

ABSTRACT

Poverty remains a crucial issue in Indonesia. Despite the relatively high government spending on social protection, it has not been able to significantly reduce the poverty rate. In fact, Indonesia's poverty rate is still higher than that of several Southeast Asian countries. These facts indicate that alternative solutions are needed to address the poverty issue. On the other hand, in 2022, Indonesia was ranked as the most generous country in the world by the Charities Aid Foundation. This data suggests that Indonesians have a strong spirit of donation. This is accompanied by a significant potential for zakat (Islamic almsgiving), infaq (charitable giving), and sedekah (voluntary almsgiving), which is yet to be fully realized. Therefore, in order to reduce poverty levels and maximize Indonesia's potential, it is worth researching the factors that influence donation decisions.

This study aims to analyze the factors influencing the donation decisions of students in the city of Semarang. The research employs multiple linear regression analysis techniques and data testing using SPSS Statistics 26 software. The sample for this study consists of 200 Muslim and Christian students in Semarang, and data collection is carried out by distributing questionnaires to respondents who fit the research criteria.

The research results indicate that, simultaneously, the variables of religiosity, income, and norm perspective significantly influence the donation decisions of Muslim and Christian respondents. Partially, income and norm perspective significantly affect the donation decisions of Muslim respondents, while religiosity has no significant impact on the donation decisions of Muslim respondents. For Christian respondents, religiosity and norm perspective partially have a significant impact on donation decisions, while income does not significantly affect the donation decisions of Christian respondents.

Keywords: Donation, Islam, Christianity, decision, religiosity, income, norm perspective.