

## Determinant Factors of Donation Intention and the Role of Religiosity: A Case Study in Indonesia

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### Abstract

This study will explain the determinants factors that can increase donation behavior in public funding. The originality of this study is the use of Agreeableness Personality and Social Exclusive as predictors in Theory of Planned Behavior. Besides that, this study involves Attitude, Perceived Behavioral Control, Religiosity, Intention to Donate, and Donation Behavior. The population of this research is all people registered as active participants of BPJAMSOSTEK in East Java Province, of which 400 people are used as samples. The data analysis method used to test the hypothesis is SEM, which was conducted by utilizing the WarpPLS 6.0 software. The study found that Agreeableness Personality significantly had a positive effect on Attitude and Perceived Behavior Control, while Social Exclusive only significantly had a positive effect on Perceived Behavior Control. Attitude and Perceived Behavior Control influence the Intention to Donate positively, then consequently had a positive effect on Donation Behavior. Religiosity tends to strengthen the influence of the Intention to Donate to Donation Behavior. To improve donation behavior in the general public, BPJAMSOSTEK must organize a form of labor protection efforts to bring prosperity to all workers in Indonesia.

**Keywords:** Agreeableness Personality, Social Exclusive, Donation Behavior, Religiosity

**JEL Classification Code:** E44, F31, F37, G15

### 1. Introduction

Social security for workers is a fundamental form of social protection in Indonesia. Social security means the efforts related to protect and support the sufferers against the impacts of different types of unwanted activities due to that the life of persons is at risk. Social security is an instrument

for social transformation and progress. Social security is the security that society furnishes, through appropriate organization, against certain risks to which its members are exposed. Social security can help overcome some of the risks that arise at work, for example, workplace accidents that cause someone to be no longer able to work. The benefits of social security can even be felt if workers who are social security participants have retired or died. Thus, social security, in general, can bring a sense of calm for workers to increase work productivity.

Social security for workers in Indonesia is organized by the Social Security Employment Agency called BPJAMSOSTEK. BPJAMSOSTEK carries out its work as a result of the transformation of PT Worker Social Security (JAMSOSTEK). To be a participant in the BPJAMSOSTEK social security program, a person must work no later than six months in Indonesia and have paid several contributions. Contributions can be paid regularly by the participants themselves, employers, or the government. These contributions are the assets of the BPJAMSOSTEK social security fund. The Government is held responsible for and obliged to

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implement this national social security program –to provide social-economic protection to the people. The program is, however, implemented because of the financial capacity of the Government. Indonesia, like other developing countries, is developing social security program based on funded social security. It means that the participants will finance social security. In light of that, the program is limited to working communities who engage in the formal sector.

The amount of contributions paid by BPJAMSOSTEK participants is 2 to 5% of the basic salary received by each worker. In addition to BPJAMSOSTEK, where funding comes from participant contributions, in Indonesia, there are other social security providers with funding from the State Budget (APBN). The organizing agencies are PT Dana Savings and Civil Servant Insurance (TASPEN) and PT Armed Forces Social Insurance of the Republic of Indonesia (ASABRI).

The amount of contributions that must be paid to BPJAMSOSTEK as described earlier is relatively smaller when compared to the fees charged by social security providers in other Asian countries. Given the importance of social security for workers, the relatively small contribution rate is expected to be able to encourage working Indonesian residents to become BPJAMSOSTEK participants. But in reality, less than half of Indonesian workers are BPJSTK participants. Meanwhile, more than half of the others are unable to pay fees to become BPJSTK participants. This is due to the low level of education of the majority of workers in Indonesia. Those who have not been able to meet their social security needs are known as vulnerable workers. Taking this into account, these vulnerable workers need assistance in the form of donations to meet their social security.

The concept of intention and behavior, in general, has been studied in the Theory of Reasoned Action (TRA) which was first introduced by Fishbein and Ajzen (1975). In general, improvement in attitudes and subjective norms leads to stronger intentions to conduct behavior (Fishbein, 2008). In 1991, the TRA was further developed into the Theory of Planned Behavior (TPB) by Ajzen. In his article, Ajzen tries to show that TPB provides a conceptual framework that is useful for dealing with the complexities of human social behavior. TPB started as the TRA in 1980 to predict an individual's intention to engage in a behavior at a specific time and place. The theory was intended to explain all behaviors over which people have the ability to exert self-control. This theory combines several central concepts in social science and behavior. Attitudes toward behavior, subjective norms regarding behavior, and perceived control over behavior (Perceived Behavioral Control) are usually found to predict behavioral intentions with a high degree of accuracy. Furthermore, intention and combination with perceived behavioral control can explain most of the variation in behavior (Ajzen, 1991).

This research is a development of Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB) which are used to explain donation behavior. With the context of donations in this study, the variables in TPB that are used include Attitude, Subjective Norms, Perceived Behavior Control, Intention to Donate, and Behavior of Intention to Donate, and Donation Behavior. Several previous studies have discussed the relationship between these variables.

An attitude refers to a set of emotions, beliefs, and behaviors toward a particular object, person, thing, or event. Attitudes are often the result of experience or upbringing, and they can have a powerful influence over behavior. The attitude of helping is an action that aims to improve the welfare of others so that it will have an impact on the intentions of donations, namely the intention or desire of individuals in making donation behavior. Some previous studies conducted by Pauli et al. (2017), Pérez & Egea (2019), and Ahn et al. (2018) found that there was an effect of attitude on the intention to donate.

Every individual, as part of the community, is bound to something called the Social Norm. Social Norms signify appropriate behavior and are classified as expectations or rules of behavior in a group of people (Dolan et al., 2010). According to Burchell et al. (2013), Social norms affect people's behavior in social interaction between members in a group to achieve a common goal. Based on the research of Ham et al. (2015) and Pratana (2014) there is an effect of subjective norms on the intention to donate.

Perceived behavior control is also known to influence the intention of donations. Ajzen (1991) defines perceived behavioral control refers to people's perceptions of their ability to perform a given behavior. Perceived behavioral control is formed from individual beliefs about the ability and opportunities they have to perform certain behaviors and individual perceptions that emphasize more or consider some of the real obstacles that exist in displaying behavior. Several previous studies that discussed Perceived Behavioral Control and its relationship to the Intention to Donate have been conducted by Andam and Osman (2019), Kashif et al. (2015), and Knowles et al. (2012).

The higher the motivation for donating, it will encourage donation behavior among the community. Donation behavior is a voluntary giving activity without the benefit of being rewarded. It is important to note that individuals do not only donate for the benefit of society; they also donate for psychological satisfaction. Psychological factors found to impact donor behavior are gratification, self-esteem, self-image, empathy, pity and fear, and anxiety (Dunfield, 2014), for example, helping others by donating. Oh and Jung (2018) revealed that the group that perceived self-exclusion showed a higher donation intention than the group that perceived other-exclusion. Setting strategic approaches to promote donation behavior induces sustainable competencies through

fundraising as it is one of the prioritized activities in the nonprofit sector (Park & Cho, 2020). In general, donating behavior is a process that involves several parties, both between an individual as a donor and a charity or individual who is the target of donations. Donation behavior can also be called Altruism, which is a voluntary action taken by a person or group of people to help other individuals without expecting anything in return. Several previous studies have shown that the higher the Intention to Donate it will increase the Donation Behavior, namely research by Smith and McSweeney (2007), Kashif et al. (2015), and Ahn et al. (2018).

TPB model in this study is complemented by adding the variable religiosity as a moderation between the intention of donations to donation behavior. TBP was based on the premise that all behaviors require certain planning (Luc, 2020). Previous research conducted by Darto et al. (2015), Elseidi (2018), and Kashif et al. (2017) stated that religiosity is one of the essential factors that influence one's behavior. Thus, it can be seen that religiosity can strengthen one's Intention to Donate and encourage them to do Donation Behavior.

Besides discussing the Theory of Planned Behavior, this research model is complemented by adding Agreeableness Personality and Social Exclusive. Personality takes a crucial role in deciding each employee's behaviors and habits (Udin & Yuniawan, 2020). The originality of this study is the use of Agreeableness Personality and Social Exclusive as predictors in TPB. Based on literature review results, Agreeableness Personality has been used as predictors of attitude, which is part of TPB (Rosairo & Potts, 2016; Tang & Lam, 2017). Thus, it can be assumed that Agreeableness Personality can also affect Subjective Norms and Perceived Behavioral Control, which is another part of TPB. Besides, there are only a few studies that discuss the relationship of Social Exclusive with variables in TPB (Khorsheed et al., 2019; Miller & Miller, 2011). Thus, the use of these variables in the TPB model has not been found simultaneously so that it can be seen as a novelty in this study.

This research is expected to provide an idea of how to improve donation behavior in the community. To date, the majority of donations received by BPJAMSOSTEK are from companies through Corporate Social Responsibility (CSR). Therefore, this study can explain the determinants that can increase donation behavior in the general public. Thus, donations that can be absorbed will be even more significant, and all workers can get their rights to social security.

## 2. Literature Review

In this study, the Theory of Planned Behavior (TPB) will be used to explain donation behavior equipped with Agreeableness Personality and Social Exclusiveness as antecedent along with religiosity to strengthen the Intention

to Donate related to Donation. Some previous studies which have been discussed the relationship between variables are presented as follows.

### 2.1. The Effect of Agreeableness Personality on Attitude

Tang and Lam (2017) examine the role of extraversion and agreeableness personality traits on Generation Y (Gen Y) consumers' attitudes toward and willingness to pay for green hotels. Gen Y is a large and influential generational group, with a significant interest in green issues. The results showed that extraversion and agreeableness personality traits are positively associated with respondents' attitudes toward green hotels. Stronger and more positive attitudes toward green hotels lead to greater willingness to pay for green hotels. Moreover, attitudes toward green hotels mediate the relationship between the two personality traits and willingness to pay. These findings of Gen Y subsegments can be useful to hotel managers in identifying who is more likely to stay in and pay for environmentally friendly hotels. Based on these findings, hypothesis 1 can be formulated as follows.

*H1: Agreeableness Personality has a significant effect on Attitude.*

### 2.2. The Effect of Socially Exclusive on Attitude

Khorsheed et al. (2019) discussed the efforts of a group of ELT instructors at a private Syrian university, Arab International University (AIU), to modify students' attitudes towards general English remedial courses at the Foreign Languages Center (FLC) of the university. After analyzing the results of a questionnaire distributed to clarify the students' linguistic needs and assess their motivation, it was concluded that most students preferred interactive language exercises to theoretical textbook activities. Thus, the instructors have resorted to practical methods embodied in establishing an English language club that seeks to fulfill students' needs. All in all, students' attitudes were greatly enhanced and have become more positive. It was also noted that the students have become self-motivated to the extent of generating new and original ideas that will enrich the English language club at AIU. Furthermore, the students were able to achieve a remarkable enhancement in their linguistic skills especially those of reading, writing, and speaking in addition to acquiring and improving other personal skills, for example, teamwork, organizing and planning projects, and communicating ideas via oral presentations. Based on these findings, hypothesis 2 can be formulated as follows.

*H2: Socially Exclusive has a significant effect on Attitude.*

### 2.3. The Effect of Social Exclusive on Perceived Behavioral Control

Miller and Miller (2011) determined the perceived behavioral control and self-efficacy overweight (OW) and normal weight (NW) adults have toward health club exercise and what individual factors affect their perceived control and self-efficacy. Results showed that NW adults have higher overall self-efficacy, higher overall perceived control, and higher perceived control over their ability to exercise, having what is necessary to exercise and wanting to exercise more than doing OW ( $p < 0.002$ ). Exercise intent is related to perceived control ( $r = 0.56$ ) and self-efficacy ( $r = 0.41$ ). OW people felt least efficacious about exercising with heavy work demands or stressful life changes. Hence, Exercise promotions and interventions in the health club environment should provide support and skills for overcoming these barriers. Based on these findings, hypothesis 3 can be formulated as follows.

**H3:** *Socially Exclusive has a significant effect on Perceived Behavioral Control.*

### 2.4. The Effect of Attitude on Intention to Donate

Pauli et al. (2017) evaluated the effect of three types of beliefs (clinical beliefs, financial incentive beliefs, and beliefs on the social benefits of altruism and solidarity) on the intention to donate organs. Moreover, this paper uses attitudes in relation to donation to explain the effect of these beliefs on the intention to donate organs. The results suggested that the effect of three types of beliefs (clinical, economic order, and social solidarity) influenced the intention to donate organs indirectly through the formation of attitudes concerning organ donation.

Moreover, Pérez and Egea (2019) used the Theory of Planned Behaviour (TPB) to investigate factors affecting the intention of citizens to donate money altruistically for sustainable rural development projects in Spain. To achieve this aim, individuals' attitudes, subjective norms, and perceived behavioral control were considered; also, Azjen's model was further extended to include additional elements: Moral norms, past behavior, knowledge, and some background factors. Attitudes, injunctive norms, perceived behavioral control, moral norms, past behavior, crowdfunding knowledge, age, and employment condition were found to have a positive and significant influence on intentions to donate.

Ahn et al. (2018) explored the differences in the external factors influencing intention to donate via social network sites (SNSs), and the online donation knowledge and awareness effect on the willingness to donate via SNS in the future between Malaysian and South Korean users.

The results showed that there is no significant difference between those countries regarding online donation knowledge and awareness. However, the online donation knowledge and awareness significantly affect the willingness to donate via SNSs for South Korean, but not for Malaysians. As for Malaysians, the results revealed that only the SNS features factor does significantly influence the attitude toward online donations. As for South Korea, the charity project and internet technology feature factor significantly influence the attitude toward online donations. The attitude toward online donations of both countries influences their intention to donate via SNS. Based on these findings, hypothesis 4 can be formulated as follows.

**H4:** *Attitude has a significant effect on Intention to Donate.*

### 2.5. The Effect of Perceived Behavioral Control on Intention to Donate

Andam and Osman (2019) identified the factors influencing the intention of Muslim Filipinos to give zakat on employment income. The study used the extended theory of planned behavior – an extension of the theory of reasoned action – to investigate the factors influencing intention to give zakat. The theory introduces six variables (i.e. attitude, perceived behavioral control, injunctive norm, descriptive norm, moral norm, and past behavior) in predicting the intention to give zakat. The findings showed that attitude, descriptive norm, and moral norm have a positive relationship with the intention to give zakat. Meanwhile, perceived behavioral control, injunctive norm, and past behavior are found to have insignificant influence over the intention. However, overall, the study supported the extension of the theory of planned behavior which accounts for 53 percent of the variance in intention.

Furthermore, Kashif et al. (2015) tested the extended theory of planned behavior (TPB) model to investigate money donation intentions and behavior. The results depicted an excellent fit for the extended TPB model. The past behavior, injunctive norms, and intentions to donate positively contribute towards actual behavior to donate money. Attitude, self-reported behavior, descriptive norms, and moral norms did not significantly contribute to intentions to donate money.

Knowles et al. (2012) extended TPB to predict young people's intentions to donate money to charities in the future. Regression analyses revealed that the extended TPB explained 61% of the variance in intentions to donate money. Attitude, perceived behavioral control, moral norm, and past behavior predicted intentions, representing future targets for charitable-giving interventions. Based on these findings, hypothesis 5 can be formulated as follows.

**H5:** Perceived Behavioral Control has a significant effect on Intention to Donate.

### 2.6. The Effect of Intention to Donate on Donation Behavior

Smith and McSweeney (2007) revised theory of planned behavior (TPB) model was used to determine the influence of attitudes, norms (injunctive, descriptive, and moral norms), perceived behavioral control, and past behavior on intentions to donate money to charitable organizations. Hierarchical multiple regression analyses revealed support for the revised TPB model. Attitudes, perceived behavioral control, injunctive norms, moral norms, and past behavior all predicted charitable giving intentions; however, descriptive norms did not predict donating intentions. Donating intentions was the only significant predictor of donating behavior. Besides, a number of beliefs differentiated between those who did and did not intend to donate to charity Based on these findings, hypothesis 6 can be formulated as follows.

**H6:** Intention to Donate has a significant effect on Donation Behavior.

### 2.7. The Moderation Effect of Religiosity on the influence of Intention to Donate relationships on Donation Behavior

Examination of previous researches showed that there are no studies that discuss the role of religiosity in TPB applications. However, Darto et al. (2015) intended to prove and analyze the effect of transformational leadership, religiosity, job satisfaction, and organizational culture variables on the employees' Organizational Citizenship Behavior (OCB) and performance in the Regional Offices of the National Institute of Public Administration (NIPA) in Indonesia. The result of the research showed that

transformational leadership and job satisfaction variables have no positive and significant influence on OCB. The religiosity variable, however, displayed a positive and significant impact, while the organizational culture variable showed a significant impact on OCB respectively. Transformational leadership and job satisfaction variables showed no significant influence on the employee's performance, while religiosity and organizational culture variables displayed a significant impact on the employee's performance. It is concluded that OCB has become the mediating and significant variable among the religiosity and organizational culture variables, which then significantly influences employee performance. Based on these findings, hypothesis 7 can be formulated as follows.

**H7:** Religiosity significantly strengthen the effect of Intention to Donate on Donation Behavior.

### 2.8. Conceptual Framework

Based on the description above, this study will comprehensively test the model that contains the relationship between agreeableness personality, socially exclusive, attitude, perceived behavioral control intention to donate, and donation behavior. The use of agreeableness personality and socially exclusive in TPB has not been found. Besides that, a new variable in the form of religiosity is used, which acts as a moderator in the Intention to donate relationship with donation behavior. Thus, the conceptual framework of this research presented as follows.

#### 2.8.1. Operational Definition of Agreeableness Personality Variables

Agreeableness Personality in this study describes how BPJAMSOSTEK participants behave well towards others. BPJAMSOSTEK participants with Agreeableness Personality can have pro-social behavior towards others, namely helping others without expecting anything in return.

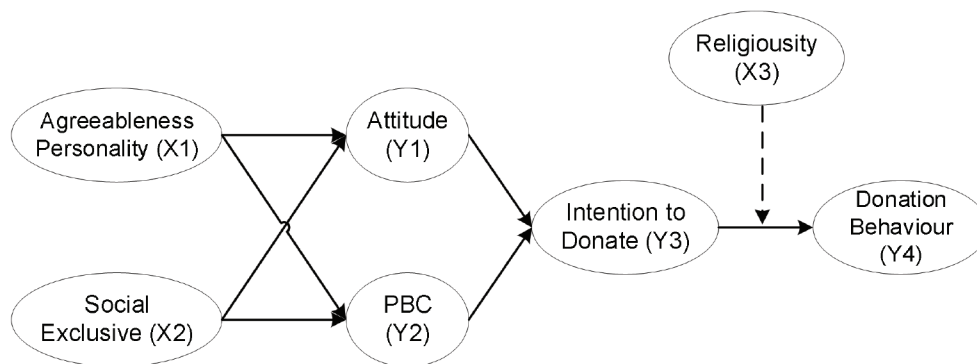


Figure 1: Conceptual Model

The dimensions of Agreeableness Personality as part of the big five personalities described by Pervin and Oliver (2005) are as follows:

- 1) Straightforwardness, BPJAMSOSTEK participants are candid about their financial ability to help others by donating.
- 2) Trust, BPJAMSOSTEK participants have become trusted by others because they like to donate.
- 3) Altruism, BPJAMSOSTEK participants put the interests of others first by helping vulnerable workers' social security contributions through donations.
- 4) Modesty, BPJAMSOSTEK participants are humble and simple.
- 5) Tender-mindedness, BPJAMSOSTEK participants are able to be gentle.
- 6) Compliance, BPJAMSOSTEK participants are willing to help vulnerable workers through donations without expecting anything in return.

### 2.8.2. Operational Definition of Exclusive Social Variables

Social Exclusive in this research means that BPJAMSOSTEK participants are also part of a group with the same personal character. Some of the common traits on which an exclusive group is based are interests, beliefs, and occupations. According to Indawatik et al. (2018), there are four indicators of exclusive attitude patterns which are explained as follows.

- 1) Exclusive in the dimension of thought.
- 2) Exclusive in appearance dimensions.
- 3) Exclusive in the dimensions of space and time.
- 4) Exclusive in the social dimension.

### 2.8.3. Operational Definition of Variable Religiosity

Religiosity in this study shows the appreciation and life attitude of the BPJAMSOSTEK participants based on the religious values they believe in. This appreciation is shown by believing in donations. In influencing aspects of life, religion or religiosity has several functions, these functions are:

- 1) Religion is a source of knowledge and a source of science ethics.
- 2) Religion as a means of justification and hypothesis.
- 3) Religion as a motivator.
- 4) Religion carries out the function of social control (guardian of morals).

### 2.8.4. Operational Definition of Attitude Variable

The attitude in this study is the attitude of BPJAMSOSTEK participants to help others to provide

benefits and improve the quality of life for others, which is given conditionally or unconditionally, forced or not forced, and depending on the circumstances and situations when taking helping actions. According to Engel (2001), there are five dimensions of attitude, including:

- 1) Valence. This dimension relates to the tendency of attitudes, whether positive, neutral or negative.
- 2) Extremity, namely the intensity towards positive and negative. This dimension is based on feeling like it or not having levels. The existence of extremity allows consumers to compare attitudes.
- 3) Resistance, namely the level of strength of the attitude not to change. Attitudes have differences in consistency. Some are easy to change (inconsistent), some are difficult to change (consistent).
- 4) Persistence. This dimension relates to the gradual change in attitude caused by time.
- 5) Confidence. This dimension relates to how sure someone is about the correctness of his/her attitude. This dimension is closely related to behavior. An attitude that is followed by high belief, besides being more difficult to change, is also more likely to be manifested in behavior.

### 2.8.5. Operational Definition of Variable Perceived Behavioral Control

Perceived Behavioral Control in this study shows the encouragement or obstacles that are perceived by BPJAMSOSTEK participants to display donating behavior. The following are the dimensions and indicators of perceived behavior control.

- 1) Confidence control
  - a. Past experiences are related.
  - b. Have information about the product.
- 2) Power of control
  - a. Feel the ease and difficulty of obtaining the product.

### 2.8.6. The Operational Definition of the Variable Intention to Donate

Intention to Donate in this study shows the intention of a BPJAMSOSTEK participant to donate money for the benefit of social security for vulnerable workers. In a study conducted, the intention of donation is influenced by several things, namely:

- 1) Attitude, In the form of a person's tendency to make donations.
- 2) Subjective norms, A person's perception of social pressure to donate.
- 3) Control of perceived behavior, A person's perception of obstacles in performing a behavior.

- 4) Descriptive norms, Motivate to make donations by informing someone about what donations are effective so that they can decide on donating.
- 5) Moral norms, The standard that becomes the benchmark for a moral value from society when donations are made so that it has a social impact even though it is not written on the person donating.
- 6) Anticipating regrets, Awareness to prevent regrets when not doing something.
- 7) Donation anxiety, Anxiety that occurs if you don't and/or make a donation.
- 8) Religious norms, Awareness to obey the instructions that have been set by religion.

### 2.8.7. Operational Definition of Variable Donation Behavior

Donation Behavior in this study is a voluntary giving activity without any reward carried out by BPJAMSOSTEK participants. The factors that can influence donation behavior are contained in Altruistic theory by Arifin (2015) with the following aspects:

- 1) Mood, People will help others when they are in a good mood. The urge to help is done because the person wants to prolong the mood that is being felt by engaging in positive behavior. The act of helping can also change a person's feelings for the better. People who prefer to help are people who are in a good mood, unlike people who are in a bad mood, the level of desire to do altruism will decrease.
- 2) Believing in World Justice, People who like to help others believe that the world is a fair place. Besides, he/she also believes that his/her actions will get a reward (reward) in kind. Meanwhile, people who do bad things will get punishment. People who provide help to others will also find happiness. This person will also feel satisfied after taking action to help others.
- 3) Socio-biological, Altruistic behavior is a behavior that carries risks for the helper. Because people who have an altruist nature will help others without prioritizing their interests. It could be that the person who was being helped was saved but the one who was helping was not. The emergence of altruistic behavior is influenced by nearby environmental factors, especially parents. The role of genetics or heredity also affects the behavior of altruism even though it only contributes a little.
- 4) Situational, Situational factors also influence altruistic behavior. Where someone will help people who need help according to circumstances and can change at any time according to the degree of need.

Based on the operational definitions of the variables previously described, the questionnaire for each research variable can be structured as follows. The process of designing a questionnaire begins with making statement items that correspond to the operational definitions of the research variables. Furthermore, the statement items are combined with a Likert scale with five responses which are described as follows.

- 1) Strongly Disagree  
A score of 1 is given if the respondent strongly disagrees with the statements presented in the questionnaire.
- 2) Disagree  
A score of 2 is given if the respondent does not agree with the statements presented in the questionnaire.
- 3) Neutral  
A score of 3 is given if the respondent does not have a special opinion with the statements presented in the questionnaire.
- 4) Agree  
A score of 4 is given if the respondent agrees with the statements presented in the questionnaire.
- 5) Strongly Agree  
A score of 5 is given if the respondent strongly agrees with the statements presented in the questionnaire.

## 3. Research Methods and Materials

This research was conducted in East Java province, which is a province with the highest number of poor in Indonesia. The population of this research is all people registered as active participants of BPJAMSOSTEK in East Java Province, considered that only the participants can donate for unprotected worker's social security.

This study uses a quantitative approach and is also explanatory research. This study uses primary data in the form of assessments (perceptions) of research respondents. Primary data collection was carried out by survey technique with a research instrument in the form of a questionnaire. Primary data obtained from the survey will then be analyzed using statistical methods, both descriptive and inferential. Sampling was carried out in two stages, first, selecting samples in the form of branch offices. Furthermore, individual sampling is conducted at the selected branch office. 400 participants are used as the sample.

In this study 7 variables are used, namely, Agreeableness Personality (X1), Social Exclusive (X2), Religiosity (X3), Attitude (Y1), Perceived Behavioral Control (Y2), Intention to Donate (Y3), Donation Behavior (Y4). The data analysis method used to test the hypothesis is Structural Equation Modeling (SEM). The research hypothesis consists of direct influence and the hypothesis of moderation influence. The analysis was conducted by utilizing the WarpPLS 6.0 software.

**Table 1:** Questionnaire

Statement		1	2	3	4	5
<b>Agreeableness Personality (X1)</b>						
<b>Straightforwardness</b>						
1	When someone asks for a donation, I will honestly say whether I am able to donate or not					
2	I will honestly tell you how much donation I can afford					
<b>Trust</b>						
3	Other people believe in me because I often help others by donating					
4	I feel that donating can make other people nice to me					
<b>Altruism</b>						
5	I like to make donations for the benefit of others who are in trouble					
6	I donate voluntarily					
<b>Modesty</b>						
7	I used to live simply					
8	I am able to maintain good manners with other people					
<b>Tender-mindedness</b>						
9	I am a person who likes to act politely					
10	I am nice to everyone					
11	I can speak words well					
<b>Compliance</b>						
12	I feel sincere in making donations to people who are in trouble					
13	When donating, I do not expect any kind of reward from the recipient of the donation					
<b>Social Exclusive (X2)</b>						
<b>Thought</b>						
1	I feel proud of my social status in the neighborhood					
2	I joined a group in society that was superior to other groups					
<b>Appearance</b>						
3	I feel like I have the best style of dress					
4	I tend to prefer hanging out with people who are good looking					
<b>Space and Time</b>						
5	I feel I have better facilities compared to the facilities received by others					
6	I am able to manage my time well at work					
<b>Social</b>						
7	I joined a group with active members interacting					
8	I prefer to communicate with people who have something in common with me					
9	I join a group that has the same interests, beliefs, work, or other personal characteristics					



**Table 1:** (Continued)

Statement		1	2	3	4	5
<b>Religiosity (X3)</b>						
<b>Knowledge</b>						
1	My religion advocates being kind to fellow human beings					
2	I donate in the way described in my religion					
<b>Justification Tool</b>						
3	My religion condones helping others if you can					
4	I only make donations to activities that are good according to my religion					
<b>Motivator</b>						
5	I am motivated to donate for religious reasons					
6	I am motivated to donate more because I imitate religious leaders					
<b>Social Control</b>						
7	I feel that religious values determine my behavior in the social environment					
<b>Attitude (Y1)</b>						
<b>Valence</b>						
1	I like helping others					
2	I don't like to see people who are reluctant to help their troubled friends					
<b>Extremity</b>						
3	I am willing to make a large donation					
4	I will reprimand people who are reluctant to help even though they are capable					
<b>Resistance</b>						
5	I started to like helping others because of my parents' advice					
6	I am able to make donations regularly					
<b>Persistence</b>						
7	I feel like I will continue to donate as long as I can					
8	I will reduce the donation amount if my needs increase					
<b>Confidence</b>						
9	I feel confident that helping others is good for me					
10	I feel confident that providing social security assistance is more effective than other types of assistance					
<b>Perceived Behavioral Control (Y2)</b>						
<b>Past Experiences are Related</b>						
1	I often make donations in any form					
2	I try to be more careful in choosing the donation place					
<b>Have information about the product</b>						
3	I know the characteristics of a safe donation container					
4	I know who the donation will be to					
<b>Feel the Ease and Difficulty of Obtaining the Product</b>						
5	I find registering to donate in GN Circle quite quick and easy					
6	In GN Circle, certain conditions make it difficult to donate					

Table 1: (Continued)

Statement		1	2	3	4	5
<b>Intention to Donate (Y3)</b>						
<b>Attitude to Make Donations</b>						
1	I choose to donate social security over other types of social assistance					
2	I chose to donate instead of spending on luxury goods					
<b>Subjective Norms</b>						
3	I want to donate to social security because I follow my family					
4	I have a desire to donate because of the influence of the social environment					
<b>Perceived Behavior Control</b>						
5	I did not donate social security because I had no information about it					
6	I feel that I can only fulfill my social security					
<b>Descriptive Norms in Making Decisions</b>						
7	My motivation to help others encourages me to seek information regarding job security donations for vulnerable workers.					
8	My motivation to help others made me decide to donate to vulnerable workers' job security					
<b>Held Moral Norms</b>						
9	I feel happy if I can help others meet their social security.					
10	I only donate if I think it will make a big impact					
<b>Anticipated Regret</b>						
11	I donate for the sake of social security for vulnerable workers so that they can anticipate the risks of their work.					
12	I consider carefully before donating.					
<b>Donation Anxiety</b>						
13	I feel anxious if vulnerable workers do not get social security assistance.					
<b>Adopted Religious Norms</b>						
14	I donated for social security because my religion advocates helping others					
<b>Donation Behavior (Y4)</b>						
<b>Mood</b>						
1	I am more motivated to donate when I am in a good mood					
2	I will donate to prolong the positive emotions that are being felt					
3	Donate to change feelings for the better					
<b>Believing in World Justice</b>						
4	I have faith in the merit value of actions					
5	I believe that every human behavior is rewarded					
6	I feel satisfied and happy after donating					
<b>Socio Biology</b>						
7	I have been accustomed to giving alms since childhood					
8	I have been accustomed to giving alms since childhood					
<b>Situational</b>						
9	I prefer to make donations to people I know					
10	I will donate to the needy					

## 4. Results and Discussion

### 4.1. Validity and Reliability Testing

This research uses a questionnaire to collect the data. Some parts of the questionnaire are perceptions with a Likert scale. For this reason, it is necessary to test whether the data from the questionnaire results are valid and reliable (trustworthy). The validity test is measured by the construct validity approach and the Pearson product-moment correlation test technique between each indicator score and the total construct score. This correlation coefficient analysis will produce a correlation for each of the latent variable and indicator variables. The question item is said to be valid if the correlation is  $> 0.3$ . Meanwhile, the reliability of the instrument uses Cronbach's Alpha analysis. If the Cronbach's alpha coefficient value is above 0.60, it indicates a reliable instrument, on the contrary, if the Cronbach's Alpha coefficient is  $< 0.60$ , it indicates that the instrument is not reliable. The following is a complete validity and reliability test.

Based on Table 2 presented above, it can be seen that all indicators in each variable correlate greater than 0.30, so it can be said that the research instrument is valid. Besides, the table shows that the reliability value of all variables is  $\geq 0.6$ . This means that the research instrument is reliable or trustworthy. Thus, the questionnaire is feasible to be distributed to 124 respondents.

### 4.2. Loading Factor

Loading factors shows the importance of each indicator in reflecting research variables. An indicator with the highest loading factor is the most important indicator. The loading factor of each indicator for each variable is presented in Table 3.

Variable Agreeableness Personality (X1) can be measured on six indicators. The most reliable indicator that measures Agreeableness Personality (X1) is Tenders-mindedness (X15). That is shown by the most significant loading factor it has, which is 0.619. Conversely, the weakest indicator is Trust (X12) with a loading factor of 0.451.

The Social Exclusive (X2) variable can be measured on four indicators. The most reliable indicator that measures Social Exclusive (X2) is Exclusivity (X24). That is shown by the most significant loading factor it has, which is 0.663. Conversely, the weakest indicator is the Exclusivity of appearance dimensions (X22) with a loading factor of 0.443.

The variable of Religiosity (X3) can be measured on four indicators. The most reliable indicator that measures Religiosity (X3) is the Justification tool (X32). This is shown by the most significant loading factor it has, which is 0.616. Conversely, the weakest indicator is the Sources of knowledge (X31) with a loading factor of 0.524.

The Attitude (Y1) variable can be measured on four indicators. The most reliable indicator that measures Attitude (Y1) is Resistance (Y13). This is shown by the most significant loading factor it has, which is 0.572. Conversely, the weakest indicator is Confidence (Y15) with a loading factor of 0.451.

The Perceived Behavior Control (Y2) variable can be measured on four indicators. The most reliable indicator that measures Perceived Behavior Control (Y2) is Feel the ease and difficulty of obtaining a product (Y23). This is shown by the most significant loading factor it has, which is 0.690. Conversely, the weakest indicator is Have information about the product (Y22) with a loading factor of 0.496.

The variable Intention to Donate (Y3) can be measured on four indicators. The most reliable indicator that measures the Intention to Donate (Y3) is Descriptive norms in making

**Table 2:** Validity and Reliability Test

Variable	Validity		Reliability
	Number of Items	Number of Valid Items	Cronbach's Alpha
Agreeableness Personality (X1)	13	13	0.880
Social Exclusive (X2)	9	9	0.852
Religiosity (X3)	7	7	0.750
Attitude (Y1)	10	10	0.770
Perceived Behavior Control (Y2)	6	6	0.792
Intention to Donate (Y3)	14	14	0.687
Donation Behavior (Y4)	10	10	0.889

**Table 3:** Loading Factor

Variables	Indicators	Loading Factor
Agreeableness Personality (X1)	Straight-Forwardness (X11)	0.509
	Trust (X12)	0.451
	Altruism (X13)	0.465
	Modesty (X14)	0.490
	Tender-mindedness (X15)	0.619
	Compliance (X16)	0.520
Social Exclusive (X2)	Exclusivity dimensions resolution (X21)	0.509
	Exclusivity of appearance dimensions (X22)	0.443
	Exclusivity of space and time dimensions (X23)	0.516
	Exclusivity of social dimensions (X24)	0.663
Religiosity (X3)	Sources of knowledge (X31)	0.524
	Justification tool (X32)	0.616
	Motivator (X33)	0.541
	Social surveillance (X34)	0.554
Attitude (Y1)	Valence (Y11)	0.509
	Extremity (Y12)	0.466
	Resistance (Y13)	0.572
	Persistence (Y14)	0.551
	Confidence (Y15)	0.451
Perceived Behavior Control (Y2)	Related past experiences (Y21)	0.637
	Have information about the product (Y22)	0.496
	Feel the ease and difficulty of obtaining a product (Y23)	0.690
Intention to Donate (Y3)	Attitude to make donations (Y31)	0.537
	Subjective norms owned (Y32)	0.501
	Control of perceived behavior (y33)	0.516
	Descriptive norms in making decisions (Y34)	0.767
	Moral norms held (Y35)	0.486
	Anticipated regret (Y36)	0.527
	Anxiety about donations (Y37)	0.472
	Norms of religion (Y38)	0.568
Donation Behavior (Y4)	Mood (Y41)	0.685
	Believing in world justice (Y42)	0.634
	Biological socio (Y43)	0.499
	Situational (Y44)	0.321

decisions (Y34). This is shown by its most significant loading factor, which is 0.767. On the contrary, the weakest indicator is Anxiety about donations (Y37) with a loading factor of 0.472.

The Donation Behavior (Y4) variable can be measured on four indicators. The most reliable indicator that measures Donation Behavior (Y4) is Mood (Y41). This is shown by the most significant loading factor it has, which is 0.685.

Conversely, the weakest indicator is Situational (Y44) with a loading factor of 0.321.

#### 4.2. Hypotheses Testing Result

This research model consists of seven direct effects and one moderation effect. The results of testing all relationships between variables are presented in Table 1 below.

With a significance level of 5%, Table 1 shows that Agreeableness Personality (X1) significantly influences Attitude (Y1) and Perceived Behavior Control (Y2) with positive path coefficients. This can be interpreted that if there is an increase in Agreeableness Personality (X1), then Attitude (Y1) and Perceived Behavior Control (Y2) will also increase. Social Exclusive (X2) does not significantly affect

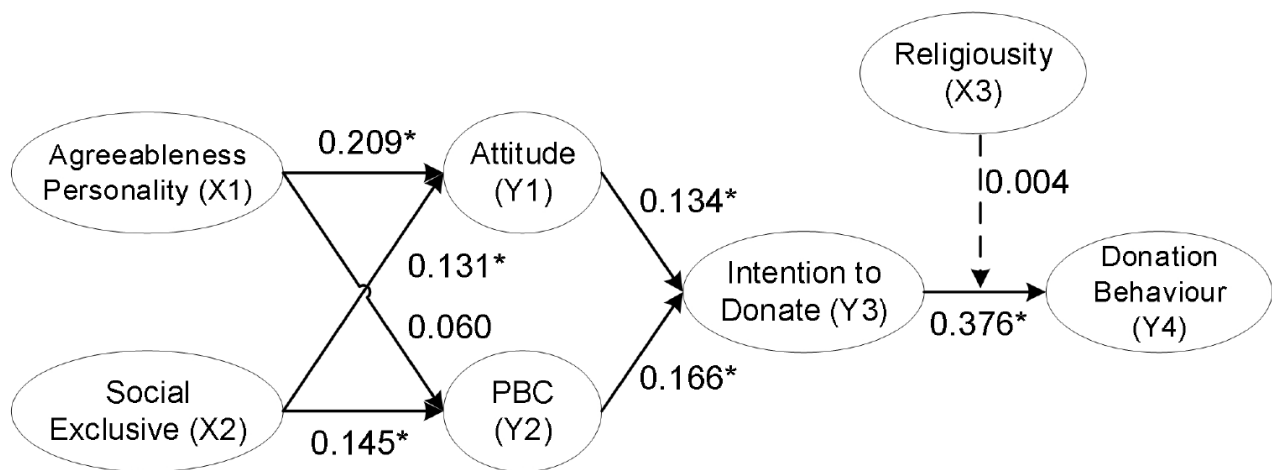
Attitude (Y1), however, there is a positive path coefficient. In contrast, Social Exclusive (X2) significantly influences Perceived Behavioral Control (Y2) with a positive path coefficient. This can be interpreted that if an increase in Social Exclusive (X2) Perceived Behavioral Control (Y2) would also increase.

Attitude (Y1) and Perceived Behavior Control (Y2) significantly influence the Intention to Donate (Y3) with path coefficients marked positive. This can be interpreted that if there is an increase in Attitude (Y1) and Perceived Behavior Control (Y2), then Intention to Donate (Y3) will also increase. Besides, Intention to Donate (Y3) significantly influences Donation Behavior (Y4) with a positive path coefficient. This can be interpreted that if there is an increase in Intention to Donate (Y3), then the Donation Behavior

**Table 4:** Hypotheses Testing Result

Variables		Coeff.	p-value	Result
Independent	Dependent			
Agreeableness Personality (X1)	Attitude (Y1)	0.209	<0.001	Sig.
Social Exclusive (X2)	Attitude (Y1)	0.060	0.115	Non-Sig.
Agreeableness Personality (X1)	Perceived Behavior Control (Y2)	0.131	0.004	Sig.
Social Exclusive (X2)	Perceived Behavior Control (Y2)	0.145	0.002	Sig.
Attitude (Y1)	Intention to Donate (Y3)	0.134	0.003	Sig.
Perceived Behavior Control (Y2)	Intention to Donate (Y3)	0.166	<0.001	Sig.
Intention to Donate (Y3)	Donation Behavior (Y4)	0.376	<0.001	Sig.
Religiosity (X3) × Intention to Donate (Y3)	Donation Behavior (Y4)	0.004	0.466	Non-Sig.

Source: Research Data (2020).



**Figure 2:** Path Coefficients

(Y4) will also increase. At the same time, the test results of the moderation effect by the variable Religiosity (X3) did not significantly strengthen the effect of Intention to Donate (Y3) on Donation Behavior (Y4). Thus, it can be concluded that Religiosity (X3) strengthens the effect of Intention to Donate (Y3) on Donation Behavior (Y4) is only a tendency.

## 5. Conclusion

Based on the description from the previous explanation, the following conclusions can be drawn.

- 1) Agreeableness Personality (X1) has a significant positive effect on Attitude (Y1) and Perceived Behavior Control (Y2) directly.
- 2) Social Exclusive (X2) has no significant positive effect on Attitude (Y1) directly.
- 3) Social Exclusive (X2) has a significant positive effect on Perceived Behavior Control (Y2) directly.
- 4) Attitude (Y1) and Perceived Behavior Control (Y2) have a significant positive effect on Intention to Donate directly.
- 5) Intention to Donate (Y3) has a significant positive effect on Donation Behavior (Y4) directly.
- 6) Religiosity (X3) as an insignificant and positive moderation reinforces the influence of Intention to Donate (Y3) on Donation Behavior (Y4).

To improve donation behavior in the general public, the Manpower Social Security Organizing Agency (BPJAMSOSTEK) must organize a form of labor protection efforts to bring prosperity to all workers in Indonesia. The limitation of this study is that the research location is in East Java, so the results of this study cannot be implemented in all regions of Indonesia.

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