, the coefficient of the independent variable, which is equal to 0.500, signifies that a one-unit increase in perceived value will result in a 0.500-unit increase in donor commitment. The statistical significance of 0.000, which is less than 0.05, indicates that the relationship between these two variables is statistically significant. Therefore, it can be concluded that perceived value does have an effect on donor commitment. Perceived value is a critical factor in enhancing donor commitment. Consequently, fundraising organizations or institutions must prioritize strategies to augment the perceived value among donors, thereby fostering heightened engagement and loyalty.

Furthermore, the findings of the coefficient of determination test demonstrate that perceived value contributes 57.1% to the influence on donor commitment. This finding suggests a positive correlation between perceived value and the frequency of regular donations, indicating that as perceived value increases, the likelihood of sustained, regular donation increases concomitantly. The present study posits that the three primary indicators of perceived value—emotional value, social value, and service quality value—are conducive to enhancing the level of donor commitment. Of the three indicators, service quality value proved to have the most dominant influence, followed by emotional value and social value. The emotional value attributed to IZI by donors has been identified as a contributing factor to their psychological attachment to the organization. Donors who experience positive emotions, such as happiness and satisfaction, and who attain a sense of inner peace following their donation tend to exhibit higher levels of loyalty (Auliandhana, 2025).

As Umat (2018) points out, factors such as beneficiary testimonials, social impact reports, and heartfelt donation experiences have the potential to strengthen the emotional bonds between donors and zakat institutions. Consequently, IZI must devise a more personalized communication strategy, such as the utilization of inspirational narratives from beneficiaries or emotionally resonant social campaigns. Social values have also been identified as a significant factor in enhancing donor commitment. In a society that upholds social norms and religious teachings, the act of donating is frequently perceived as a moral and social obligation. The findings indicate that donors who perceive that donating through IZI can enhance their social standing or align with their religious principles exhibit a heightened degree of commitment. To bolster this social value, IZI can cultivate an active donor community, orchestrate joint social activities, and offer symbolic acknowledgment to donors who contribute with consistency.

The predominant factor influencing donor commitment is the quality of service provided. Donors consider not only the emotional and social aspects of donating, but also assess the extent to which IZI is trustworthy and professional in managing their donations. Transparency of financial reports, the effectiveness of donation distribution, and the ease of accessing donation services are critical components in fostering donor trust (Shaffina et al., 2024). Consequently, it can be inferred that

the quality of service provided directly correlates with the level of donor loyalty and commitment to IZI. Consequently, IZI must persist in enhancing accountability and professionalism in the management of zakat funds.

This finding aligns with the extant literature on the subject, which has demonstrated that perceived value plays a significant role in fostering customer loyalty across various sectors, including the domain of philanthropy (Tasya, 2023). As indicated by prior studies, transparency and trust in zakat management institutions have been identified as the primary factors contributing to the maintenance of donor commitment. Consequently, this research reinforces the notion that donors not only perceive the personal benefits of donating, but also assess the credibility and effectiveness of the institution in managing the funds they contribute.

This finding aligns with the conclusions of numerous prior studies that have underscored the pivotal role of perceived value in fostering customer or donor commitment to an organization (Mauludin, Soleh, & Soimah, 2024). In this context, perceived value encompasses a range of dimensions, including spiritual benefits, institutional transparency, social benefits, and positive experiences associated with donating. It has been demonstrated that when zakat institutions are able to provide more value to donors, either through improved services, clarity of financial reports, or perceived social benefits, it is likely that donors will be more loyal and have a long-term attachment to the institution.

However, it is important to acknowledge that there are still 42.9% of other factors that influence Donor Commitment, which have not been examined in this study. The factors that have not yet been examined include trust, satisfaction, identification with the organization, and previous experience. In essence, trust constitutes a pivotal element in fostering donor commitment to the organization. This commitment is characterized by transparency and accountability in the management of donated funds. Moreover, satisfaction is identified as a critical factor in this dynamic. Donors who experience satisfaction with the donation process and organizational communication are more likely to maintain their commitment. Furthermore, identification with the organization, the capacity to comprehend its vision, mission, and values, and prior experience with the organization have been demonstrated to influence commitment.

4. Conclusion

Perceived value significantly influences Muslim donor commitment to zakat institutions. The results of the simple linear regression analysis reveal a positive and statistically significant relationship, with a regression coefficient of 0.500 and a p-value of 0.000 (< 0.05), thus supporting the research hypothesis. Furthermore, the coefficient of determination ($R^2 = 0.571$) indicates that 57.1% of the variance in donor commitment can be explained by perceived value, which includes emotional, social, and service quality dimensions. This confirms that the problem formulation—how perceived value affects donor commitment—is directly addressed through the study's findings.

These results align with and strengthen prior research, such as those by Sargeant & Woodliffe (2007), Hibbert (2007), and Bennett (2007), which emphasized the role of emotional and social value in donor engagement. The study contributes academically by extending the perceived value concept into the Islamic philanthropic context, where spiritual, social, and emotional factors converge. Practically, this implies that zakat institutions like IZI must strategically enhance perceived value by improving service transparency, emotional resonance, and social impact narratives to foster loyalty. Future research is encouraged to explore the remaining 42.9% of influencing factors such as trust, satisfaction, and prior donor experience, and to apply the model across different Islamic charitable institutions and broader demographics for comparative analysis.

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