

ABSTRACT

The collection of Zakat, Infaq, and Sedekah (ZIS) has shown significant annual growth, although it is still far from its ideal potential, which is estimated to reach IDR 233.8 trillion. In 2023, the realization was only about 13.83% of the national potential. Sedekah, as part of ZIS, has great potential because it is unlimited in amount and has a broad scope. If optimally utilized, Sedekah can help reduce poverty and support socio-economic development. The author is interested in analyzing the factors influencing individual behavior in giving Sedekah using data from the Indonesian Family Life Survey (IFLS).

This study examines the influence of income, other consumption, religiosity, education, loans, age, gender, and residential location on charitable giving behavior using the Ordinary Least Squares (OLS) method with robust standard errors. The results reveal that income has a positive and significant effect on charitable giving. Other consumption, religiosity, education, loans, and age also show positive and significant effects. Meanwhile, residential location exhibits a negative and significant effect. On the other hand, gender does not significantly influence charitable giving. Relevant institutions are encouraged to strengthen Islamic financial literacy and promote social awareness, particularly among higher-income communities.

Keywords: *Sedekah Behavior, Income, Consumption, Religiosity, Education, Loans, Age, Gender, Residential Location.*