

Analysis of the Islamic Philanthropic A Quantitative Study of Aid Clusters in Jambi

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Abstract

This study examines the model of Islamic philanthropic donors in Jambi Province using a quantitative approach involving cluster analysis and Structural Equation Modeling (SEM). This study is important given the strategic role of Islamic philanthropy in the economic and social empowerment of communities, yet understanding of donor behavior remains limited. The research aims to map donor segmentation and identify the main factors influencing donation behavior, including aspects of spirituality, trust, and empathy. Data was collected from donors of Islamic philanthropic institutions in Jambi using a representative sample. The results show that donor segmentation is dominated by those over 40 years of age and with a high school education, spanning various professions. SEM confirmed a valid and reliable model with R-square values ranging from 0.246 to 0.497. Path analysis revealed spirituality, trust, and empathy as significant drivers of donations, while knowledge and wealth did not have a direct impact. The study emphasizes the importance of transparent fund management, strengthening zakat literacy, and digital technology innovation to enhance donor trust and loyalty, as well as the effectiveness of Islamic philanthropic institutions in Jambi.

Keywords: Islamic philanthropy, donors, cluster analysis, SEM, spirituality, trust, Jambi.

INTRODUCTION

Background

Islamic philanthropy is a tangible manifestation of Islamic economic values that prioritize the principles of social solidarity and justice in the collection and distribution of zakat, infaq, sadaqah, and waqf (ZISWAF) funds. In Jambi Province, Islamic philanthropic institutions such as the National Zakat Management Board (BAZNAS) and Rumah Zakat serve as the vanguard in professionally and systematically managing community funds. This philanthropic approach not only distributes aid in a consumptive manner but also provides business capital and training, thereby encouraging beneficiaries to become economically independent and productive (Ahmad, 1829).

Furthermore, Islamic philanthropic institutions in Jambi apply the Asset Based Community Development (ABCD) method to optimize the community's potential as a whole, both human resources and environmental resources (Munandar, 2021). This is in line with the principle of maqashid syariah, which aims to protect five main aspects: religion, life, property, lineage, and intellect, so that

the management of ZISWAF funds can bring about sustainable socio-economic welfare (Sintia Eka Putri & H. Sissah, 2024). For example, BAZNAS Jambi City programs have contributed significantly to the achievement of Sustainable Development Goals (SDGs), such as poverty alleviation and health improvement (Pangiuk et al., 2024).

From the realm of literature, scientific studies confirm that Islamic philanthropy in Indonesia continues to grow and undergo modernization (Latief, 2022). The main challenges faced are the expansion of zakat literacy and the digitization of philanthropy management so that the collection and distribution of zakat funds can be more effective and efficient. Low public awareness of zakat is one of the obstacles to optimizing the potential of Islamic philanthropy, which is actually very large and has the potential to reach trillions of rupiah per year (Hayati & Soemitra, 2022).

Field studies also show that Islamic philanthropic institutions in Jambi are able to improve community welfare through targeted distribution of funds. Letter (Besse Wediawati, 2012). revealed that the management patterns and fundraising strategies of zakat institutions such as BAZDA in Jambi have strengthened the relationship and sense of togetherness between the institution and the community. This supports the sustainability of poverty alleviation and community economic empowerment programs (Besse Wediawati, 2012).

Thus, Islamic philanthropy in Jambi Province plays a strategic role as an instrument for poverty alleviation and economic empowerment of the people based on sharia principles and sustainable development. The organized and transparent management of ZISWAF funds by Islamic philanthropic institutions is able to bring about a broad positive impact on the socio-economic welfare of the community (Hayati & Soemitra, 2022).

Quantitative methods using a cluster analysis approach are one of the most effective data analysis techniques for grouping donor patterns based on their characteristics and the intensity of their contributions. Through this grouping, philanthropic institutions can identify donor segments that share similarities in donation behavior, preferences, and contribution capacity. The cluster approach enables a more systematic and structured mapping of donor segmentation, thereby supporting more targeted decision-making in designing fundraising strategies. By understanding the profile of each donor group, organizations can optimize communication, program offerings, and approaches tailored to the needs and motivations of each segment. This not only enhances fundraising effectiveness but also strengthens long-term relationships between the organization and its donors (Hair et al., 2019). Therefore, the application of cluster analysis is an important strategic step in donor management to achieve more efficient and sustainable results.

The Locomotive Social Trust Fund (LSOFT) at UIN Sulthan Thaha Saifuddin Jambi uses an innovative Islamic philanthropy approach in managing donations through a “foster parent” model. This model systematically recruits donors who become “foster parents” for Quran memorization students from underprivileged families. In this context, donors not only provide financial assistance but also build social bonds and moral responsibility in supporting the continuity of education for Quran memorizers (Rasyadi et al., 2022).

This approach integrates the main principles of Islamic economics, such as zakat, infaq, and sadaqah as the main pillars in fundraising. In addition, LSOFT implements a transparent and accountable distribution mechanism, ensuring that the funds distributed are actually received by the scholarship recipients. Through this scheme, synergy between religious values and economic efficiency principles can be achieved, so that philanthropy is not only charitable but also productive in improving human resource quality.

This model also creates a community-based philanthropy ecosystem, involving community leaders, alumni, academics, and external parties to support the expansion of the program (Latief, 2013). Thus, social empowerment and improving access to education for the underprivileged have become a shared, ongoing mission in line with the collective spirit of Islam.

Since its establishment in 2020, LSOFT has proven its success in assisting hundreds of Qur'an memorization students through consistent scholarship funding, thereby strengthening the culture of Islamic philanthropy in the Jambi region. This model can also serve as a reference and example for the implementation of Islamic philanthropy in educational institutions and other communities across Indonesia (Rasyadi et al., 2022).

Effectiveness of Infaq Fund Distribution Through the Foster Parent Education Scholarship Program at Laznas Al-Irsyad Purwokerto This study examines the effectiveness of the education scholarship program with a “foster parent” model managed by Laznas Al-Irsyad Purwokerto. This program distributes infaq funds to support the education of the underprivileged on a regular and transparent basis, with success indicators including target accuracy, outreach, monitoring, and program goal achievement (Hadi Tamim, 2023).

The research used qualitative methods with observational data and direct interviews with relevant parties (Khaan et al., 2024). **Islamic Philanthropy Practices at the Cinta Yatim dan Dhuafa Foundation, Jakarta** This study examines how Islamic philanthropic institutions run foster parent programs for orphans and the poor, with various coaching and empowerment activities in the fields of education, social welfare, religion, and the management of zakat, infaq, sadaqah, and waqf. The impact

on the surrounding community is positive, despite challenges in implementing the program (Febriani et al., 2022).

The Role of Islamic Philanthropy in the Socio-Economic Development of Orphans Based on Maqashid Syariah (Case Study of the Bandung Rice Donation Movement) This study discusses the socio-economic development of orphans through Islamic philanthropic institutions that distribute philanthropic aid, including a foster parent program-based donation model (Hardi et al., 2022). Research shows positive improvements in health, education, religion, and social variables, although the economy still needs further attention.

Faith-Based Organization Philanthropy: A Case Study of Foster Parent Programs This study in Indonesia highlights how orphanages and faith-based institutions use a foster parent approach to manage donations and support foster children in a sustainable manner, by building harmonious relationships between donors and beneficiaries to ensure the program runs effectively.

Islamic Philanthropy Management in Social Welfare Institutions and Foster Parent Programs This study discusses the governance of Islamic philanthropic institutions in foster parent programs, which operate relatively smoothly with limited quotas, differing from the single-donor model, highlighting the importance of effective management in donor and recipient programs.

This objective is also in line with previous research findings on the revitalization of Islamic philanthropy in Jambi, which highlights the importance of improving the professionalism of zakat institutions, transforming the pattern of giving from charity to empowerment, and stronger synergy between institutions, donors, and local governments as the key to the success of the philanthropy movement in this region.

Objective

This study aims to make a significant contribution to the development of Islamic philanthropy in Jambi through a comprehensive and integrated approach. First, this study will identify models of Islamic philanthropic donors through quantitative clustering techniques, thereby classifying donor types based on the patterns of assistance provided and exploring the social, economic, and religious characteristics that distinguish these donor groups. Additionally, this study will analyze the factors driving donation behavior by testing economic, social, and psychological variables that influence donation decisions, as well as delving into how principles and values in Islamic economic theory shape philanthropic behavior empirically. Equally important, this study will reveal the role of zakat and waqf institutions in increasing donor participation and trust through an analysis of the effectiveness, fundraising strategies, and transparency of institutions that impact donor loyalty (Afuw & Ismayawati, 2024).

Based on these findings, the study aims to provide practical strategic recommendations for optimizing the management of Islamic philanthropy, ranging from educational approaches, the implementation of digital innovations, to targeted distribution policies. Additionally, this study will present empirical evidence that can serve as a basis for decision-making by philanthropic institutions, researchers, and policymakers in designing more effective and efficient social welfare improvement programs. Finally, this study will describe the challenges faced in developing Islamic philanthropy in the region, such as low zakat literacy, low digital innovation, and the complexity of aid distribution, while also exploring existing opportunities, including diversification of donation types, engagement of the younger generation, and integration of Islamic financial technology (Ridwan, 2022).

This study has a broader and more in-depth objective in order to strengthen the development of Islamic philanthropy in Jambi through a multidimensional and applied approach. First, this research aims to identify various models of Islamic philanthropic donors through quantitative analysis based on clustering, which is capable of classifying donor types based on their social, economic, and religious patterns and characteristics. This is important for understanding donation behavior and providing valid empirical data for policy-making. Furthermore, the study will analyze the economic, social, and psychological factors that are the main drivers of donation behavior, while also examining how the values and principles of Islamic economic theory influence how donors interact with philanthropic institutions (Putra et al., 2024).

The study will also explore the strategic role of zakat and waqf institutions as key mediators in the collection and distribution of philanthropic funds, evaluating the effectiveness of management, transparency, and fund acquisition strategies that can strengthen donor trust and loyalty. From a practical perspective, the study aims to formulate comprehensive strategic recommendations to optimize the governance of Islamic philanthropy, including through the application of digital technology, innovative educational approaches, and responsive policy designs for distribution that address community needs. This research also aims to provide solid empirical evidence to assist philanthropic institutions, academics, and policymakers in designing data-driven programs to enhance sustainable social welfare (Rasyadi et al., 2022).

Equally important, this study will describe the main challenges faced by Islamic philanthropy in Jambi, such as low levels of zakat literacy, challenges in technological innovation, and problems in the effective and efficient distribution of aid. At the same time, the research identifies potential opportunities for philanthropic development, including diversifying donation types, empowering the younger generation, and integrating Islamic financial technology to expand and deepen social impact.

Therefore, the purpose of this research is not only to describe the characteristics of donors but also to provide relevant strategic guidelines to improve governance, accountability, and innovation in Islamic philanthropy for the optimal and sustainable welfare of the community in Jambi (Sari et al., 2025).

LITERATURE REVIEW

Theoretical Basis

Empathy is one of the important aspects of philanthropic behavior, where individuals or institutions not only provide financial assistance, but are also able to understand and feel the conditions and needs of the beneficiaries deeply. Empathy influences donor motivation and intensity in providing sustainable and targeted assistance (Miyazono & Inarimori, 2021).

In modern philanthropic practices, especially those based on social media, empathy plays a role as a trigger for concern that can be directly manifested in donations and social assistance actions that are quickly responsive. Social media is a platform that strengthens expressions of empathy and philanthropic action, especially among young people who actively use digital technology (Makhrus & Saepudin, 2023).

Philanthropic knowledge or literacy is the mastery of a deep understanding of the concept, purpose, and practice of philanthropy, which encourages individuals and communities to actively participate in philanthropic activities. Philanthropic income is funds collected from philanthropic activities such as zakat, infaq, sadaqah, and waqf that aim to support the social welfare of society.

Philanthropic relations can be understood as a dynamic relationship between various actors and sectors, including the state, private sector, and civil society, who work together in the context of social and humanitarian action. Spiritual philanthropy is a new concept in entrepreneurial ethics that highlights charitable giving motives rooted in spiritual, cultural and religious traditions, especially in emerging markets. In the Islamic context, spiritual experiences in philanthropy are studied as a form of religious amaliyah that connects individual faith with social solidarity.

Previous Research

Several recent studies have shown that empathy acts as a key driver in various forms of philanthropic activity, including in religious contexts such as zakat, infaq, and sadaqah (ZIS). confirmed that high levels of empathy in Islamic donors increase the sincerity and consistency of philanthropic giving (Adinugraha, 2012), thus having a positive impact on the economic empowerment of the poor. This is in line with the findings that link empathy with an increase in the intensity of donor participation in community-based social programs.

Empirical research on youth communities shows that empathy has a positive and significant influence on philanthropic behavior, in addition to religiosity and income factors. This confirms that the emotional drive in the form of empathy is a key

factor that motivates a person to contribute socially in the form of philanthropy (Makhrus & Saepudin, 2023).

In addition, in the context of leadership and organizations, empathy also plays an important role in building strong interpersonal relationships and improving communication and collaboration. Empathetic leaders can reduce conflict, increase team member motivation and engagement, and foster innovation. This suggests that empathy is not only the moral basis for philanthropy but also an essential emotional dimension in organizational effectiveness and social performance (Laelawati, 2025).

Study (Adi et al., 2024), emphasized that philanthropy literacy is very important in increasing people's philanthropic awareness. With good literacy, people understand that philanthropy is not just about making financial donations, but also understanding the social, humanitarian and sustainable development impacts that are to be achieved.

This literacy also enables innovation and collaboration among various stakeholders, including government, non-governmental organizations, and the business sector, to create more effective solutions that positively impact society at large (Adi et al., 2024).

Other studies, especially in the context of Islamic philanthropy, highlight how philanthropic literacy is also developing in the social media-based realm, which is able to increase philanthropic awareness and participation in digital platforms. explains the role of social media in encouraging community-based philanthropy and its influence in reducing socio-economic disparities (Siti Ahsanul Haq & Ita Rodiah, 2023).

Anthropological research also shows the importance of understanding philanthropy in diverse cultural and social contexts, including the practice of digital philanthropy, which is becoming an innovative model for fundraising and helping vulnerable groups. This demonstrates the reciprocal relationship between philanthropic knowledge and the development of an inclusive and sustainable civil society (Hanifah, 2023).

The movement of philanthropic instruments in Indonesia shows enormous potential, but the reality of its implementation still faces various obstacles such as a lack of public understanding of philanthropic instruments, trust in management institutions, and suboptimal governance and distribution of philanthropic funds (Kusuma et al., 2024).

Effective philanthropic literacy efforts include utilizing social media as a fundraising and distribution tool and building trust and credibility of philanthropic institutions (Adi et al., 2024).

In the context of da'wah philanthropy, this approach is not only a dissemination of religious values but also a social movement that is able to optimize the potential of zakat, infaq, and sadaqah in reducing poverty and increasing social solidarity. The sustainability of this philanthropic effect is highly dependent on the strengthening of management institutions, transparency of fund management, and multi-stakeholder collaboration (Murodi, 2022).

Islamic philanthropy has proven to have a significant contribution in helping the poor through the systematic and empowerment-oriented management of zakat, infaq, and waqf (Hayati & Soemitra, 2022).

One important aspect of philanthropic relationships is the collaboration that occurs between philanthropic organizations and other actors, especially in the context of emergency situations such as the COVID-19 pandemic. Organizations of Zakat Management (OPZ) in Indonesia have successfully built collaborative work across sectors between the state, private sector, and civil society – as a response to the crisis, which strengthens the role of non-state actors in Islamic philanthropy and optimizes social benefits simultaneously (Sari et al., 2025).

Recent research confirms that digital philanthropy platforms in Indonesia enable the democratization of philanthropy, allowing individuals from all walks of life to contribute inclusively through micro-philanthropy. Social media also serves as an effective medium in mobilizing collective action and social empathy in a massive and rapid manner (Sari et al., 2025).

Philanthropic institutions such as BAZNAS, LAZ, and waqf utilize technology to increase efficiency and develop donor participation through crowdfunding and social media approaches. This phenomenon encourages the emergence of the concept of inclusive philanthropy that can reach various economic circles and maximize its social potential in the context of Indonesia's social development (Ilyas et al., 2025).

In the Indonesian context, philanthropic relations are further strengthened by the ability of Islamic philanthropic organizations to respond to various social challenges, including disasters and pandemics, with an adaptive and innovative collaboration management approach (Febriani et al., 2022).

The fact that many philanthropic foundations in Africa, Asia, Latin America, and the Middle East are influenced by spiritual values emphasizes social responsibility and philanthropic giving embodied as a manifestation of religious and family values. This model differs from traditional philanthropic approaches in developed countries that are often perceived as strategically motivated (Giacomin & Jones, 2021).

Munifatussaidah & Kuswanjono (2025) explain that Muslim philanthropy is not just charity, but also a social practice rooted in Islamic epistemology and

teachings, strengthening the individual's relationship with God and society, and promoting social justice and solidarity through zakat and sadaqah.

Recent literature shows that spirituality in philanthropy is not only personal but also collective, encompassing community empowerment and grassroots activism that challenges systemic injustices (Munifatussaidah & Kuswanjono, 2025).

Systematic papers confirm that the incorporation of spiritual values in philanthropy increases social impact and the quality of social relationships and motivates philanthropic behavior in a more sustainable manner (Ilyas et al., 2025).

METODE PENELITIAN

This research is a quantitative study that aims to analyse the donor model in Islamic philanthropy using the framework of Islamic economic theory. The focus of the research is on the aid cluster in the Jambi region, which is related to the distribution and management of zakat, infaq, sadaqah, and waqf funds that are specifically distributed to mustahik (beneficiaries) with an Islamic economic approach (Yasifa Fitriani, 2022).

Data

The data used is usually primary data obtained from donors and recipients in the Islamic philanthropy aid cluster in Jambi. The data can be in the form of quantitative data such as the number of donations, frequency of donations, donor profiles, and distribution of aid. In addition, secondary data can be obtained from related philanthropic institutions, financial reports, and supporting documents of Islamic financial institutions or amil zakat in the study area (Yasifa Fitriani, 2022).

Metode Analisis Data

Data collection methods usually include quantitative surveys using questionnaires distributed to donor and recipient respondents in aid clusters (Nengsih et al., 2022). It may also involve structured or semi-structured interviews to obtain supporting data. The survey was conducted to obtain numerical data representing the behaviour and pattern of Islamic philanthropy donors in Jambi (Yasifa Fitriani, 2022).

The analytical methods used are quantitative statistical analysis methods, such as regression analysis, path analysis, or Structural Equation Modeling (SEM) to test the relationship between variables and philanthropic donor models according to Islamic economic theory. This analysis aims to understand the factors that influence donor behaviour and the effectiveness of the aid distribution model.

RESEARCH RESULT

The respondents involved in this study totalled 1350 people. Table 1 shows the characteristics of the respondents.

Table 1
Demographic Characteristics of Respondents

	CATEGORY	(%)
AGE	<20 Years	30,96%
	21-30 Years	19,63%
	31-40 Years	9,78%
	>40 Years	39,63%
LAST EDUCATION	SMA	56,07%
	S1	41,85%
	S2	1,11%
	S3	0,96%
JOB	PUBLIC SERVANT	18,30%
	POLICE/ARMY	12,37%
	ENTREPRENEUR	9,11%
	WIRASWASTA	19,56%
	FARMERS	14,00%
	EMPLOYEE	26,67%

Measurement Model Fit Test (Outer Model Evaluation)

The measurement model fit test or outer model is carried out to assess the validity and reliability of the construct, through two stages, namely the evaluation of the first level construct formed by its indicators and the evaluation of the second level construct, which is a construct formed by the first level construct which becomes its dimension (Widiati et al., 2020). Measurement model fit criteria are measured based on the validity of indicator variables on latent variables. An indicator is said to be valid if it has a loading factor value of more than 0.5 and has a t-count above 1.96. After performing two calculations, the indicator values that meet the validity requirements are obtained and can be used for further analysis. Meanwhile, unqualified indicators will be eliminated. The loading factor value (loading factor) shows the contribution of each variable.

The construct reliability test or latent variable can be measured by looking at the composite reliability value of the indicator block that measures the construct. The construct of a variable is said to be quite consistent if the variable has a composite reliability value above 0.70. Table 2 shows the composite reliability and AVE values.

Table 2
Values of composite reliability and AVE of second-order constructs

Variable	Composite reliability	Average variance extracted (AVE)
X1	0.855	0.596
X2	0.866	0.618

X3	0.878	0.782
Y	0.805	0.580
Z1	0.900	0.642
Z2	0.905	0.655
Z3	0.858	0.668

Latent variables with an AVE value above 0.5 mean that the average latent variable can explain more than half of the indicator's diversity. Based on the results in Table 2, all constructs are above the value of 0.70. Thus it can be concluded that all constructs have good reliability in accordance with the minimum required limits, so that all first-order constructs are valid in measuring various aspects of the second-order constructs.

Structural Model Fit Test (Inner Model Evaluation) The structural model fit test is carried out by looking at the coefficient of determination (R²) and the path coefficient value. After the overall suitability of the model is analyzed, the next step is to test the suitability of the structural model carried out on the coefficient of the structural equation. Coefficient of Determination (R²). The coefficient of determination test is used to see how much influence the independent latent variable (exogenous variable) has on the dependent latent variable (endogenous variable).

Table 3
R-Squard values for each endogenous variable

	R-square
Y	0.464
Z1	0.246
Z2	0.497
Z3	0.376

Based on the R-square value for the dependent variable in the model. This R-square illustrates how much variation in the dependent variable can be explained by the independent variables in the model. For example, variable Y has an R-square of 0.464, meaning 46.4% of the variation in Y can be explained by the model used. Other variables, such as Z1, Z2, and Z3 also have quite varied R-square values, namely

0.246, 0.497, and 0.376, which indicates a moderate to fairly strong level of model explanation.

Hypothesis testing The hypothesis testing stage is carried out after the structural model evaluation stage is carried out. The decision making in testing this hypothesis is to reject H_0 if the t-count value is greater than the t-table value with a significance level (α) of 5%, which is 1.96. Table 4 shows the results of hypothesis testing in the research model.

Table 4
Hypothesis test results in the research model

hypotesis	Path Coefficient	path t-test > 1,96	information
X1 -> Y	0.074	2,382	Significant
X1 -> Z1	0.127	3,771	Significant
X1 -> Z2	0.016	0.601	Not significant
X1 -> Z3	0.275	8,422	Significant
X2 -> Y	0.042	1,319	Not significant
X2 -> Z1	0.238	7,784	Significant
X2 -> Z2	0.441	15,570	Significant
X2 -> Z3	0.187	5,477	Significant
X3 -> Y	0.074	1,817	Not significant
X3 -> Z1	0.220	6,378	Significant
X3 -> Z2	0.341	11,805	Significant
X3 -> Z3	0.261	5,420	Significant
Z1 -> Y	0.205	6,480	Significant
Z2 -> Y	0.116	2,945	Significant
Z3 -> Y	0.349	10,788	Significant

Information: If $|t\text{-test}| > 1.96$, it means that there is a significant influence between latent variables

Table 4 in the research results contains path analysis to test the direct effect between variables in the model used. In this table, each relationship between variables is analyzed for significance by looking at the calculated t value. If the t value is greater than 1.96, then the effect is considered significant at the 5% significance level. For example, the effect of variable X1 on Y is recorded as having a coefficient value of 0.074 and a t-statistic of 2.382. This result shows that X1 has a significant effect on Y, given that its t value has crossed the significance threshold set.

Other effects in the model show varying results regarding their significance. For example, the effect of X2 on Y shows a coefficient of 0.042 and a t-value of 1.319. Since this t-value does not reach 1.96, the relationship is declared insignificant. This means that X2 does not have a statistically strong enough influence on Y in this research model. In contrast, the relationship between Z3 and Y is highly significant, as evidenced by the coefficient value of 0.349 and a very high t-value of 10.788, so the

relationship between these two variables is declared to have a strong and reliable influence.

In addition to the relationships mentioned, most of the influence paths between variables in constructs Z1, Z2, and Z3 also show significant results. For example, the effect of X1 on Z3 has a coefficient value of 0.275 and a t-statistic of 8.422, indicating the existence of a highly significant relationship. Meanwhile, the effect of X1 on Z2 is not significant as the t-value is only 0.601, far below the significance threshold. This confirms that not all relationships in the model are significant, but the majority of important paths have demonstrated strong statistical linkages.

CONCLUSION

This study successfully identified that spirituality, trust, and empathy factors are significant key drivers in influencing Islamic philanthropy donor behavior in the Jambi region. In particular, spirituality emerged as the variable with the strongest influence in motivating donors to contribute. In addition, zakat and waqf institutions in Jambi are proven to play a strategic role in building and strengthening donors' trust and loyalty through transparent fund management and the effectiveness of fundraising strategies. Although donor knowledge and wealth did not show a direct significant influence on donation size, the study found that social and psychological factors such as empathy and trust become the main foundation in shaping sustainable donation patterns. This research also reveals a number of practical challenges in the field, such as low zakat literacy, limited digital technology innovation, and complexity in aid distribution that should be a concern for Islamic philanthropy managers so that their operations can run more effectively and efficiently.

Theoretically, this research makes an important contribution by strengthening the Islamic economic theoretical framework as a foundation in explaining philanthropic donor behavior, especially by emphasizing the dimension of spirituality as a key element that distinguishes donor behavior in the Islamic context compared to conventional philanthropic models. The empirical contribution is also quite strong because it uses a quantitative approach involving cluster analysis and Structural Equation Modeling (SEM) techniques, thus providing a more structured and in-depth picture of donor segmentation and the relationship between variables statistically that can be the basis for philanthropic institution management strategies. However, this study also has limitations, ranging from the limited scope of the research area only in Jambi so that it is less representative for large areas with different cultural characters, to the use of quantitative instruments that have not been able to fully explore the motivation and socio-cultural context qualitatively.

The variables of technological innovation and zakat literacy are quite strategically mentioned but have not been analyzed in depth in the statistical model. Therefore, it is recommended for future research to expand the geographical coverage and apply a hybrid method (mixed methods) that combines quantitative and

qualitative analysis, in order to obtain a more holistic understanding of donor motivation and the influence of various socio-cultural and technological factors in the development of Islamic philanthropy in Indonesia in general. In addition, further research is also highly recommended to focus on the role of digital innovation, zakat literacy, and young generation participation in strengthening an adaptive and sustainable Islamic philanthropy ecosystem.

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