Determinants of Islamic Philanthropic Behaviour: A Review of Related Literature

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Received 1 October 2025, Accepted 28 October 2025, Available Online 17 November 2025

Abstract. Islamic philanthropic mechanisms, such as Zakat, Sadaqah, and Waqf, substantially contribute to the social welfare and economic advancement of Muslim communities. This article aims to provide an overview of Islamic philanthropy mechanisms and thereafter exploring into the determinants that influence Islamic philanthropic behaviour. Next, this article also provides suggestion of pertinent theory for philanthrophic behaviour studies and direction for further research related to Islamic philanthropic behaviour. Findings suggest that numerous determinants influence Islamic philanthropic behavior, including psychology, economic, and sociology factors. Understanding these determinants may enhance charitable initiatives by charitable institutions, therefore guaranteeing a more significant social and economic effect of Islamic philanthropic mechanisms.

Keyword: philanthrophy, islamic philanthrophy, philanthrophic behaviour

INTRODUCTION

Islamic philanthropy, rooted based on the principles of benevolence, is a fundamental aspect of Islamic teachings. Since the inception of Islam until today, Islamic philanthropy has evolved into a significant and dynamic mechanism for tackling socioeconomic difficulties within the society. Muslims are urged to donate via obligatory (Zakat) and voluntary (Sadaqah and Waqf) mechanisms of Islamic philanthropy. The emergence of contemporary financial systems and institutional philanthropy has prompted academic interest in the factors influencing Islamic philanthropic behaviour. Further understanding of these determinants may assist governments and philanthropic organizations in formulating more successful charity initiatives.

The aim of this article is to provide an overview of Islamic philanthropy mechanisms and identifying the determinants factors that influence of this behaviour. This article discusses the following subtopics: the methodology utilized in this analysis, the concept of philanthropy, the determinants of Islamic philanthropic behaviour and suggestion of pertinent theory for philanthropic behaviour studies. The article concludes with a conclusion and recommendations for future research.

RESEARCH METHOD

This article is based on a careful examination of existing research on Islamic philanthropic behaviour, with a particular emphasis on domestic and international literature available via internet sources. The search for relevant material began with a keyword selection from online databases. The various keywords were identified for the purpose of this research, including philanthropy, philanthropic behaviour, Islamic philanthropy, charitable giving, and donating money. To locate supporting materials and resources, several electronic databases were examined, including Scopus, Emerald Insight, Google Scholars, and Research Gate. The analysis incorporated 14 components culled from more than 50 articles.

RESULTS AND DISCUSSION

What is Philanthrophy?

This section observes the general view of philanthropy and philanthropic behaviour available in literature.

Definition of Philanthrophy

Philanthropy is derived from the Greek word philanthrôpia, which is a compound word composed of the words phileô and anthrôpos (Sulek, 2010a). Andreoni, (2001) defines philanthropy as "benevolent behaviour toward others in society, typically in the form of charitable gifts." While (Sulek, 2010b) defines philanthropy as a moral commitment that governs social connections in order to address a communicated need. In a larger sense, philanthropy entails private action for the common good, as opposed to simply charitable giving. Philanthropy and Islamic philanthropy are conceptually similar, share similar features, and have the same ultimate purpose. The major contrast between philanthropy and Islamic philanthropy is the Shariah principles that govern Islamic philanthropy. For instance, the requirement of giving is incorporated within the zakat mandate. Islamic generosity is necessary for the purification of Muslims' money and hearts and adds to the realization of *mardhatillah* (the pleasure of Allah). Certain Quranic verses reflect the compulsory nature of charitable behaviour. Allah S.W.T. states in the Holy Quran:

"*And in their wealth, there was a right for one who asks and for one who is deprived*."

(Translated Surah Al-Dhariyat, 51:19)

The preceding verse illustrates that all of Allah's blessings are due to the impoverished. Thus, Islamic generosity should not be motivated exclusively by humanitarian concerns; Muslims must also consider Islam's religiosity when pursuing Islamic charity. It's also worth noting that charitable contributions can be both monetary and non-monetary. Contributions may be made in cash, near-cash, or other monetary assets such as shares. While non-monetary gifts might include volunteer time, voluntary work, and efforts to aid those in need (Coombs et al., 2008). Individuals, foundations, and corporations are among the important players who have showed generosity and unity through charitable initiatives (Osili et al., 2020). Individual philanthropists generally support charity initiatives through financial contributions, time commitments, or bequests. While foundations, philanthropic organizations, and businesses engage in corporate giving as part of their corporate social responsibility initiatives (Schuyt et al., 2010).

Definition of Philanthropic Behaviour

A philanthropic act is one that is performed with the intention of benefiting others. Individuals who practice philanthropy are willing to make personal sacrifices of their time, energy, and money for the benefit of others. Wichardt (2009) defines philanthropy as "personally costly actions committed for the benefit of others". Individuals acted philanthropically for a variety of reasons, including a sense of obligation, perceived needs, cohesion, and individual attachment, as well as another less explored reason, mutual benefit. Numerous intrinsic, extrinsic, and societal aspects all contribute to why people participate in philanthropic behaviour (Alias & Ismail, 2015). The Holy Quran promotes Islamic philanthropy through voluntary charity and rewards those who do it. As stated in Surah Ali Imran, 92:

"[*They*] *will not attain righteousness till* [*they*] *spend in charity of the things* [*they*] *love*."

(Translated Surah Ali Imran, 3:92)

How to Perform Islamic Philanthropy?

Philanthropy plays a significant role in the Islamic economic system. Islamic philanthropy is grounded on Islamic revelation's spiritual imperatives. Islamic philanthropy is viewed as a religious obligation or form of worship to Allah SWT (Surah Al-Baqarah 2:43), a means of purifying our mind and soul (Surah Al-Baqarah 2:267), a spiritual discipline (Surah Ali-Imran 3:92), and help to fellow human beings (Surah Al-Baqarah 2:273) (Yusof, 2017). Sadaqah, zakat, and waqf are all forms of Islamic philanthropy. This section highlights these three primary Islamic philanthropy mechanisms.

Sadaqah

Sadaqah is the voluntary act of providing charitable gifts driven by kindness or altruism, aimed at benefiting others. In Islam, the concept of sadaqah is closely associated with the notion of generosity (Yusof et al., 2023).

Sadaqah is defined as any act of kindness, ranging from something as simple as sharing a smile with a stranger to the more significant act of donating valuable resources to help ease the challenges faced by those in need. Sadaqah is considered the most flexible form of Islamic generosity, as it is not bound by specific regulations or institutions, including the state government. This flexibility allows Sadaqah to be widely implemented as a form of social security within Muslim communities globally, spanning from the socioeconomic elite to the extremely impoverished, and can be customised according to the giver's situation (Fauzia, 2008).

Zakat

Zakat (alms donation) is one of Islam's five pillars and is a form of worship directed toward Allah S.W.T. According to Islamic law zakat is a defined proportion of a Muslim's gross wealth that must be donated to those who deserve it during a specified period (Ismail, 2019). Muslims can purify their money and souls through this altruistic behaviour. This is plainly revealed in the Holy Quran, where Allah S.W.T says:

> "*And establish prayer and give Zakat, and whatever good you put forward for yourselves – you will find it with Allah*."
>
> (Translated Surah Al-Baqarah 2:110)

Zakat does not diminish one's wealth; instead, it guarantees that an individual's assets flourish through the grace and blessings of Allah S.W.T. Zakat is divided into two main types: Zakat based on wealth (Zakat Al-Mal) and Zakat based on need (Zakat Al-Fitr) (or Fitrah). It is essential for Muslims to fulfil the obligation of paying Zakat Al-Fitrah during Ramadan or, at the very least, on the morning of Eid Al-Fitrah (Fauzia, 2008). This requirement aims to purify one's spirit from sinful actions during the fasting period of Ramadan. Furthermore, Zakat Al-Fitrah serves as a charitable donation aimed at supporting the underprivileged and those entitled to receive charity during Eid Al-Fitrah. It is noteworthy that the obligation to pay Zakat Al-Fitr extends beyond the affluent, encompassing all Muslims, regardless of their financial status, if they have fulfilled their essential needs. The practice of Zakat on wealth in Malaysia includes several components: Zakat on income, Zakat on business, Zakat on savings and investments, Zakat on gold and silver, and Zakat on crops and livestock. The regulations surrounding Zakat on wealth specify the individuals obligated to pay, the types of assets that qualify as Zakat, the amount required, the timing of payment, and the eligible beneficiaries.

Waqf

Waqf is an Arabic term that denotes the donation or allocation of valuable assets for the benefit of the public, specifically for religious purposes. Waqf, an Arabic term, literally translates to "to confine," "to stop," "to preserve," or "to hold" (Yusof et al., 2023). Waqf is a specialized concept that denotes the ongoing commitment of assets for philanthropic objectives or the generation of revenue for specified beneficiaries, including the donor's family or other individuals. This act of generosity may take place during an individual's lifetime or be designated in a will, yet it must not exceed one-third of the total asset value. Upon making the contribution, it transforms into a property governed by specific regulations, with its beneficiaries being those identified for the cause, including the needy, orphans, students, or individuals from a designated area. Waqf assets hold potential advantages for individuals beyond the Muslim community as well. The giver is viewed as receiving lasting rewards for their generosity, even posthumously, provided that the property continues to serve the interests of others (Yusof, 2017). The absence of specific references to waqf in the Holy Quran is addressed by the following Hadith from Sahih Muslim, which provides a conceptual framework for understanding Waqf:

> "*Umar* (*RA*) *received a piece of land in Khaibar. He consulted Prophet Muhammad* (*PBUH*) *to seek consensus on the land. He said, "Ya Rasulullah, I received a piece of land in Khaibar which in my opinion have yet to yield more valued wealth", Rasulullah* (*PBUH*) *said, "If you wish, you may detain the principle of the property into Sadaqah that which may not be sold, bought or inherited, Umar* (*RA*) *gave it to the poor, his relatives, those who were fighting in the name of Allah SWT, Ibnu Sabil* (*travelers*) *and guests*".
>
> (Sahih Muslim,Vol. 13, No. 4006, translation by Abdul Hamid n.d.)

What are the Determinants of Philanthropic Behaviour?

Philanthropic behaviour exists beyond the interpersonal behaviours (Schuyt et al., 2010). However, most of the current research examines the factors of charitable behaviour exclusively from psychological and social viewpoints. Psychological theories tend to focus on individual mind-states such as norms, values, self-concepts, and enthusiasm in order to explain philanthropic behaviour, whereas sociological theories tend to focus on individual socio-demographic characteristics such as age, gender, race, and social status in order to explain philanthropic behaviour (Wilson, 2012). Scholars consistently propose integrating insights from diverse disciplines while investigating these fields in order to develop new knowledge and obtain a deeper understanding of the elements that impact charitable behaviour (Neumayr & Handy, 2019). This section provides an outline of possible philanthropic behaviour determinants, focusing on psychological, economic, and sociological considerations.

Psychology Factor: Attitude Toward Philanthropic Behaviour

Individual attitudes can influence philanthropic behaviour. Attitude is a mental state of readiness that is acquired and organized by experience. It has a distinct effect on how a person responds to the people, objects, and situations with which it is associated (Ivancevich et al., 2010). This notion is consistent with Ajzen's (1991) results that people who have a favourable attitude toward action are more inclined to take it. Individuals' attitudes about philanthropy must be analyzed to acquire a better understanding of their attitudes toward a sense of personal responsibility and desire to act by donating time or money in the interest of current and future generations' social and ecological well-being. For the purposes of this study, philanthropic behaviour is defined in terms of two dimensions: altruism and personal social responsibility, which will be described in greater detail below.

Psychology Factor: Altruism

According to Ahmed & Jackson (1979), altruism is the acceptance of a universal obligation to aid, share, and be generous with one's fellow human being. Altruism, alternatively referred to as generosity, is real acts of kindness in giving and helping that are not driven by a desire to profit from the act of giving and helping (Mokthar, 2016). Earlier research has established that altruism plays a role in money donation research (Mokthar, 2016). Altruism will be employed as an independent variable in the Theory of Planned Behavior model. Altruism, according to the Theory of Planned Behavior, is a moral standard capable of directly influencing intentions. As a result, the bigger the prospective donor altruism, the more philanthropic behaviour will occur.

Psychology Factor: Personal Social Responsibility

Personal social responsibility is an ethical principle that asserts that an individual's activities must benefit the larger community. Personal social responsibility is dependent on an individual's sense of obligation and drive to act. Philanthropy embodies this sense of obligation to the well-being of unknown people, larger organizations, or the community at large. Personal initiative is demonstrated by philanthropists because of their strong commitments to the issues they seek to help. They are not compelled to give; on the contrary, they are eager to offer. Preservation and a sense of civic responsibility for society's total well-being, both now and in the future, may serve as significant motivators for philanthropy (Schuyt et al., 2010). As a result, the more the potential donor's personal social responsibility, the more philanthropic behaviour will occur.

Economics Factor: Personal Resources

Due to the wide variation in wealth, people's capacity to donate is frequently influenced by their wealth. Philanthropic behaviour is a resource-driven form of civic participation since it is based on the availability of personal resources (Jones, 2006). Personal resources, according to Neumayr and Handy (2019) refer to individual assets. More specifically, personal resources refer to the income, wealth, education, and also individual values which related with philanthropic actions (Jones, 2006; Neumayr & Handy, 2019). Personal resources are usually discovered to be significant determinants of philanthropic behaviour, meaning that those with more income, wealth, education, and individual values have more social resources and awareness, and hence can contribute and volunteer more (Jones, 2006). As a result, the more personal resources a potential contributor possesses, the more charitable behaviour he or she will exhibit.

Sociology Factor: Social Culture

Masovic (2018) defines social culture as "acceptable behaviour in a particular society." Social culture aspects refer to a population group's shared customs, habits, practices, and beliefs. Social culture influences how people behave and make decisions in society. A region's social culture may be distinct from another. What is deemed normal and consistent in one community may be strange or even immoral in another. Thus, recognizing sociocultural influences is critical for comprehending why people engage behaviours. Masovic (2018) believes that enterprises can boost their chances of success in the market they are attempting to serve by developing a strong awareness of social behaviours and cultural traditions. While Jalil et al. (2023) asserts that the opinion of others has an effect on one's decision to participate in a philanthropic activity. This propensity emerges because of an enabling atmosphere in which involvement in monetary waqf is the norm in a social circle. As a result, the stronger the social culture of the potential donor, the greater the likelihood of generous behaviour.

Theory for Philanthropic Behaviour Studies

Ajzen's Theory of Planned Behaviour (TPB) is one of the most complete frameworks for researching human behaviour (Ajzen, 1991). According to this idea, a person's intention to engage behaviour is determined by his or her behavioural beliefs. Thus, the more control and information an individual has over his behaviour, the more likely it is that his behaviour can be predicted. According to Ajzen (1991), the TPB is extensible, which indicates that it can be used to identify more predictors. As a result, the TPB is presented as a foundation theory for conceptualizing individuals' philanthropic behaviour. The following model shown in Figure 1 was logically deduced from the TPB:

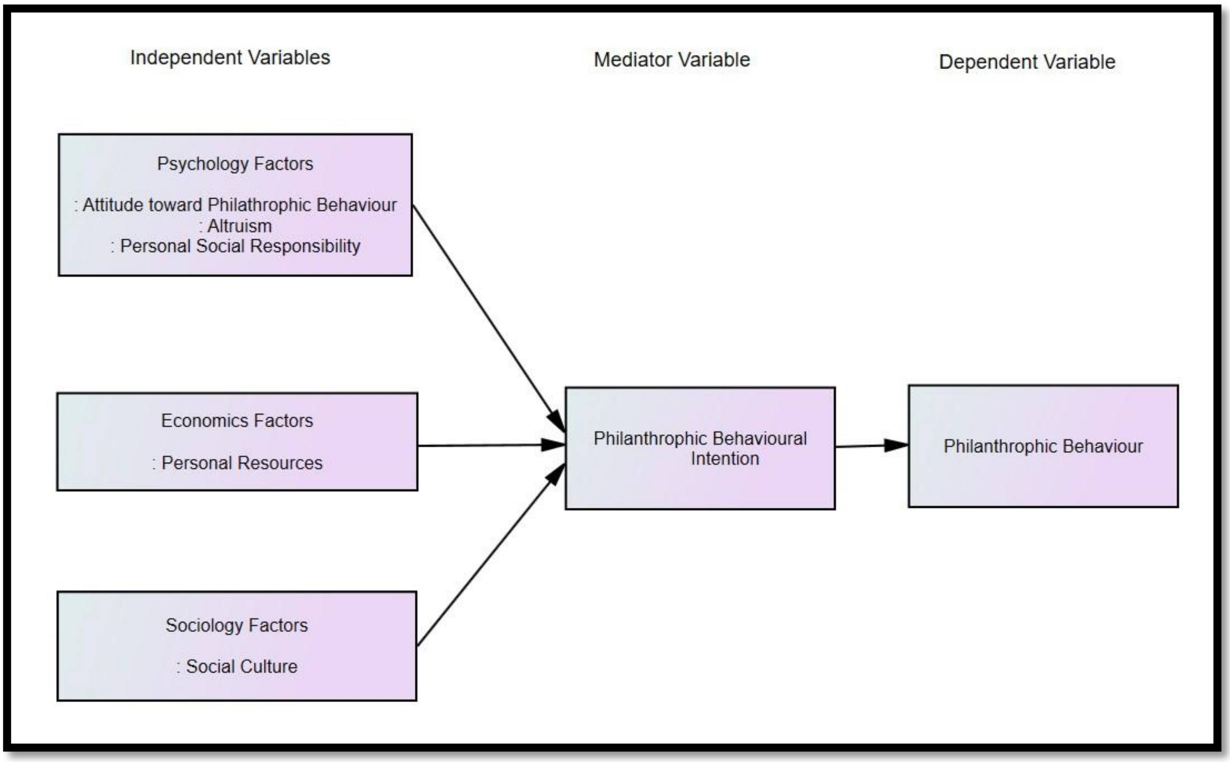

FIGURE 1-A Model Showing the Factors of Philanthropic Behaviour and The Mediator

CONCLUSION

Over time and across geographies, the world has experienced an almost universal charitable impulse to assist others. The study examines psychological, economic, and sociological aspects that may impact philanthropic behaviour. A study of the literature highlights the limits of studies on Islamic philanthropic behaviour that focus exclusively on monetary donations. The purpose of this research is to add to the body of knowledge on the subject and to foster a better understanding of Islamic philanthropic behaviour, which needs a new understanding of people's endowment qualities. Future research should examine combining more variables from other disciplines, including as anthropology, cultural studies, finance, behavioural economics, marketing, and management, to better explain and predict Islamic philanthropy behaviour. Due to the nature of this article, which is conceptual research, it is necessary to empirically validate the given conceptual framework.

ACKNOWLEDGMENTS

The author recognizes the contributions of several scholars whose research has impacted this study.

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