

## **The Influences of Attitude, Religiosity, and Subjective Norm on Muslim's Donation Intention During COVID-19 Lockdown in Malaysia**



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### **ABSTRACT**

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Charitable giving appears to be one of the most critical approaches to mitigating the impact of the global crisis such as coronavirus disease (COVID-19) on the poor and vulnerable people in Malaysia. Therefore, this study investigates the influences of religiosity, subjective norms, and attitude on donation intention among Malaysian Muslims during the coronavirus disease (COVID-19) lockdown in Malaysia. This study obtained a primary dataset consisting of 328 responses among Muslims throughout 14 states and the Federal Territories of Malaysia. Partial least square-structural equation modeling (PLS-SEM) were employed to analyze the primary data. Consequently, the results have found that religiosity and attitude are significant factors that directly predict monetary donation intention. Furthermore, attitude acted as a mediator in the relationship between religiosity and subjective norms on Malaysian Muslims' donation intention. Ultimately, this study proposed relevant policies to identify specific factors that affect the donation intention as a practical response for vulnerable groups impacted by COVID-19 in Malaysia.

## **1. INTRODUCTION**

Globally, COVID-19 has created economic shocks as a result of market disruptions and the discontinuation of social activities. Recent research highlighted the challenge of coping with the rapidly changing environment on the economy due to COVID-19. McKibbin and Fernando [1] predicted that the pandemic would be contained within China, triggering a global gross domestic product (GDP) loss of 0.3 to 2.2%, fatality hits of 3%, and the increasing risk of premia globally with an estimated loss of up to 11%. While the World Bank [2] predicted that the recovery from the pandemic has been undermined due to the spread of a new COVID-19 variant, as well as prolonging the distress for firms and households. Additionally, International Labor of Organization estimated that the pandemic has creates a class of "new poor" with 97 million jobs connected to supply chains were highly adversely affected by the drop in global consumer demand [3].

The COVID-19 disease has also been critical in shaping human behavior. Moreover, social distancing and lockdown practices have significantly disrupted people's livelihoods and caused social stress. During the earlier phase of the disease, Wang et al. [4] discovered two major findings: first, the majority of the respondents (53.8 percent) reported psychological distress, and 45.3 percent had moderate-to-severe depressive and anxiety symptoms. Secondly, the majority of them also spent 20–24 hours per day at home worrying about their family contracting diseases. Undeniably, social isolation has worsened public mental health. Previous studies by Al-Ghunaim et al. [5], Bahar Moni et al. [6], and Passavanti et al. [7] have reported similar high level of stress, depression, and anxiety due to the financial, occupation, and restrictive measures.

This study explored whether Muslims' experiences in Malaysia during the COVID-19 pandemic impacted their moral decision-making to participate in non-obligatory almsgiving practices. Specifically, this study identified factors affecting donation intention during the pandemic. This issue is relevant due to the stress caused by the significant economic loss. Although there are limited studies on COVID-19's effect and subsequent charitable giving, there are studies from the previous crisis. Although Reich and Wimer [8] explain that charitable giving is inconsistent and often declines, especially during an economic downturn when individual income is affected, Meer et al. [9] examine charitable giving patterns during the Great Depression and reveal that the tendency to donate decreased significantly, which did not impact income or wealth. The overall attitude toward giving, however, shifted the uncertainty. Other studies have found that people that were affected by the economic recession performed more selfishly in dictatorial games, according to Fisman et al. [10] even though they were not personally affected.

The uncertainty, particularly during global crises or disasters, directly impacted giving behavior, especially when the giving cost increased or when the benefits decreased. Generally, giving decisions are motivated by sincere consideration for others, allowing people to prioritize utility over self-interest and profit [11]. Conversely, individuals are also driven by the desire to be viewed as concerned for the well-being of others [12]. Individuals, however, may use uncertainty as a reason to refrain from giving, resulting in a further decrease in charitable giving. Garcia et al. [13] argued that individuals could intentionally use confusion to make more selfish decisions when the direct relationship between donations and the cost or profit of the donation is blurred.

Charitable practices are prevalent in Malaysia. As a

Muslim-majority country, Malaysians frequently practice religious-based voluntary giving. From a religious perspective, Islamic charity, or sadaqah, is a tool shaped by Islam's teachings. Muslims believe that Islam requires distributing resources as God gives them to test believers; hence, transferring them to those in need may discharge them from a huge responsibility [14]. Muslims believe that God constantly evaluates their generosity or lack thereof in comparison to other believers who do not consider generosity, helping others, or contributing monetarily as a special obligation to God [15].

This article is structured as follows: Section Two discussed voluntary giving behavior, reviewed the literature, and developed hypotheses in the context of the theoretical framework. Section three discussed the research methodology, while the next section presented the findings and study analysis. The final section provided a conclusion and study recommendations.

## 2. LITERATURE REVIEW

### 2.1 Theoretical framework

According to the TPB, the intention is the most critical determinant of the actual individual behavior [16]. The TPB explained that intentions are influenced by the attitude toward behavior and subjective norms, such as the perception of people's behavioral reactions to execute behavior. Smith and McSweeney [17] explained that TPB describes the key determinants of behavior and the beliefs that support the determinants through behavioral, normative, and control beliefs. The TPB described that attitudes stem from the assumption of the outcomes of performing a target behavior (behavioral beliefs) and determined by assessing the outcomes (outcome evaluations). Meanwhile, subjective norms evaluate how often a person perceives that significant other agree the behavior (normative beliefs) should be carried out, weighted by the desire to follow the norms (motivation to comply).

The TPB has evolved, including other variables to predict individual intention. Regarding Muslims' giving behavior, religiosity is usually included [18, 19]. Besides TPB, its combination with Islamic perspectives is essential due to the significance of religiosity that is an essential guiding principle for Muslims [20]. Although the intention is the most significant factor that impacts actual individual behavior [16], Islam provides specific guiding principles that states the root of life and nature are the objects of God, the One and only Creator's will, desire, and design.

Zaimy Johana et al. [20] argued that the TPB framework did not comprehensively explain Muslim behavior due to the decision-making process among Muslims, which are heavily influenced by the degree of adherence to Islamic values and teachings (religiosity). Furthermore, Islam states that only pious or devout people with a positive attitude on giving charity can do so. In other words, a faithful Muslim must have a positive attitude towards giving and a sincere willingness to contribute. The Quran (the Muslim's holy scripture) mentioned that:

*The believing men and believing women are allies of one another. They enjoin what is right and forbid what is wrong and establish prayer and give zakat and obey Allah and His Messenger [21].*

This study identified the attributes of the intention of Malaysian Muslims in donating money during the COVID-19 outbreak by applying the TPB framework. The following subsections covered the independent variables, which included religion, subjective norms, and attitude.

### 2.2 Religiosity

Individual veneration, belief, and commitment to religion are characterized as religiosity [22]. The beliefs are reflected by the attitude and behavior that influences individuals toward specific behaviors, attitudes, and values [23]. Irrespective of religions and beliefs, donation giving is strongly encouraged, whether physical, financial, or voluntary activities to improve social life [24]. For Muslims, giving donations is also a moral code of conduct and represents humanitarian action [25]. The Quran described giving or charity as sadaqah or non-obligatory almsgiving. Religiosity is typically considered the most crucial element that influences a Muslim's willingness to donate money [26]. Muslims believe that Islam requires distributing resources via charity as God gives them to test the believers, and transferring the resources to the needy could discharge them from responsibility [14]. Moreover, Kasri and Ramli [18] discovered that Muslim with solid religious beliefs have a positive attitude toward voluntary giving. A religious person believes that giving develops the ummah (Muslim society), fulfils obligations to God, and grants rewards [19].

Osman and Hairunnizam [27] mentioned that religion has a strong foundation in influencing the donors to be rewarded by Allah in the afterlife, creating contentment and increasing faith, and charitable action is one mechanism to please God and fulfil a religious duty. In Kuwait, Bin Nashwan et al. [28] discovered that Muslim donors during the COVID-19 charity campaign conceded and obeyed the religious teaching of sharing wealth with vulnerable groups diversely, such as sadaqah, zakat, or waqf (endowment). Aji et al. [29] believed that Muslims who possess high levels of religiosity should perceive charitable activities as good humanitarian acts, especially with limited physical movement during the pandemic. According to studies, and with Islam as the dominant religion in Malaysia, religiosity has a significant impact on Malaysian Muslims' attitudes and intentions regarding donating money during the COVID-19 lockdown. Therefore, the following hypothesis is proposed:

H1: There is a significant positive relationship between the religiosity of the donors and monetary donation intention.

H2: There is a significant positive relationship between the religiosity of the donors and the attitude.

### 2.3 Subjective norm

Behavioral intention may also be predicted by consideration of one's own subjective norms. Subjective norms include perceived social pressure and the subsequent decision to engage in or refrain from engaging in a behaviour [16]. Donors' friends, family members, and co-workers are examples of people who have a strong influence on the donors' subjective norms. Perceived social pressure may be created by thinking about whether or not a particular behavior would be approved or disapproved by close friends, family members, or the co-workers [30].

Decision-making is favourably influenced by subjective norms, according to research in this area of study [17, 26].

Studies on Muslim behavioral intention have found that the importance of subjective norms as a determinant of intention has been widely reported, including the intention to hold Syariah-compliant credit cards [20], the intention to adopt Islamic banking services [31], halal purchasing intention [32], and halal vaccination purchase intention [33]. Hence, the following hypotheses are proposed:

H3: There is a significant positive relationship between subjective norms of the donors and monetary donation intention.

H4: There is a significant positive relationship between subjective norms of the donors and attitude toward donation.

## 2.4 Attitude

Ajzen [16] defined attitude in the TPB model as the degree to which a person's positive or negative judgement or appraisal of the action at issue is expressed. The TPB framework stated that attitude is essential to understanding behavior. However, recent studies have shown that attitude is generally a weak determinant of a given behavior, especially among Muslims. For example, Kashif et al. [26] Kasri and Ramli [18], and Osman and Hairunnizam [27] suggested an insignificant direct effect between attitude among Muslims and the intention of donating money in Malaysia and Indonesia. In contrast, Aji et al. [29] and Johan et al. [20] highlighted the importance of attitude and demonstrated a positive and substantial direct effect on Muslim behavioral intention.

Several studies on behavioral intention have shown that attitude also acts as a mediator. For instance, based on the work of ref [34] revealed that attitude has a significant effect and positively influences individual behavioural intention, whereas subjective norms do not directly influence it. Bananuka et al. [35] revealed that attitude plays an important role in mediating the relationship between subjective norms and religiosity and the intention to integrate Islamic banking. Aji et al. [29] conducted a study in Indonesia to examine the mediating role of attitudes toward religiosity and subjective norms on online charitable intention. In contrast to religion, he found that attitude influenced solely the association between subjective norms and online charitable intention.

Besides directly influencing donation intention, this paper also explored the indirect effect of attitude on donation intention by observing the mediating effect between religiosity and subjective norm toward money donation intention. Previous studies have reported inconclusive findings on the role of attitude as a fully or partial mediator between subjective norm and religiosity towards intention [35]. Similarly, the direct relationship between religiosity and subjective norm towards intention also has been found to be inconclusive [29, 34]. Based on the foregoing discussion, this study believed that attitude not only has a strong effect on intention but also mediates between subjective norm-intention and religiosity-intention. As far as the evidence relates, no current research has examined the mediating influence of attitude on the link between religiosity, subjective norm, and donation intention in Malaysia by observing Muslims' charitable giving.

H5: There is a significant positive relationship between the attitude of the donors and monetary donation intention.

H6: Attitude mediates the relationship between the religiosity of the donors and monetary donation intention.

H7: Attitude mediates the relationship between the subjective norms of the donors and monetary donation intention.

## 3. METHODOLOGY

### 3.1 Sampling frame and data collection

This study employed a quantitative research approach, collecting primary data using a cross-sectional survey questionnaire. The targeted population are Malaysian Muslims who participated in monetary donations intended during the COVID-19 lockdown. There are two main criteria for the identification of the donors: the first is being a Muslim, and the second is income. There are several reasons why income is considered one of the most important criteria in this study. Individuals, hypothetically, tend to rein back their spending during difficult times. In Malaysia, as COVID-19 has been claimed to be the cause of the economic recession, Muslims are expected to spend less on charity than in the past. Therefore, having an income is considered the main criterion, as one needs to be financially stable to be able to donate. Thus, the sample in this study is taken from employed Muslim individuals as they are guaranteed to have the basic requirement of donation, which is income.

The data collection process started from November 2020 until January 2021 via an online survey, which is the best and most convenient approach during the lockdown as people are online at home and it is the only option available for some. Additionally, an online survey is advantageous since it allows for rapid response, a representative sample, and no personal interaction between the researcher and the responder, which reduces the likelihood of respondents providing socially desired responses. A Google Form was used to create an online survey that was sent through online platforms (email, Facebook, and WhatsApp). The respondents were briefed about the scope of the study. In addition, they were also informed that the survey is being conducted for research purposes, their participation is optional, and they have the option to revoke the investigation at any moment, without having to explain the reasons and without penalty. The data collection process managed to generate 500 responses. Following the removal of all incomplete replies, a final set of 328 responses from Malaysian respondents was maintained for further analysis. The rate of the responses was 65.6%.

### 3.2 Instrument development and measures

The instrument of this study is based on a survey developed in previous studies. The survey design is performed by developing four constructs: religiosity (RB), subjective norms (SN), attitude (A), and money donation intention (MDI). The constructs and items were adapted from the previous studies based on the work of ref [18, 27-28, 36].

This study was designed to answer questions about the role of religiosity, subjective norms, and attitude as the mediating factors of money donation intention among Malaysian Muslims during the COVID-19 lockdown in Malaysia. The proposed conceptual framework (Figure 1) depicts the link between the variables that is considered to be the relationship between the variables based on prior research. As mentioned previously, the proposed model is developed based on Ajzen's ([16] theory of planned behavior (TPB), which includes three

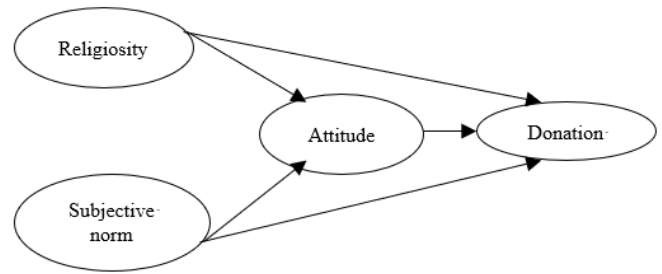
key determinants of an individual's intention to participate in a given behavior attitude toward the behavior, subjective norms, and religiosity. Based on the literature survey, subjective norms and religiosity are likely to have a positive effect on both the intention to donate and the attitude, which also serves as a mediator.

**Table 1.** The developed questionnaire items

Construct	Measurements
Attitude (A)	A1- I sympathize with those affected by the COVID-19 pandemic. A2- A Muslim needs to give help to the unfortunate. A3- I do not hesitate to donate money to anyone. A4- Helping those who are in trouble is important to me. A5- The COVID-19 pandemic did not stop me from giving a donation.
Subjective Norm (SN)	SN1-My family supported my action of giving money throughout the outbreak of COVID-19. SN2- My family is reminded of the responsibility of donations throughout the COVID-19. SN3- My family gives an understanding of the importance of donation. SN4- My family thinks I will continue the practice of donating during the COVID-19 outbreak. SN5- My closest friend also donates during the COVID-19 outbreak. SN6- My closest friend encourages me to donate money throughout the COVID-19 outbreak. SN7- My closest friend thinks I will continue the practice of giving donation during the COVID-19 pandemic.
Religiosity (RB)	RB1- I have always been concerned with religious orders in my daily life. RB2- I am aware that donation is a religious practice that should be implemented. RB3- I know that donation is a command in Islam. RB4- I am confident that donation will be rewarded in Islam. RB5- I am confident that donation will not reduce my money and wealth. RB6- I feel satisfied when practicing donation to fulfil religious orders.
Intention (MDI)	MD1- I am always ready to donate money throughout the outbreak of the COVID-19 pandemic. MD2- I will donate without coercion during the COVID-19 pandemic. MD3- I am willing to donate with a certain percentage from my existing income. MD4- I am willing to continue the practice of donation without being affected by the COVID-19 outbreak. MD5- The practice of donation is the responsibility of a good Muslim.

As a pilot test, 30 participants had to fill out the questionnaire, comment, and judge whether the questionnaire was understandable or not. As mentioned by Nunnally and Bernstein [37], the minimum and acceptable number for a pilot study is 30 respondents. This method allowed the researchers to evaluate how the respondents interpreted the questionnaires.

Subsequently, the questionnaire was improved on several points based on the responses and was also prepared in two languages, English and Bahasa Malaysia. The questionnaire's information is summarized in Table 1.



**Figure 1.** Conceptual framework

### 3.3 Data analysis

In this study, structural equation modeling (SEM) via PLS-SEM or partial least squares path modeling (PLS-PM) were employed to examine the hypotheses. According to Hair et al. [38], PLS-PM is a multivariate analytic technique that entails evaluating the study objective, structural specification, model estimation, and outcome assessment using two models: the measurement model and the structural model. Benitez et al. [39] stated that the previous PLS-PM is primarily used for exploratory or early-stage research. However, several studies by Henseler et al. [40], Shmueli et al. [41], and Henseler et al. [42] have also shown that PLS-PM can also be employed for confirmatory, exploratory, and predictive research. In addition, Wold [43] stated that the enhancements of the bootstrap-based test for the overall model fit make PLS-PM suitable for confirmatory and exploratory research.

The estimated model's overall fit is evaluated using a bootstrap-based test using the value of the standardized root mean square residual (SRMR) as a measure of adequate fit in order to acquire empirical support for the suggested theory. As stressed by Hayduk [44], a study of confirmatory research without evaluating the overall model would be inadequate since this would imply disregarding empirical evidence for and against the suggested model and posited theory. Thus, without assessing model fit, no study would generate a signal if an essential influence was excluded from the model.

## 4. RESULTS

### 4.1 Assessment of the measurement model

The study assessment model contained four constructs: RB, SN, A, and MDI. The indicators of reliability and internal accuracy were used to examine the reliability of the model. Besides, the composite reliability (CR) coefficient is used to evaluate the CR, which should exceed the recommended value of 0.7 to be acceptable Hair et al. [45]. In addition, Cronbach's alpha should also be higher than 0.70; therefore, the scale of the measures possessed consistency. The indicator reliability was assessed by calculating the factor loading of all items, which should be larger than 0.5 to be considered acceptable [46]. According to Table 1, factor loadings for all items varied between 0.6 and 0.8, above the suggested value of 0.5, whereas CR values were between 0.8 and 0.9, exceeding the recommended value of 0.7. Therefore, the results indicated

that the measurement model possessed acceptable reliability.

**Table 2.** Convergent validity

Constructs	Loading	(CR)	AVE
<i>Attitude</i>			
A1	0.793	0.861	0.554
A2	0.795		
A3	0.723		
A4	0.750		
A5	0.650		
<i>Subjective Norm</i>			
SN1	0.783	0.849	0.574
SN2	0.702		
SN3	0.801		
SN4	0.741		
SN5	0.747		
SN6	0.747		
SN7	0.776		
<i>Religiosity</i>			
RB1	0.744	0.931	0.692
RB2	0.849		
RB3	0.867		
RB4	0.876		
RB5	0.859		
RB6	0.787		
<i>Intention</i>			
MD1	0.750	0.849	0.530
MD2	0.764		
MD3	0.633		
MD4	0.722		
MD5	0.764		

**Table 3.** Discriminant validity of Fornell-Larcker criterion

Construct	Attitude	Donation	Religiosity	Subjective Norm
Attitude	<b>0.744</b>			
Donation	0.526	<b>0.728</b>		
Religiosity	0.343	0.359	<b>0.832</b>	
Subjective Norm	0.447	0.285	0.423	<b>0.757</b>

**Table 4.** Discriminant validity of Heterotrait-Monotrait ratio (HTMT)

Construct	Attitude	Donation	Religiosity	Subjective Norm
Attitude	-	-	-	-
Donation	0.646	-	-	-
Religiosity	0.398	0.392	-	-
Subjective Norm	0.508	0.316	0.473	-

The convergent and discriminant validity of the measurement model were determined as suggested by Hair et al. [47]. In order to be considered acceptable, the average variance extracted (AVE) from the constructs should be greater than the suggested value of 0.5. [47]. Table 1 presents the AVE value of each construct is greater than 0.5, and the measurement model convergent validity was acceptable.

The discriminant assessment was utilized to evaluate the discriminant validity of the model. Two criteria of discriminant validity namely Heterotrait-Monotrait Ratio of Correlations (HTMT) [48] and Fornell-Larcker Criterion [49] were used to determine the discriminant validity of the model. According to Fornell-Larcker [49] discriminant validity was assessed by comparing the square root of the AVE to the

correlations between the constructs. Contrarily, the discriminant validity of HTMT is established if all the values are less than 1. Tables 2 and 3 show that the discriminant validity of HTMT is less than one, while the square roots of AVE (diagonal values) are more than the correlation coefficient between the constructs, indicating that the discriminant validity of the model was adequate and ascertained.

#### 4.2 Assessment of structural model

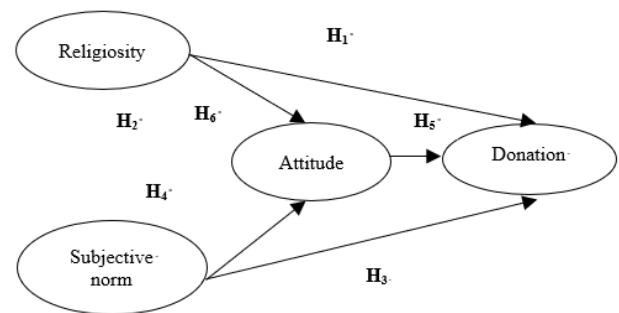
The coefficient of determination evaluated the ability of the exogenous variables to explain the endogenous constructs. The value of R square ( $R^2$ ) is expected to be between 0 and 1. Table 4 illustrates the results of the R square ( $R^2$ ) of both endogenous variables, showing the ability of exogenous constructs in predicting the model. Therefore, religiosity and subjective norms predicted 31.3% of the donation intention and 22.9% of the giving attitude. Figure 2 and Figure 3 illustrates and summarizes the results of the structural model assessment.

The results in Table 4 also presents the value of the standardized root mean square residual (SRMR), which was less than the preliminary threshold of 0.10 indicating an acceptable model fit (Trial, n.d.). The SRMR was established as a goodness of fit measure for PLS-SEM that can be applied to minimize misspecification [40].

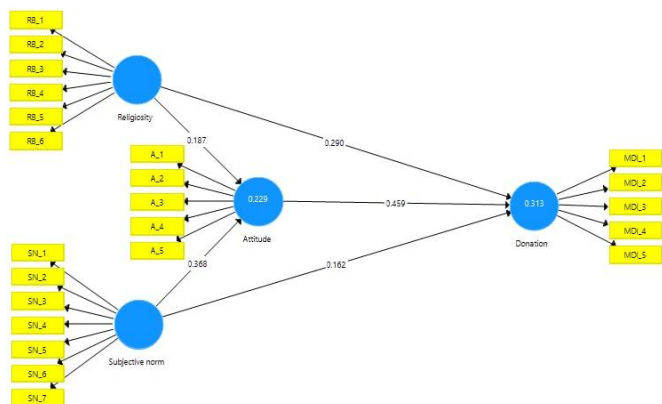
Tables 4 present the significance of the direct and specific indirect effects in this study. Table 5 revealed that religiosity is positive and significantly associated with the monetary donation ( $\beta = 0.205$ ,  $p < 0.01$ ) and attitude ( $\beta = 0.187$ ,  $p < 0.01$ ). Conversely, subjective norms only had a significant and positive relationship with attitude ( $\beta = 0.368$ ,  $p < 0.001$ ). In addition, attitude had a significant positive association with the monetary donation ( $\beta = 0.459$ ,  $p < 0.001$ ). Hence, the findings supported H1, H2, H4 and H5.

**Table 5.** Results of the direct and indirect effect

Hypothesis	Path	Beta ( $\beta$ )	t-values
H <sub>1</sub>	RB → MD	0.205***	2.793
H <sub>2</sub>	RB → A	0.187***	2.615
H <sub>3</sub>	SN → MD	-0.007	0.104
H <sub>4</sub>	SN → A	0.368***	5.305
H <sub>5</sub>	A → MD	0.459***	6.730
H <sub>6</sub>	RB → A → MD	0.086***	2.429
H <sub>7</sub>	SN → A → MD	0.169***	3.437
	R <sup>2</sup> Donation	0.313	
	R <sup>2</sup> Attitude	0.229	
	SRMR	0.084	
	dULS	1.993	
	dG	0.655	



**Figure 2.** Summary of research model



**Figure 3.** Summary of structural model

The PLS-SEM was also used to predict the variables specific indirect effect. The mediating effect of attitude was examined, and Table 4 shows that the  $RB \rightarrow A \rightarrow MDI$  ( $\beta = 0.086$ ,  $p < 0.05$ ) and  $SN \rightarrow A \rightarrow MDI$  ( $\beta = 0.169$ ,  $p < 0.001$ ) were all positive and significant. Therefore, the findings supported the hypothesis H6 and H7.

## 5. DISCUSSION

The TPB framework was used to determine the variables influencing money donation intentions among Malaysian Muslims during the COVID-19 crisis. This study extended past studies by specifically observing individual behavioral intentions during the global pandemic in Malaysia. Based on the TPB theory, four variables were congruent with the existing research. The results suggested that four direct hypotheses had significant positive relationships with money donation intention. Besides, the other indirect hypotheses indicated a substantial mediation impact of attitude toward donation intention between religion and subjective norms among Malaysian Muslims during the COVID-19 shutdown.

Religiosity influenced the donation intention and attitude among Malaysian Muslims during the pandemic. The analysis confirmed a significant positive association between religiosity toward money donation intention (H1) and attitude toward giving donations (H2). The findings also indicated that Muslims with a strong belief in Islam had a positive attitude and intention toward the behavior of donating money during the COVID-19 lockdown. The results confirmed with the study in Kuwait amid the COVID-19 outbreak, suggesting that Muslims conceded and obeyed the religious teachings to share wealth and money with the vulnerable groups in the form of donations or Sadaqah [28]. Past studies also highlighted that individual religious devotion could affect a person's behavior to follow the teachings [18, 27]. Moreover, the results established the accuracy of the TPB model, which corroborated the past studies that addressed the link between religiosity toward attitude and donation intention [18, 24]. Arguably, the predictors of voluntary giving among Muslims during the COVID-19 lockdown was highly associated with religiosity, explained by its influence on donation attitude and intention.

The third hypothesis showed the negative association between subjective norm and money donation intention, hence hypothesis 3 (H3) is rejected. The results contradicted the previous studies [25, 18]. Besides, the results indicated that the COVID-19 outbreak had derogated the social referents or

significant others, specifically for Muslims in Malaysia. Consequently, the social group role had become insignificant in encouraging Malaysian Muslims to make monetary donations during the COVID-19 lockdown. Observably, subjective norms directly influenced monetary donation intention. This study also proposed that subjective norms most likely impacted the Muslim's attitude toward donation intention. The results also demonstrated that subjective norm is significant and positively associated with the attitude toward giving donations (H4). Despite the fact that there has been little discussion of the relationship in Muslim donation literature, this study follows in the footsteps of previous research. For instance, Turner et al. [50] suggested that participation in a particular social group caused a person to think and behave according to the social identity derived from participating in that group. Thus, attitude toward a specific behavior is significantly correlated with individual subjective norms [51].

The study also confirmed the significant positive influence of the attitude of giving behavior on the intention to donate during the COVID-19 lockdown; thus, (H5) is accepted. According to the findings of this study, the more favorable the giving donation, the more likely they intend to donate during the pandemic. This finding contradicted previous studies, such as ref. [51] in Indonesia, who suggested that attitude is the weakest predictor of intention. The results also corroborate prior research on charitable giving [17, 26]. In Kasri and Ramli [18], they asserted that the intention is more impacted by internal characteristics than by the social environment in Muslim societies with a strong communal culture. A positive attitude toward giving donations indicated that Muslims in Malaysia are intrinsically good and perform essential acts such as rewarding, fulfilling, favorable, useful, and valuable actions. Furthermore, salaried Muslims in Malaysia possessed a sense of duty to donate during the COVID-19 outbreak, realizing its relevance, significance, and positive effect on society as they have the resources and capacity to do so. This evidence is consistent with the TPB framework, suggesting that attitudes are direct factors of behavioral intentions [16].

The results showed that attitude mediated the relationship between religiosity and the intention to donate money during the COVID-19 lockdown in Malaysia (H6). In addition, the attitude served as a mediator between subjective norms and the intention to donate money among Malaysian Muslims during the pandemic (H7). This finding suggests that it is vital for religious institutions in Malaysia to generate successful charitable giving practices; thus, people's attitudes must be examined thoroughly. This study confirmed that attitude was another critical factor in identifying Muslims' intention to donate money during the COVID-19 lockdown, considering its ability to mediate the relationship between religiosity, subjective norms, and monetary donation intention. Even though limited studies examined the role of attitude as a mediating variable in Malaysia, the findings confirmed previous studies that suggested a connection between attitude as a mediator and specific behavioural intention. For example, Aji et al. [29] proved that the donor's attitude toward online charity has a mediating role in online charity intention. Bananuka et al. [35] conducted a cross-sectional survey of 258 microentrepreneurs in Uganda and discovered that attitude mediated the relationship between religiosity and subjective norms toward the intention to use Islamic banking services. Similarly, Lujja et al. [34] showed that attitude mediated the prediction of subjective norms toward intention besides the

direct prediction of attitude.

This study provided various significant insights into the monetary donation intention displayed by Malaysian Muslims during the COVID-19 crisis. Observably, religiosity is a crucial factor that directly influences donation and the attitude toward donating. Besides, the findings showed that the Muslim's attitude toward giving donation positively mediated the individual's donation intention, improved the collection of donation, especially during the COVID-19 crisis. Hence, Islamic institutions, such as mosques, must understand better the individual's attitude toward giving behavior by emphasizing massive sensitization to create awareness among Malaysian Muslims on voluntary giving. Moreover, specific behavior such as the attitude of Malaysian Muslims must be developed. Charity activities organized by the administrators of Islamic institutions should improve Muslims' perception of charity programs, especially during the pandemic.

Based on the results, further research is needed to improve the conceptual model, which is essential to achieve a better predictive value of Muslim's monetary donation intention. Besides, it is also recommended that future research should extend this study by including more variables from TPB framework that have not been covered in this study, such as perceived behavioral control, moral norms, or past behaviors. In addition, it is also possible for future studies to consider focusing on the trust of institution as a mediator in determining Muslim's donation behavior. In a Muslim majority country such as Malaysia, donor trust depends on the religious institution's reputation to improve individual attitude toward charity activities. The trust is buildable by observing the perceived governance transparency, disclosure and procedural fairness of the central mosque that affect the trust of Malaysian Muslims.

## 6. CONCLUSION AND RECOMMENDATION

The study provided theoretical and empirical contributions by applying the TPB framework to identify the factors impacting Malaysian Muslims' decision to donate money during the COVID-19 outbreak. Therefore, the study presented practical insights for Islamic scholars and administrators as well as non-profit organizations. The study also helped the organizations target potential donors for the poor and vulnerable groups impacted by the COVID-19 crisis. Moreover, the study increased understanding for Muslim scholars and practitioners by identifying the role of religiosity, subjective norms, and Muslims' attitude towards monetary donation. Understanding is critical, particularly for Islamic non-profit organizations outlining their strategy and plans to instill Islamic values of giving and helping those in need among people of all faiths.

Concerning the practical and managerial perspective, the study provided suggestions to enhance the Islamic charity organizations' performance. The study also facilitated the organizations' executives and managers by focusing on Islamic values to understand how to create valuable strategies for religious charitable practices within the institutions, particularly to increase charity. Therefore, emphasizing the spiritual element is critical to ensure higher monetary donations, specifically during the COVID-19 lockdown. Last but not least, the findings of this study also could help Islamic charity organizations to re-strategize a different marketing strategy to create, recover, or maintain trust among its donors

during these difficult times. This is because, the trust of individuals changes over time and any negative perceptions related to the misallocation of funds or performance of the institutions can easily affect the trust among Muslims.

## 7. LIMITATION OF THE STUDY

Although this study extended the relevant literature on the monetary donation intention, the results should not be generalized as moral decision-making among Malaysians to assist during the COVID-19 crisis were affected because of the difficult times and making a charitable contribution could draw negative scrutiny, especially for the givers. Nonetheless, this study improved our understanding by providing first-hand information and approximation, enabling one to better understand the critical factors for money donation intention by applying the TPB framework.

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