

Social media influencers and *sadaqah* contribution among university students: Case of International Islamic University Malaysia

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Abstract

Purpose – This study examines how social media influencers shape students' willingness to engage in *sadaqah* (voluntary charity) at the International Islamic University Malaysia (IIUM), using the theory of planned behavior (TPB) as the guiding framework.

Methodology – A mixed-methods design was employed, combining a survey of 150 students with semi-structured interviews with three influencers active in charitable campaigns. A descriptive analysis of TPB constructs (attitude, subjective norm, perceived behavioral control, and behavioral intention) was conducted alongside thematic analysis of the interview data.

Findings – Students reported high exposure to influencer-promoted campaigns, particularly on Instagram and TikTok. Attitudes toward *sadaqah* were positive, and subjective norms were influential, as many felt encouraged to donate when their peers participated. However, financial constraints and trust-related concerns limit donations and underscore perceived behavioral control as a barrier. Influencers have highlighted the importance of emotional storytelling, transparency, and alignment with Islamic values in motivating contributions.

Implications – Campaigns should pair credible, value-congruent influencers with platforms that have clear Shariah governance, transparent fund allocation, and visible verification to build trust; lower behavioral frictions through micro and recurring donation options, simple payment flows, and salient security cues; and leverage subjective norms by embedding peer-sharing prompts and social proof. Universities and NGOs can co-create cause-fit content with emotional storytelling and real-time impact updates to convert intentions into actual donations.

Originality – This study is among the first to explore influencer-led *sadaqah* campaigns in Malaysia by integrating TPB with insights from Islamic social finance and digital philanthropy.

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Introduction

In the digital era, social media have become a central feature of everyday life, particularly among young adults. In Malaysia, there were approximately 25.1 million social media users in Malaysia by January 2025, representing 70.2 percent of the total population (Kemp, 2025). Among these, an

estimated 23.1 million users were aged 18 and above, accounting for 87.0 percent of the adult population. This high penetration rate among adults indicates that young Malaysians, especially those in the university-age group, are highly active on social platforms. Given their familiarity with digital environments and their exposure to social media content on a daily basis, university students represent a key demographic for online charitable campaigns (Hamdani et al., 2024; Sunarsih et al., 2025). These patterns support the relevance of investigating how social media influencers affect student engagement with *sadaqah* campaigns in the Malaysian context.

Social media influencers who possess the ability to shape public attitudes and behaviors have become increasingly influential in driving charitable engagement (Bilgin & Kethüda, 2022; Shi & Wu, 2023). Influencers are no longer confined to promoting commercial products; they are now actively involved in advocacy and philanthropic campaigns, leveraging their credibility and large followings to inspire charitable actions (Pusparini et al., 2023; Lynn-Sze & Fathi, 2023). In parallel, Islamic institutions and NGOs have increasingly adopted social media platforms as strategic tools to encourage acts of giving, including *sadaqah*, which refers to voluntary charitable donations (Kailani & Slama, 2019; Mahardiyanto & Sutikno, 2022).

Sadaqah is not only a recommended religious act, but also a key instrument in Islamic social finance that fosters community welfare and solidarity (Mohd Anim et al., 2023; Busari et al., 2023). In Islamic social finance, *sadaqah* complements *zakat* and *waqf* by providing flexible, voluntary giving that can be mobilized rapidly for welfare, education, health, and emergency relief. When structured through professional intermediaries and transparent governance, its discretionary nature allows donors and institutions to respond to immediate needs while sustaining long-term community development (Hossain, 2025).

Recent Malaysian data have indicated an upward trajectory in faith-based giving. The Bank Islam Sadaqa House reported funds collected of RM22.18 million in 2024, rising from RM15.76 million in 2023, reflecting stronger donor participation in curated *sadaqah* programmes (Sadaqa House, 2025). State zakat authorities have a similar momentum. Lembaga Zakat Selangor recorded a record RM1.22 billion in 2024, while the Federal Territories MAIWP surpassed RM1 billion in 2023 and set higher distribution targets for 2025, pointing to continued growth in organized Islamic giving (Bernama, 2024, 2025). These figures suggest a robust demand for trustworthy digitally enabled channels that can translate intention into action.

Despite this growing trend, few empirical studies have examined how Muslim university students respond to online *sadaqah* campaigns promoted by social media influencers. While several studies have investigated factors such as religiosity, emotional appeal, and peer influence in shaping charitable behavior (Jalees et al., 2023; Busari et al., 2023; Shi & Wu, 2023), few have focused specifically on the integration of influencer-driven campaigns within the context of digital *sadaqah*, particularly in Malaysia. Bilgin and Kethüda (2022) and Bargoni et al. (2022) highlight the persuasive power of influencer trust and value congruence in online giving, but these studies are largely concentrated on non-Muslim or general populations.

Although Malaysian youth are highly active on social media, and influencers increasingly promote charitable causes, it remains unclear whether such exposure translates into a stronger intention to give *sadaqah* among Muslim university students. Prior work seldom examines influencer-led *sadaqah* within Malaysia's Islamic context or applies a coherent behavioral framework to identify the most salient drivers of intention. In practice, students may face affordability and trust concerns that weaken follow-through, even when their attitudes are positive.

This study seeks to address this gap by investigating how students at the International Islamic University Malaysia (IIUM) perceive *sadaqah* campaigns promoted by social media influencers, and by identifying the key factors that influence their intention to contribute. Ajzen's (1991) theory of planned behavior (TPB), developed by Ajzen (1991), is employed as the theoretical framework. The TPB posits that behavioral intention is shaped by three primary determinants: attitude toward behavior, subjective norms, and perceived behavioral control. These constructs have been widely applied to explain prosocial behaviors, including charitable giving and online donations (Smith & McSweeney, 2007; Casaló et al., 2010). By applying this model, this study aims to provide a structured understanding of how students' attitudes toward influencer-led campaigns,

perceived social expectations, and perceived control over donating interact to shape their behavioral intentions in the context of digital Islamic philanthropy.

Literature Review

Social media and digital philanthropy

Social media platforms have become pivotal in promoting charitable causes, offering real-time interactions, broad visibility, and emotionally engaging content that enhances donor responsiveness. Studies by [Assaidi et al. \(2025\)](#) and [Saidah et al. \(2023\)](#) found that platforms such as Instagram and Facebook significantly increased public exposure to *zakat*, *infaq*, and *sadaqah*. Features such as crowdfunding links, QR codes, and mobile banking tools have made the donation process more convenient, especially for tech-savvy youths ([Ngama Yasifah & Makhrus, 2024](#)). According to [Shin \(2024\)](#), social media traction, which is measured through indicators such as Facebook Likes and Instagram Followers, has a significant influence on charitable giving to non-profit organizations. The study found that donor behavior tended to increase when campaigns received higher levels of engagement. This suggests that visible social interactions may enhance the perceived credibility of a campaign and promote a sense of collective participation. Consequently, engagement tools such as likes, shares, and follower counts can indirectly contribute to a sense of urgency and momentum in philanthropic activities.

The role of social media influencers

Social media influencers are now recognized as powerful intermediaries driving digital donation behavior. Perceived authenticity, emotional appeal, and personal branding play a central role in shaping followers' attitudes and behaviors ([Bilgin & Kethüda, 2022](#); [Pusparini et al., 2023](#)). During crises such as the Covid-19 pandemic, influencer-led campaigns significantly boosted giving owing to their relatability and trust-based engagement strategies ([Jalees et al., 2024](#); [Bargoni et al., 2022](#)). Value congruence between the influencer and the cause, also referred to as influencer-campaign alignment, strengthens persuasion and enhances donation outcomes ([Bargoni et al., 2022](#)).

Beyond reach, influencer effects on giving operate through source credibility and parasocial relationships. Evidence shows that credible sources and messages significantly raise donation intention and that parasocial ties with influencers strengthen persuasion by increasing perceived authenticity and relevance ([Balaban et al., 2022](#)). In charitable contexts, celebrity type and value fit matter; religious or cause-congruent figures can outperform general celebrities for donation appeals, especially when messages are transparently framed ([Al-Wugayan, 2022](#)). Experimental and field studies on social platforms also indicate that emotional narratives and compassion cues can heighten donation behavior when trust signals are salient ([Kim & Kim, 2024](#)).

Psychological drivers of *sadaqah* behavior

Islamic charitable giving is strongly rooted in religious values, emotional motivation, and social influences. [Busari et al. \(2023\)](#) reported that empathy, a sense of spiritual obligation, and exposure to Quranic messages increased the likelihood of youth donating during religious seasons or emergencies. Gamified campaign elements and real-time donation updates further sustain youth attention and engagement ([Mohd Anim et al., 2023](#); [Shi & Wu, 2023](#)). Peer influence was also highlighted as a key driver, as youth are more likely to participate in online giving when they observe friends or followers doing the same ([Shin, 2024](#)).

Gaps in the literature and the need for a behavioral framework

While the literature provides insight into the mechanisms of digital and influencer-led philanthropy, most studies remain descriptive and lack a coherent behavioral framework for understanding donation intentions, particularly among young Muslims in Malaysia ([Bilgin & Kethüda, 2022](#); [Lyn-Sze & Fathi, 2023](#)). Although some studies have examined factors such as emotional appeal, religious values, and social media credibility, few have explicitly analyzed how youth evaluate

sadaqah campaigns through structured decision-making models (Knowles et al., 2012; Osman et al., 2016; Kasri & Ramli, 2019; Buyong, 2024). This gap highlights the need to adopt an established theoretical model to predict and explain *sadaqah* behavior in the context of social media.

Theoretical framework: Theory of Planned Behavior (TPB)

To address this gap, this study adopts the TPB as its guiding framework. The TPB posits that behavioral intention is determined by three key constructs: attitude toward behavior, subjective norms, and perceived behavioral control. This model has been successfully applied in studies on online donation (Smith & McSweeney, 2007), pro-social behavior (van der Linden, 2011), and social media-driven campaigns (Casaló et al., 2010).

In the context of this study, attitude refers to students' positive or negative evaluation of *sadaqah* through campaigns promoted by social media influencers. This includes factors such as trust in the influencer, the campaign's emotional appeal, and the perceived value of online charitable giving. Subjective norms capture the perceived social pressure to donate, such as encouragement from peers or the expectation of support endorsed by influential figures. Perceived behavioral control reflects students' perceived ease or difficulty in making donations, which may be influenced by financial capacity, trust in online platforms, and accessibility of donation tools. Together, these three components shape students' behavioral intention to contribute to *sadaqah* campaigns online, which may eventually translate into their actual donation behavior.

Figure 1 illustrates the conceptual framework based on TPB to visually represent the relationships between attitude, subjective norms, perceived behavioral control, behavioral intention, and actual *sadaqah* behavior.

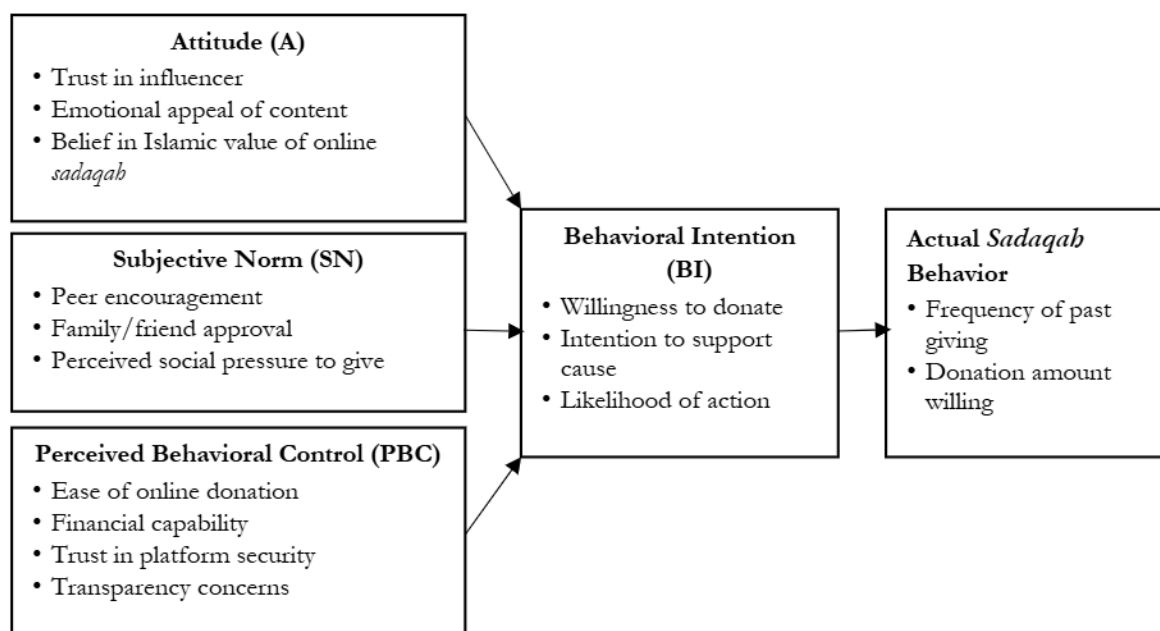


Figure 1. Conceptual framework of TPB

Source: Authors' configuration.

By integrating TPB, this study provides a systematic lens to examine how students form intentions to contribute to online *sadaqah* campaigns and how these intentions may translate into actual giving behavior.

Analytical expectations

This study is exploratory and does not specify directional hypotheses. Instead, guided by TPB, we expect that attitude, subjective norm, and perceived behavioral control will each show positive associations with the intention to donate, that exposure alone will be insufficient without favorable attitudes and enabling conditions, and that trust signals and value congruence from influencers will

be associated with more favorable attitudes and stronger intentions. These expectations guide descriptive and exploratory analyses rather than formal hypothesis testing.

Methodology

Research design

This study employs a quantitative research design guided by the theory of planned behavior (TPB) developed by [Ajzen \(1991\)](#). The TPB framework was used to investigate the psychological determinants of students' intention to donate to *sadaqah* campaigns promoted by social media influencers. The three main constructs of TPB—attitude toward behavior, subjective norms, and perceived behavioral control—are operationalized through structured questionnaire items to predict students' behavioral intentions. While the focus was primarily quantitative, qualitative interviews with selected influencers were also conducted to complement the findings and provide contextual depth, making this a sequential explanatory mixed-methods study.

Population and sampling

The study population consisted of undergraduate students at International Islamic University Malaysia (IIUM). A convenience sampling approach was used because of accessibility and time constraints, which are often appropriate in exploratory behavioral studies ([Etikan et al., 2015](#)). The survey was open to Malaysian and international students. A total of 150 valid responses were collected for the survey, which is adequate to satisfy the power and measurement guidelines for exploratory TPB research with three predictors and a medium effect size, according to [Cohen \(1992\)](#). In the qualitative phase, three social media influencers involved in Islamic or charitable content creation were purposively selected based on their relevance to the study.

Instrumentation

The research instrument was a structured questionnaire developed based on TPB constructs, supported by relevant past studies ([Ajzen, 1991](#); [Smith & McSweeney, 2007](#)). The questionnaire consists of five sections:

- Section A: Demographic Information
- Section B: Attitude (e.g., trust in influencer, emotional content, value of giving).
- Section C: Subjective Norms (e.g., peer influence, perceived social expectations)
- Section D: Perceived Behavioral Control (e.g., financial ability, ease of donation, platform trust)
- Section E: Behavioral Intention (e.g., willingness and likelihood to donate)

All construct items used a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The instrument was reviewed by experts for content validity before distribution, which was consistent with the practices outlined by [DeVellis \(2017\)](#) for scale development.

Data collection procedure

Quantitative data were collected via an online questionnaire distributed through Google Forms to IIUM students across various programmes. The survey was open for two weeks, and the respondents voluntarily participated with informed consent. For the qualitative component, semi-structured interviews were conducted with the three influencers via virtual or face-to-face sessions. Interviews focused on campaign strategies, audience engagement, and perspectives on students' donation behavior ([Tisdell et al., 2025](#)).

Data analysis techniques

Quantitative data were analyzed using descriptive statistics (frequencies, means, and percentages). Although TPB often involves inferential analysis, such as multiple regression, to examine relationships between predictors and intention ([Ajzen, 2002](#); [Knowles et al., 2012](#)), this study

reports primarily on descriptive trends. Qualitative interview data were transcribed and analyzed using thematic analysis, which is well-suited for identifying recurring patterns in attitudes and practices (Braun & Clarke, 2006).

Justification of methodology

The TPB provides a strong theoretical basis for examining donation behavior, especially when intention serves as a reliable predictor of action (Ajzen, 1991). A quantitative approach is suitable for measuring latent constructs across a student sample, whereas qualitative interviews enrich the interpretation of findings and explore how influencers shape the perceived credibility and emotional tone of campaigns. The integration of TPB strengthens the analytical rigor of the study and aligns it with established behavioral models used in charitable giving and digital philanthropy (Casaló et al., 2010; van der Linden, 2011).

Findings

Social media usage and exposure to online *sadaqah* campaigns

Responses were obtained from 150 IIUM undergraduates, including 88 women (58.7 percent) and 62 men (41.3 percent). Most were Malaysian (122; 81.3 percent), with 28 international students (18.7 percent) drawn from a range of programs at the IIUM Gombak campus. Social media use was intensive; 77 students (51.3 percent) reported more than five hours daily, while 73 (48.7 percent) reported one to five hours. Figure 2 shows the daily social media usage among the respondents, which reflects a high level of engagement with social platforms.

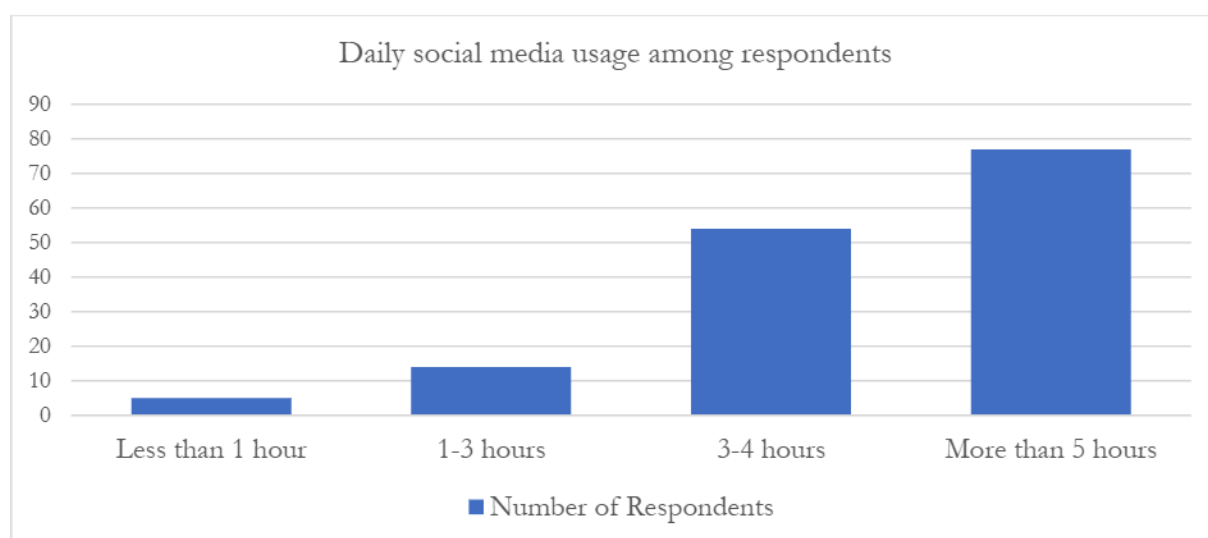


Figure 2. Daily social media usage among 150 respondents
Source: Author's survey data.

As shown in Figure 2, the vast majority of respondents reported daily social media usage, with most spending more than three hours per day on platforms such as Instagram, TikTok, and YouTube. This heavy usage correlates with widespread exposure to online donation campaigns, where 97 percent of students confirmed that they had encountered *sadaqah* appeals promoted by social media influencers. This finding is consistent with studies such as Mansur et al. (2022), who confirmed that digital platforms play a critical role in disseminating Islamic philanthropic content to younger demographics.

Despite this high exposure, regular donation behavior varied among the respondents. While 37 percent reported donating occasionally after encountering such campaigns, the majority (64%) indicated that they donated only when the campaign appeared to be highly compelling or emotionally resonant. This selective engagement aligns with the elaboration likelihood model (Petty & Cacioppo, 1986), which suggests that individuals are more likely to act on persuasive messages

when they are personally involved or when they find the message emotionally salient. A related finding by Piliyanti et al. (2022) in a study on Islamic philanthropy during the Covid-19 pandemic emphasizes that digital storytelling and influencer engagement can significantly increase the likelihood of donation when the message resonates emotionally and morally with the audience. These results underscore the importance of narrative depth and authenticity in driving charitable behavior among youth in digital spaces.

Moreover, infrequent donation behavior, despite high exposure, may reflect a form of digital fatigue or donation desensitization, a phenomenon in which repeated exposure to charitable content reduces the urgency or novelty of an appeal (Reingen, 1982; Barasch & Berger, 2014). This gap between exposure and behavior underscores the importance of not only reaching young audiences but also ensuring message relevance and emotional connection to drive actual giving behaviors.

Motivations for donating

Figure 3 displays the list of factors that motivate students to donate to campaigns promoted by influencers from the survey.

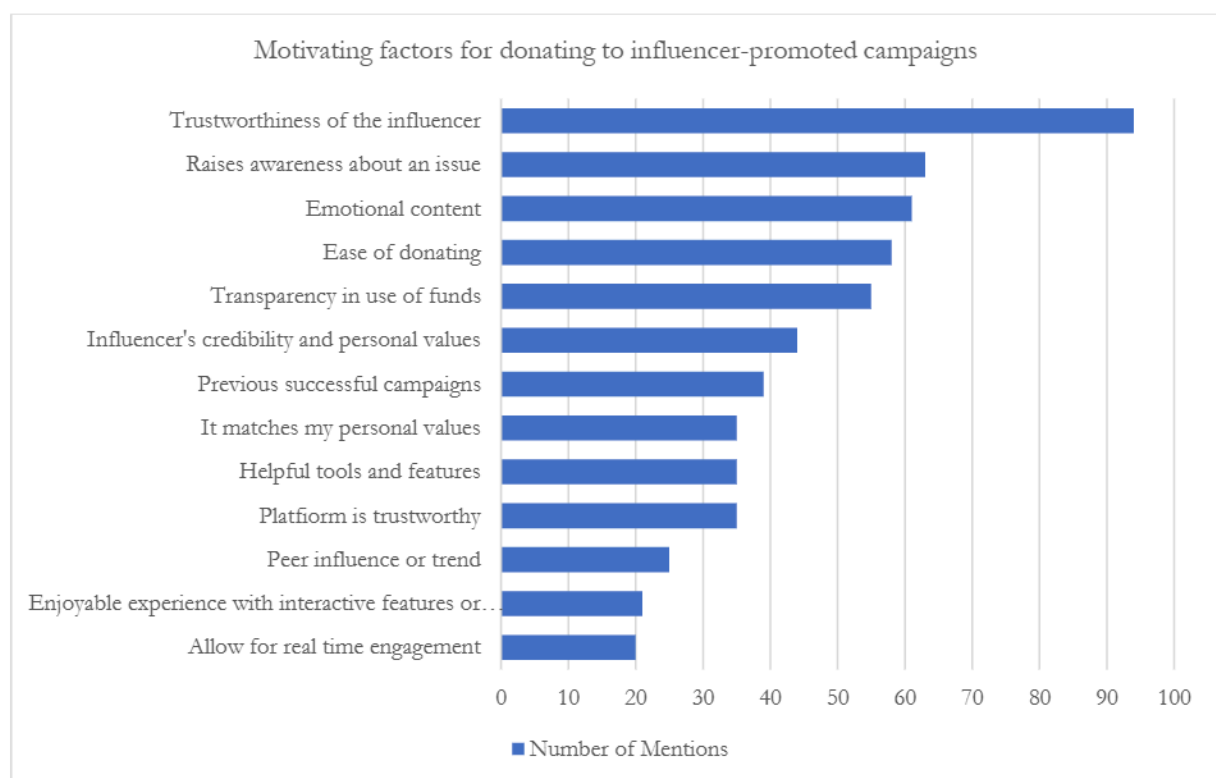


Figure 3: Motivating factors for donating to influencer-promoted campaigns

Source: Author's survey data.

From Figure 3, the students identified several motivating factors that prompted them to donate. Among these were the trustworthiness of the influencer, emotional content, ease of donation, and alignment with Islamic values. These findings are consistent with the TPB, particularly the role of attitude and subjective norms in shaping behavioral intention. A favorable attitude toward giving, reinforced by religious obligations and peer validation, can strongly influence charitable actions. The presence of a credible and morally congruent influencer also amplifies trust and reduces psychological distance from the cause, which are critical elements that strengthen the perceived relevance and impact of the campaign (van der Linden, 2011).

Furthermore, Bargoni et al. (2022) demonstrated that the value congruence between an influencer and the cause significantly enhances persuasion and donation outcomes. When students perceive that an influencer genuinely embodies Islamic values or personally supports a campaign's

mission, their motivation to contribute increases. This aligns with the concept of parasocial relationships, where audiences develop perceived intimacy and trust with influencers, making them more likely to emulate their charitable behavior (Sokolova & Kefi, 2020; Belanche et al., 2021; Venciute et al., 2023).

Finally, emotional appeal remains a dominant factor in youth giving behavior. Barasch and Berger (2014) showed that emotionally evocative campaigns are more likely to be shared, remembered, and acted upon. In the context of Islamic giving, where *ibsan* (benevolence) and *rahmah* (compassion) are emphasized, emotional content can trigger not only empathy, but also a sense of religious duty. Thus, motivation is shaped by both affective triggers and religiously anchored moral cognitions.

At the other end of the distribution, the three lowest-ranked motivators were peer influence or trend, the donation experience was enjoyable, such as through interactive or gamified features, and real-time engagement, such as live streams or quick responses. This pattern suggests that students prioritized credibility, value congruence, and ease of giving over social proof or entertainment. In TPB terms, subjective norms were weaker than attitudes and perceived behavioral control, a pattern frequently observed in donation research (Smith & McSweeney, 2007; van der Linden, 2011). Evidence on gamification effects is mixed and context-dependent, with several studies finding modest or short-lived impacts on motivation, which is consistent with the low salience of this factor in our sample (Mekler et al., 2017). Real-time engagement features can increase visibility but do not reliably convert intention into giving unless trust and perceived efficacy cues are strong, which aligns with work showing that transparency and credibility are the primary drivers of online donations (Saxton & Wang, 2014).

Barriers to donation

Despite high levels of exposure to sadaqah campaigns on social media, students reported several key barriers discouraging them from donating. Figure 4 presents the barriers to donation.

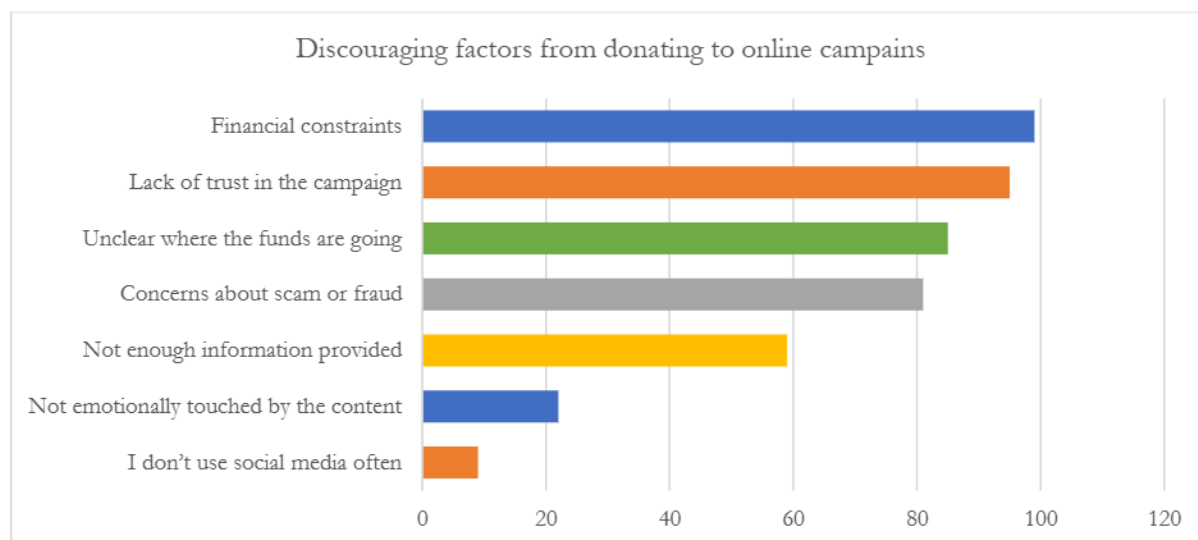


Figure 4. Discouraging factors from donating to online campaigns

Source: Author's survey data.

From Figure 4, the most commonly cited reasons were limited financial resources, uncertainty about where donations go, lack of trust in campaigns or influencers, and concerns about fraud or misuse of funds. These results suggest that although social media provides visibility and emotional engagement, significant constraints still inhibit the conversion from awareness to action. These findings align with the perceived behavioral control component of TPB (Ajzen, 1991), which explains that individuals may not act even when their attitudes are positive, or social norms support an action, if they feel constrained by factors beyond their control. For students, these constraints included economic limitations and concerns regarding authenticity.

From an economic standpoint, this reflects the information asymmetry theory. When donors lack clarity about how their funds will be used or whether the campaign is genuine, the potential risk or transaction costs increase, deterring them from participating. This phenomenon has been widely recognized in studies of online giving, where transparency and institutional credibility are among the critical predictors of donor trust and contribution (Saxton & Wang, 2014).

These patterns are particularly relevant in Malaysia's Islamic digital philanthropy context. Platforms without Shariah governance or verified mechanisms often struggle to gain trust (Ramli et al., 2023). In Malaysia, recent research highlights that concerns about platform integrity and regulatory oversight remain significant barriers to trust in Islamic crowdfunding and digital-giving platforms (Kamaruddin et al., 2023; Zaimi et al., 2025). To mitigate these barriers and convert intention into action, campaigns should incorporate clear reporting, institutional endorsements, and user verification, particularly when targeting youth contributors.

Influence of Social Media and Peers

Respondents' perceptions regarding the influence of social media influencers and peers on *sadaqah* behavior are displayed in Figure 5.

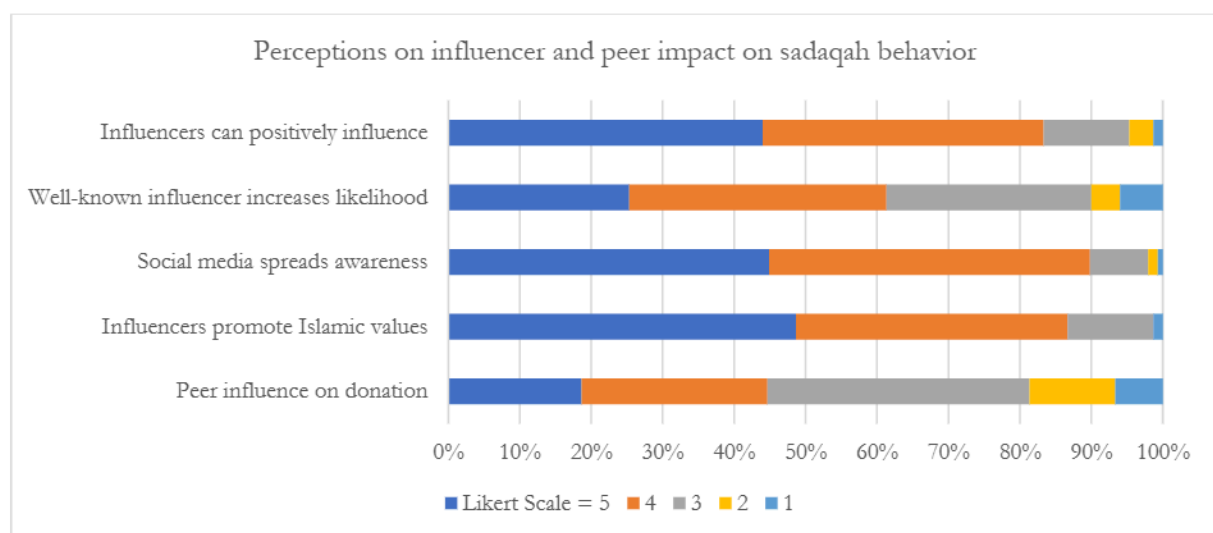


Figure 5. Perceptions on influencer and peer impact on sadaqah behavior.

Source: Author's survey data.

The results in Figure 5 reveal a strong consensus among IIUM students regarding the positive role of social media influencers in promoting charitable giving. More than 70 percent of the respondents agreed or strongly agreed that influencers can positively shape youth behavior toward *sadaqah*. Similarly, a large proportion felt that well-known influencers increased the likelihood of donation, especially when the campaign aligned with Islamic values. These findings are consistent with Sokolova and Kefi (2020), who found that influencer credibility and parasocial interactions strongly predicted persuasive effectiveness in digital marketing contexts.

Moreover, students expressed high agreement with the idea that social media is an effective medium for raising awareness of charitable causes. This aligns with the elaboration likelihood model (Petty & Cacioppo, 1986), which explains how central and peripheral cues such as source credibility and message relevance drive persuasion. Influencers act as peripheral cues that can nudge individuals toward pro-social behavior, even when they do not deeply process campaign content.

Interestingly, peer effects also feature prominence. The majority of respondents indicated that they were more likely to donate when their peers were doing so. This result reflects the subjective norm component of the TPB (Ajzen, 1991), where perceived social pressure from friends or community members plays a role in shaping behavioral intention. This peer influence suggests the potential of social media campaigns to leverage network effects, in which behavior adoption becomes contagious through visibility and participation.

These findings highlight the dual influence of parasocial relationships with influencers and social conformity among peers in shaping *sadaqah* behavior. For Islamic philanthropic institutions, these insights underscore the importance of incorporating credible influencers and peer-sharing mechanisms to maximize outreach and donation conversion.

TPB perspectives on *sadaqah*-giving intentions

This study employs TPB to interpret the psychological and social mechanisms underlying *sadaqah*-giving intentions among IIUM students. Before drawing theoretical inferences from the data, it was essential to establish the internal consistency and convergent validity of the constructs. Using Principal Component Analysis (PCA), factor loadings, composite reliability (CR), and average variance extracted (AVE) were calculated for each construct, as shown in Table 1.

Table 1. Construct reliability and average variance extracted

| Construct | Items Count | AL | CR | AVE |
|------------------------------------|-------------|-------|-------|-------|
| Attitude (A) | 3 | 0.576 | 0.599 | 0.333 |
| Subjective Norm (SN) | 2 | 0.707 | 0.667 | 0.500 |
| Perceived Behavioral Control (PBC) | 2 | 0.707 | 0.667 | 0.500 |
| Behavioral Intention (BI) | 1 | 1.000 | N/A | N/A |

Note: AL: Average Loading, CR: Composite Reliability, AVE= Average Variance Extracted

Source: Authors' own analysis based on survey data.

The results in Table 1 indicate that subjective norm and Perceived Behavioral Control (PBC) achieved satisfactory levels of CR (>0.60) and AVE ($=0.50$), meeting the threshold suggested by Hair et al. (2018) for exploratory work. Attitude, while slightly below the AVE threshold (AVE = 0.333; CR = 0.599), demonstrated moderate internal consistency. The Behavioral Intention construct, represented by a single item, was retained because of its conceptual centrality and precedents in exploratory behavioral studies, such as Bergkvist and Rossiter (2007) and Petrescu (2013). Table 2 displays the questionnaire items used, along with their factor loadings.

Table 2. TPB questionnaire items and one-factor loadings

| Construct | Code | Questionnaire item | Loading |
|------------------------------|------|--|---------|
| Attitude | ATT1 | I believe social media influencers can positively influence youth to give sadaqah. | 0.597 |
| Attitude | ATT2 | Social media is an effective tool for spreading awareness about sadaqah. | 0.609 |
| Attitude | ATT3 | I feel a greater connection to donation campaigns with emotionally touching content. | 0.522 |
| Subjective Norm | SN1 | Influencers should use their platforms to promote Islamic values such as sadaqah. | 0.707 |
| Subjective Norm | SN2 | I am more likely to donate when my peers are also contributing to the campaign. | 0.707 |
| Perceived Behavioral Control | PBC1 | I trust influencers who are transparent about where donations go. | 0.707 |
| Perceived Behavioral Control | PBC2 | I believe donating through campaigns promoted on social media is safe and secure. | 0.707 |
| Behavioral Intention | BI1 | I am more likely to donate if a well-known influencer promotes the campaign. | 1.000 |

Source: Authors' own analysis based on survey data.

Although the constructs were built on a limited number of items, they were adequate for exploratory purposes. As Diamantopoulos et al. (2012) and Kline (2011) emphasize, brief scales can yield meaningful insights if reliability statistics are presented transparently and theoretical interpretation is grounded in caution.

Discriminant validity was further assessed using the [Fornell-Larcker \(1981\)](#) criterion, as shown in [Table 3](#). The results from the TPB discriminant validity matrix met the Fornell-Larcker condition, indicating that all constructs exhibited acceptable discriminant validity.

Table 3. Discriminant validity matrix

| | Attitude | Subjective Norm | Perceived Behavioral Control | Behavioral Intention |
|------------------------------|----------|-----------------|------------------------------|----------------------|
| Attitude | 0.577 | 0.436 | 0.336 | 0.398 |
| Subjective norm | | 0.707 | 0.477 | 0.326 |
| Perceived behavioral control | | | 0.707 | 0.194 |
| Behavioral intention | | | | 1.0 |

Source: Authors' own analysis based on survey data.

Given this preliminary validation, TPB constructs are considered sufficiently reliable and conceptually distinct for interpretation in this exploratory context. The subsequent paragraphs discuss each construct and its relationship with students' donation behavior.

First, the attitude toward the behavior, which refers to the degree to which an individual has a favorable or unfavorable evaluation of the behavior, is evident in the overwhelmingly positive perception of influencer-led *sadaqah* campaigns. A large majority of respondents agreed that social media is an effective tool for raising awareness and that influencers should use their platforms to promote Islamic values, such as *sadaqah*. This aligns with the work of [Sokolova and Kefi \(2020\)](#), who demonstrate that influencer credibility and emotional resonance significantly affect audience receptiveness. Students' belief in the value of charitable giving, especially when embedded in Islamic ethics and presented in emotionally appealing formats, indicates a strong attitudinal foundation for donation behavior.

Second, subjective norms, which refer to perceived social pressure to perform or not perform the behavior, are reflected in the influence of peers and the popularity of campaigns in one's social circle. Many respondents reported being more inclined to donate when they saw friends or peers contribute. This supports previous findings by [van der Linden \(2011\)](#), who noted that social approval and perceived expectations can increase prosocial intentions, particularly among young adults. In the Malaysian context, where collectivist norms prevail, peer behavior plays a substantial role in legitimizing charitable acts.

Third, perceived behavioral control, which concerns an individual's perception of their ability to perform the behavior, emerged as a constraint in this study. Although students expressed willingness and positive attitudes, they cited financial limitations and trust-related concerns as major barriers to donations. This finding supports [Ajzen's \(1991\)](#) proposition that even strong intentions may not lead to behavior if perceived control is low. The economic theory further reinforces this perspective. According to behavioral cost-benefit analysis, individuals evaluate both perceived costs (such as financial outlay, risk of fraud, or psychological discomfort due to uncertainty) and perceived benefits (such as moral satisfaction or social recognition) when deciding whether to engage in charitable giving. If perceived costs outweigh perceived benefits, people are less likely to act, even if they have good intentions.

Empirical studies confirm this trade-off: higher donation costs significantly reduce giving behavior, whereas perceived benefits and emotional salience can enhance willingness to give ([Huang et al., 2021](#)). Transparency and trust are critical in online philanthropic contexts, because information asymmetry amplifies perceived risk and cost ([Saxton & Wang, 2014](#)).

Moreover, the integration of influencer marketing into Islamic philanthropy introduces the hybrid influence of peripheral cues and social proof. Influencers serve as trusted opinion leaders whose endorsements act as a shortcut for evaluating campaign legitimacy, while peer contributions create a bandwagon effect that strengthens social norms. Together, these mechanisms enhance both attitude and subjective norms but may fall short of improving perceived behavioral control unless the campaigns address affordability and transparency.

Table 4. TPB-guided analytical expectations and study findings

| TPB construct | Analytical expectation (exploratory) | Indicators used | Evidence from this study | Outcome |
|------------------------------------|---|------------------|---|-------------------------|
| Attitude | More favorable attitudes toward influencer-led <i>sadaqah</i> are associated with stronger intention to donate. | ATT1, ATT2, ATT3 | High agreement with positive statements on social media effectiveness and influencer role; item loadings = 0.597, 0.609, 0.522; supportive literature on credibility and emotional resonance (Sokolova & Kefi, 2020). | Supported (exploratory) |
| Subjective Norm | Stronger perceived social approval and peer participation relate to stronger intention. | SN1, SN2 | Respondents report greater willingness when peers donate; item loadings = 0.707, 0.707; aligns with youth pro-social norms (van der Linden, 2011). | Supported (exploratory) |
| Perceived Behavioral Control (PBC) | Higher perceived ease, safety, and transparency relate to stronger intention and follow-through. | PBC1, PBC2 | Financial and trust constraints noted as barriers; PBC loadings = 0.707, 0.707; transparency and security framed as key enablers (Saxton & Wang, 2014). | Partially supported |
| Behavioral Intention (BI) | Intention to donate increases when a credible, well-known influencer promotes the campaign. | BI1 | High endorsement of the BI item; single-indicator loading set to 1.000; consistent with influencer effects via credibility and value fit. | Supported (exploratory) |

Source: Authors' own analysis based on survey data.

As shown in Table 4, attitude and subjective norms show consistent support, with acceptable-to-strong loadings and qualitative evidence from responses, which is in line with prior work on influencer credibility and social approval in charitable contexts (Sokolova & Kefi, 2020; van der Linden, 2011). PBC shows partial support due to reported financial and trust frictions, which is consistent with research that emphasizes transparency and risk reduction as prerequisites for digital giving (Saxton & Wang, 2014). BI was measured with a single item for parsimony in this exploratory design and indicated favorable intentions when credible influencers endorsed campaigns.

Perspectives from influencers on promoting *sadaqah* campaigns

To complement the survey data, interviews were conducted with three social media influencers, including *sadaqah*, who actively promoted charitable campaigns, including *sadaqah*. Their reflections highlight how strategies, engagement levels, and audiences differ across platforms while also reinforcing recurring themes such as emotional appeal, trust, and transparency.

The first influencer, with approximately 25,000 followers, adopted a relatively passive approach by reposting donation campaigns via Instagram Stories and WhatsApp. They emphasized that merely providing QR codes, payment details, and association with reputable organizations was sufficient to establish credibility. However, they acknowledged that students often shared posts rather than donations, indicating a form of symbolic support rather than a financial commitment. This aligns with the concept of slacktivism in digital activism, where individuals prefer low-cost online actions to material contributions (Kristofferson et al., 2014). Nonetheless, the influencer observed that empathy-driven content resonated strongly, suggesting that emotional triggers remain vital, even in low-engagement campaigns.

The second influencer played a more active and tactical role, creating original videos and emotionally charged storytelling through Instagram and Facebook. They specifically targeted students, recognizing their limited financial capacity but high potential for engagement with meaningful causes. Transparency was central to their strategy as they provided regular updates to donors and recipients. This practice supports the findings of Bilgin and Kethüda (2022), who

demonstrate that organizational and influencer credibility enhances trust and donation likelihood. The influencer's strategy also reflects signaling theory, as consistent updates reduce information asymmetry and ensure audiences of responsible fund usage.

The third influencer focused primarily on *qurban* fund collection during Dhul Hijjah, using short video reels to maximize engagement. Although they did not specifically target students due to the higher financial requirements of *qurban*, they reported that students still expressed moral support and interest. Their emphasis on *amanah* (trustworthiness) and showcasing tangible results resonates with Islamic ethical principles of accountability, where trust and fulfillment of obligations are central to legitimacy (Farook, 2007). The reliance on visible outcomes also parallels attribution theory as donors seek evidence that their contributions make a real difference.

Across the three cases, commonalities emerged; all agreed that emotional storytelling, transparency, and trust are indispensable for sustaining engagement. However, they also acknowledged that financial constraints among students remain a major barrier in translating intention into action. These insights reinforce the survey findings and highlight the dual challenges of affordability and trust in digital *sadaqah*. From a practical standpoint, these interviews suggest that NGOs and student organizations should provide affordable donation options, ensure transparent reporting, and collaborate with influencers who can authentically communicate empathy.

Conclusion

This study set out to investigate how students at the International Islamic University Malaysia (IIUM) perceive *sadaqah* campaigns promoted by social media influencers, and to identify the factors that shape their willingness to contribute. Through a combination of survey data and interviews with influencers, the findings reveal that attitudes, subjective norms, and perceived behavioral control significantly shape students' donation intentions, which is consistent with the Theory of Planned Behavior.

The survey results indicate trust in the influencers. Emotional and religious appeal, ease of donating, and peer influence are among the strongest motivators of giving behavior. Platforms such as Instagram and TikTok have emerged as the most effective media, underscoring the importance of visual and short-form content for engaging youth audiences. At the same time, barriers such as financial limitations, lack of transparency, and fear of fraud remain significant deterrents, reflecting broader concerns highlighted in behavioral economics regarding cost-benefit trade-offs in charitable decision-making.

Interviews with influencers reinforced these insights by illustrating how different strategies, ranging from passive reposting to active storytelling, can affect student engagement. Despite various approaches, all influencers emphasized emotional connection, transparency, and authenticity as critical to campaign success. Their reflections also highlighted the tension between high exposure and relatively modest actual giving, pointing to the challenge of transforming intention into sustained behavior.

Taken together, these findings confirm that influencer-led campaigns are an effective tool for raising awareness and generating initial motivation among students. However, for such campaigns to translate into consistent and impactful giving, NGOs, student associations, and policymakers must address the barriers by enhancing transparency, providing affordable donation options, and leveraging peer-driven participation mechanisms. These insights are particularly relevant for Islamic social finance: aligning digital outreach with Islamic ethical principles of trust (*amanah*) and accountability, social media can serve as a powerful vehicle for strengthening *sadaqah* and other charitable practices among the youth.

Finally, this study contributes to the growing body of literature on digital philanthropy by contextualizing the role of social media influencers in Islamic giving. As an exploratory study, its findings should be interpreted with caution, especially given the limited sample size and small number of items for some constructs. Future research could build on this foundation by employing larger samples, longitudinal designs, or advanced statistical modeling to more rigorously assess the pathways between influencer credibility, social norms, and charitable behavior.

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