

The Psychological and Spiritual Motivations Behind Digital Alms Giving

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ABSTRACT

The research aims to identify the internal emotional, cognitive, and faith-based factors that influence charitable behavior through digital platforms, and how these motivations reflect the interplay between modern technology and traditional religious values. The advent of digital technology has had a profound impact on the domain of digital charity. The present study aims to analyse the psychological and spiritual factors that influence digital charity by Indonesians. The collection of data was achieved through the administration of questionnaires to 73 respondents and in-depth interviews with five individuals, as part of a mixed-method approach and explanatory sequential design. This research can demonstrate that straightforward and transparent access can be the primary factor that propels digital charity. From a psychological perspective, the desire to participate and provide benefits to others can have a positive impact. Spiritually, sincerity in one's intentions, the expression of gratitude, and the establishment of a sense of trust in the process of giving alms via digital platforms have been shown to be conducive to the experience of blessings.

1. INTRODUCTION

The advent of digital technology in the contemporary epoch has precipitated a transformation in numerous domains of human existence, encompassing religious practices. Rabbani (2023) posits that technology has evolved into a pivotal element that exerts a substantial influence on the dynamics of social interaction, encompassing the domains of charitable and religious activities. As posited by Abdurrahman and Badruzaman (2023), the advent of the digital era has precipitated a paradigm shift in numerous domains of human existence, encompassing the manner in which religious values are comprehended and implemented. This technological development is reinforced by the increasing use of digital wallet applications that offer convenience, speed, and practicality in financial transactions (Aulia 2020). Nurjannah (2023) observes that the functionality of digital wallets has evolved beyond the realm of merely facilitating transactions for purchasing goods and services; it has diversified into a conduit for the dissemination of funds towards the sponsorship of social initiatives and activities.

Digital wallets have been identified as a significant driver of technological transformation, with one such transformation being the emergence of digital almsgiving. Digital almsgiving can be defined as the practice of making donations through digital platforms, such as applications and websites, which facilitate contributions that are not constrained by time or location. In the context

of the digital era, religious values that are of significant importance are presented with an opportunity for expansion, for example through the existence of a platform for digital almsgiving. Wulandari (2020) revealed that the internet plays a vital role in helping the collection of zakat, infaq, and sadaqah (ZIS) by expanding the range of participation and simplifying the access process. Adiyanto and Widana (2024) posit that digitalisation has proven to be an effective instrument in increasing community participation in charitable activities. This demonstrates that the integration of financial technology in charitable activities has the potential to enhance the efficiency and effectiveness of social fund distribution.

In Indonesia, the practice of digital charity is expanding, with various institutions such as Lazismu, Dompot Dhuafa, and KitaBisa.com leveraging digital technology to support charitable initiatives. Evidence of institutional support for the digitalisation of ZIS collection is also demonstrated by BAZNAS RI (Setiawan, et al., 2024), which indicates official recognition of the urgency of digital transformation in the practice of Islamic philanthropy. Despite the findings of Styabudi (2025) demonstrating a persistent dominance of manual fundraising methods, there has been a notable annual increase in the utilisation of digital approaches. This development has accelerated during the course of the present pandemic, which has necessitated the adoption of digital technology in various transactions, including those pertaining to charitable activities. As Situmorang (2021) observed, there has been a considerable shift in consumer behaviour with regard to the utilisation of digital wallets and electronic money during the pandemic, including in the context of online charity activities. However, it is important to note that manual methods remain relevant in order to accommodate the participation of people who are not yet familiar with digital technology, while maintaining the trust and social bonding aspects of charitable giving practices.

It is evident that charitable behaviour is driven by a complex interplay of motivations, including those stemming from psychological and spiritual perspectives. The phenomenon of donating through digital platforms is influenced by a similar array of motivational factors. Psychological motivation in the context of digital charity can be understood as an internal drive that originates from the cognitive and affective aspects of individuals, compelling them to engage in charitable activities by utilising technology. Irawati & Fitriyani (2022) identified that income level and ease of access to digital platforms are psychological driving factors for individuals to engage in online charity. (Davis (1998); Safika and Mardikaningsih (2025)) posits that the perceived ease of use of technology constitutes a primary psychological factor influencing the adoption of new technology. Concurrently, Tunnufus (2024) research investigates the factors that influence individuals' decisions to donate and give alms via the Kitabisa.com digital platform, which is one of the most prominent crowdfunding platforms in Indonesia. The argument was posited that the factors of altruism, positive emotions experienced following the act of donating,

and the level of trust in the platform, are instrumental in shaping an individual's decision to donate to a digital charity. The present study demonstrates that the motivation for digital charity is not solely material in nature, but is also influenced by psychological and emotional factors.

The spiritual motivation behind this digital charity is rooted in the drive that emanates from religious beliefs and transcendental values, while concurrently upholding aspects of trust and social ties in the practice of giving. As posited by (Johnson et al. (2001); Safika and Mardikaningsih (2025)), religiosity is defined as the extent of an individual's commitment to religion and its tenets. This commitment serves as a framework for establishing both vertical relationships with the divine and horizontal relationships with fellow humans and the environment. Meanwhile, Syafitri et al. (2021) posit that religiosity comprises three constituent elements: firstly, a belief or ideological dimension, encompassing the belief that almsgiving constitutes an integral component of worship and religious orders; secondly, a dimension of religious knowledge, encompassing individual comprehension of religious teachings, particularly with regard to the recommendation of almsgiving and the significance of providing assistance to others; and thirdly, an intellectual or appreciation dimension, referring to the extent of individual appreciation of religious values, such as the spiritual significance of almsgiving and awareness of its impact on others. From an Islamic standpoint, the practice of almsgiving is considered a tangible expression of religious values that promote the act of sharing and providing assistance to others. The utilisation of digital media in this context is recognised as a highly effective and efficient means of achieving this objective.

Performance expectations are defined as the level of trust respondents have in using a digitalalms platform, with the expectation of receiving benefits such as efficient transactions and the ability to conduct transactions regardless of physical proximity to a ZIS institution (Mahri et al., 2019; Santoso, 2024). This concept is intricately linked to factors related to religiosity or belief systems. As asserted by (Kurniaputri et al. (2020); Safika and Mardikaningsih (2025)), the concept of religiosity encompasses not only the act of worship, but also manifestations in both visible and invisible activities, operating within the domains of the heart and mind. The construct of religiosity is theorised to encompass five distinct dimensions: the dimension of belief, the dimension of ritual, the dimension of experience, the dimension of religious knowledge, and the dimension of practice. Research conducted by Erwan Aristyanto and Agus Sarwo Edi (2022) posits that religiosity exerts a direct influence on public interest in charity. The present study is supported by the findings of research undertaken by (Fadillah (2021) and Rismantari (2020); Jannah and Rodufan (2024)), which demonstrates that religiosity exerts a significant partial effect on the decision to donate. However, contradictory research has been conducted which suggests that religiosity exerts an influence on the decision to donate, though this influence is deemed to be of a negligible nature.

((Irawati & Fitriyani (2022); Kurniaputri et al. (2020)) posit that religiosity exerts an influence on online charity decisions, albeit to a negligible extent. The role of religiosity in shaping individual behaviour, particularly in the context of social interaction, is a significant area of study. Nasution (2023) conceptualises religiosity as a process of internalisation of the values of religious teachings, accompanied by a belief in their veracity, and manifested in social interactions. Increased religiosity awareness has also been demonstrated to encourage individuals to behave more ethically in economic aspects, such as transacting with honesty and responsibility (Hardyansah et al., 2023; Safika and Mardikaningsih (2025)). It is posited that, in accordance with the provided description, a hypothesis or provisional conjecture may be formulated, namely that religiosity exerts an influence on individuals in their decision-making process regarding the act of bestowing alms in a digital context. This assertion is further substantiated by theoretical frameworks that elucidate the internalisation of religiosity as a value system, which is purported to influence individual behaviour within a social milieu, thereby prompting the act of donating alms electronically. However, it is imperative to conduct additional tests on digital charity, given the inconsistency of previous findings and the paucity of research in this area. The objective of this study is to ascertain the extent to which factors other than religiosity influence an individual's decision to engage in digital acts of charity.

In consideration of the aforementioned background, the objective of this study is to analyse the factors that influence people's adoption of digital charity in Indonesia, with a focus on both psychological and spiritual aspects. The present study focuses on the psychological and spiritual motivations of individuals to engage in digital charity, providing a comprehensive rationale for their actions. The objective of this study is twofold: firstly, to identify the challenges and opportunities inherent in the development of a digital sadaqah platform; and secondly, to formulate strategies to improve the effectiveness of its implementation in society. It is anticipated that the findings of this research will make a substantial contribution to the development of Islamic philanthropy policies and practices in the digital era.

2. METHODS

The present research employs a mixed method approach, integrating quantitative and qualitative methods to achieve more comprehensive results (Hendrayadi, Kustati, and Sepriyanti 2023). The approach employed in this study is of the explanatory sequential type, which commences with the collection and analysis of quantitative data, followed by the collection of qualitative data to substantiate the findings (Subedi 2016). This research employs a descriptive quantitative approach, complemented by qualitative data to facilitate a comprehensive understanding of the subject's experience. The primary data for this study was obtained through the distribution of online questionnaires to 73 respondents, followed by in-depth interviews with

five selected resource persons. These interviews were conducted in order to strengthen and explain the quantitative results. The present study focuses on a sample of adolescents who demonstrate a high level of engagement with digital alms platforms. The quantitative instrument utilises a 1-5 Likert scale, with indicators developed from the theoretical framework of religiosity and the Theory of Planned Behaviour. The questionnaire comprised general questions, as well as inquiries into psychological and spiritual motivation. Concurrently, secondary data was obtained through documentation and records pertinent to the research topic (Sugiyono 2009; Maisiyah and Rahman (2022)). The research will be presented in tabular form, with the number of sources from which the questionnaire was distributed, and an analysis of the answers from said sources, which will corroborate the results of the questionnaire.

3. RESULTS AND DISCUSSION

3.1. Results

Table 1. Respondent's personal data

No	Indicators	Respondents Agree	Percentage (%)
1	16-20 years old	69	94,5%
2	21-25 years old	4	5,5%
3	Female	51	70%
4	Male	22	30%

As illustrated in the table, the data indicates that a 94,5% of respondents are adolescents between the ages of 16 and 20. This developmental stage is characterised by a heightened sense of curiosity and a desire to engage in a variety of activities. Notably, this period coincides with the onset of active engagement with mobile phones and social media platforms.

Table 2. The number of respondents who expressed agreement with general questions regarding digital almsgiving is indicated

No	General Statement	Respondents Agree	Total Respondents	Percentage (%)
1	Digital charity is easier than manual charity	46	73	60,53
2	Security and transparency budget	31	73	42,5
3	Can be accessed anywhere	64	73	87,6

As demonstrated in the table, it is evident that respondents' propensity to engage in digital alms is predominantly influenced by the ease with which they can access such resources. The assumption that digital alms are easier to perform than manual alms is based on the ease of access.

One interviewee stated that he was greatly helped by the existence of digital alms that could be accessed anywhere, especially for donations when there was a disaster outside the area that could be accessed directly. The utilisation of a mobile phone and a pre-paid phone tariff enables the provision of immediate assistance to those in need, obviating the necessity for physical proximity. Furthermore, one interviewee expressed a preference for digital alms, citing its capacity to facilitate transparent monitoring of financial resources through the live system feature, in addition to the provision of regular reports. Another interviewee posited that the practicality of using digital sadaqah engenders a positive experience, particularly in terms of the emotional feedback received, such as automatic thanks, which serves to encourage individuals to persist in making contributions in this manner.

Table 3. Respondents concern with psychological factors

No	Psychological Factors	Respondents Agree	Total Respondents	Percentage (%)
1	Joy and convenience	35	73	48
2	Satisfied with thank you notes	41	73	56,2
3	Pride and passion in providing proof of contribution.	39	73	53,5
4	Become more aware of surroundings	60	73	82,2
5	Wishing for peace	67	73	91,7
6	Want praise and thanks	11	73	15,1
7	Contribute and make a positive impact	69	73	94,5

The results of the questionnaire, which included questions pertaining to psychological factors, indicated that the most significant driving factor from the psychological standpoint is the desire to contribute directly. This factor has been found to exert a positive impact, with a 94.5% response rate. This suggests that digital charity facilitates the capacity of individuals to contribute and cultivate a sense of empathy for those who may not be directly accessible. Furthermore, one of the respondents provided a statement asserting that the act of providing alms digitally engenders a sense of emotional connection to those in need, although this sentiment is perceived to differ from the experience of directly bestowing alms. Nevertheless, the interviewee conceded that engaging in digital charity for those who are geographically distant provides him with a sense of psychological comfort and a sense of exoneration with respect to the failure to provide assistance to those who are geographically distant. From a psychological standpoint, the

motivation behind charitable actions is not necessarily the pursuit of praise or a sense of pride. However, it is evident that a significant proportion of respondents engage in charitable activities for the purpose of deriving personal satisfaction.

However, it is not problematic if individuals anticipate commendation for their virtuous actions. This finding indicates that the facets of emotional satisfaction and empathy play a pivotal role in the escalation of interest in digital charity, concomitantly reinforcing the loyalty of platform users. Nevertheless, a number of interviewees voiced concerns regarding the credibility of the channeling institution and the possibility of fraudulent activity in the distribution of funds. Nevertheless, respondents concurred that digital charity has the capacity to preserve and reinvigorate social values in modern society, enhance social awareness, and fortify solidarity even in an increasingly individualistic context.

Table 4. Respondents concur with the religious factors

No	Religious Factors	Respondents Agree	Total Respondents	Percentage (%)
1	Peace because almsgiving	67	73	91,7
2	Digital charity makes you consistent in sharing	52	73	71.3
3	Expect rewards and get closer to God	62	73	85
4	Same blessing as manual almsgiving	66	73	90.4
5	Cleans and purifies wealth	52	73	71,3
6	For peace of mind	60	73	82,1
7	Good intentions	70	73	95,9
8	Almsgiving can open doors to sustenance or ease of life	69	73	94,5
9	An expression of gratitude for God's favor	67	73	91,8
10	Almsgiving becomes a jariyah practice	69	73	94,5

As illustrated in the above table, the most significant spiritual factor motivating individuals to bestow digital alms is the presence of good intentions, which account for 95.9% of the responses, as indicated by 70 respondents. This assumption is then used to posit the hypothesis that this digital charity is believed to facilitate access to sustenance and a more comfortable life. It is the respondents' belief that digital alms are not significantly different from manual alms. It is also believed that digital alms have the capacity to provide the same peace and blessings as manual alms. This suggests that the spirituality inherent in digital alms remains consistent, despite the

variation in the method of giving. It is evident that a proportion of respondents engage in digital charity as a means of spiritual enrichment and a means of attaining a sense of inner calm.

In this context, almsgiving is regarded not only as an individual social obligation, but also as a conduit to attaining inner peace and deeper spirituality. A further factor that encourages individuals to engage in online philanthropy is the aspiration to purify and cleanse their wealth. This signifies that from the assets owned by individuals, there are rights for people in need, and it is recommended that a proportion of the assets owned be allocated to people in need. This phenomenon pertains to the manner in which individuals articulate their gratitude to the Almighty, a practice that, through this conduit, has the potential to evolve into a *jariyah* practice for those who dispense the alms. Furthermore, this digital tool facilitates the training of individuals in the consistent sharing of resources with others, owing to its ease of access and the flexibility it offers in terms of scheduling. Consequently, digital alms have the capacity to cultivate individuals' sensitivity to their environment, thereby fostering a direct contribution to peace and prosperity as social beings.

It is evident from the information provided by multiple interviewees that one of the primary challenges encountered by digital charities pertains to the apprehension of fraudulent activities. One interviewee disclosed that he frequently experiences trepidation regarding the potential misuse of the monetary transactions he conducts digitally. This concern is not unfounded, given the numerous cases of fraud perpetrated under the pretext of charitable activities. However, it should be noted that the funds are often used for personal gain. This phenomenon engenders a sense of doubt and anxiety among individuals who harbour the intention of providing alms through digital platforms.

3.2. Discussion

The findings of this study demonstrate that psychological and spiritual motivation plays a significant role in encouraging people to donate digitally. This finding is consistent with the Theory of Planned Behavior (Ajzen, 1991), which states that an individual's behaviour is influenced by intentions driven by personal attitudes, subjective norms, and perceived behavioural control. In this context, the desire to have a positive impact (94.5%) and the hope for inner peace (91.7%) are manifestations of a positive attitude and the perception that digital charity is easy to perform. From a spiritual perspective, dominant motivations such as good intentions, the desire to receive blessings and rewards from God, and the belief that digital charity is equivalent to manual charity demonstrate a close connection with the concept of religiosity (Johnson et al., 2001; Syafitri et al., 2021). This suggests that digital charity is not merely a transactional act, but also an expression of religious values. These findings align with those of Tunnufus (2024), who posited that trust in the platform and positive emotions following donation

are the primary catalysts of online charitable behaviour. In a similar vein, Irawati and Fitriyani (2022) posit that ease of access and religiousness are pivotal factors in the decision to donate digitally. However, this study introduces a novel dimension, namely the aspect of inner peace and psychological satisfaction, a dimension which has not been widely highlighted in previous research. However, this finding is at odds with the results reported by Kurniawati et al. (2020), who concluded that religiosity exerts only a minor influence on the decision to donate digitally. However, the findings of this study indicated that spiritual values played a significant role in promoting such behaviour, particularly in the form of sincere intentions and gratitude.

Theoretically, this research makes a significant contribution to the existing literature on motivation in digital philanthropy by offering a novel integration of psychological and spiritual approaches. The results of the study provide important recommendations for digital philanthropy organisations to adjust their strategic approach. These recommendations relate to not only technological and security aspects, but also emotional and spiritual aspects of users. Platform providers are encouraged to incorporate features that provide positive emotional feedback, such as automated thank you notes or newsletters. In addition, it is essential to ensure security and transparency to foster public trust. Additionally, there is a necessity to fortify digital literacy education, particularly among those who harbour reservations regarding the security of digital alms. This is of paramount importance in ensuring the preservation of values such as sincerity and social solidarity, while concurrently maintaining the efficiency benefits derived from technological utilisation.

4. CONCLUSION

In consideration of the results and discussion, it can be concluded that digital charity is influenced by psychological and spiritual factors. The most significant factor in motivating the decision to engage in digital alms is the convenience and practicality of online platforms. The convenience of such interactions is further compounded by the desire to contribute to those who are not directly accessible. This suggests that digital charity is regarded as a more straightforward, pragmatic, and transparent approach to implement in the contemporary era when compared to manual charity. It is evident that, in addition to psychological factors, spiritual factors also motivate individuals to perform digital alms. A correlation exists between psychological and spiritual factors in the context of digital charity. It has been demonstrated that individuals engage in digital charity due to benevolent intentions. Consequently, these individuals presume that charity constitutes a *jariah* practice. Furthermore, it is important to consider the factors that influence an individual's decision to engage in digital acts of charity. These factors are likely to include a desire to attain peace of mind, to purify their wealth, and to express gratitude for divine blessings.

In order to address the challenges associated with digital charity, it is recommended that organisations utilise official and trusted digital charity platforms. In the contemporary digital landscape, it can be challenging to discern between right and wrong without sufficient knowledge. In the event of an individual wishing to donate digital alms directly to another, it would be advisable to first ascertain the track record of the channel and peruse reviews from other people. In order to facilitate the growth of digital charity, it is possible to instruct individuals on the procedures involved in the act of giving alms directly. This can be accompanied by the explanation of the potential benefits that may be obtained. Nevertheless, this does not imply that the direct almsgiving method should be abolished, as many parents are not tech-savvy.

Consequently, digital charity can be regarded as both a form of technological adaptation in religious practice and a reflection of the transformation of religious and human values in a modern context. This research emphasises the importance of developing a transparent, secure, and trustworthy digital alms platform to increase public participation in Islamic philanthropy in the digital era. It is anticipated that this will encourage further research on digital alms, given the paucity of studies that have hitherto analysed the factors relevant to this area.

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