

# Factors Affecting Donation Behavior By Considering Religiosity as a Moderating Variable

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*Abstract:* - The purpose of this study is to identify the factors that affect the conduct of public fund donations. the use of possibility to Donate as a predictor in principle of planned conduct is a novelty on this take a look at. similarly, attitude, Perceived Behavioral manipulate, Religiosity, Donation intention, and Donation behavior are also a part of this research. everyone who're registered as active individuals of BPJAMSOSTEK in East Java Province are covered in the populace of this take a look at, with a sample of 400 people. The data evaluation method used to check the hypothesis is SEM WarpPLS. opportunity to Donate has a sizable superb impact on attitude, however no longer on Perceived conduct manage. mind-set manipulate and Behavioral notion greatly have an effect on Donation Intentions, which has a fine effect on Donation behavior. The have an impact on of aim to Donate on Donating conduct is reinforced by means of religiosity. BPJAMSOSTEK need to broaden a form of labor protection activity to offer welfare for all Indonesian workers to inspire donation conduct most of the wider community.

*Key-Words:* - Donation Opportunity, Intention to Donate, Donating Behavior, Theory of Planned Behavior

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## 1 Introduction

Human behavior is something that can be found in all factors of lifestyles. As a result, human conduct could be very important and need to be understood very well. human beings act in certain methods to attain their desires. TRA (concept of Reasoned action) by Fishbein and Ajzen [1] is one of the first theories to research the elements that affect movement. it's miles explained in this idea that human behavior is preceded through an intention, that's determined through subjective attitudes and policies. Ajzen [2] prolonged this principle into TPB (principle of planned behavior). TPB adds to TRA by way of which includes behavioral control as one of the variables that influence human intentions and conduct. The terms TRA and TPB had been broadly used to represent various human behaviors, which include pro-environmental conduct, buying behavior of green meals merchandise [3], mall customer conduct [4], and shortly. The conduct of donating is one form of conduct that is interesting to observe. Donating is defined as the voluntary giving of bodily assistance with the aid of someone or a legal business enterprise without financial praise. Pauli et al. [5] on organ donation behavior and Pérez and Egea [6] on conduct are two research whose grand concept uses

TPB and applies to giving behavior. Donations can be made individually or as a business entity. In addition, donations can also be in the form of giving food, goods, clothing, or cash. When a natural disaster occurs, for example, donations can be in the form of humanitarian assistance or assistance in the form of development. This donation concept is suitable for use when funds from the government are limited, so more capable individuals are needed. One of the agencies that use the principle of donation in raising funds is the Employment Social Security Administration (BPJAMSOSTEK). As previously mentioned, the amount of payments to be paid to BPJAMSOSTEK is smaller than that collected by social security providers in other Asian countries. The problem is, not all workers are economically able to pay social security contributions.

Seeing these problems, to maximize public funds, Eng Ling [7] stated that organizations need to understand the intentions and behavior of donating. In this regard, this study wants to examine what factors significantly influence a person's behavior to donate to help pay the contributions of vulnerable workers. According to the long-developed Theory of Planned Behavior (TPB), a person's behavior is preceded by intentions determined by attitudes and

behavioral control. The opportunity to donate (Opportunity to Donate) is related to the availability and ease of putting. This allows one to distribute gifts to individuals in need. The stage has been set for giving in this cutting-edge era. Prizes that were previously collected in person, such as through a donation box, are now available online to be collected online, as is done in the GN Circle program. Research by Sura et al. [8] and Roberts & Grover [9] show that opportunity can affect attitude. However, no previous research has been found that discusses the effect of opportunity on another TPB predictor, namely Perceived Behavioral Control. Given that TPB is a unified concept. Based on the findings of previous studies, the use of TPB in the social behavior of Indonesian people related to public donations is still limited. This is an interesting topic to be researched to advance the development of the idea of social security. Both in terms of policy, protection, cultural contribution, solidarity, civic networks, and other terms with greater social implications and citizen protection. In addition, the use of antecedent and moderating variables in TPB is relatively rare, especially in the social sciences. This can be seen as a novelty, in particular, it is necessary to know the part of religiosity as a moderating variable and the factors that influence donation behavior

## 2 Literature Review and Conceptual Framework

A donation is a sum of money given to a charity or institution of humans for the advantage of another character. Donations (within the form of money) from donors to associations that are made on a protracted-term foundation are referred to as donations. or as presents or gifts, in line with the big Indonesian Dictionary. Donating conduct, consistent with Smith and McSweeney [10], is described as giving cash to charities or community provider companies is an example. at the maximum fundamental stage, a person's conduct is stimulated via objects in a specific context and at a selected time. The intention is considered as a motivational variable that influences action, as a degree of the way difficulty the man or woman is willing to try and how an awful lot of effort is required to carry out the behavior. in step with Faqah et al. [11], the donation indicators are (1) Donor mindset.

### 2.1 The Influence of Donation Opportunities on Attitude

Sura et al. [8] conducted a study that investigated whether external factors, namely charitable projects,

charitable organizations, people's attitudes about online giving, and their willingness to donate through social networking sites (SNS) were influenced by internet technology and characteristics of social networking sites (SNS). The online poll is based on a framework of characteristics influencing SNS donation intentions adapted from a literature review. Analysis of the data used is the Structural Equation Model to test the research model and hypotheses based on 258 respondents as a sample. The results showed that the features of internet technology significantly contributed to influencing people's general attitudes towards online donations, and general attitudes positively influenced people's intentions to donate through SNS. It was found that the general opinion of online giving had a fully mediating influence on the relationship between Internet technology features and the desire to donate through social media. Project charities, charitable organizations, and SNS features, on the other hand, did not affect people's intentions to donate via SNS. According to the findings, non-profit organizations should concentrate on how to address Internet challenges, particularly those related to security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed. and SNS features, on the other hand, did not affect people's intention to donate via SNS. According to the findings, non-profit organizations should concentrate on how to address Internet challenges, especially about security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed. and SNS features, on the other hand, did not affect people's intention to donate via SNS. According to the findings, non-profit organizations should concentrate on how to address Internet challenges, particularly those related to security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed. non-profit organizations should concentrate on how to address Internet challenges, particularly those related to security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed. non-profit organizations should concentrate on how to address Internet challenges, particularly those related to security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed. non-profit organizations should concentrate on how to address Internet challenges, particularly those related to security and privacy. As a result, strategies to gain donor trust in using the Internet, especially to conduct online transactions, must be addressed.

H1: The effect of the opportunity to donate on attitudes is significant.

## 2.2 The Effect of Donation Opportunities on Perceived Behavioral Control

Based on the search results, no research journals have been found that discuss the relationship between Opportunity to Donate and Perceived Behavioral control which is a component of The Theory of Planned Behavior (TPB). But on the other hand, the Opportunity to Donate relationship is found in Attitude which is another variable that makes up the TPB. Considering that TPB is a unified concept, the researcher suspects that there is also a relationship between Opportunity to Donate and Perceived Behavioral Control. Pauli et al. [5] Clinical views, views on the social benefits of compassion and solidarity, and financial incentives were all studied to see how they affect organ donation intentions. Next, this article

H2: The effect of Opportunity to Donate on Perceived Behavioral Control is significant

## 2.3 Influence of Attitude on Intention to Donate

Use attitudes toward organ donation to illustrate the impact of this view on the desire to donate organs. The findings reveal that three categories of beliefs (clinical, economic order, and social solidarity) have an indirect effect on the intention to donate organs through the formation of attitudes towards organ donation.

Furthermore, Pérez and Egea [6] investigate the factors influencing citizens' intention to Use the Theory of Planned Behavior, philanthropically contributing to Spain's long-term rural development (TPB) efforts. Researchers examined people's attitudes as well as subjective norms to achieve these goals, and Azjen's model was also expanded to include moral norms, prior behavior, knowledge, and other background features, in addition to perceived behavioral control. Attitude, injunctive standards, and perceived behavioral control are all factors to consider, moral standards, prior behavior, crowdsourcing knowledge, and age are all factors to consider. and employment status all had a significant and beneficial impact on donation intentions.

Ahn et al. [12] investigated the differences between the future willingness of Malaysian and South Korean users to donate via social networking sites (SNS), as well as the impact of online donation knowledge and awareness on future willingness to

donate through social media. The findings reveal that there is no substantial variation in online donation knowledge and awareness among the countries. However, knowledge and awareness of online donations have a major impact on the readiness of South Koreans to donate through social media, but not Malaysians. Only aspects of SNS features had a substantial impact on Malaysian attitudes regarding online donations, the findings found. In South Korea, charity projects, as well as aspects of internet technology features, have a considerable impact on attitudes towards online donations. The attitude of the two countries towards online donations has an impact on their willingness to donate through social media. Hypothesis 3 can be framed as follows based on the explanation above.

H3 : The Influence of Attitude on Intention to Donate is significant

## 2.4 Influence of Perceived Behavioral Control on Intention to Donate

Elements influencing the willingness of Filipino Muslims to pay zakat on their work profits Andam and Osman [13]. The elements influencing the purpose to donate zakat have been investigated the use of an prolonged principle of planned behavior, i.e. The idea of reasoned motion has been expanded in this manner. Six elements are covered within the principle to are expecting the goal to tithe (mind-set, perceived behavioral manipulate, command norms, descriptive norms, ethical norms, and beyond movements). The findings reveal a good courting among attitudes, descriptive norms, and moral norms to tithe. meanwhile, earlier behavior, injunctive norms, and perceived behavioral manipulate had little impact on goal.

Kashif et al. [14] also investigated the purpose and behavior of economic donations the usage of an prolonged version of the idea of planned conduct (TPB). The enlarged TPB model suits snugly, in step with the effects. beyond behavior, norms, and aspirations to offer cash all have a function to play in real money donation behavior. Attitudes, self-suggested conduct, descriptive norms, and ethical requirements did not affect the chance of making a financial contribution. TPB was advanced via Knowles et al. [15] to expect the goal of younger humans to donate money to charity within the destiny. The TPB extension represents 61 percent of the distinction in charitable intentions, in line with regression evaluation. Attitudes, perceived behavioral manipulate, moral requirements, and previous behavior all influence charitable giving

intentions, indicating destiny targets for intervention.

H4: The Effect of Perceived Behavioral Control on Intention to Donate is significant

**2.5 Impact of Donation Intentions on Donation Behavior**

Effect of mindset, Smith and McSweeney [10] updated the theory of planned conduct The TPB version become used to discover the outcomes of norms (normative, descriptive, and moral norms), perceived behavioral manage, and previous conduct on intentions to donate money to charitable groups. The stepped forward TPB model proved to be supported by way of hierarchical multiple regression evaluation. although states of thoughts, obvious manage of behavior, standards of command, ethical standards, and true behavior all count on liberal giving with gusto, expressive standards do now not. The handiest sizeable predictor of donating conduct was someone's intention to donate. further, numerous ideals distinguish people who intend to donate to charity from folks who do no longer.

H5: The Effect of Intention to Donate on Donating Behavior is significant

**2.6 Religiosity as a Moderating Variable in the Relationship of Donation Intentions to Donation Behavior**

No research have checked out the position of faith in TPB packages, in step with previous studies. Darto et al. [16], alternatively, wanted to expose and examine the impact of transformational leadership variables, religiosity, activity satisfaction, and organizational tradition on Organizational Citizenship conduct (OCB) and employee performance on the country wide Institute of Public administration (NIPA). nearby workplace in Indonesia. in line with the findings, transformational leadership and process pride variables do now not have a effective or widespread impact on OCB. however, the organizational lifestyle variable has a huge impact on OCB, whilst the religiosity variable has a large effect on OCB. The variables of faith and company culture have a substantial effect on worker overall performance, while the variables of transformational leadership and process happiness do now not. OCB has emerged as a mediating and substantial variable between the variables of religiosity and organizational way of life, in line with the findings, and accordingly has a main impact on employee overall performance.

hypothesis 6 can be framed as follows based totally on those information.

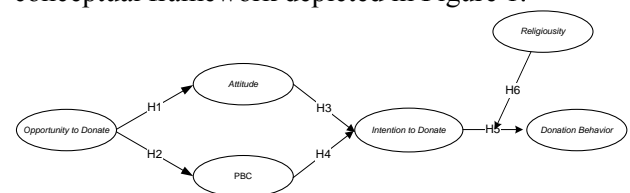
H6: The impact of Intention to Donate on Donating Behavior is strongly reinforced by religiosity

**3 Methodology**

This look makes use of a quantitative method, namely studies based totally on quantification and evaluation of variables [17]. furthermore, this study is protected in the class of explanatory studies as it attempts to test the speculation used to explain the relationship among variables [18]. number one statistics in the form of respondents' impressions, as well as surveys and questionnaires as information series instruments, had been used in this have a look at. The reason for this takes a look at become to discover how BPJAMSOSTEK members donated. BPJAMSOSTEK has a complete of 11 local workplaces throughout Indonesia. The greater the number of BPJAMSOSTEK members in an area, the extra the opportunity to donate.

As of August 2019, the population in this study were active participants of BPJAMSOSTEK East Java Province totaling N = 3,028,839 people spread over 16 branch offices. The number of samples needed is 400 people, and the Slovin formula is used for sampling. Sample allotment is determined proportionally at each selected Branch Office. In this study, the analysis was carried out to test the research hypothesis, using the Structural Equation Modeling (SEM) analysis model. The analysis was carried out using WarpPLS 6.0 software.

The research hypotheses were formed using the conceptual framework depicted in Figure 1.



**Fig 1. Conceptual Framework**

**4 Results and Discussion**

This has a look at worried four hundred respondents who have been BPJAMSOSTEK individuals in East Java. Description of the respondents based on gender, type of paintings, period of labor.

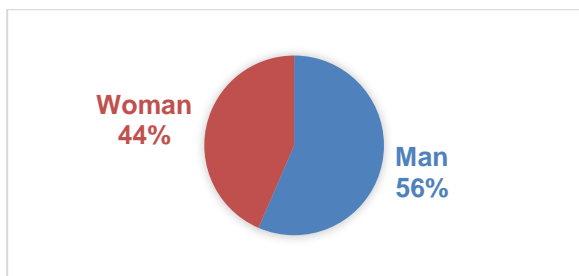
**4.1 Respondent Description**

In the following table, a description of respondents based on gender is presented in the form of a frequency distribution. In addition, Figure

2 also shows a graphical description of respondents by gender.

**Table 1. Description of Respondents by Gender**

Category	Frequency (person)	Percentage (%)
Man	226	56.50
Woman	174	43.50
Total	400	100.00



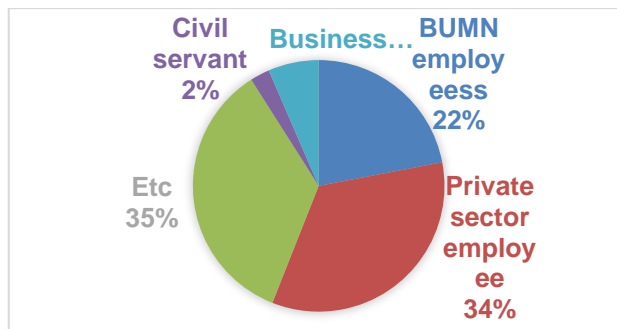
**Fig 2. Description of Respondents by Gender**

Table 1 and Figure 2 show that the proportion of male respondents is higher than the proportion of female respondents. The difference between the number of male and female respondents is 52 people, or equivalent to 12% of respondents.

The data obtained from this study indicate that the occupations of BPJAMSOSTEK participants who become respondents are very diverse, namely BUMN employees, private employees, civil servants, entrepreneurs, and others. In Table 2 below, a description of the respondents based on the type of work is presented in the form of a frequency distribution. In addition, Figure 3 also shows the description of respondents by type of work graphically.

**Table 2. Description of Respondents by Type of Work**

Category	Frequency (person)	Percentage (%)
BUMN employees	88	22.00
Private sector employee	136	34.00
Civil servant	10	2.50
Businessman	26	6.50
Etc	140	35.00
Total	400	100.00



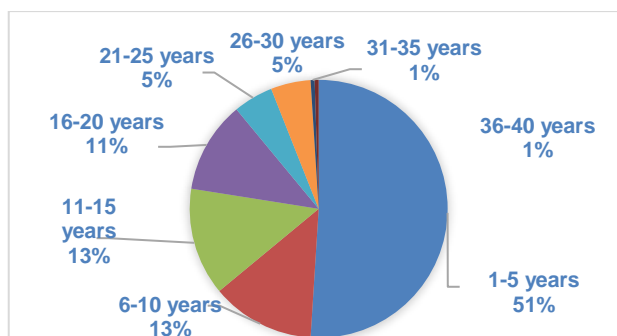
**Fig 3. Description of Respondents by Type of Work**

Based on Table 2 and Figure 3, it can be seen that most of the respondents in this study, as many as 140 respondents (35%), have jobs other than civil servants, entrepreneurs, BUMN employees, or private employees. In the second position, as many as 136 people (34%) of the respondents are known to work as private employees.

The data obtained from this study indicate that the respondent has worked for at least 1 year, while the respondent has worked the longest for 36 years. In Table 3 below, a description of the respondents based on the group of years worked in the form of a frequency distribution is presented. In addition, Figure 4 also shows a graphical description of respondents based on the group of years they worked.

**Table 3. Description of Respondents by Length of Work**

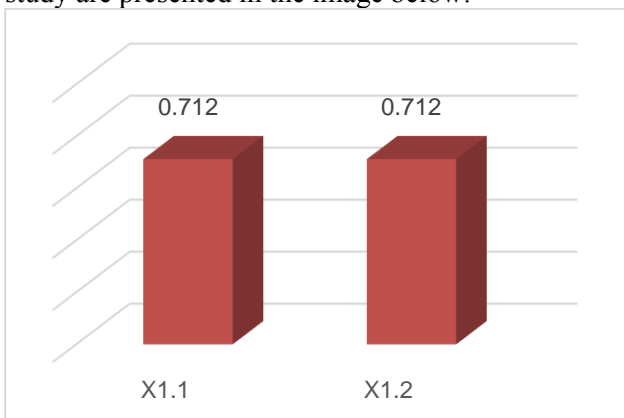
Category	Frequency (person)	Percentage (%)
15 years	204	51.00
5> - 10 years	52	13.00
10> - 15 years	54	13.50
15> - 20 years	46	11.50
20> - 25 years	20	5.00
25> - 30 years	20	5.00
30> - 35 years	2	0.50
35> - 40 years	2	0.50
Total	400	100.00



**Fig 4. Description of Respondents based on Length of Work**

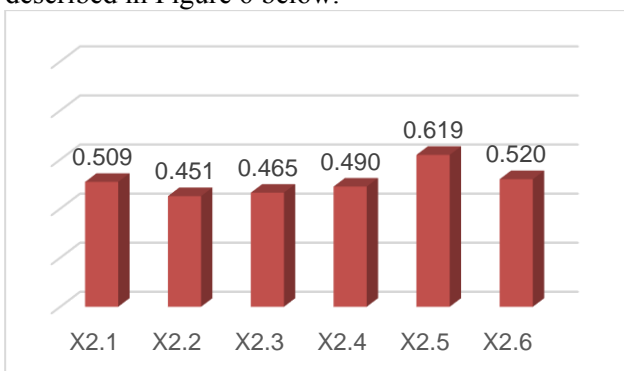
Based on Table 3 and Figure 4, it can be seen that more than half of the respondents have only worked for 1-5 years. Respondents who are known to have worked for 1-5 years are 204 people (51%). On the other hand, it is known that only 7% of respondents have worked for more than 26 years.

Analysis of the data used is SEM WarpPLS. In the SEM analysis, there is a measurement model. The results of the measurement model testing in this study are presented in the image below:



**Fig 5. Loading of Opportunity to Donate (X1) Factors**

Figure 5 shows that the two indicators reflecting Opportunity to Donate (X1) have the same factor load. Thus, it can be said that the two indicators have the same level of importance in reflecting the Opportunity to Donate (X1) variable. The Agreeableness Personality (X2) variable is explained by six indicators with a factor load described in Figure 6 below.

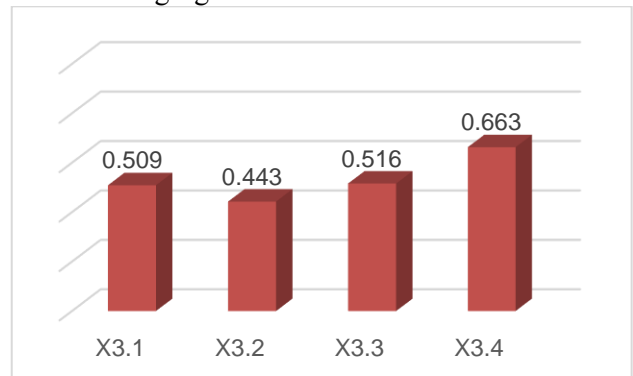


**Fig 6. Load of Agreeableness Personality Factor (X2)**

Figure 6 shows that the indicator with the largest factor loading is the indicator Tender-mindedness (X2.5). The indicator is known to have a factor load of 0.619. Thus, it can be said that this indicator is the most important indicator in reflecting the

Agreeableness Personality (X2) variable. On the other hand, the indicator with the smallest factor loading is Trust(X2.2). Indicator Trust (X2.2) is known to have a factor charge of 0.451.

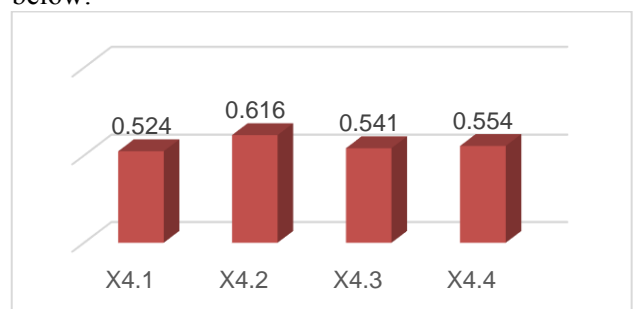
The Social Exclusive variable (X3) is explained by four indicators with the factor load described in the following figure.



**Fig 7. Social Exclusive Factor Load (X3)**

Figure 7 shows that the indicator with the largest factor loading is the indicator of The exclusivity of the social dimension (X3.4). The indicator is known to have a factor load of 0.663. Thus, it can be said that this indicator is the most important indicator in reflecting the Social Exclusive (X3) variable. On the other hand, the indicator with the smallest factor loading exclusivity of appearance dimension(X3.2). IndicatorExclusivity of appearance dimension (X3.2) is known to have a factor charge of 0.443.

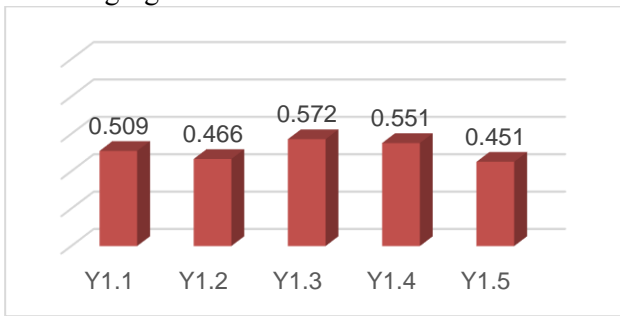
The factor load of the four indicators that reflect the religiosity variable (X4) is presented in Figure 8 below:



**Fig 8. Religiosity Factor Load (X4)**

Figure 8 shows that the indicator with the largest factor loading is the indicator Justification tool (X4.2). The indicator is known to have a factor load of 0.616. Thus, it can be said that this indicator is the most important indicator in reflecting the religiosity variable (X4). On the other hand, the indicator with the smallest factor loading is the source of knowledge(X4.1). IndicatorSource of knowledge (X4.1)is known to have a factor charge of 0.524.

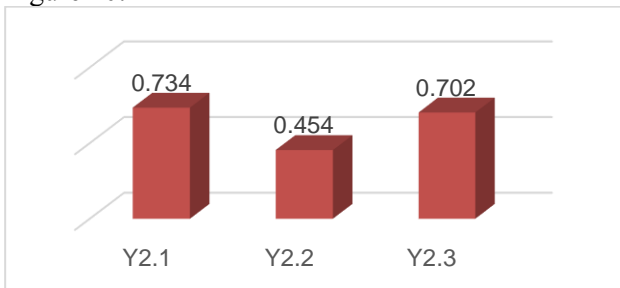
The Attitude variable (Y1) is explained by five indicators with the factor loading described in the following figure.



**Fig 9. Load Attitude Factor (Y1)**

Figure 9 shows that the indicator with the largest factor loading is the indicator resistance (Y1.3). The indicator is known to have a factor load of 0.572. Thus it can be said that this indicator is the most important indicator in reflecting the Attitude variable (Y1). On the other hand, the indicator with the smallest factor loading is Confidence (Y1.5). Indicator Confidence (Y1.5) is known to have a factor charge of 0.451.

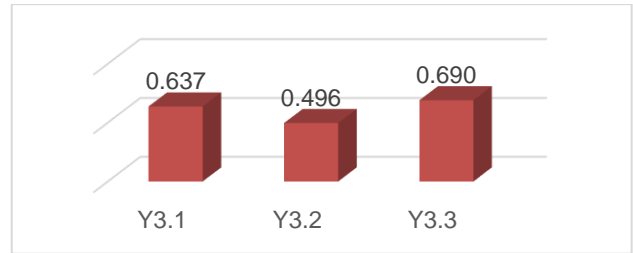
The factor loads of the three indicators reflecting the Subjective Norm variable (Y2) are presented in Figure 10.



**Fig 10. Subjective Norm Factor Load (Y2)**

Figure 10 shows that the indicator with the largest factor loading is the indicator Family Role(Y2.1). The indicator is known to have a factor load of 0.734. Thus, it can be said that this indicator is the most important indicator in reflecting the Subjective Norm variable (Y2). On the other hand, the indicator with the smallest factor loading is Support people who are considered important (Y2.2). IndicatorSupport of people who are considered important (Y2.2) is known to have a factor charge of 0.454.

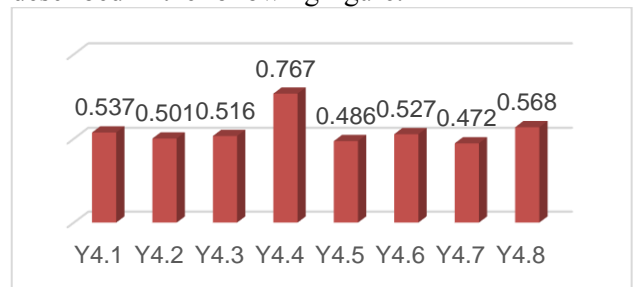
The Perceived Behavioral Control (Y3) variable is explained by three indicators with a factor load described in Figure 11.



**Fig 11. Load Factor Perceived Behavioral Control (Y3)**

Figure 11 shows that the indicator with the largest factor load is the indicator Feel the ease and difficulty of obtaining the product (Y3.3). The indicator is known to have a factor load of 0.690. Thus, it can be said that this indicator is the most important indicator in reflecting the Perceived Behavioral Control (Y3) variable. On the other hand, the indicator with the smallest factor loading has information about the product (Y3.2). IndicatorHave information about the product (Y3.2) is known to have a factor charge of 0.496.

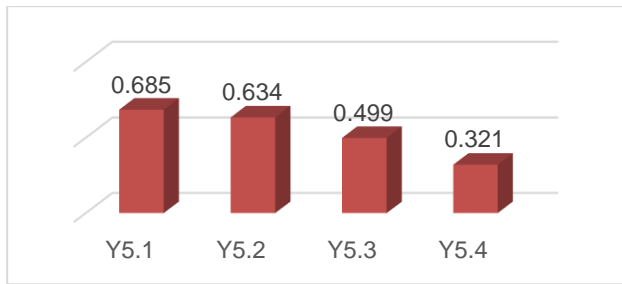
The Intention to Donate (Y4) variable is explained by eight indicators with a factor load described in the following figure.



**Fig 12. Intention to Donate Factor Load (Y4)**

Figure 12 shows that the indicator with the largest factor loading is the indicator Descriptive norms in making decisions (Y4.4). The indicator is known to have a factor load of 0.767. Thus, it can be said that this indicator is the most important indicator in reflecting the Intention to Donate (Y4) variable. On the other hand, the indicator with the smallest factor loading is Anxiety about donation (Y4.7). IndicatorAnxiety about donation (Y4.7) is known to have a factor charge of 0.472.

The factor load of the four indicators that reflect the Donating Behavior (Y5) variable is presented in Figure 13 below.



**Fig 13. Donating Behavior Factor Load (Y5)**

Figure 13 shows that the indicator with the largest factor load is the indicator Mood (Y5.1). The indicator is known to have a factor load of 0.685. Thus, it can be said that this indicator is the most important indicator in reflecting the Donating Behavior variable (Y5). On the other hand, the indicator with the smallest factor loading is Situational (Y5.4). Indicator Situational (Y5.4) is known to have a factor charge of 0.321.

The following index can be used to measure In the SEM method with the WarpPLS methodology, the GOF of a model is calculated.

**Table 4. Results of the Research Model Suitability Test**

Index	Mark	Criteria	Decision
Average path coefficient	APC = 0.253, P < 0.01	p value is more than 0.05 then it is significant	Significantly
Average R-squared	ARS = 0.057, P = 0.023	p value is more than 0.05 then it is significant	Significantly
R-squared adjusted mean	AARS = 0.056, P = 0.031	p value is more than 0.05 then it is significant	Significantly
VIF block average	AVIF = 1.055	If AVIF 3.3 then ideal If AVIF 5 then accepted	Ideal
The mean full collinearity of VIF	AFVIF = 1.123	If AFVIF 3.3 then ideal If AFVIF 5 then accepted	Ideal

GoF	GoF = 0.234	If GoF 0.36 then ideal If GoF 0.25 then medium If GoF 0.1 then small	Small
Sympton's paradox ratio	SPR = 1000	If SPR = 1 then ideal If the SPR is 0.7 then it is accepted	Ideal
contribution ratio R-squared	RSCR = 1000	If RSCR = 1 then ideal If RSCR 0.9 then accepted	Ideal
Statistical Suppression	SSR = 1.152	If SSR is 0.7 then it is accepted	Received
Nonlinearbivariate	NLBCD R = 0.875	If NLBCD R is 0.7 then it is accepted	Received

The mean R-squared (ARS), mean path coefficient (APC), and adjusted mean R-squared (AARS) had p-values less than 0.05, indicating that the model is significant, as shown in Table 4. Furthermore, the VIF model block means value (AVIF) is 1.055, which corresponds to the ideal criteria. In addition, the average full collinearity VIF (AFVIF) reached 1.123, indicating that it met the ideal criteria. Tenenhaus has a GoF of .234, which puts him in a small club. The ideal values for the R-squared contribution ratio and Simpson's paradox ratio (RSCR) are shown in Table 4, with RSCR equal to 1. Furthermore, the values of 1 and 0.875 for the statistical suppression ratio (SSR) and the nonlinear bivariate causality ratio (NLBCDR) imply that the model is adequate.

**Table 5. Results of Direct Impact Hypothesis Testing and Mediation**

No	Hypothesis	Coefficient	p-value	Decision
1.	Opportunity to Donate at Attitude	0.156	< 0.001	Important



2.	Opportunity to Donate at PBC	0.074	0.069	Not significant
3.	Attitude towards the Intention to Donate	0.123	0.001	Important
4.	PBC on Intention to Donate	0.165	0.003	Important
5.	Donation Intention on Donation Behavior	0.298	0.005	Important
6.	Religiosity (X3) × Intention to Donate (Y3)	0.022	< 0.001	Not significant

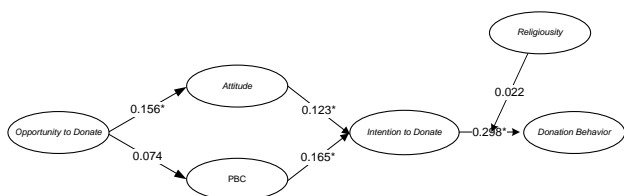


Fig 14. Research Results Model

Based on Table 5 and Figure 14, the following are the direct and mediated impacts that can be detected.

**4.2 Impact of the Opportunity to Donate on Attitude**

The effect of Opportunity to Donate on Path Coefficient of Attitude is known to be 0.156 with p-value <0.001. With a p-value smaller than 0.05, it can be said that the influence between these variables is significant. The greater the possibility of donating, the greater the positive sign in the path coefficient, the better the attitude of BPJAMSOSTEK participants towards donations. BPJAMSOSTEK must pay attention to the Lingkar GN program as a source of donations for BPJAMSOSTEK participants in this regard. It is hoped that the attitude of BPJAMSOSTEK participants towards the behavior of donating can be better.

Opportunities for Donations are shown in a positive and significant way. Service availability and ease of accessing services are determined by two criteria, according to the variable measurement model. The variable measurement model, on the other hand, also reveals that Attitude is significantly reflected in five indicators, namely Valence (Y1.1), Extremity (Y1.2), Resistance (Y1.3), Persistence

(Y1.4), and Confidence (Y1.5). It can be concluded from the indications that reflect these two factors that increasing service availability (X1.1) and Ease of accessing services (X1.2) can significantly increase Valence (Y1.1), Extremity (Y1.2), Resistance (Y1.3), Persistence (Y1.4), and Confidence (Y1.5). The Effect of Opportunity to Donate on Perceived Behavioral Control

**4.3 Impact of the Opportunity to Donate to PBC**

With a p-value of 0.069 and a path coefficient of 0.074, it is known the effect of Opportunity to Donate (X1) on Perceived Behavioral Control (Y3). With a p-value greater than 0.05, the effect of these variables can be said to be insignificant. The positive sign on the path coefficient implies that if the Opportunity to Donate (X1) increases, the Perceived Behavioral Control (Y3) will also grow. BPJAMSOSTEK needs to be aware of the GN Circle initiative. as a source of donations for BPJAMSOSTEK participants in this regard. Thus, it is hoped that BPJAMSOSTEK participants will have more behavioral control (encouragement) in terms of donating.

The variable measurement model shows that Opportunity to Donate (X1) is strongly and profitably influenced by 2 indicators: Service availability (X1.1) and Ease of obtaining services (X1.2) (X1.2). The variable measurement model, on the other hand, shows that three indicators, namely related previous experience (Y3.1), having information about the product (Y3.2), and feeling the ease and difficulty of obtaining the product (Y3.3), are substantially connected to Perceived Behavior Control (Y3) (Y3.3). This can be explained by increasing markers representing both service availability variables (X1.1) and ease of accessing services (X1.2) significantly improving related past experiences (Y3.1), having product information (Y3.2), and feeling the ease and difficulty of obtaining the product (Y3.3).

**4.4 Impact of Attitude on Intention to Donate**

The influence of Attitude (Y1) with Intention to Donate (Y4) has a path coefficient of 0.123 and a p-value of 0.001. With a p-value of less than 0.05, the effect of these variables can be said to be significant. The positive sign on the route coefficient implies that as Attitude (Y1) increases, so does Intention to Donate (Y4). BPJAMSOSTEK should encourage BPJAMSOSTEK participants to take a good attitude towards donations in this

regard. As a result, it is estimated that the number of BPJAMSOSTEK participants who plan to give will increase.

The variable size model indicates that attitude (Y1) is extensively pondered through 5 signs, particularly Valence (Y1.1), Extremity (Y1.2), Resistance (Y1.3), endurance (Y1.4), and self-belief (Y1.5). Then again, the variable dimension model well-known shows that the intention to Donate (Y4) is drastically pondered in eight indicators, particularly attitude to Donation (Y4.1), Subjective Norm (Y4.2), the notion of Behavioral manipulate (Y4.3), Descriptive Norm in Making selections (Y4.4), ethical norms held (Y4.5), expected regrets (Y4.6), anxiety about donations (Y4.7), and religious norms adhered to (Y4.8). From the symptoms reflecting these elements, it can be concluded that the increase in Valence (Y1.1), Extremity (Y1.2), Resistance (Y1.3), endurance (Y1.4), and confidence (Y1.5)

#### **4.5 Impact of Perceived Behavioral Control on Intention to Donate**

The course coefficient of the relationship between (Y3) and (Y4) or the impact of Perceived Behavioral Control (Y3) on intention to Donate (Y4) is understood to be 0. a hundred sixty five with a p-value of 0.003. With a p-value smaller than 0.05, it can be stated that the impact between these variables is sizable. The wonderful sign on the route coefficient suggests that if there is a boom in Perceived Behavioral manipulate (Y3), the aim to Donate (Y4) can even grow. In this case, BPJAMSOSTEK needs to inspire BPJAMSOSTEK members to donate through strengthening conduct control (encouragement). hence, it's far was hoping that the willingness of BPJAMSOSTEK participants to donate will boom.

The variable dimension version indicates that Perceived behavior manipulate (Y3) is appreciably reflected in three indicators, particularly associated with beyond reports (Y3.1), Having statistics about products (Y3.2), and Feeling the convenience and trouble of obtaining products (Y3.3). On the other hand, the variable size model additionally indicates that the aim to Donate (Y4) is substantially pondered in 8 indicators, particularly mindset to Donation (Y4.1), Subjective Norm (Y4.2), Perceived Behavioral manage (Y4.3), Descriptive Norm in making choices (Y4.4), moral norms held (Y4.5), predicted regrets (Y4.6), anxiety about donations (Y4.7), and religious norms adhered to (Y4.8).

#### **4.6 Impact of Donation Intentions on Donation Behavior**

The effect of Donation aim (Y4) on Donating behavior (Y5) is thought to have a direction coefficient of 0.298 with a p-value of 0.005. With a p-cost smaller than 0.05, it may be said that the effect between these variables is significant. A high-quality sign on the direction coefficient indicates that if there is an increase in Donation purpose (Y4), then Donation behavior (Y5) will even increase. In this regard, BPJAMSOSTEK wishes to inspire the purpose to donate to BPJAMSOSTEK contributors. thus, it is hoped that the donation conduct of BPJAMSOSTEK members will grow.

The variable measurement model indicates that goal to Donate (Y4) is significantly pondered in eight indicators, particularly attitude to Donate (Y4.1), Subjective Norm (Y4.2), Perceived Behavioral manage (Y4.3), Norm Descriptive in selection making (Y4.4), moral norms held (Y4.5), expected regrets (Y4.6), tension approximately donations (Y4.7), and spiritual norms adhered (Y4.8). then again, the variable size version also shows that Donating conduct (Y5) is drastically reflected via four indicators, namely mood (Y5.1), belief in international justice (Y5.2), Socio-organic (Y5.3), Situational (Y5.4). Based on the indicators that replicate the 2 variables, it may be explained that there is an increase in the attitude to donate (Y4.1), subjective norms (Y4.2), perceived behavioral control (Y4.3), the descriptive norm in selection making (Y4.4)

#### **4.7 Religiosity as a Moderating Variable in the Relationship of Donation Intentions to Donation Behavior**

That the influence of Intention to Donate (Y4) on Donating Behavior (Y5) is strengthened by Religiosity (X4) is known to have a path coefficient of 0.022 with a p-value of 0.327. With a p-value greater than 0.05, the effect between these variables is not significant. Religiosity in the context of this study is a value, namely how motivated a person is to have the intention to assist in the form of donations. This value is influenced by the availability and convenience of facilities and infrastructure. Although religiosity is high, it turns out that the availability and convenience of facilities and infrastructure do not exist, so the influence of religiosity is not significant in influencing a person's intention to donate.

Religiosity in making donations includes a person's desire to get something in return. But when one wants to provide such assistance, there is

hesitation. This is due to the thought of whether the assistance will arrive and be useful as expected. However, a positive sign on the path coefficient indicates that Religiosity (X4) has the potential to strengthen the positive influence of Intention to Donate (Y4) on Donating Behavior (Y5). In this case, BPJAMSOSTEK must increase the willingness of individuals to donate as well as their religion. The number of BPJAMSOSTEK participants who donate is expected to increase.

## 5 Conclusion

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The following conclusions can be drawn from the description of the previous explanation.

1. The influence of Opportunity to Donate Toward Attitude has a positive and significant effect
2. The Effect of Donation Opportunities on PBC has no significant and positive effect
3. The Influence of Attitude on Intention to Donate has a positive and significant effect
4. The Effect of Perceived Behavioral Control on Intention to Donate has a positive and significant effect
5. The Influence of Donation Intentions on Donating Behavior has a positive and significant effect
6. Religiosity as a Moderating Variable has no significant and positive moderating effect on the Influence of Donation Intentions on Donating Behavior

BPJAMSOSTEK or the Manpower Social Security Administering Body must improve the welfare of all Indonesian workers, the types of labor protection activities must be developed. donation behavior among the general public. The weakness of this research is that the research was conducted in East Java, so the research results cannot be applied in all regions of Indonesia

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### **Contribution of individual authors to the creation of a scientific article (ghostwriting policy)**

Agus Susanto: Providing ideas for writing, Carrying out research and investigation processes, and formulating research goals

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