

# Impact of Generational Awareness of Charity on Attitudes to The Homeless and Donation Intentions: Moderating Role of Religiosity

Nouri Imed<sup>1</sup>, Hajer Zorgati<sup>2</sup>

## Abstract

*Purpose: The aim of this research was to investigate the degree of awareness of generations (Z, Y, X and Baby Boomers : BBs) towards charitable giving, as well as its impact on attitudes towards the homeless and donation intentions. Methodology: Data were collected using a face-to-face questionnaire from 316 respondents. Findings: The results show BBs are the most aware of charitable giving compared to generations X, Y and Z, respectively. The results also show that awareness of charitable giving positively influences attitudes towards the homeless and intentions to donate. The results also reveal that religiosity moderates the impact of charitable giving awareness on attitude towards the homeless and donation intention. Originality/ Value: This research is notable for its comparative and intergenerational approach to the study of charitable giving behaviour. While many previous studies have focused on demographic factors influencing giving intentions, few have investigated differences between generations, limiting the generalizability of the findings. Unlike studies that analyze donor behaviour within specific generations, this work segments individuals into four generational groups (Generations Z, Y, X and BBs) and examines their level of awareness of charitable giving, as well as the impact of this awareness on attitudes towards homeless and donation intentions.*

**Keywords:** Awareness of Charitable giving; Generations; Attitude Towards the Homeless; Donation intentions; Religiosity

## INTRODUCTION

Over the past few decades, a number of research studies have attempted to understand donor behavior and define the factors that influence charitable giving intention (Bekkers and Wiepking, 2011 ; Dittmeier et al., 2018 ; Harvard , 2019). However, while social marketing researchers recognize the central role played by donor demographics (Bekkers and Wiepking, 2011 ; Dittmeier et al., 2018), little attention has been paid to studying the giving behaviors of different generations (Urbain et al., 2013). As such, most previous studies have examined giving behavior in specific generations, which may limit the generalizability of results to a broader population (Siemens et al., 2020 ; Graça and Zwick, 2021). Furthermore, although age is considered to be a key determinant of donation behavior (Dittmeier et al., 2018 ; Siemens et al., 2020), the literature suggests that generational cohorts are a more effective way of segmenting markets than age alone (Parment, 2013). Indeed, segmentation by generation offers the stability that segmentation by age does (Steenkamp and Hofstede, 2002), and goes beyond the descriptive surface by addressing the “why” of behavior that is crucial to consumer responses to marketing (Schewe and Noble, 2000). Generations experience unique social, cultural, economic and political circumstances that shape and distinguish one generation from another (Harvard, 2019). These circumstances create unique characteristics that will be tempered with age and current events, but will remain present throughout a generation's lifetime (Fishman, 2016). Similarly, consumers of each generation share similar perceptions and psychological responses to a certain market phenomenon (Markert, 2004). Harvard (2019) indicates that life-shaping behaviors differ across generations, altering generational beliefs and attitudes. In the context of charitable giving, Tempel et al. (2011) suggest that charitable giving varies across generations and is driven by charitable habits and causes that can be very different across generations. In addition, Graça and Zwick, (2021) highlighted the importance of generation-based comparative studies to examine differences in charitable giving between these groups.

However, the lack of comparative studies based on generations makes it difficult for marketers to determine which generation(s) to invest marketing resources in (Ham et al., 2022). In addition, people donate to charities

---

<sup>1</sup> Management & Marketing Department, Faculty of Economics and Management of Sousse, University of Sousse, Tunisia. E-mail: [nouriimed1986@gmail.com](mailto:nouriimed1986@gmail.com)

<sup>2</sup> Management & Marketing Department Faculty of Economics and Management of Sousse, University of Sousse, Tunisia,, LAMIDED Laboratory, university of Sousse, Tunisia. E-mail: [hajer.zorgati@yahoo.fr](mailto:hajer.zorgati@yahoo.fr)

for different reasons and personal motivations such as self-interest, or personal gain, and altruism, or concern for the welfare of others (Hopkins et al., 2014; Harvard, 2019 ; Balaskas et al., 2023). In this same perspective, the impact of religiosity on donor behavior has received particular attention from academics and practitioners (Wilson et al., 2013 ; Chetioui et al., 2021 ; Doces et al., 2021 ; Chetioui et al., 2022). Thus, for Muslims worldwide, charitable giving is primarily motivated by religiosity (Chetioui et al., 2021 ; Doces et al., 2021 ; Chetioui et al., 2022). Therefore, religiosity could contribute to a better understanding of generational behaviors and attitudes toward charitable giving, particularly in the context of a Muslim-majority country like Tunisia.

On this basis, this research proposes to segment individuals into four generational groups (Generation Z, Y, X and baby-boomers). Generations thus constitute a good basis for study in emerging countries such as Tunisia. More specifically, this research aims to investigate generational awareness of charitable giving, which may in turn influence attitudes towards the homeless and intentions to donate to charities, incorporating religiosity as a moderator. Complementarily, knowing differences by generation improves the usefulness of the results because of published evidence distinguishing behaviors by generation (Bulut et al., 2017 ; Paço et al., 2021) and because segmenting results through this demographic variable facilitates the development of targeted strategies in charity marketing.

However, many ethical marketing researchers recognize the central role played by donor demographics, but little attention has been paid to studying the giving behavior of different generations. Indeed, most previous studies have examined giving behavior for specific generations, which may limit the generalizability of results to a wider population. Our study proposes to segment individuals into four generational groups (Generation Z, Y, X and Baby Boomers). Generations thus form a good basis for study in emerging countries such as Tunisia.

The aim of this study is to compare the level of awareness of charitable giving between generations (Z, Y, X and BBs) and to examine their effect on attitudes towards homelessness and intention to donate. We include religiosity as a moderator of the positive impact of charitable giving awareness on attitude and intention to donate to homeless charities.

This article aims to investigate the following research questions:

- Does awareness of charitable giving vary significantly between generations (Z, Y, X and BBs)?
- What is the effect of charitable giving awareness on attitudes towards homeless and donation intention?
- Does religiosity moderate the impact of charitable giving awareness on attitudes towards homeless and donation intention?

In order to answer our research questions and consolidate our analysis, the present work is structured around three points: in the first part, we will propose a delimitation of the theoretical framework in which our research takes place, namely charitable giving. In the second part, we present the research methodology: the data collection method, our sample and the measures. In the third part, we develop our main findings. The theoretical and managerial contributions and perspectives of our work will be discussed in conclusion.

## **LITERATURE REVIEW**

### **Charitable Giving and Generations**

Demographic factors are considered to be the main determinants of charitable giving (Wunderink, 2002 ; Sargeant et al., 2006). As such, age is examined in the context of charitable giving and has been found to have a higher positive impact on giving among older people (Bekkers and Wiepking, 2011). However, McCrindle and Wolfinger (2009) suggest that there are behaviors related to generations and others related to age and the family life cycle, the latter of which is different and can change with the age of individuals. Furthermore, they argue that a useful way of looking at a population is through a generational lens, where historical events such as war and shared life experiences have had an impact on human behavior and, as a result, people who experience similar events have been found to react in similar ways. Johnson and Johnson (2010) define a generation as “a group of individuals born and living contemporaneously, who have common knowledge and

experiences that affect their thoughts, attitudes, values, beliefs, and behaviours". This study adopts the cohort segmentation introduced by Wolfe (2020): Generation Z (born 1997 to 2010), Generation Y (born 1981 to 1996), Generation X (born 1965 to 1980) and Baby Boomers (born 1946 to 1964).

The level of awareness of need is one of the reasons why some people give more than others (Turcotte, 2012). Giving is defined as "any act involving the transfer of goods or services of any kind between a donor, individual or organization, and a recipient, individual or organization, without contractual obligation or immediate consideration, with the aim of creating a bond of a social nature" (Le Gall-Ely, 2013). Auten and Joulfaian (1996) suggest that older people give more because they may become more aware of the needs of people outside their family circle when their own children's financial situation stabilizes. In addition, baby boomers are more interdependent than younger generations, and interdependent people are more likely to display higher ethical standards and be more concerned about community issues (Johnson and Chang, 2006). Dittmeier et al. (2018) reported that Generation Y has much less empathy for those affected by homelessness than older generations. Thus, compared to millennials, older generations showed less personal judgment regarding factors that contribute to homelessness (negative personal characteristics such as laziness or irresponsible behavior) and attribute a greater share of responsibility to factors such as lack of family support and scarcity of affordable housing (Dittmeier et al., 2018). Andsoy et al. (2016) note that different groups of people and different age groups have different levels of gift awareness. Based on the literature elaborated above, we hypothesize the following:

***H1: The baby-boomer generation is more aware of charitable giving than generations X, Y and Z.***

### **Awareness of charitable giving**

A large number of studies have shown that people need to be aware of the existence of a need for help before they are motivated to give more (Bekkers and Wiepking, 2011), which is also referred to as awareness of need (Van Teunenbroek et al., 2020). Several previous studies have suggested that gift awareness as a concept is related to a person's knowledge and attitudes towards giving (Evers et al., 1988; Balwani et al., 2015 ; Klinkenberg et al., 2021), and a positive relationship between gift awareness and giving has been reported (Evers et al., 1988; Bendapudi et al., 1996 ; Balwani et al., 2015; Chen, 2017). For example, Klinkenberg et al. (2021) found a positive association between blood donation awareness and the attitudes of potential donors of African descent. Evers et al. (1988) found that public awareness of organ donation is positively associated with an individual's willingness to donate organs. Similarly, Balwani et al. (2015) insisted that people's awareness of organ donation is important in order to increase the number of registered donors. According to Ajzen's (1991) theory of planned behavior (TPB), intention is the most significant predictor of behavior. Previous research suggests that donation awareness is an important factor in determining future intention to donate (Lee et al., 1999; Knowles et al., 2012). In addition, several studies have shown that perceived donation awareness positively influences future donation intentions (Cimaroli et al., 2012 ; Knowles et al., 2012 ; Choi et al., 2019). Based on the aforementioned literature, Hypotheses 2 and 3 are as follows:

***H2: Awareness of charitable giving positively influences attitudes towards the homeless.***

***H3: Awareness of charitable giving positively influences donation intention***

### *Attitude towards the homeless and intention to donate*

Attitude is a powerful predictor of intention to perform an action (Briggs et al., 2010). It is defined as "the degree to which a person evaluates or appraises the behavior in question favorably or unfavorably" (Ajzen and Fishbein, 1980 ; Beck and Ajzen, 1991 ; Ajzen, 2002 ). The significant role of attitude on intention is explained and examined by numerous studies in various fields (Ajzen and Fishbein, 1980 ; Ajzen and Driver, 1992 ; Rhodes and Courneya, 2003 ; Al Jaffri Saad and Haniffa, 2014 ; Husin and Ab Rahman, 2016 ; Awang et al., 2019 ; Chetioui et al., 2022). The intention to donate is defined as "the desire to donate time, money or some type of resources to a charitable organization" (Van der Linden, 2011). In the context of charitable giving, Smith and McSweeney (2007) report that attitude is significantly related to intention to donate. Similarly, Van der Linden (2011) found that individuals have a greater intention to donate when they have positive attitudes

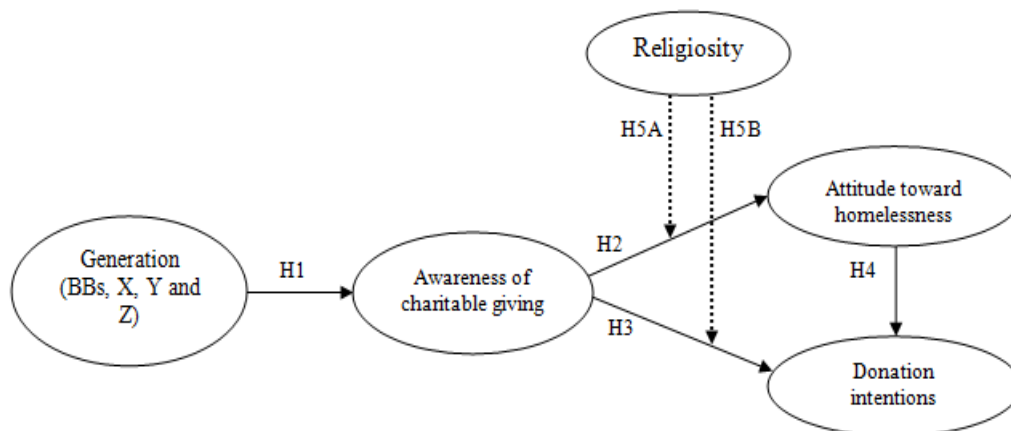
towards giving in general and a positive attitude towards charitable organizations. Other studies suggest attitude as a predictor of intention to donate (Knowles et al., 2012; Aji et al., 2021). Recently, Chetioui et al. (2022) showed that attitude toward giving positively influences charitable giving intention. Consequently, hypothesis 4 is as follows

**H4: Attitude towards homelessness positively influences donation intention.**

#### *The role of religiosity*

Religiosity is defined as “the degree to which a person adheres to and implements religious values, beliefs and practices in everyday life” (Worthington et al., 2003). It is considered one of the most important cultural forces influencing human behavior (Zamani-Farahani and Musa, 2012 ; Chai and Tan, 2013 ; Eid and El-Gohary, 2015). Moreover, it is identified as the main driver of charitable giving (Bekkers and Wiepking, 2011) and as one of the most important charitable motivations (Opoku, 2013). As such, it is identified as a key psychographic characteristic to help determine differences between givers and non-givers (Ranganathan and Henley, 2008; Simmons and Emanuele, 2012). Eid and El-Gohary (2015) found that religiosity has a moderating effect on the relationship between perceived value and customer satisfaction. Zamani-Farahani and Musa (2012) also mention that religiosity has a relationship with customer socio-cultural impacts. Individuals give more when mortality is highlighted for them (Ferraro et al., 2005). In addition, highly religious people tend to give more than less religious people (Gibson, 2008). Teah et al. (2014) found that religious beliefs moderate the relationship between attitudes towards charities and motivation to donate. Recently, Chetioui et al. (2022) showed that religiosity moderates the relationship between subjective norms and attitude towards giving, specifically, consumers with higher levels of religiosity are more likely to develop a positive attitude towards giving and are more likely to donate. Therefore, the hypothesis was as follows:

**H5: Religiosity moderates the impact of donation awareness on (A) attitude towards homelessness and (B) donation intention.**



**Figure 1: Conceptual model**

## RESEARCH METHODOLOGY

### *Data collection method and sample*

Although several studies have investigated donor giving behavior, the majority of these studies have focused on restricted samples such as students or specific generations (Andsoy et al., 2016; Dittmeier et al., 2018; Harvard, 2019; Siemens et al., 2020; Graça and Zwick, 2021), thus limiting the implications of the studies (Kanchanapibul et al., 2014). In addition, many studies have used generation as a naive, loosely defined term rather than using precise age ranges to categorize each particular generation (Ham et al., 2022).

In order to achieve a more diverse sample and increase the external validity of the results, a face-to-face field questionnaire was conducted for data collection. Respondents were randomly selected and interviewed by the authors, and were mainly contacted in the vicinity of charitable organizations or in shopping malls, stores, etc. At the start of the questionnaire, respondents were informed of the anonymity of the questionnaire and the absence of right or wrong answers, as well as a brief introduction to the problem of homelessness in Tunisia.

*Variable measurement*

The measures in this research were adapted from studies in the fields of charitable giving (as shown in Table 1). To measure donation awareness we used the scale adopted and validated by Choi et al. (2019). This is a seven-point Likert scale, composed of 5 items and a single dimension. Attitude to homelessness was measured using five items on a 7 point Likert scale adapted from Sherry et al. (2011). Donation intention was measured using a 7 point differential semantic scale adopted from Bearden et al. (1984). Religiosity was measured using the Eid and El-Gohary (2015) scale, which assessed respondents' beliefs and practices of Islam using a 7-point Likert scale.

To check the reliability and validity of all the measurement scales, exploratory and confirmatory factor analyses were carried out. The results showed that all scales were reliable and valid

**Table 1: Measurements**

Item	Factor loadings	Cronbach alpha	CR	AVE
<b>Awareness of charitable giving</b>		.867	8.99	6.41
I can donate things other than money	.826			
I am aware of various ways to donate	.808			
I am interested in donating, charitable giving, or helping	.803			
I am interested in fundraising organizations, such as charitable foundations or social service organizations	.790			
I am well aware of charitable or social service organizations to donate	.774			
<b>Attitude toward homelessness</b>		.905	.928	.761
The issue of homelessness is something I worry about	.851			
I feel that I can help make a positive change to homelessness in Tunisia	.861			
There are too many homeless people in Tunisia	.836			
I support the government's focus on the homeless issue	.842			
There should be no homelessness in a country like Tunisia	.855			
<b>Donation intentions</b>		.912	.925	.755
Unlikely/likely	.858			
Improbable/probable	.877			
Impossible/possible	.885			
Uncertain/certain	.856			
<b>Religiosity</b>		.854	.892	.579
In my personal life, religion is very important	.787			
Islam helps me to have a better life	.779			
The Dua' (supplication) supports me	.758			
The Prophet Muhammad (peace-be-upon-him) is the role model for me.	.791			
Performing Hajj is one of my main priorities	.718			
I believe that Allah (God) helps me	.729			

**RESULTS AND DISCUSSION**

*Common method bias*

In this study, testing for common method bias was carried out using Harman's single factor test (Podsakoff et al., 2003). Method bias is very important because of its potential impact on item reliability and validity, as well as on covariation between factors (MacKenzie and Podsakoff, 2012). A value of less than 50% of the variance explained means that there is no problem in the data (Harman, 1976). The results obtained show the existence of a single component with a variance of 26%, indicating the absence of a common method bias problem in our data.

*Respondent profile*

The total number of samples was 318, but for better data quality, participants who gave incomplete and low-quality answers were excluded from the final sample (Jia et al., 2017). Furthermore, after all data had been

collected, the sample was segmented into four generational cohorts (Z, Y, X and baby boomers) according to the generational segmentation introduced by Wolfe (2020): generation Z (born 1997 to 2010), generation Y (born 1981 to 1996), generation X (born 1965 to 1980) and baby boomers (born 1946 to 1964). Participants aged over 78 and under 14 were removed from the sample, as they did not belong to the generations studied in this study. The final sample size was 316 respondents. Both genders were well represented, with 57.9% women and 42.1% men. The average age of participants was 39.58, with a range from 17 to 72. Most participants had at least primary education. The demographic profiles of the generation groups are presented in Table 2.

**Table 2: Demographic profiles of generation groups**

		Generation				
		Total (N= 316)	Z (N=59)	Y (N=86)	X (N=92)	BBs (N=79)
Gender	Man	133	18	33	48	34
	Women	183	41	53	44	45
Education level	Illiterate	10	0	0	2	8
	Primary	80	17	14	22	27
	Secondary	105	26	30	25	24
	University	121	16	42	43	20

*Test of mean difference in awareness of charitable giving across generations*

In order to test hypothesis 1, a one-factor ANOVA with Tukey's post-hoc was performed. The results obtained (Table 3) showed the presence of a statistically significant difference between groups ( $F(3,312) = 25.450$ ;  $p < .001$ ,  $\eta^2 = .197$ ) revealing the highest awareness of charitable giving score for BBs ( $M_{BBs} = 4.24$ ), followed by generation X ( $M_{Gen X} = 3.59$ ), generation Y ( $M_{Gen Y} = 3.13$ ) and generation Z ( $M_{Gen Z} = 2.71$ ). Post-hoc analyses showed that the mean difference between BBs and the other generation groups was statistically significant. The difference between Generation X and both Generations Y and Z was statistically significant, but no statistically significant difference between Generation Y and Generation Z. Therefore, when it comes to donation awareness, baby boomers scored the highest, generation X came next, and both generations Y and Z scored the lowest. Hence, hypothesis H1 was proved or accepted.

**Table 3 : ANOVA analyses**

Dependant variable	Generation				F	p	Eta <sup>2</sup>
	Gen Z (17-27)	Gen Y (28-43)	Gen X (44-59)	BBs (60-72)			
Awareness of charitable giving	Mean	Mean	Mean	Mean	25.450	.000	.197
<b>Post-hoc</b>							
(I) generation	(J) generation	Mean difference (I-J)					Sig.
Z	Y	-,42					,115
	X	-,88*					,000
	BBs	-1,53*					,000
Y	Z	,42					,115
	X	-,46*					,029
	BBs	-1,11*					,000
X	Z	,88*					,000
	Y	,46*					,029
	BBs	-,65*					,001
BBs	Z	1,53*					,000
	Y	1,11*					,000
	X	,65*					,001

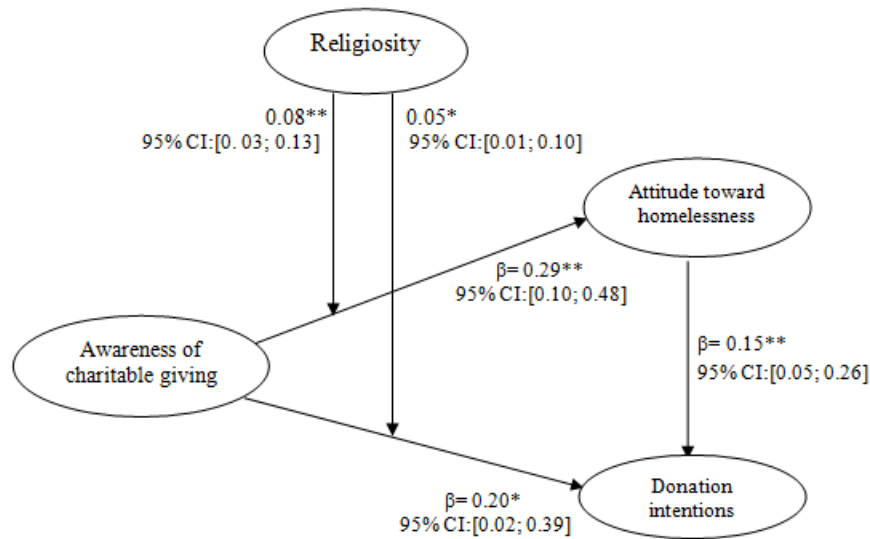
\* The mean difference is significant at the .05 level.

*Moderated Mediation Analyses*

A moderated mediation analysis was carried out to test hypotheses H2, H3, H4 and H5, using Hayes' macro PROCESS model 8 (Hayes, 2018), with 5000 bootstraps

The authors hypothesize that generation type influences awareness of giving, which in turn should elicit more positive attitudes towards the homeless and stronger donation intentions. Level of religiosity was used as a moderator of the effects of donation consciousness on attitudes towards the homeless and intentions to donate to homeless charities. To avoid any loss of statistical power, the authors chose not to dichotomize the religiosity variable (Fitzsimons, 2008).

The results obtained (Figure 2) reveal that awareness of giving has a significant and positive impact on both attitude towards the homeless ( $\beta=0.29$ ;  $p < 0.01$ ; 95%CI= [0.10; 0.48]) and intention to give ( $\beta=0.20$ ;  $p < 0.05$ ; 95%CI= [0.02; 0.39]). This means that the more a person is aware of the importance of charitable donations, the more likely they are to develop a favorable attitude towards the homeless and to intend to make a donation. Consequently, both hypotheses H2 and H3 are accepted. The results also reveal that attitude towards the homeless has a positive effect on intention to donate ( $\beta=0.15$ ;  $p < 0.01$ ; 95%CI= [0.05; 0.26]). In other words, people who develop a positive attitude towards the homeless are more likely to intend to donate. This relationship suggests that improving attitudes towards the homeless is a crucial step in encouraging concrete actions, such as charitable donations. Hence, hypothesis H4 was proved or accepted. Furthermore, the results show that religiosity positively moderates both the impact of donation awareness on attitude towards the homeless ( $\beta=0.08$ ;  $p < 0.01$ ; 95%CI= [0.03; 0.13]) and on donation intention ( $\beta=0.05$ ;  $p < 0.05$ ; 95%CI= [0.01; 0.10]). In other words, people with a high level of religiosity are not only more likely to develop a favorable attitude towards the homeless when they are aware of the importance of charitable giving, but they are also more likely to intend to donate. Consequently, both hypotheses H5A and H5B are accepted.



Note:  $**p < 0.01$ ;  $*p < 0.05$

**Figure 2: Moderated mediation analysis**

*Discussion*

The aim of this study was to compare awareness of charitable giving across generations and to examine their effect on attitudes towards homelessness and intention to donate.

Firstly, this study examined how 'Tunisian consumers' awareness of charitable giving varies across generations. Interestingly, baby boomers showed the highest levels of charitable giving awareness, followed by generations X, Y and Z. The older the consumer, the more aware they are of charitable giving. This result is consistent with previous studies (Auten and Joulfaian, 1996; Johnson and Chang, 2006; Dittmeier et al., 2018) which have indicated that baby boomers are likely to be more aware of giving than younger generations.

Second, the results of the moderated mediation analysis reveal that awareness of charitable giving positively influences both attitude towards homeless and intention to donate to homeless charities, and that attitude in turn positively influences intention to donate. These results are consistent with previous studies that have shown that perceived awareness of giving positively influences attitude and donation intention (Cimaroli et al., 2012; Knowles et al., 2012; Choi et al., 2019; Klinkenberg and al., 2021) and that attitude positively influences intention to give (Smith and McSweeney, 2007; Van der Linden, 2011; Knowles et al., 2012; Aji et al., 2021; Chetioui et al., 2022). The results also reveal that religiosity moderates the impact of charitable giving awareness on attitudes towards the homeless and intention to donate. These results corroborate with previous work supporting the moderating role of religiosity (Teah et al., 2014; Eid and El-Gohary, 2015; Chetioui et al., 2022).

## CONCLUSION

### *Theoretical contributions*

This study suggests a number of theoretical contributions. Firstly, the social marketing literature proposes that consumers of the same generation are likely to share similar but different perceptions from other generations. The results of this study corroborate the literature's conceptual argument that each generation exhibits a different level of awareness. This study also reveals that consumers' awareness of charitable giving is strongly associated with attitudes towards the homeless and intentions to donate. This study extends the findings of previous studies by incorporating the moderating effect of religiosity.

### *Implications*

This study also provides managerial implications. Firstly, campaigns to raise awareness of charitable giving should be adapted according to generation. Strategies aimed at baby boomers could focus on messages highlighting the historical impact and tradition of giving, while those for younger generations could use innovative and technological approaches to capture their attention. It also seems important for charities to segment their fundraising and awareness campaigns according to the age of potential donors. Given that baby boomers have a higher awareness of giving, messages for this generation can focus on moving stories and concrete evidence of the effects of donation. For younger generations, who display low levels of giving awareness, charities need to implement activities and programs aimed at strengthening the culture of giving in order to develop their awareness of charitable giving, as low levels of giving awareness can be one of the major reasons for lack of motivation to donate (Majdabadi et al., 2018). Indeed, younger generations may not be sufficiently informed about the benefits of charitable giving for the homeless, which may contribute to their disinterest in these initiatives.

Donor behavior is most likely to be influenced by their awareness of charitable giving. Therefore, it seems important for charitable or non-profit organizations to encourage policies that develop people's awareness of giving, as this can positively influence their attitudes towards the homeless and their intentions to donate to charities.

The results of this study also show that Islamic religiosity moderates the impact of donation awareness on attitudes towards the homeless and intention to donate to charity. The more religious a person is, the more likely they are to develop a positive attitude towards the homeless and a high intention to donate to charity. Therefore, charities in Muslim-majority countries should consider using religious value messages when designing advertising and promotional campaigns. Indeed, such messages may be seen as more honest by Muslims and therefore elicit a more favorable response (Chetioui et al., 2022). For example, charitable initiatives could be presented as a concrete expression of religious values such as compassion, altruism and moral duty towards the less fortunate. Organizations could also collaborate with religious leaders and places of worship to spread these messages and organize fundraising events. In addition, providing donation options tailored to specific religious practices, such as donations during religious holidays, could encourage more active and regular participation by religious people in charitable actions.

In addition, charities need to consider the strategic importance of social marketing in encouraging generosity and charitable giving. By implementing targeted communication and awareness-raising strategies, they can positively influence individuals' charitable giving intent and behavior. To maximize this impact, it is essential to



highlight meaningful social causes and share moving stories that generate public empathy and compassion. In addition, the use of digital platforms and the implementation of effective awareness campaigns can reach a wide audience and mobilize individuals to act in favor of social welfare. By integrating these practices into their strategies, charities can optimize their ability to promote generosity and encourage charitable giving behavior.

#### *Limitations and future research*

Although our study has made theoretical and managerial contributions, it has some limitations that open up avenues for future research. Firstly, our sample was drawn from a single developing country with a Muslim majority. This may limit the generalizability of the results. Therefore, to overcome cultural differences that may have an impact on donation behavior, it would be interesting to examine the proposed model in other countries or populations and then compare the results. Secondly, our analysis is limited to the study of the moderating effect of religiosity. Further research is therefore needed to incorporate other moderating variables that may influence individuals' responses to charitable giving, such as social class, education, income, etc. (Sargeant et al., 2006; Demirel et al., 2020).

## **REFERENCES**

- Aji, H. M., Albari, A., Muthohar, M., Sumadi, S., Sigit, M., Muslichah, I., & Hidayat, A. (2021). Investigating the determinants of online infaq intention during the COVID-19 pandemic: an insight from Indonesia. *Journal of Islamic Accounting and Business Research*, 12(1), 1-20.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.
- Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior 1. *Journal of applied social psychology*, 32(4), 665-683.
- Ajzen, I. and Fishbein, M. (1980). *Understanding Attitudes and Predicting Social Behavior*. Prentice-Hall.
- Ajzen, I., & Driver, B. L. (1992). Application of the theory of planned behavior to leisure choice. *Journal of leisure research*, 24(3), 207-224.
- Al Jaffri Saad, R., & Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. *Journal of Islamic Accounting and Business Research*, 5(2), 182-193.
- Alshurafat H., Arabiat O. & Shedadeh M. (2024), The intention to adopt metaverse in Islamic banks : an integrated theoretical framework of TAM and religiosity intention model, *Journal of Islamic Marketing*, ahead of print.
- Andsoy, I. I., Asiye Gul, R. N., & Sevgi Dinc RN, M. (2016). Comparing the attitudes and behaviors of turkish nursing students towards blood donation and their emphatic tendencies. *International Journal of Caring Sciences*, 9(1), 174.
- Auten, G., & Joulfaian, D. (1996). Charitable contributions and intergenerational transfers. *Journal of Public Economics*, 59(1), 55-68.
- Awang, Y., Abdul Rahman, A. R., & Ismail, S. (2019). The influences of attitude, subjective norm and adherence to Islamic professional ethics on fraud intention in financial reporting. *Journal of Islamic Accounting and Business Research*, 10(5), 710-725.
- Balaskas, S., Panagiotarou, A., & Rigou, M. (2023). Impact of personality traits on small charitable donations: The role of altruism and attitude towards an advertisement. *Societies*, 13(6), 144.
- Balwani, M. R., Gumber, M. R., Shah, P. R., Kute, V. B., Patel, H. V., Engineer, D. P., ... & Trivedi, H. L. (2015). Attitude and awareness towards organ donation in western India. *Renal failure*, 37(4), 582-588.
- Bearden, W. O., Lichtenstein, D. R., & Teel, J. E. (1984). Comparison price, coupon, and brand effects on consumer reactions to retail newspaper advertisements. *Journal of Retailing*, 60(2), 11-34.
- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behavior. *Journal of research in personality*, 25(3), 285-301.
- Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. *Nonprofit and voluntary sector quarterly*, 40(5), 924-973.
- Bendapudi, N., Singh, S. N., & Bendapudi, V. (1996). Enhancing helping behavior: An integrative framework for promotion planning. *Journal of marketing*, 60(3), 33-49.
- Briggs, E., Peterson, M., & Gregory, G. (2010). Toward a better understanding of volunteering for nonprofit organizations: Explaining volunteers' pro-social attitudes. *Journal of Macromarketing*, 30(1), 61-76.
- Bulut, Z. A., Kökalan Çımrin, F., & Doğan, O. (2017). Gender, generation and sustainable consumption: Exploring the behaviour of consumers from Izmir, Turkey. *International journal of consumer studies*, 41(6), 597-604.
- Cao, X., & Jia, L. (2017). The effects of the facial expression of beneficiaries in charity appeals and psychological involvement on donation intentions: Evidence from an online experiment. *Nonprofit Management and Leadership*, 27(4), 457-473.
- Carroll, R., & Kachersky, L. (2019). Service fundraising and the role of perceived donation efficacy in individual charitable giving. *Journal of Business Research*, 99, 254-263.

- Chai, L. T., & Tan, B. C. (2013). Religiosity as an antecedent of attitude towards green products: An exploratory research on young Malaysian consumers. *Asean Marketing Journal*, 1(1), 29–36.
- Chen, L. (2017). Applying the extended theory of planned behaviour to predict Chinese people's non-remunerated blood donation intention and behaviour: The roles of perceived risk and trust in blood collection agencies. *Asian journal of social psychology*, 20(3-4), 221-231.
- Chetioui, Y., Butt, I., & Lebdaoui, H. (2021). Facebook advertising, eWOM and consumer purchase intention-Evidence from a collectivistic emerging market. *Journal of Global Marketing*, 34(3), 220-237.
- Chetioui, Y., Satt, H., Lebdaoui, H., Bajjou, M., Dassouli, S., & Katona, S. (2022). Antecedents of giving charitable donations (Sadaqah) during the COVID-19 pandemic: does Islamic religiosity matter?. *Journal of Islamic Marketing*, 14(5), 1169-1187.
- Choi, S., Kim, H., Chung, M., & Lee, S. Y. (2019). Online donation experiences, donation awareness, and intention of future donation among teenagers in South Korea. *Journal of Social Service Research*, 45(5), 622-633.
- Cimaroli, K., Páez, A., Newbold, K. B., & Heddle, N. M. (2012). Individual and contextual determinants of blood donation frequency with a focus on clinic accessibility: a case study of Toronto, Canada. *Health & place*, 18(2), 424-433.
- Demirel, S., Burnaz, S., & Karaosmanoglu, E. (2020). THE IMPACT OF FRAMING ON DONATION BEHAVIOR: A RESEARCH AGENDA. *Journal of Management Marketing and Logistics*, 7(2), 91-101.
- Dittmeier, K., Thompson, S. H., Kroger, E., & Phillips, N. (2018). Perceptions of homelessness: do generational age groups and gender matter?. *College Student Journal*, 52(4), 441-451.
- Doces, J. A., Goldberg, J., & Wolaver, A. (2021). Religion and charitable donations: experimental evidence from Africa. *Journal for the Scientific Study of Religion*, 61(1), 178-196.
- Eastman, J. K., & Liu, J. (2012). The impact of generational cohorts on status consumption: an exploratory look at generational cohort and demographics on status consumption. *Journal of consumer marketing*, 29(2), 93-102.
- Eid, R., & El-Gohary, H. (2015). The role of Islamic religiosity on the relationship between perceived value and tourist satisfaction. *Tourism management*, 46, 477-488.
- Evers, S., Farewell, V. T., & Halloran, P. F. (1988). Public awareness of organ donation. *CMAJ: Canadian Medical Association Journal*, 138(3), 237-239.
- Ferraro, R., Shiv, B., & Bettman, J. R. (2005). Let us eat and drink, for tomorrow we shall die: Effects of mortality salience and self-esteem on self-regulation in consumer choice. *Journal of Consumer Research*, 32(1), 65-75.
- Fishman, A. A. (2016). How generational differences will impact America's aging workforce: Strategies for dealing with aging Millennials, Generation X, and Baby Boomers. *Strategic HR Review*, 15(6), 250-257.
- Fitzsimons, G. J. (2008). Death to dichotomizing. *Journal of consumer research*, 35(1), 5-8.
- Gibson, T. (2008). Religion and civic engagement among America's youth. *The Social Science Journal*, 45(3), 504-514.
- Graça, S. S., & Zwick, H. C. (2021). Perceived value of charitable involvement: The millennial donor perspective. *Journal of Philanthropy and Marketing*, 26(4), e1705.
- Ham, C. D., Chung, U. C., Kim, W. J., Lee, S. Y., & Oh, S. H. (2022). Greener than others? Exploring generational differences in green purchase intent. *International Journal of Market Research*, 64(3), 376-396.
- Harman, H.H. (1976). *Modern Factor Analysis*; University of Chicago Press: Chicago, IL, USA.
- Hartnett, B., & Matan, R. (2014). Generational differences in philanthropic giving. *Nonprofit and Social Services Group*. Fall.
- Harvard, E. L. (2019). Motivations for charitable giving among generations X and Y: Applying an extended theory of planned behavior to independent school alumni. *School of Professional and Continuing Studies Nonprofit Studies Capstone Project*.7. <https://scholarship.richmond.edu/spcs-nonprofitstudies-capstones/7>
- Hayes, A. F. (2018). Partial, conditional, and moderated moderated mediation: Quantification, inference, and interpretation. *Communication monographs*, 85(1), 4-40.
- Hopkins, C. D., Shanahan, K. J., & Raymond, M. A. (2014). The moderating role of religiosity on nonprofit advertising. *Journal of Business Research*, 67(2), 23-31.
- Husin, M. M., & Ab Rahman, A. (2016). Do Muslims intend to participate in Islamic insurance? Analysis from theory of planned behaviour. *Journal of Islamic Accounting and Business Research*, 7(1), 42-58.
- Jia, R., Steelman, Z. R., & Reich, B. H. (2017). Using mechanical turk data in IS research: risks, rewards, and recommendations. *Communications of the Association for Information Systems*, 41(1), 14.
- Johnson, M., & Johnson, L. (2010). *Generations, Inc.: From boomers to linksters--Managing the friction between generations at work*. Amacom.
- Johnson, R. E., & Chang, C. H. (2006). "I" is to continuance as "we" is to affective: The relevance of the self-concept for organizational commitment. *Journal of Organizational Behavior*, 27(5), 549-570.
- Kanchanapibul, M., Lacka, E., Wang, X., & Chan, H. K. (2014). An empirical investigation of green purchase behaviour among the young generation. *Journal of cleaner production*, 66, 528-536.
- Klinkenberg, E. F., Fransen, M. P., de Kort, W. L., Huis in't Veld, E. M., & van Weert, J. C. (2021). Unknown, so also unvalued? Blood donation awareness and attitudes of potential donors of Dutch and African descent. *Vox Sanguinis*, 116(5), 513-523.
- Knowles, S. R., Hyde, M. K., & White, K. M. (2012). Predictors of young people's charitable intentions to donate money: An extended theory of planned behavior perspective. *Journal of Applied Social Psychology*, 42(9), 2096-2110.
- Lancaster, L. C., & Stillman, D. (2002). *When generations collide: Who they are. Why they clash. How to solve the generational puzzle at work*. New York: Collins Business.

- Le Gall-Ely, M. (2013). Le don dans la recherche en comportement du consommateur et marketing. *Recherche et Applications en Marketing (French Edition)*, 28(4), 47-71.
- Lee, L., Piliavin, J. A., & Call, V. R. (1999). Giving time, money, and blood: Similarities and differences. *Social psychology quarterly*, 62 (3), 276-290.
- MacKenzie, S. B., & Podsakoff, P. M. (2012). Common method bias in marketing: Causes, mechanisms, and procedural remedies. *Journal of retailing*, 88(4), 542-555.
- Majdabadi, H. A., Kahouei, M., Taslimi, S., & Langari, M. (2018). Awareness of and attitude towards blood donation in students at the Semnan University of Medical Sciences. *Electronic physician*, 10(5), 6821-6828.
- Markert, J. (2004). Demographics of age: generational and cohort confusion. *Journal of current issues & Research in Advertising*, 26(2), 11-25.
- McCrindle, M., & Wolfinger, E. (2009). *The ABC of XYZ: Understanding the global generations*, UNSW Press, New South Wales, AU.
- Opoku, R. A. (2013). Examining the motivational factors behind charitable giving among young people in a prominent Islamic country. *International Journal of Nonprofit and Voluntary Sector Marketing*, 18(3), 172-186.
- Paço, A., Leal Filho, W., Ávila, L. V., & Dennis, K. (2021). Fostering sustainable consumer behavior regarding clothing: Assessing trends on purchases, recycling and disposal. *Textile Research Journal*, 91(3-4), 373-384.
- Parment, A. (2013). Generation Y vs. Baby Boomers: Shopping behavior, buyer involvement and implications for retailing. *Journal of retailing and consumer services*, 20(2), 189-199.
- Parry, E., & Urwin, P. (2011). Generational differences in work values: A review of theory and evidence. *International journal of management reviews*, 13(1), 79-96.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: a critical review of the literature and recommended remedies. *Journal of applied psychology*, 88(5), 879-903.
- Ranganathan, S. K., & Henley, W. H. (2008). Determinants of charitable donation intentions: a structural equation model. *International journal of nonprofit and voluntary sector marketing*, 13(1), 1-11.
- Rhodes, R. E., & Courneya, K. S. (2003). Modelling the theory of planned behaviour and past behaviour. *Psychology, health & medicine*, 8(1), 57-69.
- Sargeant, A., Ford, J. B., & West, D. C. (2006). Perceptual determinants of nonprofit giving behavior. *Journal of business research*, 59(2), 155-165.
- Schewe, C. D., & Noble, S. M. (2000). Market segmentation by cohorts: the value and validity of cohorts in America and abroad. *Journal of marketing management*, 16(1-3), 129-142.
- Sherry, E., Karg, A., & O'May, F. (2011). Social capital and sport events: spectator attitudinal change and the Homeless World Cup. *Sport in society*, 14(1), 111-125.
- Siemens, J. C., Raymond, M. A., Choi, Y., & Choi, J. (2020). The influence of message appeal, social norms and donation social context on charitable giving: Investigating the role of cultural tightness-looseness. *Journal of Marketing Theory and Practice*, 28(2), 187-195.
- Simmons, W. O., & Emanuele, R. (2012). Giving Patterns By Religious And Non-Religious People. *Journal of Applied Business Research (JABR)*, 28(6), 1243-1252.
- Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community & Applied Social Psychology*, 17(5), 363-386.
- Steenkamp, J. B. E., & Ter Hofstede, F. (2002). International market segmentation: issues and perspectives. *International journal of research in marketing*, 19(3), 185-213.
- Teah, M., Lwin, M., & Cheah, I. (2014). Moderating role of religious beliefs on attitudes towards charities and motivation to donate. *Asia Pacific Journal of Marketing and Logistics*, 26 (5), 738-760.
- Tempel, E. R., Seiler, T. L., & Aldrich, E. A. (2011). *Achieving excellence in fundraising* (3rd ed.). Jossey-Bass.
- Turcotte, M. (2012). *Charitable giving by Canadians* (pp. 11-008). Ottawa, Ontario: Statistics Canada.
- Urbain, C., Gonzalez, C., & Gall-Ely, M. L. (2013). What does the future hold for giving? An approach using the social representations of Generation Y. *International Journal of Nonprofit and Voluntary Sector Marketing*, 18(3), 159-171.
- Van der Linden, S. (2011). Charitable intent: A moral or social construct? A revised theory of planned behavior model. *Current psychology*, 30(4), 355-374.
- Van Teunenbroek, C., Bekkers, R., & Beersma, B. (2020). Look to others before you leap: A systematic literature review of social information effects on donation amounts. *Nonprofit and Voluntary Sector Quarterly*, 49(1), 53-73.
- Wiepking, P., & James, R. N. (2013). Why are the oldest old less generous? Explanations for the unexpected age-related drop in charitable giving. *Ageing & Society*, 33(3), 486-510.
- Wilson, B. M., Stolarz-Fantino, S., & Fantino, E. (2013). Regulating the way to obesity: unintended consequences of limiting sugary drink sizes. *PloS one*, 8(4), e61081.
- Wolfe, H. (2020). Millennials, Baby Boomers, Gen X and Gen Z: the cutoff years for each generation. Accessed on 17 May 2024, from <https://www.hellalife.com/blog/people/generation-names/>
- Worthington Jr, E. L., Wade, N. G., Hight, T. L., Ripley, J. S., McCullough, M. E., Berry, J. W., ... & O'Connor, L. (2003). The Religious Commitment Inventory--10: Development, refinement, and validation of a brief scale for research and counseling. *Journal of counseling psychology*, 50(1), 84-96.

- Wunderink, S. R. (2002). Individual financial donations to charities in The Netherlands: Why, how and how much?. *Journal of Nonprofit & Public Sector Marketing*, 10(2), 21-39.
- Zamani-Farahani, H., & Musa, G. (2012). The relationship between Islamic religiosity and residents' perceptions of socio-cultural impacts of tourism in Iran: Case studies of Sare'in and Masooleh. *Tourism management*, 33(4), 802-814.