

Religiosity and Pesantren Environment in Shaping Philanthropic Giving Behavior: An Empirical Study of Female Student Teachers at LAZISWAF Gontor

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Introduction

Islamic philanthropy, particularly *ṣadaqah* (voluntary charity), plays a crucial role not only in spiritual development but also in promoting social welfare and economic redistribution (Obaidullah & Shirazi, 2015; Shaikh & Ismail, 2017). In contemporary Muslim societies, charitable institutions have evolved into organized entities that facilitate the collection and distribution of funds to address poverty, education, and community development. However, the sustainability of such institutions largely depends on consistent donor participation and the formation of habitual giving behavior.

Interestingly, philanthropic engagement is not always determined by economic capacity. In certain socio-religious environments, individuals with limited financial resources still actively participate in charitable giving (Andreoni, 1990; List, 2011). This phenomenon raises an important question regarding the underlying determinants of such behavior. In the context of Islamic boarding schools (*pesantren*), students are embedded in a value-driven ecosystem characterized by strong religious norms, collective practices, and institutional support systems. This unique environment potentially shapes philanthropic behavior beyond material considerations (Bekkers & Wiepking, 2011; Wiepking & Bekkers, 2012).

At LAZISWAF Gontor Putri 1, for instance, female student teachers despite lacking stable income demonstrate consistent participation in charitable activities, particularly in *ṣadaqah*. This indicates that internal (religiosity) and external (environmental) factors may jointly influence the formation of philanthropic behavior. Understanding these determinants is essential for developing sustainable models of Islamic philanthropy, especially within educational and religious institutions (Bandura, 2001; Cialdini & Goldstein, 2004).

Previous studies have identified various factors influencing charitable behavior, including religiosity, income, education, and social environment. Research demonstrates that religiosity significantly affects charitable behavior, contributing approximately 35.4% to donation practices. (Solikhah et al., 2023) Similarly finds that religiosity and environmental factors positively influence individuals' motivation to contribute to *zakat*, *infaq*, and *ṣadaqah* (Safitri & Suryaningsih, 2022) (McCullough & Willoughby, 2009; Tiliouine et al., 2009).

Other studies adopt behavioral frameworks such as the Theory of Planned Behavior (TPB), emphasizing the roles of attitudes, subjective norms, and perceived behavioral control in shaping charitable intentions (Salbiyah, 2019). Additionally, research highlights that religiosity and income are dominant predictors of students'

donation decisions (Irawati & Fitriyani, 2022), while emphasize the role of social sensitivity and educational background (Velika, 2014) (Granovetter, 1985).

Despite these contributions, existing literature tends to focus on general populations or economically active individuals. Limited attention has been given to specific socio-religious environments such as pesantren, where philanthropic behavior may be shaped by value internalization rather than economic rationality. Furthermore, the interaction between religiosity and institutional environment in forming sustained charitable behavior remains underexplored.

This study offers a distinct contribution by examining philanthropic behavior within a pesantren-based ecosystem, where religious values are systematically internalized through daily practices and institutional culture. Unlike prior studies that emphasize economic or individual psychological factors, this research highlights the combined role of religiosity and a structured socio-religious environment in shaping consistent charitable behavior.

Moreover, this study provides empirical evidence that philanthropic engagement can emerge even among individuals without stable income, suggesting that internalized religious values and environmental reinforcement may substitute for economic capacity. This perspective enriches the discourse on Islamic philanthropy by introducing a value-driven behavioral model rooted in pesantren culture.

Based on the above background, this study aims to: (1) Examine the effect of religiosity on philanthropic giving behavior (*ṣadaqah*) among female student teachers at LAZISWAF Gontor Putri 1. (2) Analyze the influence of the pesantren environment on philanthropic giving behavior. (3) Investigate the simultaneous effect of religiosity and pesantren environment in shaping philanthropic behavior.

Methodology

This study employs a quantitative research design with a survey approach to examine the influence of religiosity and the pesantren environment on philanthropic giving behavior (*ṣadaqah*). The research is explanatory in nature, aiming to test the causal relationships between independent variables (religiosity and environment) and the dependent variable (philanthropic behavior).

A cross-sectional design was used, where data were collected at a single point in time from respondents through structured questionnaires. This approach allows for statistical analysis of relationships among variables using multiple regression techniques.

The study was conducted at LAZISWAF Gontor Putri 1, a philanthropic institution under Universitas Darussalam Gontor, which actively manages zakat,

infaq, şadaqah, and waqf funds. The population consists of 403 female student teachers who are registered donors at LAZISWAF Gontor Putri 1. These respondents represent a unique group, as they actively engage in charitable giving despite not having stable income sources. The sample size was determined using the Slovin formula with a margin of error of 5%, resulting in 201 respondents. A simple random sampling technique was applied to ensure that each member of the population had an equal probability of being selected. This method enhances the representativeness of the sample and minimizes sampling bias.

Data were collected using the following techniques: questionnaire, documentation and interviews as supporting data.

The primary data were obtained through a structured questionnaire using a Likert scale (1–4) ranging from strongly disagree to strongly agree. The questionnaire measured: Religiosity (belief, practice, experience, knowledge, and application), Pesantren environment (social and institutional influence), Philanthropic behavior (şadaqah).

Secondary data were collected from institutional reports, including LAZISWAF annual reports and donor statistics. Limited interviews were conducted with LAZISWAF administrators to support contextual understanding of fundraising practices.

The study includes three main variables: Independent Variables: Religiosity (X1), Pesantren Environment (X2). Dependent Variable: Philanthropic Giving Behavior (Şadaqah) (Y). Each variable was operationalized into measurable indicators based on established theoretical frameworks, particularly the multidimensional concept of religiosity and social-environmental influence.

Data analysis was conducted using SPSS software through the following stages: (a.) Instrument Testing. Validity Test: Using Corrected Item-Total Correlation. Reliability Test: Using Cronbach's Alpha. (b) Classical Assumption Tests. Normality Test (Kolmogorov-Smirnov), Heteroscedasticity Test (Scatterplot), Multicollinearity Test (VIF and Tolerance). (c.) Hypothesis Testing. Multiple Linear Regression Analysis, t-test (partial effect), F-test (simultaneous effect), Coefficient of Determination (R^2). These analyses were used to evaluate the significance and strength of relationships between variables.

To provide a clear overview of the research process, the study follows the structured flow below:



This methodological approach aligns with established behavioral research frameworks (Fishbein & Ajzen, 2010).

Results and Discussion

This study examined the influence of religiosity and pesantren environment on charitable giving behavior among female student teachers (mahasiswi guru) at LAZISWAF Gontor Putri 1. The results demonstrate that both internal religious commitment and external institutional environment significantly contributed to the fundraising performance of sedekah among respondents.

A total of 201 respondents participated in the survey, representing active female student donors at LAZISWAF Gontor Putri 1. Most respondents were between 19 and 21 years old, with the largest proportion aged 21 (27.4%), followed by 19 years (23.4%) and 20 years (22.9%). This age distribution reflects a productive developmental stage in which moral identity formation, institutional socialization, and philanthropic behavior are actively cultivated.

In terms of academic background, respondents came from diverse faculties, including Tarbiyah (42.3%), Ushuluddin (35.3%), Syariah (14.4%), and Economics (8%). The broad distribution across disciplines suggests that charitable participation at LAZISWAF transcends purely economic or legal motivations and is embedded within the wider educational culture of Gontor.

These demographic patterns indicate that sedekah participation among student donors is not limited to specific academic groups but rather reflects an institutionalized philanthropic culture within the pesantren-based educational system. Such findings align with social embeddedness theory, which argues that behavior is shaped by social institutions and normative structures beyond individual economic rationality (Granovetter, 1985)

Philanthropic behavior in Islamic contexts has been widely examined through both theological and behavioral perspectives. Religiosity is often identified as a key determinant of charitable giving, as it shapes individual values, moral obligations, and spiritual motivations (Glock & Stark, 1965; Saroglou & Pargament, 2013). In Islamic teachings, *ṣadaqah* is not merely an economic act but a manifestation of faith and social responsibility, integrating both vertical (relationship with God) and horizontal (relationship with society) dimensions.

From a behavioral standpoint, the Theory of Planned Behavior (TPB) suggests that individual actions are influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). Religiosity can be interpreted as an internal driver that forms positive attitudes toward charitable giving, while the pesantren environment functions as a strong subjective norm that reinforces such behavior.

Previous empirical studies confirm that religiosity significantly influences charitable behavior, while environmental and social factors strengthen individuals' intentions and actions. However, most studies focus on economically active populations, leaving a gap in understanding how philanthropic behavior develops among individuals with limited financial capacity, such as students in religious institutions.

The religiosity variable was measured through five dimensions adapted from Glock and Stark's framework: belief, religious practice, religious experience, religious knowledge, and religious consequences.

Results show exceptionally high levels of religiosity among respondents: 93.5% strongly agreed that charitable giving strengthened their Islamic faith and mental resilience; 83.1% strongly agreed that sedekah reflected their concern for others; 93.5% strongly agreed that religious knowledge helped them distinguish moral obligations; 86.6% strongly agreed that giving served as spiritual purification of wealth.

These findings indicate that religiosity among respondents was not merely ritualistic but also deeply internalized and behaviorally expressed. Religious teachings functioned as motivational capital, encouraging sustained charitable behavior.

This supports prior empirical findings that religiosity positively predicts Islamic philanthropy by strengthening moral commitment, altruistic behavior, and self-

regulation (McCullough & Willoughby, 2009; Saroglou & Pargament, 2013). The data also confirm that among Muslim youth in religious institutions, doctrinal awareness and practical religious values can directly influence giving behavior.

The pesantren environment variable assessed respondents' perceptions of institutional culture, peer influence, social comfort, and motivational support within the boarding school system.

Key findings include: 59.7% strongly agreed that they felt comfortable living in the pesantren environment; 64.7% strongly agreed that the religious atmosphere motivated charitable giving; 82.6% strongly agreed that the pesantren environment encouraged voluntary giving without coercion; 49.3% strongly agreed that peers motivated their participation in sedekah.

These results demonstrate that the pesantren environment functioned as a significant external socialization mechanism. The institutional structure of Gontor, characterized by communal living, moral discipline, and collective worship, appears to create a philanthropic ecosystem that normalizes and encourages charitable practices.

This finding is highly relevant to Bandura's social cognitive theory, which emphasizes observational learning and environmental reinforcement in shaping behavior (Bandura, 2001). It also aligns with (Cialdini & Goldstein, 2004). theory of social influence, where social norms and group behavior strongly affect individual decisions.

The dependent variable, fundraising behavior, was measured through routine giving, awareness of divine reward, social sharing, and institutional accessibility.

The data reveal strong patterns of philanthropic engagement: 83.6% strongly agreed they gave because sharing wealth is an important religious practice; 92% strongly agreed that belief in divine reward motivated giving; 70.6% strongly agreed that LAZISWAF's presence facilitated easier charitable giving; 49.3% Strongly agreed they donated regularly on a monthly basis.

These findings suggest that fundraising success at LAZISWAF Gontor Putri 1 is supported by a combination of spiritual motivation and practical institutional mechanisms.

Importantly, the integration of fundraising programs such as mandatory donations, door-to-door collection, and auto-debit systems created accessible pathways for repeated giving behavior. Institutional convenience appears to complement intrinsic religiosity.

The results of this study indicate that both religiosity and the pesantren environment have a significant positive effect on philanthropic giving behavior (sadaqah).

All questionnaire items across religiosity, pesantren environment, and sedekah fundraising variables were statistically valid, with corrected item-total correlations exceeding the required threshold ($r > 0.138$).

Reliability testing produced acceptable Cronbach’s Alpha scores: Religiosity: $\alpha = 0.532$; Pesantren Environment: $\alpha = 0.689$; Sedekah Fundraising: $\alpha = 0.598$

Although moderate, these values indicate sufficient reliability for exploratory social research within faith-based educational settings.

Regression analysis revealed significant positive effects of both independent variables on sedekah fundraising:

$$\text{Regression Equation: } Y=2.401+0.383X_1+0.369X_2$$

Where:

X_1 = Religiosity

X_2 = Pesantren Environment

Y = Sedekah Fundraising

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Error				Beta	Tolerance
1(Constant)	2.401	.983		2.444	.015		
Religiusitas	.383	.066	.365	5.786	.000	.625	1.600
Lingkungan	.369	.053	.440	6.980	.000	.625	1.600

Partial Effects (t-test). Religiosity shows a significant influence with a coefficient of 0.383 and t-value of 5.786 ($p < 0.05$). The pesantren environment demonstrates a stronger influence with a coefficient of 0.369 and t-value of 6.980 ($p < 0.05$). Notably, the pesantren environment demonstrated slightly stronger influence than religiosity based on standardized coefficients, suggesting that institutional culture may amplify or reinforce individual religious motivation

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	150.134	2	75.067	105.310	.000 ^b
Residual	136.861	192	.713		
Total	286.995	194			

a. Dependent Variable: Penghimpunan Sedekah

b. Predictors: (Constant), Lingkungan, Religiusitas

Simultaneous Effect (F-test). The regression model is statistically significant ($p < 0.05$), indicating that both variables simultaneously affect philanthropic behavior.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.723 ^a	.523	.518	.844

a. Predictors: (Constant), Lingkungan, Religiusitas

b. Dependent Variable: Sedekah

Coefficient of Determination (R^2). The model explains 52.3% of the variance in philanthropic behavior, while the remaining 47.7% is influenced by other variables not included in this study.

These findings confirm that both internal (religiosity) and external (environmental) factors are important determinants of charitable giving among female student teachers at LAZISWAF Gontor Putri 1. The findings provide important insights into the formation of philanthropic behavior in a pesantren-based context.

First, the significant effect of religiosity indicates that internalized religious values play a crucial role in shaping individuals' willingness to engage in charitable giving. Religiosity fosters a sense of moral responsibility and spiritual awareness, encouraging individuals to view *şadaqah* as an essential part of their religious practice rather than a discretionary act. This supports the notion that religious commitment transforms beliefs into consistent social behavior (Tiliouine et al., 2009).

Second, the pesantren environment appears to have a slightly stronger influence than religiosity. This suggests that philanthropic behavior is not solely an individual decision but is also socially constructed (Bandura, 2001). The pesantren ecosystem—characterized by collective worship, peer influence, institutional programs, and ease of access to donation channels—creates a supportive environment that normalizes and sustains charitable practices.

From the perspective of TPB, this finding highlights the dominant role of subjective norms in shaping behavior. Individuals are more likely to engage in charitable giving when such behavior is socially encouraged and institutionally facilitated. In this case, LAZISWAF acts not only as a fundraising institution but also as a behavioral reinforcement mechanism (Bekkers & Wiepking, 2011).

Moreover, the fact that respondents actively engage in *sadaqah* despite lacking stable income challenges conventional economic assumptions that link charitable behavior to financial capacity. Instead, this study demonstrates that value internalization and environmental reinforcement can substitute for economic resources in driving philanthropic actions.

This study contributes to the literature on Islamic philanthropy in several ways. First, it provides empirical evidence that philanthropic behavior can be significantly influenced by religiosity and socio-religious environment, even among individuals with limited economic capacity. This challenges the dominant economic-centric perspective in philanthropy studies.

Second, this research introduces a *pesantren*-based behavioral model, where religious values are systematically internalized through daily practices and reinforced by a structured institutional environment. This model highlights the importance of integrating spiritual and social dimensions in understanding charitable behavior.

Third, the findings offer practical implications for Islamic philanthropic institutions. Strengthening religiosity through education and cultivating supportive social environments can be effective strategies to increase sustainable charitable participation.

This study provides substantial empirical evidence that religiosity and *pesantren* environment are significant determinants of philanthropic *sedekah* behavior among female student teachers at LAZISWAF Gontor Putri 1. The findings not only confirm prior theories of religiously motivated giving but also expand contemporary discourse on Islamic philanthropy by demonstrating how structured educational ecosystems shape sustainable charitable participation. The discussion below critically integrates the empirical results with relevant theoretical frameworks and prior scholarship.

The statistical findings reveal that religiosity significantly influences *sedekah* fundraising behavior ($\beta = 0.383$, $p < .001$). This confirms that religious commitment functions as a major motivational force in encouraging Islamic charitable practices.

From Glock and Stark's multidimensional religiosity theory, religiosity is not merely ritual performance but consists of belief, practice, experience, knowledge, and ethical consequences. In this study, respondents demonstrated exceptionally strong religious orientation across all five dimensions, particularly in belief, knowledge, and

moral consequence. High percentages of respondents strongly agreed that sedekah purified wealth, strengthened spiritual resilience, and reflected obedience to Islamic teachings.

These results strongly support Islamic moral economy perspectives, which argue that economic behavior in Muslim societies is deeply intertwined with spiritual obligations rather than purely material calculations (Chapra, 2000). In this context, sedekah is not interpreted merely as discretionary giving but as an extension of spiritual accountability to Allah.

Ajzen's Theory of Planned Behavior (1991) also provides explanatory power here. Religious knowledge and beliefs create positive attitudes toward sedekah, while internalized Islamic norms shape behavioral intentions. Thus, religiosity strengthens both intention and action through moral obligation.

Moreover, McCullough and Willoughby (2009) suggest that religion enhances self-regulation, allowing individuals to align financial behavior with moral values. This is highly visible among Gontor students, who routinely allocate limited personal resources despite lacking stable income. Such behavior indicates that religiosity fosters disciplined altruism independent of economic capacity.

This finding also resonates with Saroglou's (2013) conclusion that religiosity consistently predicts altruistic tendencies through empathy, moral identity, and spiritual obligation. Among Gontor female students, sedekah appears embedded in a worldview where generosity becomes an expression of faith rather than occasional charity.

While religiosity significantly influenced sedekah, the pesantren environment exhibited an even slightly stronger statistical effect ($\beta = 0.369$, $t = 6.980$, $p < .001$), highlighting the critical role of institutional socialization.

This finding is particularly significant because it demonstrates that philanthropic behavior is not solely an outcome of individual spirituality but is also structurally reinforced by social institutions.

Granovetter's (1985) embeddedness theory argues that economic actions are embedded within social structures. In this case, charitable giving among respondents is deeply integrated into the pesantren's communal culture, educational philosophy, and normative system. Gontor's pesantren model provides a unique socio-religious environment where collective identity, discipline, and moral education reinforce charitable norms.

Bandura's (2001) Social Cognitive Theory further explains this phenomenon through observational learning and reciprocal determinism. Students continuously

observe peers, teachers, and institutional leaders participating in sedekah, thereby normalizing giving behavior. Repeated exposure to charitable norms creates behavioral reinforcement.

Similarly, Cialdini and Goldstein's (2004) theory of normative social influence explains how individuals conform to socially desirable behaviors within cohesive communities. In pesantren settings, sedekah becomes both a spiritual act and a socially affirmed norm.

The results suggest that the pesantren environment serves three functions: (1) Normative reinforcement, Religious values are consistently translated into communal expectations. (2) Behavioral facilitation, Institutional systems such as door-to-door donations and mandatory contribution programs reduce barriers to giving; Identity formation, Students internalize philanthropy as part of being morally responsible Muslims.

This expands previous philanthropy literature by showing that Islamic educational institutions can function as incubators of long-term philanthropic behavior.

The simultaneous influence of religiosity and pesantren environment explains 52.3% of fundraising behavior variance ($R^2 = 0.523$), indicating a robust combined explanatory model.

This supports (Fishbein & Ajzen, 2010) Reasoned Action Approach, which emphasizes that behavior is shaped by attitudes, subjective norms, and perceived behavioral control. In this study: Religiosity shapes attitudes, Pesantren environment shapes subjective norms; LAZISWAF institutional systems enhance behavioral control.

Together, these factors create an integrated ecosystem that supports sustained sedekah behavior. (Bekkers & Wiepking, 2011) framework of charitable giving identifies eight mechanisms, including awareness of need, solicitation, costs and benefits, altruism, reputation, psychological benefits, values, and efficacy. This study particularly highlights: Values through religiosity, Solicitation through institutional fundraising mechanisms, Psychological benefits through spiritual reward, Social norms through pesantren culture

Thus, sedekah behavior among Gontor students reflects multidimensional philanthropic drivers. An important contribution of this study is its focus on LAZISWAF's organizational mechanisms.

The institution's fundraising programs, including: Wajib Berdonasi, Door-to-Door Collection, Auto Debit, Productive Waqf, Minhati Scholarships. create practical infrastructures that operationalize moral intentions.

This aligns with Obaidullah and Shirazi's (2015) Islamic social finance model, which emphasizes that sustainable philanthropy requires effective institutional frameworks.

The findings suggest that institutional convenience plays a complementary role to religiosity. Even highly religious individuals may fail to act philanthropically without accessible systems. Therefore, LAZISWAF's operational professionalism converts moral potential into measurable fundraising outcomes.

This also supports Hassan and Ashraf's (2010) argument that Islamic charitable institutions must combine ethical motivation with organizational efficiency to maximize social welfare outcomes.

This study specifically contributes to the underexplored area of Muslim female youth philanthropy. Female students in this context demonstrate: High religious motivation, Strong social conformity, Sustainable charitable habits, Institutional trust

This suggests that pesantren women represent an emerging demographic with significant philanthropic potential. From a gendered socialization perspective, women in Islamic boarding schools may experience stronger communal bonding and normative reinforcement, increasing participation in social giving.

This finding offers strategic implications for zakat and sedekah institutions seeking to expand donor bases among younger generations.

Finally, this study enriches the theoretical discourse by bridging Islamic ethical frameworks with modern behavioral theories, particularly by demonstrating how religiosity (internal factor) and environment (external factor) interact in shaping philanthropic behavior.

Overall, this study demonstrates that sedekah behavior among Gontor female students emerges from an integrated moral-social ecosystem in which: Religiosity provides spiritual motivation. Pesantren environment provides social reinforcement, LAZISWAF provides operational facilitation

This triadic structure transforms philanthropy from occasional charity into a sustainable institutional culture. The study ultimately reinforces the proposition that Islamic philanthropy is most effective when religious values are supported by educational institutions and professional social finance systems.

Conclusion

This study concludes that both religiosity and the pesantren environment significantly and positively influence philanthropic behavior (ṣadaqah) among student teachers at LAZISWAF Gontor Putri 1. Religiosity serves as an internal determinant that builds moral awareness and spiritual commitment, which in turn

fosters consistency in charitable practices as a form of devotion to God. On the other hand, the pesantren environment functions as a highly effective external reinforcing system through the normalization of social norms, institutional support, and sustained collective traditions. Interestingly, the findings reveal that the pesantren environment has a slightly more dominant influence compared to personal religiosity, indicating that philanthropic behavior within this ecosystem is not merely an isolated individual decision but a social construction within an environment steeped in Islamic values. Furthermore, this study challenges conventional assumptions by proving that economic limitations or the lack of a stable income do not hinder an individual from giving, provided there is strong value internalization and a supportive environment acting as a substitute for economic capacity. Theoretically, this research enriches the Theory of Planned Behavior by demonstrating how religiosity aligns with attitudinal components, while the pesantren environment strengthens subjective norms. Practically, these results recommend that philanthropic institutions shift from merely targeting wealthy donors to building inclusive ecosystems for youth and students through structured religious education and accessible donation programs. Despite limitations regarding generalizability due to its focus on a single institution, this research provides a solid methodological foundation for future studies to explore mediating variables such as motivation, trust, and institutional credibility across broader educational and social contexts.

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