Analysis of the Indonesian People Digital Philanthropic Behavior

During the Pandemic Based on Income Levels

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Abstract

Philanthropy is a phenomenal and interesting issue to be researched in many countries

today. Online donation raising during the Covid-19 Pandemic experienced a significant

increase. This study aims to analyze the effect of income levels on Indonesian people's online

donation intentions during the Covid-19 pandemic. The research method used is descriptive

quantitative using a questionnaire that is distributed randomly via email, Whatsapp, and

Facebook to 336 Indonesian respondents. Based on the data analysis, it was found that the

highest frequency of donations was the smallest number of donations. While the lowest

frequency of donations is the highest number of donations.

Keywords: donation, income, online and pandemic

A. Introduction

The presence of Islam in the modern world raises many big problems, both

for Islam itself and for the existing modern world (Cassiem, 2017). Islam as a religion

continues to spread and develop to all corners of the world, gaining new followers,

gaining a growing cultural face, and of course increasing the richness of the discourse

of civilization along with the increasing area and variety of people who accept Islam

(Mohd Azlan et al., 2020).

However, in the midst of the continued development of Islam as a religion

embraced by the world community, and currently placing it as the second largest

religion in the world after Christianity, there are major anomalies and problems

facing it (Nor et al., 2018). The problem is the low scientific ethos among Muslims

(Zuhdi, 2018), and at the same time the presence of the West as the ruler of science

and technology (Platteau, 2008).

Due to the low scientific ethos, it seems that Muslims are isolated from the

global scientific world (Adinugraha, 2021). This is seen as an irony, because in

classical times, for about six centuries, the Ummah was at the forefront of the development of science and technology, so that it had a civilization that supremacy of the world, and the Islamic world became a mecca for the whole world in terms of the development of science and technology (Wood, 2011).

In another context, the presence of the West as the ruler of science and technology has serious implications for Muslims (Sholehuddin et al., 2021), because science and technology developed in the West are secular in nature, where religion is placed within the outer framework of the development of science and technology (Adinugraha, Kumala, et al., 2021). Because of his secularism, then it gives rise to negative cultural excesses such as secularism, materialism, hedonism, individualism, consumerism, the destruction of family order and morality, promiscuity, and so on (Kosim, 2008). Although, of course this still requires in-depth study, do these negative excesses really arise as a result of secularism? Because in some respects, secularism in the West is seen as quite successful with its various scientific and technological achievements, and at the same time, still able to provide space for religious development. Meanwhile, in some Muslim areas, such as what happened in Turkey, the attempt to implement secularism is seen as unsuccessful, in fact it is caused by the lack of seriousness of Muslims in implementing secularism in the arena of state life (Arif, 2021).

Some of these phenomena are of course worthy of contemplation by Muslims, as a provision for self-organization efforts in terms of reviving the scientific ethos as experienced in the classical period (Ernst & Kamrad, 2000). There is hope, with this scientific ethos, the development of the distribution area and the Muslim community can be accompanied by the rate of development of science and technology (Kulikov, 2020), so that the Islamic community is at least able to become a partner of civilization for the West (International Crisis Group, 2001), moreover to sow hope, science and technology in Muslims able to compete with the West in terms of development.

The Covid-19 pandemic that occurred in early 2020 has posed a threat to life, health, work, finances, and well-being in almost all corners of the world. Data from the BPS in 2021 states that the percentage increase in the poor in 2020 is 10.19 percent (BPS, 2021). Data released by the Ministry of Labor (Kemenaker) states that

the impact of the imposition of restrictions on PPKM Community Activities is that almost 48 percent of the number of workers in critical, essential, and non-essential sectors are threatened with being laid off and termination of employment (PHK). (Ministry of Manpower, 2021).

If this condition not addressed immediately, it will lead to an increase in poverty rates and high social inequality which are serious problems that will always be found in any society (Osili, Mesch, Ackerman, Bergdoll, Preston, and Pactor, 2018). Although in general the number of donations during the Covid-19 Pandemic obtained by government and private institutions has decreased, there are interesting facts that need attention among academics and practitioners. This fact is the increase in the number of donations made by the public through the Social Media platform which actually increased during the Covid-19 Pandemic (Portrait, 2021). Indonesia's digital donation number has also almost doubled during the Covid-19 pandemic (Evandio, 2020). In fact, Indonesia was also chosen to be the most generous country in the world during this pandemic (Nurdiana, 2021). Hughes and Luksetich stated that a person's household income had a significant influence on philanthropic behavior in the form of donations (Hughes, P., & Luksetich, W. (2007).

The same thing was also expressed (Zubairi, FH, & Siddiqui, DA (2019)). which states that income has a significant effect on donations (Zubairi, FH, & Siddiqui, DA, 2019). But not all income has a significant effect on donations, income only affects religious donations (Namkee, G., & Dinitto, DM, 2012) The question that remains unanswered is how much change in donations made by donors when their income has increased (Milanovic, B., Lindert, PH, & Williamson, JG, 2011). Based on previous studies of the above field facts, the author will try to analyze the influence of income on the online donation behavior of the Indonesian people during the pandemic. The research model is:



B. Theoretical framework and hypothesis

1. Philanthropy

The poverty level in Indonesia remains a serious problem today and in the future. The lack of success in overcoming poverty will affect the productivity of the nation, which can hinder the achievement of social welfare. Poverty will not be a big problem if the responsibility to tackle this issue is shared between the government and all elements of society. Latief (2013) states that Islamic philanthropy in the form of zakat, alms, donations, and endowments is a form of Muslim participation to overcome poverty.

Eckel and Grossman (2004), stated that income affects the intensity of religious donation. The philanthropic behavior of the people of the United States is proportional to the level of income. This is stated in Zinsmeister (2016) that when the country's economy grows, which is marked by an increase in the level of people's income, their philanthropic behavior will also increase. Conversely, when the level of people's income decreases, their philanthropic behavior will also decreases. Similar thing is also expressed by Taussig et al., (2021) who stated that additional income will affect a person's philanthropic behavior greater than the increase of taxes one needs to pay.

Human welfare can be realized if basic human needs are met, both physical and spiritual needs. The basic needs of a physical nature are clothing, food, housing, and health. However, not everyone is able to fulfill their needs without the help of others. This reality is caused by the lack of access and the relative absence of opportunities to get decent work. Often in this condition, groups or individuals who want to help other people or groups appear. This behavior is known as philanthropy. Philanthropy is very important in boosting economic capacity.

The definition of philanthropy in language is "the desire to promote the welfare of others, expressed especially by the generous donation of money to good causes" or good intentions to help the welfare of others which is manifested in the form of donations in the form of money (Merriam-Webster., 2021).). Whereas in Indonesian, philanthropy is a trait based on love for fellow human beings (KBBI Daring., 2021). The concept of philanthropy is actually something universal that

already exists in all religions in the world (Gaus AF, A., Bamualim, C. S., & Irfan Abubakar. 2008). Hindus, for example, encourage their followers to donate so that the welfare of society can be realized. Buddhism also teaches Buddhists to donate to others to create social justice. This can be seen in the behavior of the Thai people who are used to donating at the Temple. Americans also do philanthropy by donating to churches (Bekkers, R., & Wiepking, P., 2010). African people do philanthropy by giving donations in the form of money, food and clothing, even when the Nelson Mandela government came to power, philanthropy was introduced nationally and the management of philanthropy that had been carried out by African people was personally coordinated by the state (Moyo, B., & Ramsamy, K., 2014).

Philanthropy in the Netherlands is not only in the form of social charity in the form of money, but can be in the form of blood donation and even organ donation (Bekkers, R., 2016). The practice of philanthropy in Indonesia has also been widely carried out. As an example; The people of Toraja, South Sulawesi carry out philanthropic activities in the form of social gatherings. Rural communities carry out philanthropic activities by helping friends, neighbors and families who are experiencing difficulties with one of the goals of alleviating the burden of poverty (Tamim, I.H., 2021).

Across cultures, people display a wide range of philan- thropic behaviors, including cooperating in public good games (Henrich et al. 2004), benefitting others through volunteering (Ruiter and De Graaf 2016), giving money (Borgonovi 2008) and helping strangers (Bennett and Einolf 2017). Research thus shows that philanthropic behavior is—at least to some extent—universal. Research across different disciplines also supports the idea that there is some universality in the individual motivations for this behavior. Aknin et al. (2013) show that people across cultures experience a "warm glow" of giving.

Muslims are also familiar with the concept of philanthropy. The definition of philanthropy as charity because of kindness in the form of material to people in need with the aim of lightening the burden of that person in Islam is alluded to in the letter al-Baqarah verse 224 as al-Birr which reads:

"Do not make (name) Allah in your oath as a barrier to do good, be pious and make ishlah among people. And Allah is All-Hearing, All-Knowing" (Q.S al-Baqarah (2/:44, 224)).

Another verse in the Qur'an that alludes to charity/kindness as al-Birr is Surah Ali-'Imron verse 92 which reads:

"You will never reach the (perfect) virtue, until you spend part of the wealth you love. And whatever you spend, then verily Allah knows it" (Q.S Ali 'Imron/3:92).

Another verse that alludes to alms/kindness as al-Birr is Surah al-Maidah verse 2 which reads:

يأيها الذين ءامنوا لا تحلوا شعئر الله ولا الشهر الحرام ولا الهدي ولا القلئد ولا ء آمين البيت الحرام يبتغون فضلا من ربهم ورضونا وإذا حللتم فأصطادوا ولا يجرمنكم شنان قوم أن صدوكم عن المسجد الحرام أن تعتدوا وتعاونوا على البر والتقوى ولا تعاونوا على الإثم والعدون واتقوا الله إن الله لَعِقَابِ

"O you who believe, do not violate the symbols of Allah, and do not violate the honor of the forbidden months, do not (disturb) the animals of had-ya, and the animals of qalaa-id, and do not (also) disturbs those who visit the Temple while they seek grace and pleasure from their Lord and when you have completed the pilgrimage, then it is permissible to hunt. And do not ever hate (you) for a people because they prevent you from the Masjidil Haram, encourage you to do wrong (to them). And help you in (doing) righteousness and piety, and do not help in sin and transgression. And fear Allah, verily Allah is very severe in punishment" (Q.S al-Maidah/5:2).

Departing from the meaning of philanthropy in general, then what is included in philanthropic acts in Islam are zakat, infaq, alms and waqf. This statement is also supported by the research results of Fauzia, Beik & Arsyianti (2016), John & Shireen (2005).

Zakat is included in Islamic philanthropy, although zakat departs from God's commandment, but from a benefit perspective, zakat is an Islamic religious tradition that aims to relieve the burden of suffering for others and reduce poverty. This benefit has the same goals as the Islamic religious tradition which is included in Islamic philanthropy (alms, infaq, gifts, and waqf). Zakat is also included in Islamic

philanthropy although zakat also departs from divine values. This is because in essence the act of giving is an expression of concern for the welfare of others which is widely taught by the culture in which they are located and also cannot be separated from their religion.

The interaction between religious teachings and the culture of the local community makes the pattern of giving different in various places. Departing from these definitions, it is actually very difficult to separate the act of giving that is purely based on the awareness of religious orders or the awareness of humanity to help others. Although zakat is a form of command from Allah, the implementation of zakat itself is closely related to the nature of one's generosity. Therefore, it is not easy to ensure that the act of issuing a certain amount of money for zakat is pure because it is based on God's command and coercion or is driven by the generosity of a person or a combination of both (Ari & Koc, 2021). The potential of zakat in Nigeria, if managed optimally by the government, will be able to reduce Nigeria's poverty (Ammani, S.S., et al., 2014).

Zakat can function as social capital for the community to accommodate spiritual values and aspects of psychological, moral, cultural, and civic life (Tlemsani, I., & Matthews, R., 2020) (Ag Omar, P. M. F. F., 2021). The behavior of zakat income for the people of Mecca, Medina and Jeddah in the Kingdom of Saudi Arabia (KSA) is influenced by moral norms, injunctive norms, descriptive norms, and past behavior (Rehman & Iqbal, 2021). To achieve the potential of zakat which is showing an increase in some countries today, the use of technology can be a solution to increase the collection and distribution of zakat in order to reduce social inequality (Alshater et al., 2021).

Religiosity, moral reasoning, and the influence of peers, and trust have a significant effect on obedience to zakat Yemen (Bin-Nashwan & Aziz, S. A, 2021). To gain the trust of prospective donors in performing zakat, it is necessary to inculcate religious and moral values among zakat payers, and to formulate a fair system that can be carried out jointly between the government and all stakeholders concerned with zakat. Zakat as God's commandment in Islam has an important role in the social and economic processes of society (Hudaefi, F. A., Caraka, R. E., & Wahid, H., 2021).

2. Digital Philanthropy

As already stated, the modern period in Islamic history began in 1800 until now. In the early modern era, Muslims were in the penetration of European colonialism, which brought many consequences. Only since the mid-20th century, various Muslim countries rose and freed themselves from colonialism (Karčić, 2015). The post-independence period marked the era known as the era of the revival of Muslims, or what is often referred to as renewal, which had actually started since the era of Western colonialism over various Islamic worlds (Fogg, 2012).

Eckel and Grossman (2004), stated that income affects the intensity of religious donation. The philanthropic behavior of the people of the United States is proportional to the level of income. This is stated in Zinsmeister (2016) that when the country's economy grows, which is marked by an increase in the level of people's income, their philanthropic behavior will also increase. Conversely, when the level of people's income decreases, their philanthropic behavior will also decreases. Similar thing is also expressed by Taussig et al., (1967) who stated that additional income will affect a person's philanthropic behavior grater than the increase of taxes one needs to pay.

The philanthropic behavior of the people of the United States is directly proportional to the level of income. This is stated in Karl Zinsmeister (2016) that when the country's economy improves, which is marked by an increase in the level of people's income, their philanthropic behavior will also increase. Conversely, when the level of community income decreases, the community's philanthropic behavior also decreases. Income does not really affect people's donation behavior, the desire to donate has a stronger influence on donation behavior (Clark, C. J., et al., 2019). The percentage of income donated by the UK poor is high, but the number of poor people who donate is decreasing (Pharoah, C., 2011). The higher a person's income will encourage prospective donors to be more objective in choosing forms of philanthropic activities that can empower the community with constant donations (Kun Su & Rui Wan, 2017).

The Covid-19 pandemic has changed the interaction relations of the world community to be adaptive using digital technology which allows the implementation of activities that were originally carried out through face-to-face or other manual

methods with all the limitations of distance and time to be faster, more efficient, easier, and without distance and time barriers. The convenience that can be felt today has presented a connected approach to an alternative funding portal (Bruton, G., Khavul, S., Siegel, D., & Wright, M., 2015).

Social media is increasingly becoming an important element of human society by changing our social norms, values and culture. Information sharing and content distribution are becoming important social desires. Social media has changed the way people share content between communities with other communities (Lee and Horsley, 2017).

All elements of society now have the opportunity to participate in social discussions by sharing pictures and images, posting their comments, spreading ideas, and so on (Birim, 2016). Social media generally has an impact on revolutionizing daily methods of communication, collaboration, information sharing, and information consumption. Facebook, Instagram, TikTok, and even Zoom 4 are examples of the most widely used social media platforms today (Kreijns, K., Xu, K., & Weidlich, J., 2021).

Zhu and Zhang (2017) define social media as a set of online applications and tools that provide a way of social interaction and communication between digital media users by facilitating and creating knowledge sharing and ultimately turning monologues into dialogues, for example companies to customers. Social media includes diverse internet-based tools and applications based on certain philosophical ideologies and technological foundations and functionalities (Wu et al., 2018).

Significant behavioral changes due to the advent of social media have created opportunities for more affordable and highly viable promotion of internet goods and services, offered new ways to handle and coordinate interactions between potential social media users, and have encouraged the creation of business opportunities and correspondence systems (Chukwuere, 2003). 2017).

Most social media platforms have integrated themselves with formal legal social networks where organizations and individuals form formal, cooperative-based bonds with other users of their choosing. A standout feature of social media and its main dynamic element is the ability to update and send messages. It is the

combination of these two features that facilitates two-way communication between an organization and its constituent network

Alternative funding is not only for business activities, but can also be used for philanthropic activities in the form of goods or money. Some social media that can be used to raise donations for philanthropic activities are Instagram, Facebook, Twitter, and other social media to attract donors (Hemer, J., 2011). Although in general, donations to various institutions have decreased due to the Covid-19 pandemic, the trend of donations through digital platforms has actually increased (Portrait, 2021). Digital donations are an option, because donors can make donations anytime and anywhere, even with the smallest amount (GoPay., 2021). Even the number of digital donations using GoPay during the pandemic has doubled (Andina., 2020).

3. Income Level and Philanthropy

Eckel and Grossman (2004), stated that income affects the intensity of religious donation. The philanthropic behavior of the people of the United States is proportional to the level of income. This is stated in Zinsmeister (2016) that when the country's economy grows, which is marked by an increase in the level of people's income, their philanthropic behavior will also increase. Conversely, when the level of people's income decreases, their philanthropic behavior will also decreases. Similar thing is also expressed by Taussig et al., (1967) who stated that additional income will affect a person's philanthropic behavior grater than the increase of taxes one needs to pay.

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The word income in the Indonesian dictionary is defined as the result of work, effort, and others (KBBI, 2021). Reksoprayitno defines revenue/revenue as the total revenue earned in a certain period". (Reksoprayitno, 2004). The definition of income in economics and accounting is as follows (Wild, J. J., 2005):

Income according to economics is the maximum value that can be consumed by a person in a certain period in the hope that the assets owned remain as they were before consumption activities. Therefore. Income can be defined as profit. For example: at the beginning of the period we buy a cellphone for Rp. 5,000,000.000, then sell it for Rp. 5,500,000.000. Then the value of Rp. 5,000,000 remains as when we have not bought a cellphone, and our assets increase from the income from selling cellphones of Rp. 500,000.000.

Income according to Accounting Science is something specific that can be seen from two points of view, namely:

Seeing income by emphasizing the growth or increase in the number of assets caused by the company's operational activities by looking at the inflow or inflow.

Seeing income by emphasizing the activities of creating goods and services as well as the delivery of goods and services by companies or outflows.

c. Internal income (Kusnadi, 2003) can be classified into two parts, namely:

Operating Income, namely income derived from the sale of goods or services from the company's operational activities in a certain period of time.

Non-Operational Income, namely income earned by the company from nonoperating main activities of the company. For example, interest income, rent, royalties, sale of securities, sale of intangible assets, and others.

Indonesian people's income is grouped into 3 groups, namely: income which is above the UMK (Regency/City Minimum Wage), income equal to the UMK, and income below the UMK value.

C. Methodology

Based on the discussion above, it can be concluded that everything that has been described as a result of the achievements of the golden age of Islamic civilization is the culmination point of Islamic progress to date. So to get back the lost treasures, it is something that for now,

The research method used is a descriptive research method with a quantitative approach, namely research conducted to determine the value of independent variables, either one or more (independent) variables without making comparisons, or connecting with other variables (Sugiyono, 2013). This research approach uses a quantitative approach because it uses numbers, starting from data collection, interpretation of the data, and the appearance of the results. This approach is also associated with research variables that focus on current problems and phenomena that are happening at the present time in the form of research results in the form of numbers that have meaning.

The population of this study is the current number of Indonesian citizens, which is approximately 270,203,917 people (BPS RI, 2021). The number of samples to be taken in this study is at least 300 respondents using purposive sampling sampling technique. As a form of support for the WHO policy in the form of WHO physical distancing (WHO, 2020), this research was designed by distributing online questionnaires. An online questionnaire will be created using a google form which will be distributed through Social Media platforms such as: Facebook, LINE, WhatsApp, personal, and email. The research location is the territory of the Unitary State of the Republic of Indonesia which consists of the six largest islands (Sumatra, Kalimantan, Java, Nusa Tenggara & Bali, Sulawesi, and Maluku & Papua), and consists of 34 Provinces (Lemhannas, 2020).

D. Resuls and Discussion

Respondent Description

Pendapatan perbulan

				Freq		Pe	Valid	Cumulative
			uency		rcent		Percent	Percent
	.]	Diatas		181		54.	54.0	54.0
alid	UMK				0			
		Dibawa		85		25.	25.4	79.4
	h UMK				4			
	1	UMK		69		20.	20.6	100.0
					6			

Total	335	10	100.0	
		0.0		

Figure 2. Respondent's Monthly Income

Jumlah uang yang disumbangkan selama masa Pandemi Covid-19

			E	D-	77-1: J	Cum
			Freq			ulative
		ueno	СУ	rcent	Percent	Percent
	Di	antara	78	23.	23.3	23.3
alid	500.000,-	sampai		3		
	1.000.000,-					
	Kurang	dari	132	39.	39.4	62.7
	500.000,-			4		
	Lebih	dari	125	37.	37.3	100.0
	1.000.000,-			3		
	Total		335	10	100.0	
				0.0		

Figure 3. Respondent's Donation Amount

Respondents with income above the UMK amounted to 54% of the total number of respondents. However, the highest donation value, which was more than Rp. 1,000,000.00, was only 37%. This figure means that the increase in the amount of income, is not always followed by an increase in the number of donations. This is in accordance with research conducted by Alice Gresham which states that people with low to middle incomes actually do philanthropy even though with a higher portion of their total assets than people with high incomes (Bullock, A., 1997). This statement is also supported by Schervish and Havens who state that low- to middle-income people are actually more philanthropic (Schervish, P. G., & Havens, J. J., 2016).

This is also in line with the article which states that the rich most often behave badly (Ralie Zoraya, 2018). Rich people are more likely to use their wealth to achieve power and pleasure that requires a lot of money, so the share to make donations is getting smaller. Rich people have more financial resources that make them less dependent on social ties to sustain life. This leads to a lack of empathy (the feeling of wanting to feel the other person's situation). Maturity of social

understanding has a major influence on empathy. Rich people are less generous than poor people for the following reasons (Indonesian Zakat Initiative., 2018):

- 1. Rich people are too calculating with their wealth and tend to suspect that other people want to take their wealth.
- 2. Rich people feel that all their wealth is due to their hard work, has nothing to do with God.
- 3. Poor people know how it feels to be sick, hungry, and neglected
- 4. Poor people know that they have nothing, all from Allah
- 5. Poor people are easier to be sincere because they have nothing to lose

According to Michael Kraus in the 2021 Lifestyle Tribune, the lower class environment has very different conditions from the upper class environment. People at the lower economic level must respond to various vulnerabilities and social threats that come, so that they are more sensitive to emotions. This causes the accuracy of empathy for the lower class to be increased by circumstances. Socialite community groups (rich people) have a tendency to spend a lot of money to achieve satisfaction in shopping (BBC News Indonesia. (2014)

Many social and community businesses are spearheaded by people who are not from the rich economic class, but are from the middle to lower economic group (Indonesian SMEs., 2019). However, there are also philanthropic figures who come from groups of rich people, even the super-rich who choose to spend their wealth for social activities. Some rich people in Indonesia who are considered to have a habit of diligently giving charity are Dato' Sri Tahir, and Tahir (DetikFinance, 2021). Other highly philanthropic world figures are Jack Ma and Bill Gates, who founded the Bill and Melinda Gates Foundation and Jack Ma Foundation (Republika Online. 2019). Both of these figures have their own reasons for choosing to be very philanthropic people, namely that they become more fortunate and get more success when you give more. Another philanthropist is Warren Buffet, who promised to donate 99% of his inheritance to charities, not his children. According to Buffett, his wealth would be better spent for philanthropic purposes than for the benefit of his children (inews.id., 2021).

Respondents with income below the UMK amounted to 25.4% of the total number of respondents. The lowest donation amount, which was less than Rp.

500,000, was 39.4% of the total number of respondents. Respondents with income according to the UMK as much as 20.6% of the total number of respondents. Donations between 500,000-1,000,000 were made by 23.3% of respondents. This condition can be caused by the socio-economic impact of Covid-19 which has the potential to increase Indonesia's poverty rate.

Communities with income according to the UMK and less than the UMK must be more careful in managing their financial expenditures, including spending on donations (Research Institute., 2021). According to Handoko, the impact of the COVID-19 pandemic is the weakening of household consumption and people's purchasing power, while philanthropic activities are part of household spending activities (e-Parlemen DPRD DIY. 2021). In addition, the COVID-19 pandemic has caused uncertainty in the investment sector, which has greatly impacted the economic activities of the wider community. Uncertainty in the investment sector encourages workers to be more careful in using their money, including making donations (newssatu.2021).

E. Conclusion and Limitation

Philanthropic attitude is largely determined by the sense of empathy that can be had by everyone, both rich and not rich. To increase Indonesia's philanthropic donations, serious and concerted efforts are needed from all parties concerned with philanthropic activities, starting from the government and private parties. Although this research was conducted in almost all parts of Indonesia, it still requires a more in-depth qualitative study to identify and develop a study of intrinsic factors that can encourage the human philanthropic spirit so that parties who are concerned with philanthropic activities can take strategic steps for success. programs in the field of philanthropy

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