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Antecedents of customers’ intention to support Islamic social enterprises in Indonesia
The role of socioeconomic status, religiosity, and organisational credibility
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Abstract
Purpose – The purpose of this paper is to examine the influence of extrinsic factors, namely, age, education, gender, marital status and income on customers’ intention to support Islamic social enterprises via donation. The paper also assesses the influence of religiosity on support intention (SI). The impact of customers’ perceptual reaction to the credibility of social enterprises’ advertising is also measured to assess its influence on SI.
Design/methodology/approach – A total of 214 completed questionnaires from online and offline surveys were analysed using several statistical analyses, including structural equation modelling, to assess the effects of the independent variables on SI.
Findings – The study found that customers’ socioeconomic status and religiosity have no significant influence on their intention to channel their donations via Islamic social enterprises. It is the social enterprises’ advertising which significantly influences their SI.
Research limitations/implications – The study focuses on an Islamic research context of social entrepreneurship. Thus, the results cannot be generalised directly to the non-Islamic social entrepreneurship context.
Practical implications – Findings of the study suggest that organisations should develop effective communication strategies through advertising to highlight organisational credibility as it plays an important role in shaping customers’ attitudes and intentions.
Originality/value – The study investigates the effects of marketing on customers’ SI. It also considers credibility, advertising, and the concept of branding in a context of social entrepreneurship, a concept that is still largely unexplored in the literature.
Keywords Advertising, Entrepreneurship, Religiosity, Credibility, Socioeconomic status, Donation, Social enterprise
Paper type Research paper

Introduction
The practice of giving donations has drawn scholars’ interest from many disciplines such as psychology (Aaker and Akutsu, 2009; Kappes et al., 2013), sociology (Berking, 1999; Taniguchi and Marshall, 2014), economy (Andreoni, 1989; Scharf and Smith, 2014), politics (Benthall and Bellion-Jourdan, 2003), and marketing (Sargeant, 1999; Wang, 2014). In the marketing field, numerous theories and concepts have been applied to explain the phenomenon of giving donations. These include: cause-related marketing (Basil and Herr, 2003; Wang, 2014), relationship marketing (Bennett, 2005; Laura and Sally, 2000), branding (Bennett and Gabriel, 1999; Hankinson, 2000; Hassay and Peloza, 2009; Saxton, 1995; Strahilevitz, 1999; Stride, 2006; Tapp, 1996a, b), marketing orientation (Balabanis et al., 1997), advertising (Bennett, 2013; Brunel and Nelson, 2000;
Chang et al., 2009; Nelson et al., 2006; Small and Verrochi, 2009), and market segmentation (Schlegelmilch and Tynan, 1989).

The application of marketing concepts is not only important to the traditional business sector, but also to not-for-profit organisations (NPOs), since NPOs manage donations and currently face fiercer competition in collecting funds from the public (Schlegelmilch and Tynan, 1989). In addition, the application of marketing concepts in donation management is also important to avoid the so-called organisation-centred mind-set and shifts NPOs into “customer-centred” organisations (Dolnicar and Lazarevski, 2009).

If marketing concepts are found to be an important factor in the traditional business context and not-for-profit sector, a question is raised whether marketing can also play a significant role in social enterprises. Social entrepreneurship, which refers to a process involving the innovative use and combination of resources to pursue opportunities, to create social change and/or address social needs (Mair and Marti, 2006) is not the same as charity or benevolence nor is it necessarily not-for-profit. However, a benevolent attitude is still at the core of social entrepreneurship (Roberts and Christine, 2005). According to Dees (2012), social entrepreneurship bridges the old culture of charity, which stresses the value of caring to society, and the modern culture of entrepreneurial problem solving to empower them. There are many opponents to the role of charity in social enterprise, but there are social enterprises that continue to rely on charity, at least in the early growth of their initiatives (Dees, 2012). Therefore, the spirit of charity is still needed in social entrepreneurship to enable the social entrepreneur to carry the required enthusiasm and necessary capital to the social enterprise (Dees, 2012).

Many scholars (Allan, 2005; Boschee, 2006; Hibbert et al., 2002; Peattie and Morley, 2008; Shaw, 2004; Short et al., 2009; Mort et al., 2003; Zietlow, 2001) stress the importance of marketing for social entrepreneurship. According to Peattie and Morley (2008), social enterprises are relatively under-resourced and inexperienced in marketing. The founding social entrepreneur(s) usually use intense personal promotion to promote their organisation rather than taking a more formal approach to marketing strategies and activities by developing a clear business plan (Peattie and Morley, 2008; Sharir and Lerner, 2006). Thus, it is important for scholars in the field of marketing to examine the influence of the marketing mix (product, price, place, and promotion) or the four Cs (concept, cost, channel, and communication) on social enterprise performance (Short et al., 2009).

In the field of marketing, Sargeant (1999) has developed a model of donor behaviour. According to Sargeant (1999), there are three factors that determine the individual’s intention to donate. The first are extrinsic factors which consist of: age, gender, social class, income, and geodemographic factors. The second are intrinsic factors of the giver which are related to psychological conditions of the donor including: the need for self-esteem, guilt, pity, social justice, empathy, fear, and sympathy. The third are input factors such as charity appeal, brands, facts, images, and mode of asking. The main purpose of this paper is to examine the impact of the three factors in Sargeant’s model of donor behaviour and apply it in the context of social entrepreneurship research. First, this study will specifically examine the influence of extrinsic determinants of donation, e.g., age (Bekkers and Wiepking, 2011; Havens et al., 2006; Hodgkinson and Weitzman, 1986; Ritterband, 1991), income (Brooks, 2003), gender (Andreoni and Vesterlund, 2001; Einolf, 2011; Mesch et al., 2002) and marital status (Andreoni et al., 2003; Reitsma et al., 2006). Second, the researcher will examine the influence of one intrinsic determinant, namely, religiosity on donation (Galen, 2012; Ranganathan and Henley, 2008; Reitsma et al., 2006; Wilhelm et al., 2007). Lastly, the researcher will
examine the influence of the input factor of organisations such as advertising images on customer perception, and its influence on customers’ behavioural outputs. To achieve this objective, the researcher will apply the dual credibility model developed by Lafferty et al. (2002).

However, before the paper discusses the theoretical review that relates to the current study, it is important to understand the context in which the study was conducted. Social entrepreneurship development in Indonesia has largely been influenced by Islamic values held by the majority of the Muslim population in the country (Idris and Hati, 2013). Therefore, Islamic social entrepreneurship cannot be separated from the organisations that manage Islamic philanthropy due to the fact that a majority of the institutions that manage Islamic alms such as zakah, waqf, infaq, and saddaqah have transformed into agents of change (Rusdiana and Saidi, 2008) bearing similar characteristics to social enterprise organisations. Indonesia has the world’s largest Muslim population with approximately 244.85 million or 86.1 percent of Indonesia’s total population (Indonesia Religion Stats., 2014), required to give obligatory and optional donations. The estimated annual potential of Islamic alms collection in Indonesia is US$217 million. Unfortunately, only less than 1 percent or around US$1.5 million could be collected in 2010 via zakah, infaq, saddaqah (ZIS agency), and awqaf institutions (Ayuniyyah, 2011). Thus, there is a need to examine the factors influencing customers’ intention to support Islamic social enterprises in Indonesia to improve their performance.

Relevant literature and hypothesis development

Charitable giving in islam

Almost all the world’s major religions promote donor behaviour as a way of bringing justice to society (Victer, 2011). Islam, as the second largest religion in the world with nearly 2.08 billion followers in 2014 (World Muslim Population, 2014), also encourages making donations as a corrective measure to eradicate poverty in society (Hassan and Ashraf, 2010). Islam offers several strategies to combat poverty, which include compulsory and optional donations. The compulsory tool for combating poverty in Islam is zakah (Muliyaningsih, 2013). Zakah is an obligatory almsgiving and conceived as the tax paid by Muslims to the community and used to help the economically unfortunate (Pistrui and Fahed-Sreih, 2010). Thus zakah has become the first pillar of the Islamic economic system for equitable wealth redistribution and as a means to combat poverty and other social ills (Dogarawa, 2008). In addition to this obligatory mechanism of transfer, Islam also offers three recommended strategies for overcoming social ills (Muliyaningsih, 2013). The first is infaq. Infaq refers to the use of money in the ways permitted by Allah (Ichsan et al., 2007). Infaq is frequently connotated with voluntary donations for religious activities, including building mosques and Islamic hospitals to be managed by religious organisations (Kahf, 2007). The law of infaq is Sunnah or highly recommended (Budiman, 2003). The second is saddaqah. Saddaqah is a spontaneous and voluntary charitable action of a Moslem to others. It is not limited by a certain quantity or time (Azid et al., 2008). In general, the law of saddaqah is not obligatory (Budiman, 2003). The last strategy is waqf or awqaf. Waqf refers to the voluntary and permanent donation of assets to support long-term solutions (Ahmed, 2007; Martin et al., 2007; Salarzehi et al., 2004).

Islam and social entrepreneurship

Islam has a strong tradition of social entrepreneurship as an effective solution to social problems (Salarzehi et al., 2004). Based on Islamic teachings, wealth should be distributed
evenly via zakah, infaq, sadaqah, and waqf mechanisms. Waqf is the early social security system that has emerged into a global and complex system of charitable institutions and foundations (Pistrui and Fahed-Sreih, 2010). Waqf itself has transformed into the successful social entrepreneurship pattern in Islam as the alms houses that manage waqf, encouraging the use of business skills and entrepreneurial innovation to alleviate social problems (Salarzehi et al., 2004). The significant role of waqf in providing solutions to social problems can be seen from the evidence in Egypt where waqf was used to establish the educational institution Al-Azhar. The institution has helped to transform society and empower the poor to move up the economic ladder (Ahmed, 2007).

Zakah, on the other hand, is viewed as a strategy offering a short-term solution to poverty. However, among those alms, zakah has become a prominent source of funds for the sustainability of poverty alleviation as zakah is considered compulsory for those Muslims who have achieved the taxable limit or nisab (Khan, 2007).

Customer in social enterprise

The most distinguishing characteristic of social enterprise lies in the adoption of a business strategy to achieve their social mission (Haugh, 2005; Peredo and McLean, 2006). As social enterprises may receive their income from both donation and sales, it is important to determine first whether the customers of SEs are beneficiaries, donors, or buyers. In regards to beneficiaries, in the context of NPOs, Foster et al. (2009) argued that beneficiaries or recipients are not the customers of NPOs. Beneficiaries cannot be considered as their customers since, in creating and delivering value to the beneficiaries, the organisation is most often not able to make any profit. Similar situations were also found in the SE research context, as the beneficiaries of SEs are not the party which generates profits for the organisation. Thus, beneficiaries are excluded from the definition.

In terms of donors, although most social enterprises are more entrepreneurial than NPOs, many of them still receive a significant amount of funding from donations. This happens when social enterprises that have earned trading incomes cannot achieve the breakeven point (Foster and Jeffrey, 2005). Furthermore, Peredo and McLean (2006) argued that sales revenue is not always essential for certain social enterprises. NPOs can be classified as a social enterprise when it is able to find new and superior ways to create and sustain social value, although the revenue is mainly generated by charitable giving. Thus, the donor can be classified as the customer of social enterprise.

Extrinsic determinants: socioeconomic status and support intention (SI)

Previous studies have focused on the impact of demographic variables such as gender, age, marital status, education, and income on charitable giving. The current study will assess the impact of demographic variables or socioeconomic status on the intention to participate in charitable giving, not the charitable behaviour. Intention, per se, can be used as a proximal determinant of behaviour (Smith and McSweeney, 2007). Smith and McSweeney (2007) predicted charitable giving intention based on demographic variables such as age, marital status, children, income, and education. This study found that age and income significantly influence intention (Smith and McSweeney, 2007). Therefore, H1 will test the influence of demographic factors on customers’ intentions.

Age. Many studies show the significant influence of age on charitable giving (Bekkers and Schuyt, 2008; Bekkers and Wiepking, 2011). Charitable giving tends to increase with age. The effect of age is not only significant for the amounts given, but
also as a percentage of the income which is given (Hodgkinson and Weitzman, 1986). A similar study in a Jewish context also found a significant influence of age on charitable giving (Ritterband, 1991). A study conducted in the USA shows that the average amounts of charity tend to increase from the age of 21-64 (Havens et al., 2006). After the age of 65, the amounts of charity tend to decrease, but the percentage of charity to income still increases (Havens et al., 2006). The explanation on why older people tend to give higher donations to charity is due to their being closer to the end of their lives, a reality which serves as reminder about death, leading to higher charity, as found even in research conducted on student samples (Jonas et al., 2002).

Thus, the following hypothesis is developed:

\[ H1a. \text{ Age positively and significantly influences customers' SIs.} \]

**Education.** Human capital, as proxies of education, is expected to have a positive influence on charitable giving (Brown and Ferris, 2007). It is expected that education would increase an individual’s information set and that would turn the obligation to give charity into a pleasing action (Brown and Ferris, 2007). There are many studies which show the positive and significant impact of education on charitable giving (Bekkers and Wiepking, 2011). Even among the poor urban dweller, Bennett (2012) found that the better educated poor tend to give higher charity than the less educated poor.

Thus, we hypothesise that:

\[ H1b. \text{ Education positively and significantly influences customers' SI.} \]

**Gender.** The previous research on the results of the impact of gender on charitable giving is complicated yet interesting as there are mixed results regarding gender differences in charitable giving. Many scholars found no significant difference between male and female respondents in charitable giving (Einolf, 2011). Although psychological research results show that women tend to score higher on the traits, motivations, and values which predict altruistic behaviour, gender differences in institutional helping and charitable giving are small (Einolf, 2011).

However, Andreoni and Vesterlund (2001) found that men are more sensitive to the price of altruism. When the price of altruism is cheap, men tend to be more altruistic (Andreoni and Vesterlund, 2001). In contrast, women are more generous when the price of altruism is expensive. According to Andreoni and Vesterlund (2001), men tend to fall at the extremes of perfectly selfish or perfectly selfless, whereas women tend to be more egalitarian and have a greater preference to share what they have equally. A women’s tendency to give higher amounts to charity than a man is explained by the socialisation process in society as women are taught to conceive of themselves as connected to others and to show strong concern for the care of others (Mesch et al., 2002).

Therefore, it is hypothesise that:

\[ H1c. \text{ There is a significant difference between male and female customers' intentions to support Islamic SEs.} \]

**Marital status.** According to Einolf (2011), examination on charitable giving in married couples is difficult as they tend to pool their income and make joint decisions about charity. In addition to that, the differences of taste for charitable giving between
women and men potentially generates marital conflict for married couples (Andreoni et al., 2003). To resolve the problem, couples more frequently make decisions in line with the husbands’ preferences (Andreoni et al., 2003). Thus, the estimated charitable giving by married couples tends to decrease compared to the charity given by unmarried women (Andreoni et al., 2003). The religiosity of the partner also influences charitable giving behaviour (Reitsma et al., 2006). According to Reitsma et al. (2006), individuals with more religious partners are more likely to make donations than individuals whose partner is not religious.

Thus we developed the following hypothesis:

**H1d.** Marital status negatively and significantly influences customers’ SIs.

**Income.** Even though many previous studies consistently found that the poor tend to give a higher proportion of their income and more frequently to charity than those who are very wealthy (Piff et al., 2010), there is a chance that the difference of charitable giving between religious and secular individual is due to nonreligious economic differences (Brooks, 2003) such as income. Income, per se, had been found to have a positive relationship to giving behaviour (Bekkers and Wiepking, 2011; Bennett, 2012; Kingma, 1989).

Thus, the researcher will test the influence of income on customers’ intentions to support Islamic SEs using the hypothesis below:

**H1e.** Income positively and significantly influences customers’ SI.

**Religiosity and SI**

Religion largely influences social behaviour (Fam et al., 2004; Stavrova and Siegers, 2013) and giving behaviour (Brown and Ferris, 2007). According to Brown and Ferris (2007), religion provides a cognitive framework for understanding humankind. It also brings individuals into social network and drives them towards projects aimed at the collective good (Brown and Ferris, 2007).

One study in the American setting found that strength of faith and amount of involvement in the church are the main predictors of giving (Hoge and Yang, 1994). Reitsma et al. (2006) found a robust effect of religiosity on money donation across seven European countries. Specifically, Reitsma et al. (2006) found a positive effect of church attendance, individual religiosity, network religiosity, and dogmatic convictions on intentions to donate. Another study which compared charitable giving among different cohorts in the USA found that changes in religious giving reflect changes in religious involvement at any point in time (Wilhelm et al., 2007). One of the explanations of why charitable giving is correlated with religiosity is that both activities are considered as complementary actions rather than actions which substitute each other (Wilhelm et al., 2007). A similar study, conducted in the Netherlands, also supported the previous research that higher levels of church attendance influence religious giving among protestants (Bekkers and Schuyt, 2008).

Although the majority of previous studies (Bekkers and Schuyt, 2008; Reitsma et al., 2006; Wilhelm et al., 2007) examine influence the impact of religiosity on behaviour, Smith and McSweeney (2007) examined the influence of religious affiliation on donation intention. The results showed that the individuals with a higher intention to donate were reported to have greater motivation to comply with church and religious groups (Smith and McSweeney, 2007).
Thus, it is hypothesised that:

**H2. Religiosity positively and significantly influences customers’ SIs.**

**Impact of credibility and attitudes on intention**

According to Short et al. (2009), there is a dearth of research on SE from a marketing perspective. Thus, it is recommended that the researcher examine how the four Ps (product, price, place, and promotion) or four Cs (concept, cost, channel, and communication) in marketing, influence the achievement of SEs goals (Short et al., 2009). Allan (2005) discussed the importance of promotion to SEs as a medium to communicate their unique nature to create a high profile for the SE and its related structure, including ownership, all of which influences consumer opinion and behaviour. Allan (2005) also stated that the credibility and authority of information sources is important to SEs. Allan (2005) also called for the application of branding concept for SEs since becoming the trusted brand is the route to success them. Based on the above discussion, the current study will also explore charitable giving in Islamic SEs based on a model integrating communication, credibility, and branding simultaneously.

Communication and credibility in marketing are an interrelated concept. Credibility is a concept which is tied to the communication process (Eisend, 2006). Therefore, credibility can be described as a communication phenomenon. Marketing communication in itself refers to the communication between suppliers and customers that influences economic transfer (Eisend, 2006). To communicate with customers, suppliers usually use advertising in order to influence behaviour (Sallam, 2011). There are many factors that may influence the target market’s attitude towards advertising, including source characteristics, message characteristics, and cognitive routes (Sallam, 2011). However, source credibility in advertising continues to be of interest to scholars (Fisher et al., 1979; Goldsmith et al., 2000a, b; Gotlieb and Sarel, 1991; Grewal et al., 1994; Lafferty and Goldsmith, 2004; Long and Chiagouris, 2006; Sallam, 2011; Spry et al., 2009; Sternthal et al., 1978).

Source credibility theory is based on the argument that the credibility of information sources in communications influence the receiver’s reaction (Fisher et al., 1979). The credibility of the information sources can be categorised into two types: the credibility of the person or endorser (Joseph, 1982; La Ferle and Choi, 2005; Lafferty and Goldsmith, 1999, 2004; Lafferty et al., 2002) and the credibility of the corporation or the entity (Goldsmith et al., 2000b; Lafferty and Goldsmith, 1999, 2004; Lafferty et al., 2002; Li et al., 2011). Lafferty et al. (2002) integrate both types of credibility into their dual credibility model. According to the model, both endorser credibility and corporate credibility influence attitudes towards the advertisement, attitudes towards the brand, and purchase intentions (Lafferty et al., 2002). The model supports previous studies which individually test each type of credibility (Goldsmith et al., 2000b). The current study tests one type of credibility, that is, the impact of corporate credibility on attitude towards the advertisement attitude towards the brand and purchase intention in the Islamic SEs context. The impact of endorser or person credibility is beyond the scope of the study.

**Social enterprise credibility and attitude towards advertisements.** Reputation has been cited as an important factor for the success of firms (Fombrun, 1996). Fombrun (1996) explicitly categorised corporate credibility as an important aspect of corporate reputation. Another scholar (Keller and Aaker, 1998) also incorporated credibility as one of the elements of corporate reputation. While corporate credibility consisted in the
trustworthiness and expertise dimension, corporate reputation is much broader in scope (Keller and Aaker, 1998). One study, which assessed advertiser reputation and the extremity of advertising claims, found that the advertiser with a more positive reputation would be in a better position to have their advertising claims accepted (Goldberg and Hartwick, 1990). Therefore, companies should take positive steps to preserve and enhance credibility since high credibility companies have a greater effect on consumer attitudes towards advertising (Goldsmith et al., 2000a, b; Lafferty and Goldsmith, 1999; Lafferty et al., 2002).

Sallam (2011) found that the trustworthiness dimension is more important compared to the expertise dimension of corporate credibility in influencing attitude towards advertising. The results make sense because when the company lacks credibility, the customers will question the validity of the advertising claims, which in turn makes them less likely to purchase the product (Goldsmith et al., 2000b).

Based on the above discussion, it is hypothesised that:

\[ H3a. \text{ Social enterprise organisation credibility (SEOC) positively and significantly influences attitude towards advertising.} \]

**Social enterprise credibility and attitude towards the brand.** The credibility of the company is central in the consumers’ mind when processing an advertisement for the firm. Existing perceptions on the favourability of the firm will influence their assessment of the advertisement and the brand (Goldsmith et al., 2000b). Researchers can use the elaboration likelihood model theory (Cacioppo and Petty, 1984; Petty et al., 1983) and the advertising response modelling (ARM) theory (Mehta, 1994) to explain the relationship between corporate credibility and attitude towards the brand. According to the elaboration likelihood model and ARM, the information exposed in the advertisement will be processed through central processing and peripheral routes (Cacioppo and Petty, 1984; Mehta, 1994; Petty et al., 1983). The central processing route will process brand-related information while the peripheral route will process advertisement related information (Mehta, 1994). According to MacKenzie and Lutz (1989), corporate credibility involves central processing cues more since consumers are often already familiar with the company being advertised. Often, the familiar consumer has also developed perceptions about the company’s credibility even before they are exposed to the advertisements (Mehta, 1994). Therefore, greater attention is given to attitudes towards the brand (Goldsmith et al., 2000b; Mehta, 1994). Empirical evidence on the positive impact of corporate credibility on attitude towards the brand was found in many studies (Goldsmith et al., 2000a, b; Lafferty and Goldsmith, 1999; Lafferty et al., 2002).

It is thus hypothesised that:

\[ H3b. \text{ SEOC positively and significantly influences attitude towards the brand.} \]

**SEOC and SI.** According to Fombrun (1996), corporate credibility affects customers’ purchasing intentions because consumers’ perceptions on the expertise and trustworthiness of a company are part of the information they use to assess the quality of the company’s products and whether they are willing to buy those products. Lafferty and Goldsmith (1999), Goldsmith et al. (2000b), and Lafferty et al. (2002) found empirical evidence on the effect of corporate credibility on purchase intention. According to Goldsmith et al. (2000b), even in the case where the attribute of the brands
are lacking in the advertisement, the reputation of the brand may give consumers higher confidence and increase their willingness to purchase the products. A study of the automobile industry in China also showed a positive relationship between corporate credibility and purchase intention. The more credible the corporate brand is, the higher the purchase intention (Li et al., 2011).

Similarly, for the results on the effects of attitude towards the advertisement on the brand, Sallam (2011) also found that it is only the trustworthiness dimension of corporate credibility that positively and significantly influences purchase intentions. The result showed that the consumer’s trust is a valuable asset to the company (Sichtmann, 2007) as trust affects relationship commitment (Morgan and Hunt, 1994) and loyalty (Aydin and Ozer, 2005). Thus, if consumers trust the corporation, they tend to have positive behavioural intentions towards the brand.

H3c. SEOC positively and significantly influences SI.

**Attitude towards advertising (AaD) and attitude towards the brand (AB).** The effect of attitude towards the advertisement on attitude towards the brand has been studied by many scholars (Goldsmith et al., 2000a; Gresham and Shimp, 1985; Ranjbarian et al., 2011; Sallam, 2011; Shimp, 1981). This relationship is a notorious issue (Gresham and Shimp, 1985). According to Lutz et al. (1983), advertising will create a communication effect that leads to customers trying the brand or reinforcing existing brand attitudes. Positive brand attitudes may in turn predispose consumers to want specific brands and buy the products. The action basically reflects the chain of cognitive, affective, and connotative dimensions of attitudes (Lutz et al., 1983; MacKenzie and Lutz, 1989). The relationship between the two variables can be explained through three perspectives: affect transfer hypothesis (ATH), reciprocal mediation hypothesis (RMH), and dual mediation hypothesis (DMH) (Edell and Burke, 1984; Najmi et al., 2012).

The dual credibility model is derived from the dual mediation hypothesis, which suggested that attitude towards advertisements influences attitude towards the brand directly and indirectly via its impact on brand cognition (Lafferty et al., 2002). Based on structural equation modelling, the dual mediation hypothesis is considered to be more effective in explaining the relationship between attitude towards the advertisement and attitude towards the brand (Najmi et al., 2012). The meta analysis study also supported the finding that DMH is superior to any other hypotheses for explaining this relationship (Najmi et al., 2012). The DCM model used in the current study is developed from DMH, which specified the direct effect of attitude towards the advertisement on attitude towards the brand and purchasing intention (Lafferty et al., 2002; MacKenzie et al., 1986).

Based on the above discussion, the study suggests the following hypothesis:

H3d. Attitude towards the ad positively and significantly influences attitude towards the brand.

**Attitude towards advertising and SI.** According to Goldsmith et al. (2000a) even though the direct relationship between attitudes towards the advertisement on purchase intention is not commonly found in the literature, there is some precedence of the direct relationship between both variables. This is especially so in low involvement conditions when affective responses are evoked (Goldsmith et al., 2000a). The finding supported other earlier studies (Biehal et al., 1992; Mehta, 1994; Shimp, 1981). Shimp
(1981) conducted experimental studies to test the role of attitude towards the advertising as the antecedent of purchasing behaviour. Shimp (1981) found attitude towards advertising as an important determinant for purchasing behaviour. According to Biehal et al. (1992), consumers may decide on the product or the brand that they want to buy based on the advertisement without completely processing all the brand information. They examined the relationship between the direct and indirect effect of attitude towards the advertisement, to brand choice. The study found that the attitude towards advertising may have a direct effect on brand choice when the consumers have isolated two or more similar brands to choose from and, thus, using advertising to choose between the two isolated brands (Biehal et al., 1992).

Mehta (1994) and Mehta and Purvis (1997) explained the direct link between attitudes towards the advertisement on intentions through the ARM. According to ARM, an advertising exposure must break through the clutter and gain attention (Mehta, 1994). If the advertising is successful in gaining attention, it will be processed along two routes: the central and peripheral routes. The peripheral processes the advertising-related information. The peripheral routes would result in temporal effects that may be lost. However, advertisement liking or advertisement attitude can serve as the mediating variable between the communication routes to purchase intention. This implies a direct relationship between attitudes towards the advertisement and the purchase intention (Mehta, 1994).

Many studies conducted in Indonesia found the significant influence of promotional expenditure on the organisation's income (Arafat, 2011; Mujiyati et al., 2010). From the perspectives of donors, it was illustrated that all the dimensions of the marketing mix, including promotions, significantly influenced Muzaki or donors' perceptions (Fakhryrozi, 2011).

It is, therefore, proposed that:

**H3e.** Attitude towards advertising positively and significantly influences SI.

**Attitude toward the brand and SI.** Intention indicates how hard people are willing to try or how much effort the person is planning to exert in order to perform the behaviour (Ajzen, 1991). According to Ajzen (1991), intentions to perform behaviour can be accurately predicted from the attitude toward behaviour. In the marketing communication fields, one of the attitudes that have been proven to have a significant impact on purchase intention is the attitude toward the brand (Ranjbarian et al., 2011). Many studies have shown evidence of this relationship (Lafferty and Goldsmith, 1999; Lafferty et al., 2002; Ranjbarian et al., 2011).

Similar to the attitude toward advertising, the direct link between attitudes towards the brand and intention can also be explained through the ARM. According to ARM, after advertising has succeeded in gaining attention, the central routes will process the product or brand-related information and produces permanent and resistant effects on attitude. The brand attitude itself can serve as the mediating variable between the communication routes to the purchase intention. This implies the direct relationship between attitudes towards the brand with purchase intention. The central processing routes that process brand-related information become the dominant route which influences brand attitude formation. This, in turn, influences the consumers' purchase intentions (Mehta, 1994).

Another explanation for the causal effect of attitude towards the brand on intention may be the familiarity of customers with the brand. This, in turn, affects consumers'
confidence towards the brand and, later, their intention to purchase the products (Laroche et al., 1996). Notably, some scholars found that brand attitude serves as the mediating variable between attitude towards advertising and intention, either through full mediation (Lafferty et al., 2002; MacAdams, 1988; Sallam, 2011) or partial mediation (Wahid and Ahmed, 2011). Biehal et al. (1992) found that attitude towards the brand can be formed during brand choice or purchase. The mediating role of attitude towards the brand to brand choice (real brand purchase) happens when consumers see the brand as a viable and potential choice.

As explained earlier, the relationship between the attitude towards the advertisement and purchase intention can be mediated by attitude towards the brand (Lafferty et al., 2002; MacAdams, 1988; Sallam, 2011). According to MacAdams (1988), the effect of attitude towards advertising on intention cannot be studied in isolation to brand attitude as her study showed that the impact of advertising on intention is rarely significant without the mediation of brand attitude. However, Wahid and Ahmed (2011) only found partial mediation of brand attitude to the attitude towards advertising and purchase intention. Although the reason is not clear, culture and context may be contributing factors.

Thus, the following hypothesis is suggested:

\[ H3f. \text{ Attitude towards the brand positively and significantly influences SI (Figure 1).} \]

**Research design**

**Sample and data collection**

The target sample population was Muslims adults who had given monetary support to Islamic social enterprises that manage zakah, infaq, and saddaqah within the year prior to submitting the questionnaire. Islamic social enterprise here is defined as non-profit organisations that collect Islamic alms such as zakah, infaq, saddaqah, and waqf and fulfil social enterprise criteria: adopting entrepreneurial approaches (Haugh, 2005), taking direct action to earn income, achieving its social mission, and creating a larger multiplier effect (Martin and Osberg, 2007), but limited profit distribution. Six Islamic social enterprises in Indonesia included in the study were: Dompet Dhuafa (The Wallet of the Poor), Dompet Peduli Umat Daarut Tauhid (Wallet for the Care of Community), Rumah Zakat Indonesia (House of Zakah Indonesia), Baznas (National Zakah Board or National Alms Agency), PPPA Darul Quran (House of Quran-Quran Reciters Education Programme), and PKPU (Centre for Justice and the Care of Society).

Convenience sampling was used to collect data from the target sample population. Data was collected simultaneously using two data collection techniques: online and
offline methods for about four months. For the offline survey, twitter accounts of each social enterprise were used as a sampling frame with the assumption that all the social enterprises’ twitter followers were their customers and have given charity to the organisations. The online survey invitations were sent to 717 respondents via their twitter accounts. Around 341 respondents clicked the survey link. Around 96 (28.15 percent) respondents partially filled in the questionnaire while 49 (14.37 percent) respondents who opened the link were disqualified from the survey. In total, only 196 (57.48 percent) respondents completed the survey.

An offline survey method is also used. The survey questionnaires were distributed via the head office of a social enterprise that agreed to distribute the questionnaires to the donors channelling donations directly to the office. Unfortunately, only 29 questionnaires were collected through the office. The low number of questionnaires collected can be attributed to the preference of donors who funnel their donations via online banking systems such as ATM, mobile banking, or internet banking. The total number of questionnaires completed for the survey was 225. Furthermore, case deletion was performed on inconsistent answers for the two negatively worded items for the organisational credibility scale. The inversely worded items were useful for detecting faulty and inconsistent responses and for avoiding “yes” or “no” response tendencies (Churchill, 1979). In total, 11 responses were deleted due to the extreme differences in ratings for the reverse coded items. Hence, the screening process justified a total of 214 responses for the analysis.

**Measurements**

**Religiosity.** Religiosity refers to public or participatory and private or devotional religious behaviour (Mookherjee, 1994). The religiosity in the present study refers to the individual’s perception of faith and belief and personal devotional religious behaviour related to Islamic values. Religiosity was measured using Muslim Attitudes towards Religiosity Scale (MARS) (Khashan and Kreidie, 2001; Muhamad and Devi, 2006; Wilde and Joseph, 1997). The measurement consists of four parts: perception on faith and beliefs (POFB = 12 items), highly recommended overt religious behaviour (HRORB = six items), mandatory overt religious behaviour (MORB = two items), and mandatory financial religious behaviour (MFRB = two items).

**SEOC.** A literature review of extant material was also conducted to establish clear dimensions underlying the social enterprise credibility construct or organisation credibility in general. Based on the literature review, corporate credibility consists of eight seven-point scales which measured trustworthiness (Baek and Karen Whitehill, 2011; Eisend, 2006; Goldsmith et al., 2000a, b; Hovland and Weiss, 1951; Lafferty and Goldsmith, 1999; Lafferty et al., 2002; Li et al., 2011; Rifon et al., 2004; Sallam, 2011; Settle and Golden, 1974; Spry et al., 2009; Tormala et al., 2007) and expertise (Baek and Karen Whitehill, 2011; Eisend, 2006; Goldsmith et al., 2000a, b; Lafferty and Goldsmith, 1999; Lafferty et al., 2002; Li et al., 2011; Newell and Goldsmith, 2001; Sallam, 2011; Schulman and Worral, 1970; Spry et al., 2009).

**Attitude towards advertising.** Attitudes towards advertising was defined as the learned predisposition to respond to consistently favourable or unfavourable advertising in general (MacKenzie and Lutz, 1989). The attitude towards; the advertisement was measured by the three seven-point bi-polar scale developed by MacKenzie and Lutz (1989): good/bad, pleasant/unpleasant, favourable/unfavourable.
Attitude towards the brand. Attitude towards the brand is measured by three seven-point semantic differential scales good/bad, favourable/unfavourable, and satisfactory/unsatisfactory as used in the study of Lafferty et al. (2002).

SI. To measure the customers’ intention to support the organisations and to gain sufficient item equivalence, an extant literature review was conducted on giving behaviour. Based on the literature review, four items that fit the SI related context developed by Sargeant and Lee (2004) were identified. The items were: I feel a sense of belonging to this organisation, I care about the long-term success of this organisation, I would describe myself as a loyal supporter of this organisation, and I wish to support this organisation in the future.

Advertising stimuli. To examine whether the social enterprise credibility influences customers’ attitudes and SIs, advertising stimulus was also provided in the questionnaires. The stimuli comprised six social enterprises that manage Islamic alms. Six different advertising stimuli were shown to test whether the advertising was truly stimulated the attitudes and intention to support each organisation. Similar methods have been used in many studies which assess credibility, attitude towards advertising, attitude towards the brand, and intention (Lafferty and Goldsmith, 1999, 2004; Lafferty et al., 2002). Advertising is shown after the customers answered the question to which organisation they frequently channel their religious alms.

Results
Reliability test. Before the data were analysed further, an exploratory factor analysis and reliability analysis (See Table I) were conducted to examine the factors that are responsible for a set of observed responses and to assess the construct internal consistency. Based on the reliability analysis with SPSS, all the measurement that will be used in the study demonstrated high reliability since the instrument with reliability estimates ranging from 0.80 and above are generally considered good for general research objectives (Switzer et al., 1999).

Demographic characteristics. A total of 214 completed responses were analysed. As shown in Table I, the majority of the respondents were 30-39 (50 percent) years old and hold undergraduate degrees (75 percent). Almost 56.1 percent of the respondents that participated in this study were male and the majority of them were married (70.6 percent).

Age and education. The first two hypotheses were analysed using ANOVA as both hypotheses compare the difference among more than two groups or four groups for age and five groups for education. Based on the analysis (see Table II), both age (p-value = 0.22) and education (p-value = 0.14) have no significant influence on customers’ intentions to support Islamic SEs as the p-value is larger than 0.05. Thus, hypotheses H1a and H1b were not supported (Table III).
Gender and marital status. The next two hypotheses were analysed using a *t*-test as both compare the difference between two groups only. Based on the analysis (see Table II), both gender and marital status have no significant influence on customers’ intentions to channel their charitable giving via Islamic SE as the *p*-value for gender (*p*-value = 0.85) and marital status (*p*-value = 0.35) is larger than 0.05. Therefore, hypotheses *H1c* and *H1d* were not supported (Table IV).

To examine the effects of demographic characteristics on all the variables being measured in the study, the researcher conducted a *t*-test and ANOVA. Since the number of divorced respondents is too small to be analysed, the marital status was then analysed by using the *t*-test.

Income and religiosity. Since income and religiosity is measured using the interval scale and the SI is also measured using the interval scale, the researchers conducted a regression analysis to check the independent variables influence on SI. Income itself is measured at an individual level (personal income/PI) and a household level (family income/FI) (Table V).
The results of the regression analysis show that both incomes at the personal and household levels have no direct influence on customers’ intentions to support social enterprises. A similar result is also found for the effect of religiosity on SI. All the four sub-dimensions of religious behaviour do not significantly influence SI. It is worth noting that even the mandatory financial religious behaviour, which consists of items that measure their performance on the obligation to pay zakah annually, has no significant influence on SI.

The rest hypotheses were tested using structural equation modelling (SEM) with Lisrel. SEM is theory driven (Schreiber et al., 2006) with its main objective to assess the validity of the a priori model (Shah and Goldstein, 2006). SEM is a tool used to identify, assess, and estimate models of linear relationships among a set of observed variables in terms of a generally smaller number of unobserved variables (Schreiber et al., 2006; Shah and Goldstein, 2006). Therefore, SEM is suitable to test all three hypotheses as it tests the validity of dual credibility model (Table VI).

The result of normed $\chi^2$ ($\chi^2$/df) indicates a good fit model with normed $\chi^2 = 1.99$. It is below the cut-off point of 3 as suggested by Hoe (2008) or 5 as suggested by Wheaton et al. (1977). The other fit indices show a good fit model with the data TLI/NNFI = 0.93, RMSEA = 0.068 and CFI = 0.94. To assess the reliability, the researcher examines the indicator reliability, which can be assessed by looking at the indicator loading or standardised loading factor (SLF). The accepted threshold for the indicator reliability is also 0.70 (Hair et al., 2011). Based on the Lisrel output, the CR for the first order CFA indicates high internal consistency reliability as the CR value are all above 0.70 or ranging from 0.95 to 0.98 (see Table VI). The SLF for the first order CFA also indicates high indicator reliability as majority of the SLF for the indicators are above 0.70 (0.73 to 0.94) except for the two negatively worded items which have SLF values of 0.60 (Noexp2) and 0.63 (distrust) and the two positively worded items 0.63 (support) and 0.68 (truth). The second order CFA also shows high internal consistency reliability as the CR values are all above the cut-off point 0.70 or 0.95 for social enterprise organisational credibility.

To assess the validity, the researcher used convergent validity by reviewing the $t$-value for factor loadings (Anderson and Gerbing, 1988). The significant $t$-value for all the indicators suggests that all the indicators were effectively measuring the same construct. The results show that the $t$-value for the, first order CFA indicators range

### Table V.
Regression analysis of income and religiosity

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardised coefficient $\beta$</th>
<th>SE</th>
<th>t</th>
<th>Sig</th>
<th>Collinearity statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1</td>
<td>Constant</td>
<td>20.378</td>
<td>0.347</td>
<td>58.681</td>
<td>0.619</td>
</tr>
<tr>
<td></td>
<td>PI</td>
<td>0.039</td>
<td>0.069</td>
<td>0.561</td>
<td>0.000</td>
</tr>
<tr>
<td></td>
<td>FI</td>
<td>-0.07</td>
<td>0.037</td>
<td>-1.81</td>
<td>0.575</td>
</tr>
<tr>
<td>2</td>
<td>Constant</td>
<td>18.974</td>
<td>1.977</td>
<td>9.600</td>
<td>0.857</td>
</tr>
<tr>
<td></td>
<td>POFB</td>
<td>-0.897</td>
<td>0.823</td>
<td>-1.090</td>
<td>0.277</td>
</tr>
<tr>
<td></td>
<td>HRORB</td>
<td>0.438</td>
<td>0.321</td>
<td>1.365</td>
<td>0.174</td>
</tr>
<tr>
<td></td>
<td>MORB</td>
<td>0.845</td>
<td>0.909</td>
<td>0.930</td>
<td>0.353</td>
</tr>
<tr>
<td></td>
<td>MFRB</td>
<td>0.110</td>
<td>0.761</td>
<td>0.144</td>
<td>0.886</td>
</tr>
</tbody>
</table>

Notes: PI, Personal income; FI, family income; POFB, perception on faith and beliefs; HRORB, highly recommended overt religious behaviour; MORB, mandatory overt religious behaviour; MFRB, mandatory financial religious behaviour.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Dimension</th>
<th>SLF</th>
<th>CR</th>
<th>Internal consistency reliability CR &gt; 0.70</th>
<th>Second order CFA Indicator reliability SLF &gt; 0.70</th>
<th>Internal consistency reliability CR &gt; 0.70</th>
<th>First order CFA Indicator reliability SLF &gt; 0.70</th>
<th>Internal consistency reliability CR &gt; 0.70</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEOC</td>
<td>ExpSE</td>
<td>0.79</td>
<td>0.95</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
</tr>
<tr>
<td>TrustSE</td>
<td></td>
<td>0.91</td>
<td></td>
<td>Reliable</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AaD</td>
<td></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>AD1 0.94 0.98 Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
</tr>
<tr>
<td>AB</td>
<td></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>Good 0.86 0.96 Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
</tr>
<tr>
<td>SI</td>
<td></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>Bond 0.73 0.95 Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
<td>Reliable</td>
</tr>
</tbody>
</table>
from 8.51 to 21.0, which indicate sufficient convergent validity to assess each construct. The second order CFA results also indicates sufficient convergent validity, as the t-values are all significant (9.74-10.33) (Figure 2).

As predicted in H3a, H3b, H3c, social enterprise organisational credibility is positively and directly influenced by attitude towards the advertisement ($\beta = 0.33; t\text{-value} = 4.21; p < 0.05$), attitude towards the brand ($\beta = 0.49; t\text{-value} = 6.07; p < 0.05$), and SI ($\beta = 0.20; t\text{-value} = 1.97; p < 0.05$), which exceeds the critical value of one-tailed statistical significance at 0.05 or 1.64. Thus, H3a, H3b, H3c, were supported.

H3d proposed that attitude towards the advertisement positively and directly influence attitude towards the brand ($\beta = 0.21; t\text{-value} = 2.97; p < 0.05$). This exceeds the critical value of one-tailed statistical significance at 0.05 or 1.64. The results strongly supported this hypothesis.

In contrast to the previous findings, there was not enough evidence to show that attitude towards the advertisement was positively and directly related to SI ($\beta = 0.13; t\text{-value} = 1.59; p < 0.05$). The t-value was less than the critical value of one-tailed statistical significance at 0.05 or 1.64. Thus, H3e was not supported.

H3f proposed that attitude towards the brand is positively and directly related to SI. The result supported this hypothesis ($\beta = 0.22; t\text{-value} = 2.18; p < 0.05$), which exceeds the critical value of one-tailed statistical significance at 0.05 or 1.64. Thus H3f is supported.

**Discussion**
The current study shows that none of the extrinsic factors of the consumers’ demographic characteristics or extrinsic factors significantly influences customers’ intentions to channel their charitable giving via Islamic social enterprises.

It was expected that age would significantly influence customers’ intentions to support social enterprises. Contrary to the hypothesis, the study found that age does not significantly influence SI. The results support a previous study conducted in Indonesia that age has no influence on donation (Okten and Osili, 2004). According to Wilhelm et al. (2007), cohort possibly moderates the relationship between age and religious giving. Wilhelm et al. (2007) found different religious giving between the pre-war cohort and the baby boomers. Baby boomers tend to give less than expected compared to pre-war cohorts during their middle adulthood period (Wilhelm et al., 2007).

![Figure 2. Structural equation modelling on the SEOC effects on Aa D, AB and SI](image-url)
The majority of studies found a significant influence of education on charitable giving (Chang, 2005; Houston, 2006; Wiepking and Maas, 2009).

The current study found no support for a relationship between education and SI. The result aligns with several previous studies (Regnerus et al., 1998; Reitsma et al., 2006; Wu et al., 2004). According to Yen (2002), the positive relationship between education and charity is due to the omitted variable. In using a sophisticated econometric model, the results showed that there is no relationship between education and religious giving (Yen, 2002). In contrast to the previous studies, the current study shows no significant influences of gender on SI. According to Einolf (2011), men tend to have higher scores on motivation, pro-social traits and values to give charity, while men possess more resources or income to donate to charity. Although women possess many advantages in the antecedents factors of religious giving, such as higher subjective religiosity and attendance at religious services, men’s resources seems to balance the likelihood of women to give to charity. (Einolf, 2011).

Similar to the relationship between genders on intentions to give charity, the influence of marital status and SI is also not significant. According to Einolf (2011), further exploration on who is responsible for deciding charitable giving in the household is important to uncover the complex relationship between marital status and charitable giving.

The insignificant influences of income on intention to support social enterprises may happen due to the influence of other moderating behaviour such as money perception (Wiepking and Breeze, 2012) since individuals’ attitudes towards money is independent of their income (Yamauchi and Templer, 1982). According to Wiepking and Breeze (2012), feelings of retention and inadequacy when it comes to handling money lead to lower level of giving. Another explanation on why income does not influence percentage donation to charity can be found in the field of cognitive psychology (Mayo and Tinsley, 2009). According to Mayo and Tinsley (2009), biased perception on effort and luck will reduce the warm glowing effect of charity of high income households which results in an insignificant influence of income on charity.

In contrast to the previous research which found the positive influence of religiosity on willingness to donate (Reitsma et al., 2006), the current study shows that there is a flat relationship between religiosity and intention to give charity via Islamic social enterprise. The ambiguous results on charity suggested that scholars need to examine many other factors such as attitude towards charitable giving and attitude towards helping others (Webb et al., 2000).

The study also found that it is the input given to the customers’ perceptual factors or the communication of the institution via advertising which positively and significantly influences the customers’ intentions to support Islamic social enterprises. Thus, the results partially support the Sargeant (1999) model of donor behaviour that the input given by the organisation to the donor may influence their output that is giving behaviour.

The current study supports the dual credibility model which shows that organisation credibility has a direct effect on all three dependent variables, namely, attitude towards advertising, brand attitude, and SI. Specifically, the study found that the credibility, trustworthiness, and expertise of the organisation positively influence customers’ attitudes towards advertising (Goldsmith et al., 2000a; Lafferty and Goldsmith, 1999; Lafferty et al., 2002). Thus, it is important for the social enterprises to signal their credibility in their communications as an organisation with a more positive credibility as part of the organisation reputation would be in a better position to have their advertising claims accepted (Goldberg and Hartwick, 1990).
Previous studies (Goldsmith et al., 2000a, b; Lafferty and Goldsmith, 1999; Lafferty et al., 2002) also found a positive influence of credibility on attitude towards the brand. The current study supports the previous findings. The influence of organisation credibility on attitude towards the brand is even higher compared to the influence of organisation credibility on attitudes towards advertising and SI. The results are probably influenced by the customers’ familiarity with the organisation as the sample for the study was taken from those who had channelled their religious alms within one year before the collecting of data.

The findings also show that organisation credibility has a direct and positive influence on SI. The current study also supports the study conducted by Sallam (2011), which shows that customers place higher importance on the trustworthiness dimension as compared to the expertise dimension. In other words, the willingness of the customers to support Islamic social enterprises is influenced by both the trustworthiness and expertise dimensions of credibility. However, the influence of trustworthiness is stronger than the influence of expertise.

The study also found an indirect influence of credibility via attitude towards advertising and attitude towards the brand. The result supports both the dual mediation hypothesis and dual credibility model. According to the dual mediation hypothesis, attitude towards advertising influences attitude towards the brand directly and indirectly via its impact on brand cognition (Najmi et al., 2012), while the dual credibility model specified the direct effect of attitude towards advertising on attitude towards the brand and purchase intention (Lafferty et al., 2002).

The only insignificant, but positive influence, was found between the attitude towards advertising and SI. However, the results are predictable as the work of Lafferty et al. (2002) discovered the weak link between attitudes towards the advertisement and intention. Certain factors may come into play and influence the robustness of the path such as the content of the advertisement or the product type (Lafferty et al., 2002).

**Theoretical contribution and managerial implications**

The current study tested donor behaviour from a marketing perspective developed by Sargeant (1999). The results showed that the extrinsic and intrinsic determinants of the donor do not significantly influence donation. This implies that socioeconomic factors and religiosity have weak predictive value to estimate SI. It is only the input factor provided by the organisation which significantly influences donors’ donations. As the input of the organisation was tested partially using a dual credibility model, the results lend support to the robustness of the path between organisation credibility to the attitude towards advertising, attitude towards the brand, and intention (Lafferty and Goldsmith, 1999; Lafferty et al., 2002).

Regarding the extrinsic factor, the insignificant influences of socioeconomic factors implies that the social enterprise might need to explore other bases such as value, attitude, or lifestyle (VALS) to segment and pick the target of their organisation programme as in many cases demographic data alone cannot adequately discriminate the behaviour of consumers (Shih, 1986). The insignificant influence of income on customers intention to support Islamic social enterprises implies that the social entrepreneur should not only choose potential customers based on their socioeconomic data, but also based on other variables such as customers’ financial perceptions (Wiepking and Breeze, 2012).

The study implies that organisations, including Islamic social enterprises, can utilise a marketing mix, specifically advertising communication, to increase customers’ intentions...
to support their initiatives as suggested by Short et al. (2009). Although both trustworthiness and expertise are found to be significant factors in organisation credibility, the organisation should place higher stress on the trustworthiness of the organisation in their communication as customers who consider this dimension more important than expertise (Sallam, 2011).

The results also suggest that social entrepreneurs should pay attention to organisation branding issues since the attitude towards the brand has a higher influence on SI. non-profit organisations are currently facing branding challenges related to multiple stakeholder to negotiate partnership and sponsorship (Mort et al., 2007). Thus, some non-profit organisations are turning to charity brand status, not only in terms of name or logo, but also in terms of communicating value and meaning to their customers (Hankinson, 2001). Social enterprises are also facing similar problems. Therefore, Allan (2005) called for the importance of brand management for social enterprises. They need to develop and communicate their brand proposition to reach wider markets and appeal to customers. This will provide positive reasons for customers to support their initiatives (Allan, 2005). The current study implies that communication is effective in generating customers’ intentions to support social enterprises. Thus, it is very important for social enterprises to have a clear communication and media strategy (Allan, 2005).

Research limitations, and future directions
First, the current study only partially tested the dual credibility model. It only tested the effect of organisation credibility on attitudes and intentions and omitted the effect of endorsers’ personal credibility on dependent variables. This variable should be included in future research to test the robustness of the dual credibility model completely.

Second, the current study relied on antecedent factors to customers’ intentions to channel their charitable giving via Islamic social enterprises. Considering that Muslims around the world also apply similar practices, it is recommended for other scholars to investigate whether the proposed research can be generalised for other Muslim countries in different regions. Moreover, a comparative study might explore similar models relating to non-Islamic customers.

Third, a cross-cultural study may also be valuable for comparing the influence of organisation credibility between two or more cultures. This kind of expansion to current research would be useful for establishing the validity of the newly proposed model and could lay the foundation for the generality of the findings.

Fourth, the present study used a quantitative approach. Thus, it can only indicate broad and generalised findings. Further research using a qualitative approach or multi-method is needed to gain deeper insight into customers’ intentions to support social enterprise.

Fifth, the current study only partially adopted a dual credibility model and excluded endorser credibility in advertising. Future study may attempt to compare both the organisation and communicator credibility effects on customers’ attitudes and SIs.

Sixth, the present study used a convenience sample of customers which were predominantly collected from an online survey. It is suggested that future studies apply better survey administration and research methodology to improve the research quality.

Lastly, future studies should increase the sample size as a larger sample size would fit the model more stringently for the assessment of the structural equation modelling (Fan et al., 1999).
References


Islamic social enterprises in Indonesia


Further reading


Appendix. Questionnaire

Religiosity: Muslim Attitudes Towards Religiosity Scale (MARS)

Perception on faith and beliefs

1. Islam helps me lead a better life
2. Saying my prayers helps me a lot
(3) The Quran is relevant and applicable today  
(4) I am continuously seeking to learn about Allah  
(5) I believe that Allah helps me  
(6) The supplication (dua’) helps me  
(7) The five prayers help me a lot  
(8) I believe that Allah listens to prayers  
(9) I believe that Allah helps people  
(10) Muhammad (peace be upon him) provides a good example for me  
(11) Performing hajj will be my priority the moment I’ve fulfilled all the necessary conditions  
(12) I read the Quran for inspiration and motivation

**Highly recommended overt religious behaviour**

(1) I regularly perform my qiamullail (such as praying/reciting Quran/dua’ after midnight)  
(2) I regularly perform my recommended prayer (i.e. sembahyang sunat such as Isra’, Dhuha, and Rawatib)  
(3) I often fast outside the month of Ramadan  
(4) I perform my daily prayers in the mosque regularly  
(5) I read the Quran everyday  
(6) I regularly spend some amount from my monthly income for charity/sadaqah

**Mandatory overt religious behaviour**

(1) I fast the whole month of Ramadan  
(2) I pray five times a day

**Mandatory financial religious behaviour**

(1) I perform the obligation of zakat fitrah annually  
(2) I perform the obligation of zakat maal (asset/income) annually

**Social enterprise organisation credibility**

**Expertise**

(1) This Islamic social enterprise has a great amount of experience  
(2) This Islamic social enterprise is skilled in what they do  
(3) This Islamic social enterprise has great expert social enterprise  
(4) This Islamic social enterprise does not have much experience

**Trustworthiness**

(1) I trust this Islamic social enterprise  
(2) This Islamic social enterprise makes truthful claims  
(3) This Islamic social enterprise is honest  
(4) I do not believe what this Islamic social enterprise tells me
Attitude towards advertising
(1) Unfavourable-favourable
(2) Bad-Good
(3) Unpleasant-Pleasant

Attitude towards the brand
(1) Bad-Good
(2) Unfavourable-Favourable
(3) Unsatisfactory-Satisfactory

Support intention
(1) I feel a sense of belonging to this SE
(2) I care about the long-term success of this SE
(3) I would describe myself as a loyal supporter of this SE
(4) I wish to support this SE in the future

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