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Motivations to Donate: Exploring the Role of Religiousness in Charitable Donations

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Abstract

This research investigates motivations to donate to charity among Muslims living in the UK. The research conducts in-depth interviews and explores charitable causes which Muslims support while examining the extent to which Muslims integrate religion into charitable donation behavior. Participants support a range of charitable causes – both internationally and locally that allows them develop a sense of attachment and interdependence with others. Findings point to five ways in which religiousness manifests itself in the context of charitable behavior: role modelling, seeking rewards in the hereafter, seeking self-satisfaction, avoiding guilt and seeking congruence. The paper discusses implications for theory and for practice.

1. Introduction

Religious causes are cited as the most important motivations to donate in the UK (UK Giving, 2014) where the Muslim community is the fastest growing faith community (Jamal & Shukor, 2014). Muslims donate more to charity than any other religious group and are, therefore, extensively targeted by charities. For example, in 2012, Muslims donated an average of £371 per person, while Jewish and Roman Catholics donated £270 and £178 respectively (Gledhill, 2013).

While scholars investigate charitable donation motives in Islamic countries (e.g., Kashif & De Run, 2015; Opoku, 2013), not much is known about Muslims living in non-Islamic countries. The difference is important, because the normative context to donate

may be different in Islamic as compared to non-Islamic countries. Marten's (2014) study shows Muslims in Switzerland feel privileged and obliged to help Muslims back home, citing poverty at home. However, there is no empirical research exploring religious or secular giving among UK Muslims.

Literature reports a heightened sense of religiosity among Muslims in the UK (e.g., Jamal & Shukor, 2014). Stereotypes of Muslims being fundamentalists create stigmata attached to being a Muslim (cf., Sandikci & Ger, 2010). Muslims in the UK may, therefore, think about themselves as being rejected and construed as the "Other" (Ansari, 2002, p.13).

Accordingly, they may support the development of Islamic communities and mosques in local neighborhoods (Martens, 2014). This is because religion instills a sense of identification with the religious community, pulling together solicitation (receiving requests for contributions), reputation (recognition from others), and psychological benefits, such as feeling part of a community (Bekkers & Wiepking, 2011).

Islamic beliefs, values and altruistic attitudes can motivate Muslims to show a real concern for others irrespective of religious background. For example, Islam emphasizes the importance of keeping a balance in a community through peace and care among one another, promoting good neighborliness to everyone: "And be good to the neighbor who is your relative and to the neighbor who is not a relative" (Al Qur'an, 4:36). Empirical research (Jamal, 2003; Martens, 2014) provides support by reporting that Muslims commonly express sympathy and empathy towards non-Muslim poor, elderly and homeless individuals.

Consequently, charitable actions of UK Muslims may provide them with the psychological feeling of achievement, recognition, stability and freedom from anxiety (e.g., Sandikci & Ger, 2010) and a sense of 'inclusion' in British society. Prior research shows UK Muslims have a tendency for navigating between heritage and host cultures, revealing multiple identity positions (Jamal, 2003). This contrasts with charitable donation literature that argues that those considered as part of the 'in group' are likely to receive more help than those considered as part of the 'out group' (Winterich, Mittal & Ross, 2009). UK Muslims are very likely to develop a sense of closeness and a feeling of responsibility towards the welfare of not only 'in group' but also 'out group' members.

However, there is a lack of empirical research investigating which group of need UK Muslim donors help most and what kinds of charitable causes are popular.

Islam takes its own position when it comes to instructing, guiding and inspiring its followers about why, where, how and in what sense one should donate. However, prior research (Kashif & De Run, 2015; Kasri, 2013) offers little explanation on how and in what sense religious teachings underpin Muslim donors' motivations. We contribute to the literature by showing the kinds of charitable causes that are popular among Muslim donors in the UK and make a unique contribution by discussing the extent to which UK Muslims include 'in-group' and 'out-group' members into their own self (Aron et al., 1992). Unlike prior research that reports religion as a general driver of charitable donation behavior (Bekkers & Wiepking, 2011), we offer significant insights into how Muslims construct their religious self while donating for charitable causes. In doing so, we identify and discuss donor motivations that go beyond the typical altruistic and egoistic tendencies reported by prior research.

Moreover, scholarly work remains unclear about the effects of a potential fit between donors' self-concept and those of charitable organizations (Bennett, 2013; Sargeant, 1999) on donation behavior. We provide empirical evidence showing the extent to which participants feel highly engaged when charitable organizations resemble their self-related values and beliefs. In line with consumer research that emphasizes the importance of considering consumer self-image congruence (Sirgy, 1982; Jamal & Al Marri, 2007), our findings show that Muslims develop self-charity brand connections while constructing their religious self.

2. Theoretical background

2.1 Motivations to donate

The charitable giving literature distinguishes between two types of donor motivation: altruistic and egoistic (Konrath & Handy, 2017). 'Altruism is the motivation that explains why individuals willingly give up their private resources in exchange for goods and services that improve others' welfare' (Konrath & Handy, 2017, p. 349). Altruistic individuals donate as they wish to maximize the pleasure and well-being of recipients (Batson, 1991) without expecting any reward in return (Bierhoff, 1987).

Taking on the perspective of a person in need creates feelings of empathetic concern evoking altruistic motivation to reduce the distress of the person in need (Eisenberg, 1986).

On the other hand, egoistic motivation reflects a desire to reduce one's own personal distress (feelings of guilt, fear and pity) by helping others (Batson, 1991; Piferi, Jobe & Jones, 2006) without any intention for enhancing the well-being of others (Piferi et al., 2006). Egoistic motivation also reflects a desire to receive personal rewards for giving (Batson, 1991). This can take many forms such as complying with social norms of giving to enhance personal reputation/recognition via social approval (e.g. Konrath & Handy, 2017), seeking feelings of internal satisfaction (or 'warm glow'), joy of giving and other pleasurable emotions of calmness and self-worth, as well as enhancing one's social image and self-esteem resulting from making a donation (Sargeant, 1999).

2.2 Religion as a motivator of donation behavior

Philanthropy is an integral part of most religions and religious values often underpin charitable giving, altruistic and pro-social behaviors (Bekkers and Schuyt 2008; Queen, 1996) with religious affiliation and religiosity (the degree to which an individual adheres to religious beliefs and values) acting as key drivers of charitable giving (Bekkers & Wiepking, 2011). Highly religious individuals tend to donate more than less religious ones (e.g., Gibson, 2008).

Religious beliefs are likely to shape a donor's self-concept (Blaine, Trivedi & Eshleman, 1998). Researchers report positive links among religious commitment, devotion or belief strength and self-esteem, tolerance and self-control, arguing that religion provides individuals with a variety of resources for buffering the psychological impact of negative life events (McCullough & Willoughby, 2009). Religion satisfies a person's needs for self-esteem, control, uncertainty reduction and meaning for life (Sedikides & Gebauer, 2014). Individuals donate more when mortality is made salient to them (Ferraro, Shiv and Bettman, 2005). Donors use religion as a strategy to bolster/enhance self-esteem as a buffering mechanism against existential anxiety (Ferraro et al., 2005). Donors may consider charitable giving as a way of 'atoning for sins' and for confirming identity (Schwartz, 1967). Religion also motivates giving because it enhances

conviction (it shapes people's opinions about what is right and wrong and hence people have higher concern for other people's wellbeing) and instills a sense of community and social context in which people are more aware of opportunities to give (Bekkers & Schuyt 2008).

2.3. Islam and donation behavior

Islam is a way of life resulting from a state of complete submission to one God and devout Muslims consider all acts in life including charitable behavior as a form of divine worship. Islam, like other Abrahamic faiths (Christianity and Judaism) propagates a belief in God and in a life after death. It also propagates the belief that the way a person conducts himself/herself in this world can influence his/her destiny in the Hereafter.

For devout Muslims, charitable giving represents not only a humanitarian action, but also a moral code of conduct based on Islamic belief system (Kashif & De Run, 2015). The Islamic instrument of Zakah (giving of a set proportion of one's wealth to charity) allows Muslims to obey Allah and help others acknowledging that everything (including wealth) comes from Allah on loan and that individuals do not own anything in their own right (Opoku, 2013). Muslims also make donations as Kaffara (the act of giving when an oath is broken) and Waqf (donating to build infrastructure to help those in need), or Sadaqah (donations seeking blessings and forgiveness from Allah) (Kashif & De Run, 2015; Opoku, 2013).

Table 1 presents studies that investigate Muslim donors' motivations, particularly those living in Islamic countries. Kasri (2013) reports helping the poor/needy and supporting religious causes act as important motivations. Opoku (2013) identifies religiosity, altruism and personal satisfaction as important charitable motives. Surprisingly, none of this research details how and in what sense Islamic faith and ideology underpins charitable behavior. This is an important issue given Muslims may understand their religious obligations in a specific and unique way especially when they live in a non-Muslim country such as the UK.

[Insert Table 1 here]

For example, in a study involving Catholics and Muslims in four cities in France, Ireland, Italy, and Turkey, Kilnic & Warner (2015) report notable differences between how Catholics and Muslims understand their generosity toward others, including toward their religious communities. Specifically, the authors argue that Catholics emphasize love of others but follow no formal call to charitable giving as a sacrament of the faith. On the other hand, Islam emphasizes duty to God and has several explicitly described institutions of charity. Authors report that very few Catholic participants think that God or Jesus would judge them based on whether or not they help others whereas many Muslims state that God continuously judges them for their generosity or for the lack of it. Similarly, Catholic participants do not understand generosity, or helping others or giving financially, as a specific duty to God. Instead, if they give it a religious frame at all, as per Kilnic & Warner (2015), they frame it as inhering in love for and love from Jesus. In contrast, the emphasis on duty to and pleasing of God is a dominant factor in Muslim participants' accounts of charitable donation behavior.

Islam requires its followers to distribute resources both via *Zakah* (an obligatory alms giving) and non-obligatory alms giving like *Sadaqah*. In contrast, 'while Catholicism speaks of tithing, tithing is not mentioned as an obligation, nor is it a formal ritual of the theology (Warner et al., 2015, p.192). Accordingly, Catholics consider helping others as part of a choice to live as God tells them to live: that is, following Jesus's example. On the contrary, Muslims believe that what they own in this world is temporary, that all resources are given by God to test believers and that they discharge a huge responsibility by transferring God's property to those in need (Warner et al., 2015).

Moreover, Carabain & Bekkers (2012) find that Muslim donors in the Netherlands are less likely to engage in secular giving than Protestants and Catholics. Authors argue that philanthropy in Islamic teachings focuses more on supporting fellow Muslims and Islamic institutions, than in Christian teachings. However, while the holy Quran places certain restrictions regarding who may benefit from *Zakah*, Muslims can entrust *Sadaqah* to almost any cause they feel worthy including Islamic and non-Islamic ones (Senturk, 2007). As per inter-group contact theory (Allport, 1954), interpersonal contact between majority and minority group members reduces prejudice and social distance and enhances positive feelings towards members of out-group (Pettigrew & Tropp, 2006). Jamal's

(2003) ethnographic study involving Muslims shows participants integrating some British cultural elements into their daily lifestyle and maintaining frequent and friendly interactions with non-Muslims. Ahmed (2009) also reports a strong sense of patriotism among young Muslims aspiring an integration into the UK society but also maintaining Islamic heritage and values. Accordingly, we expect UK Muslims to engage in both religious and secular giving involving non-Muslims.

While the donation literature considers altruistic and egoistic motivations (e.g., Piferi et al., 2006), we expect devout Muslims to seek rewards in the Hereafter as they consider abundance and wealth in this life as far less significant than the rewards they can get in the afterlife when giving charity (Senturk, 2007). We expect them to derive a sense of self-worth and personal satisfaction (e.g. internal satisfaction due to a feeling of conformity to religious values and morals). We also expect guilt-avoidance to act as a key motivator because Islamic teachings frequently highlight the importance of charitable giving.

3. Method

The study adopts an interpretive approach gathering in-depth insights into multiple ways in which individuals understand the world around them and react to it (e.g., Denzin & Lincoln, 1994). As per prior research (Jamal, 2003), we approached and recruited participants who described themselves as Muslims in a leading metropolitan city in the UK.

3.1 Study participants

The process of recruiting started by developing and sharing a poster (via emails, personal contacts and community centers) describing the aims and objectives of research and the criteria for inclusion (e.g., Are you a British citizen Muslim with an ethnic minority background? Have you lived in the UK since birth or for over 8 years¹?).

¹ The 8 year threshold represents amount of time sufficient enough for Muslims to adopt and adjust to the culture and traditions of the host society. This is in line with prior research (e.g., Penaloza, 1994; Jamal, 2003) which finds that longer the migrants live in a host country (that is 8 years or above), the more likelihood is that they will incorporate some elements of the host culture into their lives.

In line with prior research (Jamal, 2003), the study employs purposive non-random sampling (Miles, Huberman & Saldana, 2014) which considers key characteristics of potential participants. There is a diversity within Islam in terms of different religious groups having opposing views but also due to different age, gender, education, occupation and cultural/ethnic backgrounds. Individuals who do not practice religion or do not donate may still consider themselves as Muslims. To control for these, the recruitment process involved making approaches via local community contacts, people from mosques representing various religious and cultural traditions, university and Islamic centers, donors who attended fundraising events, word-of-mouth, social media, self-selecting and snowball sampling techniques. This helped in recruiting participants from a range of age and gender groups, cultural, occupational, educational, backgrounds and levels of religiosity.

Table 2 presents participants' profile. The sample consists of 21 participants (9 males and 12 females), with age ranging between 20 to 60 years. The sample size is appropriate and in line with the literature (McCracken, 1988). Most participants hold at least a bachelor degree and are either full-time or part time employed. Forty-eight per cent of the informants are married. They come from diverse ethnicities such as those originating from the Indian Subcontinent, Middle East and Africa, but all participants identified themselves as Muslims.

[Insert Table 2 here]

3.2 In-depth interviews

The authors consult literature in relation to motivations to donate, role of religion, self-concept, charity-donor fit (e.g., Bennett, 2013; Sargeant, 1999) and the role of culture (Jamal & Sharifuddin, 2015; Jamal & Shukor, 2014) to develop a discussion guide which includes a set of open-ended questions pertaining to donation behavior (e.g., How often and how much do you donate? What motivates you to donate? Which causes do you support?), experiences in donating to charity organizations (e.g., What do you like most about charitable giving? and religious identity (e.g., Would you say that you are a religious person? How does giving charity affect you spiritually? What does Islam say

about charity?). Given the open ended and exploratory nature of these questions, participants were able to express their views in depth.

One of the authors (a female trained in conducting in-depth interviews) conduct semi-structured face-to-face interviews in English. Participants get a briefing about the general purpose of the research seeking their consent (Denzin & Lincoln, 1994). Anonymity is guaranteed and protected in order to aid more open discussion. We ask our respondents what they do in terms of their donation behavior and not what they plan to do in the future. We assure that participation is voluntary and that they can withdraw at any moment or ignore any specific question without telling any reason. We also inform them that the data collected serves for academic research purposes only. We do not ask and record any personal details. Individual interviews last approximately between 60 and 90 minutes. All interviews are tape recorded and transcribed with the written consent of participants (McCracken, 1988).

Data analysis involves employing procedures used by prior research (Jamal, 2003). An interpretation of the meanings associated with donation behavior combines with perspectives drawn from the literature. This help generate major themes which are reported here.

4. Findings

We organize our findings in two sections. In the first section, we discuss charitable donation behavior elaborating kinds of charitable causes that are popular among participants and various charitable causes they support regularly. In the second section, we show how various forms of religiousness are manifested when participants contemplate and speak of their motivations to donate and engagement with various charitable organizations. We illustrate the dynamics of religiousness and its role in charitable giving using short cases that situate the participants and the action in their specific contexts. We then show the extent to which participants' self-imagery interacts with those associated with the charitable organizations.

4.1 Charitable Donation Behavior among UK Muslims

Participants support a range of charitable causes including local and international (Table 3). Supporting orphans and donating for emergency appeals (e.g., victims of war and conflict) stand out as the most important international causes to support whereas tackling homelessness, poverty (families in need), child abuse, domestic violence, health (e.g., Cancer Research, British Heart Foundation), supporting local mosques and Islamic education appear as important local causes to support. Participants sense a feeling of bonding with vulnerable people back home as most narrate stories of ‘witnessing poverty with my own eyes’ arguing that ‘suffering is far greater than what we see in the UK’. They feel passionate about supporting ‘the most unfortunate, the under privileged, the ones who are poor, who don’t have access to basic necessities like clean drinking water and normal food on an everyday basis and also those, obviously, who have families, who have kids, and they absolutely have access to very basic amenities of life.’

[Insert Table 3 here]

Participants also report a sense of urgency in donating to emergency or crisis appeals. Muslims are often the victims of wars around the world and hence participants feel that they have an obligation to offer help especially to those living in politically sensitive areas like Syria and Palestine. For example, Fatima who is aged 35, single and was born to parents with Pakistani background, reports: ‘I feel in Britain there are more options and multiple [cultural] people donate to charity at home. I don’t feel like people who are not Muslims would always prioritize donating for desperate causes especially places that are sensitive like Palestine. In some way I feel like it is important [to donate] and [due to] the rise of islamophobia, people [Muslims] would give [more] to different countries. I find it important to do that. Comments like these are also common: ‘Saving one is like saving the whole humanity’; ‘Because they are like brother and sisters, and you are supposed to give to the closest to you first and because we are a community, we are supposed to help each other’; ‘those people are going through war and really starving and they really need our help’ triggering participants to actively participate in a range of fund raising activities for war victims (e.g., charity dinners, bake sells, volunteering, local mosque collections etc.,).

However, participants also report that ‘charity starts from home’ and feel very strongly about the hardship and sufferings that they witness in the UK (e.g., homeless youth). Participants report ‘even though they are not Muslims, but as human beings we should be able to help them’. Zara is aged 28, single and from a mixed Black African White Caucasian background, regularly supports orphan and emergency appeals (e.g., victims of war) internationally but feels very passionate about ‘people who are local and who genuinely suffer and who are not receiving the help they need’ and argues that ‘there is a lot of charity needed in the UK as well and because we should start the charity at home’. She is a regular supporter of National Zakat Foundation and a range of UK charities (e.g., Save the Children, Barnardo, Cancer Research UK and British Heart Foundation) supporting local causes such as ‘people who are very vulnerable in society, say people who are homeless or in very difficult financial situation’; ... elderly in this country living on their own and suffering hmmm ... and say not having much money to pay for bills’; families in such difficult financial situation that they can’t afford to buy foods because they have to pay the bills, they have to pay the rents and the children not end up having any food and they are going to school and they don’t end up being able to pay for bills and they sleep in the cold or things like that’.

Participants narrate stories of visiting local charity shops (e.g., Oxfam) appreciating the services they offer to the public (e.g., ‘you can buy something from the shop and have the feelings of supporting something quite good for the society’). Many others speak of similar tendencies to support local. For example, Hajar is aged 30, married with children and works as an accountant. She was born in Pakistan and donates regularly (every few weeks). While explaining her humanistic motivations to donate, she states: ‘You can actually feel the pain [of others in need]. And obviously, from an Islamic perspective as well, religion, you know, it gives a lot of motivation, it trains us to feel the pain of other persons. And when you do that, it really motivates you...I think, what we like for ourselves, we should like the same thing for the other people as well. There are no lesser a human being then [ourselves]. Their kids are no lesser or better than ours’.

For many participants, giving charity is seen as ‘given’ and ‘as part of culture’ and something that they learned while growing up as a family experience. Participants narrate stories of helping friends achieve their fund raising targets and peer influence

appears to play a strong role in motivating them to donate: “I know about charity through my circles of friends. My friends are those who are active in the community. So I hear things from them. I am an activist kind of person.” (Farooq aged 28). Interactions with other people at places of work and study played a key role in motivating donation behavior: “I have done more through university. University introduce me to different kind of charity’ (Hannah, aged 23) as did interactions at local mosque where participants sought to reinforce a sense of community and togetherness: “Mosque is the place where all the information about charity is given.” (Umar aged 44); “Mosques acts as a fundraiser. My local mosque encourages people to give” (Saliha aged 25). Hamza (aged 22) spends most of his time in a local mosque where he meets lot of friends, helps the local community that helps him feel a strong sense of attachment to the community.

4.2. Religiousness and charitable giving ²

Participants’ narratives point to a deeply entrenched religious self that seeks to donate out of sincerity and for the sake of Allah (to seek His Pleasure). Many speak at length of their understanding and awareness of Islamic traditions in relation to charitable giving, demonstrating high levels of religious knowledge.

For example, Hajar (female, aged 30) talks extensively about the way her faith in Islam inspires her to donate and her responses show a high understanding and awareness of Islamic teachings and principles. She seeks great satisfaction in her ability to fulfill her religious obligation of giving and helping those who are less fortunate. She gives much more on Fridays and during the holy month of Ramadan seeking to heal her soul spiritually. She comments: “You know, the benefit of healing the soul itself, it’s a self-healing, and it’s almost therapeutic really. You really heal your own self by giving more during that month, because you are really in a very high spiritual state and on top of that, when you are giving, when you are doing more for people, I think, it’s just, you know, makes you feel that your faith will not let you down”.

Similarly, Aisha (a 20 years old university student, born and brought up in the UK), talks much about fulfilling her religious obligations and about the morals of helping others showing her sincerity and commitment towards Allah. She comments: “I do

² A table presenting key interview questions with sample answers is available on request.

[things] purely for the sake of Allah. So I know I'm pleasing Him..." For another example, Aisha, Saliha (aged 25, Bangladeshi background) frequently talks about Islamic religious principles. She reads the holy Quran regularly and understands the value that Islam attaches to charitable donations. Like many other participants, she considers her wealth as a blessing from Allah and feels that if she does not help others, she will be accountable to Allah. She comments: "I see things given to me as a blessing... And if I am in a position to help and I don't help, I'll be accountable by Allah." Participants state that Allah commands them to give and hence they consciously seek to integrate religious commandments into their personal self: "I think firstly charitable giving is a duty, a religious duty [and then] a duty as a human being." (Michael, British-Caucasian, aged 28).

Figure 1 illustrates five emerging themes in relation to how and in what sense religiousness manifests in the context of charitable giving behavior: role modelling, seeking rewards in the hereafter, seeking self-satisfaction, avoiding guilt and seeking congruence with charity. These themes constitute a set of key motivations to donate that are grounded in Islamic religiousness as we will detail below.

[Insert Figure 1 here]

4.2.1. Role modelling

Participants elaborate in depth about specific incidents in relation to donation behavior set out in religious texts and aim to emulate such behaviors. For example, Safiyyah is married with children and has a mixed Black-African and Caucasian ethnic background. She cites verses of the holy Quran and aspires to follow the traditions and role models set by religious traditions in particular those involving the family members of the Prophet Muhammad (PBUH). She explains how on multiple occasions, in the Prophet Muhammad's house there would often be nothing to eat - but the Prophet (PBUH) and his family would still give food to the poor even though they didn't have much to eat. Seeking inspirations from such religious narratives, she aspires to emulate such behaviors: "You give even if you are poor, you always give. Nobody in Islam is exempt from giving". Similarly, Hajar also aspires to follow the ideals set by her religious traditions and aims at giving to others even in difficult times and even with limited

resources. Jenna (British-Caucasian, aged 27) who became a Muslim as a teenager expresses her aspirational self by always trying to give charity based on her Islamic understanding: ‘Charity is due on every joint in your body for every day that the sun rises.’

Umar is married with children, aged 44 and works as a medical doctor. Born in Sudan, he has lived in the UK for more than 10 years. For him, charity means fulfilling his self-image as a good role model to his children, being a good Muslim and a good human being: ‘...it means I am moving one step closer to Allah. It means I have more meaning in my life. It means I am setting a good example to my children. It means forgiveness from Allah. It means a protection, it means I try to contribute and do my bit.’

4.2.2. *Seeking rewards in the Hereafter*

There is a future element to religiousness as participants, through their charitable donations, seek higher rewards in the afterlife as opposed to this world. For example, Safiyyah (Mixed Black African and Caucasian, aged 28) states that all of her actions are driven by her future orientation seeking rewards in the future. She explains: ‘In Islam everything is about the Hereafter. So if you are going to secure Heaven, you always try to follow the prescriptions of Islam ...and *sadaqah* (voluntary charity) is one of them. *Sadaqah* is really important to purify your wealth, it also purifies your heart and pleases Allah and that is very important to gain heaven. And yes, so that is very important because everything that I do anyways is trying to secure *Jannah* (Heaven).’

Like Safiyyah, Hannah (African background, aged 23) explains her aspirations to contribute to good causes in this life and build on her next life: ‘...It is better to have less here, and more there...because this life is temporary’. Umar’s self-image relates strongly to his religiosity as he expresses his strong beliefs about life in the hereafter and the subsequent rewards waiting for him: “Giving to charity will never reduce your wealth. It increases your wealth...Allah will recompense the amount you give with extra amount actually... even so you feel like giving something away, if you think carefully about it, you haven’t really given something away, you are actually saving it for the other life. Whereas everything you keep for yourself, you use it, enjoy it and consume it, you have actually given it away for this life...because you won’t have it waiting for you in the

afterlife. What you give actually stays with you.’ Many participants tell of similar narrative like Amir (Bangladeshi background, aged 20) whose main focus is to seek rewards both in this world and the Hereafter: ‘Mainly my motivation is just rewards ... not only in this *dunia* (this life) but in the *akhirat* (afterlife) as well’.

4.2.3. Seeking self-satisfaction

Participants express satisfaction and delight, revealing high levels of self-contentment when donating. Hajar elaborates: ‘I get that peace of mind, which is very rewarding in its own way. I feel calm in my heart – a sort of positive vibe you get and that positivity really reflect on your personality. It really grooms you. It releases the stress that you might be having ... Having self-contentment is very rewarding in terms of your own personality. It positively affects your personality ... I think then, you yourself, your relationships improves in life. People you’re sharing a relationship with, you know, your family life improves as well’.

Like Hajar, Jenna (British-Caucasian, aged 27) is highly altruistic but religious in her approach seeking a sense of tranquility and self-contentment. She strongly believes that the happiness that she is seeking comes only from Allah: ‘When I donate, it makes me feel good and it is not a bad thing. I donate to keep Allah happy... I know that I am doing something good and something that would please Allah as well.’ Fatima (Pakistani background, aged 35) relates her self-concept back to her religion and expresses how grateful and humble she feels and acts due to the blessings she has from Allah. She feels contented and happy that she is able to follow her religion by giving charity: ‘It is a positive thing. Allah blesses those who give charity and the Prophet Muhammad (PBUH) is happy with those who give charity’.

Self-contentment and satisfaction are enhanced enormously when participants seek to donate solely for the pleasure of Allah. For example, Amir (Bangladeshi background, aged 20) explains that donating regularly but without the knowledge of others helps him purify his intentions, achieving sincerity and thereby self-contentment: ‘The key thing is to be sincere and do it for the sake of Allah.’ Like Amir, Farooq seeks sincerity in his action by not donating publicly but anonymously: ‘I don’t like donating publically. I do it anonymously. Islam encourages us to do things secretly and not

boasting about our good deeds. We are meant to do it for the sake of Allah.’

4.2.4. Avoiding guilt

Participants express anxieties in case they do not meet religious obligations. They narrate religious stories highlighting their fear of Allah as they feel accountable for their actions. For example, Zara is very generous in serving others and feels that she is responsible for the well-being of people around her. She shows remorse and guilt when anyone in need (including charities) approaches her: ‘I feel a bit guilty and a bit like I’d want to because I don’t like to say no to charity when someone is asking for charity and does feel a bit guilty’. Saliha considers herself to be fortunate and engages in self-blame if she does not help others or donate: ‘I am very aware of the blessing that I have. I have seen life differently, whether I see it as a blessing or test. If something is given to me as a blessing maybe other people are not in the same position as I am. And if I am in a position to help them and I don’t help them, I’ll be accountable by Allah.’

Participants speak of experiencing guilt when someone with need approaches them and they are unable to help. Saffiyah contemplates sacrificing her normal buying and usage behavior in order to compensate for the guilt: ‘I just feel like I should try to give the money as much as possible. So I would feel really bad if I don’t manage to give. I would blame myself because I could just take some money instead of buying some food, I would take that money. So instead of buying that thing, cheaper or instead of buying cakes, you don’t buy them.’ Like many other participants, she speaks of avoiding fund raising events as she ends up blaming herself if she is not able to donate. When asked why, she comments: ‘When they are raising funds, they try to make people to donate the highest amount, like £1000 and £500 but I cannot really commit to that sort of money. So I feel guilty because I want to donate but I can’t that much, and I understand what they are doing is really good, they try to get money for the poor people and that is really important. If I had more money, I won’t feel that guilty, I would give a lot.’

4.2.5 Seeking congruence with charity

Participants narrate stories of engagement and preference when charities resemble their values and beliefs. For example, Dani is a British Asian male university student who is born and brought up in the UK. He likes the idea of looking after orphan children and

values charities that are reliable, trustworthy and closely follow what he believes are 'Islamic manners and principles'. He thinks, for example, that the use of music concerts to raise funds is 'not allowed in Islam'. He states: 'In my eyes, that charity loses its credibility because it is willing to compromise its Islamic values just to raise more donations ... I believe that your principle is your principle, and all your money you raised should be in line through that principle'. Similarly, Amir (Bangladeshi background, aged 20) states how in the past he has supported some famous Islamic charities but now avoids them due to a growing conflict between what he values and how the charities conduct themselves. While speaking of such charities, he states: 'In terms of what I think, now I think they have changed a little bit ... like music concerts and raising money, like that which I don't like. They try to bring music and different things into fundraising and I think this is problematic because they try to follow Islam and sometimes they don't follow it anymore.' Consequently, he has started to actively support a smaller charity that he trusts a lot and believes matches the principles that he admires.

Fatima (single with Pakistani background, aged 35) states that 'giving charity humbles a person' and feels overwhelmed when donating money to charitable causes. She likes and trust those charities who are transparent and provide details of where they spend money and the impact of their charitable actions. She has been a long standing supporter of a specific charity and states: 'I have donated to this charity since 1990's, it does not just help a particular people or groups, it is shared extensively, and they prioritize the people who need the most help. So at that time, I feel like that is my charity'. The charity makes her feel that she can fulfill her religious and humanitarian roles: 'it just makes me feel I am doing the right thing and helping people the way I can. Sometimes, in the world we are living in, we can feel very powerless, we have very little power. But I think giving to charity makes me feel like I am making a bit of difference, and also religion plays a big part, I feel I am fulfilling my religious role as well.' For Nina, (is born in the UK, Pakistani background and a student.) charitable giving makes her 'feel good inside that you help people and the feelings of helping someone suffering'. She does not like any charity approaching her in a 'very intimidating and forceful' way. She feels a greater sense of confidence when supporting charities that are driven by Islamic values like responding to everyone regardless of race, religion, ethnicity or

gender: 'I feel reassured and trust them [the charity] because they have the same faith as me'. Umar (a Sudanese male, married with children and aged 44) seeks a similar fit with a charity that seeks to connect with him emotionally and by allowing him to participate in fund raising events: 'You need to trust them [the charity] as well. I find it very helpful if... you can feel the benefit giving in public because you can encourage others. Big events when you can see the donation is coming in, amount is reaching the target and nice feeling to encourage you to give more. Because you [feel you] are partnering in achieving this goal.' Saliha (Bangladeshi background, aged 25): 'I don't give to charity that I could not relate to ... If a charity promotes something that is against my value and I disagree with it, then I don't donate to them. If they don't fit with my values... as a Muslim I have religious values, which not everyone agrees with but because I am a Muslim I stick with these values.'

Hajar speaks extensively about how she became a loyal donor and the trustworthy relationship she developed with her favorite charity. She admires the transparency and conduct of the charity. She admires charities that provide relevant information and boost her self confidence in the act of giving. Like Hannah (African background, aged 23) Hajar also admires honesty, trustworthiness and helping others. She favors charities that promote sustainability: 'I try to give to a sustainable organization, an environmental friendly one. The one having real projects with long term strategies. Water aid. Palestine cause, I also volunteer for charity and do sort of work in charity like in a refugee organization. Helping young people, education. Youth.'

5. Discussion

While some studies show individuals are more sympathetic towards victims who belong to their in-group (e.g., Winterich et al., 2009), our findings suggest that participants also develop a sense of closeness and a feeling of responsibility towards 'out groups'. Our participants show empathy and support for a range of charitable causes both in and out of the UK. They support international causes because they feel a sense of urgency, belonging and attachment with vulnerable Muslims around the world especially orphans (in their own homelands) and victims of war and poverty (e.g. Syria and Palestine). They support a range of local charitable causes as they feel strongly about

helping others, especially non-Muslims, based on humanity and a sense of place (neighborhood). This helps participants achieve a sense of contribution to society and freedom from anxiety (e.g., Sandikci & Ger, 2010). The inclusion of others (both Muslims and non-Muslims) in the self (Aron et al., 1992), allows participants to develop a sense of attachment and interdependence with others. Taken together, the transcendent charitable donation experiences involving local and international causes help participants negotiate multiple, multicultural identities that go beyond the typical dualistic home-host country notation (Jamal, 2003; Peñaloza, 1994).

Islamic faith plays a key role in motivating participants' donation behavior. We contribute to a growing stream of scholarly work that investigates UK Muslims' consumption behavior in contexts such as food labelling (Jamal & Sharifuddin, 2015) and clothing (Jamal & Shukor, 2014).

While less religious Muslim may engage in charitable actions due to pure altruistic and egoistic motives (Andreoni, 1990), we contribute by understanding the religious underpinnings of devout Muslims' charitable donation behavior as our participants consider charitable giving as a religious duty. They also consider their possession and wealth in this life as far less significant than the rewards they seek in the afterlife. We, therefore, confirm research findings reported by Kilnic & Warner (2015) and Warner et al., (2015). The Quran emphasizes the significance of life after death and, in particular, an individual's soul (or self) being held accountable for its performance during life on Earth. Our participants seek rewards in the Hereafter (Senturk, 2007) for actions in this world treating charitable actions as a mechanism for pleasing Allah and as a specific duty to Allah (Kilnic & Warner, 2015).

Therefore, a devout Muslim's charitable actions go much beyond the simplistic altruistic motives reported by prior research (e.g., Batson, 1991; Konrath & Handy, 2017). Seeking rewards in the Hereafter also reflects participants' tendency to treat monetary donations as a mechanism for transferring God's property to those in need (Warner, et al., 2015). This is supported by the Quran which instills a sense of individual responsibility through strong emphasis on the choices made by the individual (e.g., Al Quran 5:105), while at the same time reminding humanity of its common origins (e.g., Al Quran 4:1).

In line with prior research (Batson, 1991; Konrath & Handy, 2017), our data reveals that self-satisfaction is a key motivator of charitable donation behavior. However, unlike prior research, we find that participants feel satisfied, as they aspire a satisfied-self, which as per the Quran (Al Quran 89:27) reflects the *nafs* (or self) at peace (*an-nafs al-muṭma'innah*). This is an ideal stage of ego for devout Muslims as at this stage of self-development, they are firm in their faith leaving behind all that is evil, achieving peace, happiness and tranquility.

Our findings also go beyond the simplistic notion of economic utility as expressed in terms of ‘warm-glow of giving’ (Andreoni, 1990). Participants do not believe that giving charity is actually ‘giving’ something away; rather it is saving for the afterlife. In order for them to achieve their ultimate goal (heaven), they feel that they are required to follow Islamic guidelines. Strong faith in the afterlife encourages them to do good deeds and at the same time choose charities that can enhance their religious self-imagery. Our findings complement those reported earlier in relation to altruism (Eisenberg, 1986).

In line with prior research, our participants feel guilty for not donating to the needy due to a desire to reduce personal distress (Batson, 1991; Piferi et al., 2006). However, they also feel guilty as they anticipate punishment from Allah for not fulfilling an important religious duty. This is because participants believe they are accountable and responsible for their actions and wealth. They feel guilty when they do not comply with the social norms of giving (Konrath & Handy, 2017) but also on the basis of a religious belief that wealth does not belong to them. They view their wealth as a test and blessing that leads to the feeling of fear and gratefulness to Allah. This relates to doctrines that prioritize caring for others above oneself and rejection of materialism and greed.

Prior research suggests that excessive direct mailings and constant reminders can irritate donors and lead to negative effects on their donating decisions, especially when competitors are using the same tactic (Diepen et al., 2009). Potential donors can be overwhelmed by charity appeals from different charity organizations (Abdy & Barclay, 2001). Our finding corresponds with previous findings that discuss donors’ guilt in response to charities’ advertisements (Hibbert et al., 2007), which consequently leads to forced donation. Participants believe that guilt generating tactics may defeat the purpose of giving for the sake of Allah.

We make a strong contribution to prior research that argues for considering the fit between donors' self-imagery and that of charitable organizations (Sargeant, 1999; Sargeant et al., 2006). Our empirical data shows participants choosing organizations that they perceive to be similar to their own religious and self-related values based on their understanding of Islamic faith from the holy Quran and the teaching of the holy Prophet (PBUH).

5.1 Implications for researchers

Given a lack of research on motivations to donate among Muslims living in the West, our study provides a starting point for empirical investigation of antecedents, processes and consequences of charitable giving in the context of meeting of different cultures, religious beliefs and ideologies.

Future research can compare and contrast religious based giving among Muslims living in Islamic vs. non-Islamic countries. Further research can also establish if the themes presented here can be generalized to Muslims living in other European/Western countries. An interesting area for future research is studying the extent to which Muslims donate to non-religious or other religion's charities and compare and contrast with as of other faith groups. Muslims can also differ as per levels of religiosity and cultural orientations including collectivism and individualism (Jamal and Sharifuddin, 2015). Further research can, therefore, explore the role of religiosity levels and cultural orientations in motivating Muslim donors to donate. The findings related to the charity-donor self-image congruence may be equally applicable to other product/service domains (e.g., financial service providers and retailers), consumption and usage situations (publicly consumed vs. privately consumed) and should therefore be explored in future research.

5.2 Implications for managers

Knowledge over the nature of charitable giving motives is of utmost importance for charitable organizations. Our findings suggest that the non-profit marketers need to have adequate platforms to allow donors to give both secretly and openly. Those who prefer to be part of a group would have the sense of engaging with others when giving in public as

it can create a sense of togetherness encouraging others to donate as well. However, most of our participants prefer giving anonymously as they wish to donate only for the sake of Allah and want to avoid showing off when donating. Accordingly, charities need to exercise caution when asking for funds publicly in places like mosques and during fund raising events. Instead fundraising campaigns can encourage Muslims to donate online and in the privacy of their own homes.

Given our findings, charities can promote donor-charity engagement by promoting self-related values and beliefs (Bennett, 2013). That is, charities can position themselves with a view to establish or reinforce specific brand associations that are in line with self-related values and beliefs of donors. They can also segment markets based on levels of self-charity congruence. Use of value-expressive (user imagery-based) advertising appeals may be more effective when targeting those who experience high levels of congruency (Jamal and Al-Marri, 2007). Support comes from the advertising literature which reports that advertising appeals that are congruent with viewers' self-concepts are likely to be superior to incongruent appeals in terms of enhancing advertising effectiveness (Graeff, 1996). On the other hand, functional advertising appeals can be used to target those who experience low levels of congruence. This strategy is effective in drawing consumers' attention to the performance of the charity and other brand related benefits and attributes (Jamal and Al-Marri, 2007).

Although past researchers discuss the benefit of promoting self-benefit versus other-benefit appeals for charitable support (White & Pelozo, 2009), the findings from this study suggest that marketers should emphasize adverts that highlight religious benefits (religious-benefit appeals) in order to attract Muslim donors. Some informants prefer to be reminded about the importance of giving *Sadaqah* instead of focusing too much on victims' sorrow. Participants also expect a professional approach to image management among fund-raising organizations and donors are more favorable towards positive depictions (Bennett, 2013). Charity marketers can benefit by showing religious benefits in fundraising campaigns.

Our findings highlight the need for charitable marketers to develop and engage in faith-based marketing techniques. Our findings provide insights into antecedents of Muslim donors' behavior, thus assisting marketers to develop appropriate marketing

techniques in targeting them. In our view, marketing effort should emphasize donor habits and Islamic customs in order to enhance the power of market segmentation. Understanding ethnic minority consumer behavior, particularly with regard to the role of Islamic faith is important as it influences the marketing strategies and advertising perceptions. As a result, non-profit marketers can come out with ideas for Islamic marketing strategy formulation, segmentation and targeting issues.

5.3 Research limitations

The study was mainly conducted from an interpretive perspective (Jamal, 2003) where the emphasis was on understanding financial consumption experiences of those who participated in the research. The findings reported in this paper are thus context and time bound. During the recruitment process, we made extensive efforts in recruiting our sample from a range of places, sources and educational backgrounds. However, there are in all likelihood many Muslims whose views might differ markedly from those discussed in this paper. Accordingly, we clearly acknowledge potential sampling bias as a research limitation. Our analysis is restricted to understanding religiousness in charitable giving and further research is needed to explore other motives. It is possible that the extent to which Muslims integrate and negotiate their self via donation differs according to a variety of factors including age, gender, social class, education, income, rural/urban background prior to migration, length of stay in the UK and exposure to host and heritage media. Therefore, one should exercise caution in generalizing findings beyond those who participated in this research. However, the authors' comprehensive understanding of the Muslim community in the UK (spanning more than 20 years) suggests that many of the issues discussed here are applicable to a majority of Muslims residing in the UK.

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Table 1: Muslim donors' motivations in Muslim countries

Author(s)	Study setting	Motivations to donate	Other findings	Comments
Kasri (2013)	A survey of giving motives and behaviours in Indonesia; Muslim participants	Help the poor/needy and supporting religious causes	Desire to make a change and self-satisfaction are motives	No elaboration on the role of religion or religiosity
Opoku (2013)	A survey of charitable motives in Saudi Arabia; Muslim Young adult participants	Religiosity, altruism and personal satisfaction are most important, psychological benefits, commitment and self-image are least important	Men and women differ in terms of which cause to support and frequency of donation preferences	Focuses only on young Saudis; lack of clarity about sources of scale items
Kashif & De Run (2015)	A survey of money donation intentions & behaviours in Malaysia; Muslim participants	Past behaviour, injunctive norms, and intentions to donate	Attitude, self-reported behaviour, descriptive norms, and moral norms do not contribute	Focuses on theory of planned behaviour; lack of clarity about sources of scale items and about the role of religion
Lambarraa & Riener (2015)	Experimental study of publicity of donation and salience of Islamic values on charitable giving in Morocco; Muslim participants.	A positive effect of anonymity on donation incidence and a clear effect on the distribution of giving for religious people when religion is salient	Moral—intrinsic—reward that allows subjects to keep their self-image is larger without social recognition	Experimental design; nothing on why and in what sense religion is important

Table 2: Informants' Profile

Participants	Gender, Age	Ethnicity	Birth place	Education	Profession	Family status
Zara	F, 28	Mixed Black African & White Caucasian	Sweden	Bachelor	School secretary	Single
Khadijah	F, 27	British Asian (Indian)	UK	Bachelor	Housewife	Married
Suraya	F, 24	British Asian (Bangladesh)	UK	Bachelor	Trainee teacher	Married
Hakim	M, 55	British Asian (Pakistan)	Pakistan	Master	Self-employed consultant	Married with children
Safiyah	F, 28	Mixed Black African & White Caucasian	Sweden	Master	Housewife	Married with children
Jenna	F, 27	British White	UK	Bachelor	Part time student	Married
Saliha	F, 25	British Asian (Bangladeshi)	UK	Master	Part time job	Married
Rahman	M, 58	Malaysian	Malaysia	Bachelor	Part time job	Married
Hamzah	M, 22	British Asian (India)	UK	Bachelor	Trustee	Single
Chekna	F, 22	British Asian (Pakistan)	UK	Bachelor	Full time student	Single
Nina	F, 21	British Asian (Pakistan)	UK	Bachelor	Full time student	Single
Michael	M, 28	British White Caucasian	UK	Master	Full time student	Single
Hannah	F, 23	British African	Sudan	Bachelor	Full time student	Single
Fatimah	F, 35	British Asian (Pakistan)	UK	Bachelor	Finance officer	Single
Aisha	F, 20	British Arab (Jordan)	UK	Bachelor	Full time student	Single
Samad	M, 27	British Asian (Bangladesh)	UK	PhD	Full time student	Married
Hajar	F, 30	British Asian (Pakistan)	Pakistan	Master	Accountant	Married
Umar	M, 44	British African	Sudan	Bachelor	Doctor	Married with children
Amir	M, 20	British Asian (Bangladesh)	UK	Bachelor	Full time student	Single
Dani	M, 20	British Asian (Pakistan)	UK	Bachelor	Full time student	Single
Farooq	M, 28	British Asian (Pakistan)	UK	Bachelor	Doctor	Single

Table 3: Charitable Causes Supported by Informants

UK	International
<p>Animals</p> <p>Children (e.g., Save the Children, Barnardo's)</p> <p>Families and elderly in financial difficulty (e.g., National Zakat Foundation; Islamic Relief)</p> <p>Homeless people</p> <p>Health (e.g., Cancer Research, British Heart Foundation, Breast Cancer Care)</p> <p>Human rights (child abuse, domestic violence against women)</p> <p>Islamic literature and material</p> <p>Mental health (e.g., youth)</p> <p>Mosque (maintenance and new mosques)</p> <p>Poverty (Comic Relief)</p> <p>Refugees</p>	<p>Disaster relief (e.g., earthquakes)</p> <p>Education (e.g., sponsor child, schools)</p> <p>Emergency appeals (e.g. war victims)</p> <p>Food</p> <p>Health (e.g., hospitals)</p> <p>Homelessness</p> <p>Housing/shelter</p> <p>Mosque (building new mosques)</p> <p>Orphan</p> <p>Poverty reduction</p> <p>Supporting widows and elderly</p> <p>Quran memorization</p> <p>Water projects</p>

Figure 1: Key motivations to donate grounded in Islamic religiosity

