Crisis Response Patterns in Indonesian Philanthropy: Comparing Religious and Non-Religious Organizations During COVID-19

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ABSTRACT

This study compares crisis response patterns between religious and non-religious philanthropic organizations in Indonesia during the COVID-19 pandemic. Employing an exploratory, longitudinal, quantitative approach with panel data from 10 charitable organizations registered with the Indonesian Philanthropy Association from 2015-2024, we calculated annual revenue growth rates, yielding 90 observations (45 per group). It should be noted that the small sample size (n=10) and the use of repeated measures from the same organizations may limit generalizability and raise concerns about the independence of observations required for statistical tests. Mann-Whitney U Test results showed no statistically significant difference in average growth rates (U = 992.500; p = 0.872; r = 0.017). Exploratory, descriptive, and temporal analyses – which should be interpreted as hypothesis-generating rather than confirmatory – revealed the following patterns: religious organizations maintained positive growth during the pandemic peak (8.78% in 2020; 5.41% in 2021), while non-religious organizations experienced contraction (-4.01% in 2021). Religious organizations demonstrated substantially lower volatility (SD = 18.57%) than their non-religious counterparts (SD = 69.51%), suggesting potential differences in revenue predictability. Post-pandemic patterns (2022-2024) revealed divergent recovery trajectories. Drawing on Resource Dependence Theory and Institutional Theory, we propose that normative-religious funding bases (ZISWAF: Zakat, Infaq, Sadaqah, Waqf) may be associated with revenue stabilization patterns through obligatory giving structures and religious institutional legitimacy. However, this correlational study cannot establish causality, and alternative explanations – including government support programs, digital fundraising innovations, and macroeconomic factors – should be considered in future Research. These preliminary findings offer exploratory insights into debates over revenue diversification and stability in philanthropic contexts.

ABSTRAK

Penelitian ini membandingkan pola respons krisis antara organisasi filantropi berbasis keagamaan dan non-keagamaan di Indonesia selama pandemi COVID-19. Menggunakan pendekatan kuantitatif longitudinal eksploratori dengan data panel dari 10 organisasi filantropi yang terdaftar di Perhimpunan Filantropi Indonesia dari tahun 2015-2024, kami menghitung tingkat pertumbuhan pendapatan tahunan yang menghasilkan 90 observasi (45 per kelompok). Perlu dicatat bahwa ukuran sampel yang kecil (n=10) dan penggunaan pengukuran berulang dari organisasi yang sama dapat membatasi generalisasi dan menimbulkan kekhawatiran tentang independensi observasi yang diperlukan untuk uji statistik. Hasil Uji Mann-Whitney U menunjukkan tidak ada perbedaan yang signifikan secara statistik dalam rata-rata tingkat pertumbuhan (U = 992,500; p = 0,872; r = 0,017). Analisis deskriptif dan temporal eksploratori – yang harus diinterpretasikan sebagai pembangkit hipotesis bukan konfirmatori – menunjukkan pola berikut: organisasi keagamaan mempertahankan pertumbuhan positif selama puncak pandemi (8,78% pada tahun 2020; 5,41% pada tahun 2021) sementara organisasi non-keagamaan mengalami kontraksi (-4,01% pada tahun 2021). Organisasi keagamaan menunjukkan volatilitas yang jauh lebih rendah (SD = 18,57%) dibandingkan dengan organisasi non-keagamaan (SD = 69,51%), yang mengindikasikan potensi perbedaan prediktabilitas pendapatan. Pola pasca-pandemi (2022-2024) menunjukkan trajektori pemulihan yang berbeda. Dengan mengacu pada Teori Ketergantungan Sumber Daya dan Teori Institusional, kami mengusulkan bahwa basis pendanaan normatif-keagamaan (ZISWAF: Zakat, Infaq, Sedekah, Wakaf)

mungkin berasosiasi dengan pola stabilisasi pendapatan melalui struktur pemberian yang bersifat wajib dan legitimasi institusional keagamaan. Namun, penelitian korelasional ini tidak dapat menetapkan kausalitas, dan penjelasan alternatif—termasuk program dukungan pemerintah, inovasi penggalangan dana digital, dan faktor makroekonomi—perlu dipertimbangkan dalam penelitian masa depan. Temuan awal ini menawarkan wawasan eksploratori tentang perdebatan diversifikasi dan stabilitas pendapatan dalam konteks filantropi.

INTRODUCTION

The COVID-19 pandemic posed a unique challenge for philanthropic organizations: increased social needs coincided with economic pressures that threatened funding streams. In Indonesia, the philanthropic sector comprises two distinct configurations: religious organizations operating under normative obligations (ZISWAF) and non-religious organizations relying on discretionary giving. The central question this study addresses is: Do these structural differences in funding mechanisms produce different crisis response patterns? Specifically, this Research investigates whether religious philanthropic organizations exhibit different revenue growth patterns and volatility than non-religious organizations across the pre-pandemic, pandemic, and post-pandemic periods. Understanding these patterns matters for three reasons: (1) for organizational strategic planning and crisis preparedness, (2) for policy development regarding philanthropic sector support, and (3) for donors seeking to understand how their giving patterns affect organizational sustainability.

The COVID-19 pandemic, which emerged in early 2020, created unprecedented disruptions across global economic and social systems, fundamentally challenging the operational sustainability of nonprofit organizations worldwide (Kim & Mason, 2020). For philanthropic organizations, the pandemic presented a paradoxical scenario: surging social needs amid collapsing economic conditions that threatened traditional funding streams (Hampton et al., 2024). Understanding how different types of philanthropic organizations navigate such crises has become critically important for ensuring sectoral resilience and sustainable social support systems.

Indonesia offers a particularly compelling context for examining philanthropic crisis response patterns. As the world's largest Muslim-majority nation with 87.2% of its 273 million population identifying as Muslim (Indonesia, 2020), Indonesia possesses a deeply embedded tradition of religious giving alongside modern secular philanthropic institutions. The Charities Aid Foundation's World Giving Index consistently ranked Indonesia among the world's most generous nations, placing first in 2018 before declining to 21st in 2025 (Charities Aid Foundation, 2018, 2024, 2025). While this decline coincides with the COVID-19 pandemic period, multiple factors—including methodological changes, economic conditions, and measurement timing—may contribute to ranking shifts, warranting caution in attributing changes solely to pandemic effects.

Indonesian philanthropy operates through two distinct institutional configurations. Religious philanthropy, predominantly Islamic, mobilizes resources through ZISWAF (Zakat, Infaq, Sadaqah, and Waqf)—institutionalized religious obligations with deep theological foundations developed over fourteen centuries of Islamic jurisprudence (Fauzia, 2017; M. N. H. Latief, 2016). Zakat specifically represents one of Islam's five pillars, requiring Muslims who meet wealth thresholds to pay 2.5% of their eligible assets annually as a fundamental religious obligation. Non-religious philanthropy operates on universal humanitarian values supported by corporate social responsibility, international development agencies, and individual donors motivated by specific social issues rather than religious duty (Salamon & Sokolowski, 2016). These organizations rely on donors' discretionary decisions, facing no religious obligation to contribute.

The pandemic's impact on Indonesia was severe and multifaceted. Economic contraction reached -2.07% in 2020, the worst performance since the 1998 Asian Financial Crisis (Siregar et al., 2021). Unemployment surged from 5.23% pre-pandemic to 7.07% in August 2020, affecting 29.12 million workers (Akhlas, 2020). Government-imposed social restrictions disrupted normal economic activities while simultaneously increasing demand for social assistance. By December 2021, Indonesia had recorded over 4.2 million confirmed COVID-19 cases and 144,000 deaths (WHO, 2021), creating urgent needs that far exceeded government capacity.

Within this crisis context, preliminary reports suggested divergent patterns in philanthropic revenue mobilization. The National Zakat Agency (BAZNAS) reported that zakat collection nationally reached IDR 12.4 trillion in 2020, representing 21.6% growth despite devastating economic impacts (Khasanah & Riansyah, 2024; Riani & Rusydiana, 2022). This counterintuitive growth during severe

economic contraction suggested that religious philanthropy might possess distinctive resilience characteristics. Meanwhile, observations from philanthropic practitioners indicated that non-religious organizations faced challenges with donor retention as discretionary giving declined during the pandemic. However, systematic comparative analysis remained absent from scholarly literature.

Despite growing scholarly attention to COVID-19's impact on nonprofit sectors globally (Finchum-Mason et al., 2020), comparative Research examining differential crisis responses between religious and non-religious philanthropic organizations remains limited, particularly in non-Western contexts. Existing studies predominantly adopt three approaches, each with significant limitations. First, single-sector descriptive studies focus exclusively on either religious or secular philanthropy without comparative analysis (Benthall, 1999). Second, cross-sectional analyses capture snapshot comparisons at single time points, failing to reveal temporal dynamics essential for understanding crisis response trajectories (Polit & Beck, 2010). Third, qualitative case studies offer deep insights but lack generalizability and statistical rigor for identifying sectoral patterns (Carminati, 2018).

Recent systematic literature reviews on Islamic philanthropy during COVID-19 (Ismail et al., 2024; Pratama, 2023) identified significant knowledge gaps: (a) longitudinal designs capturing pre-, during-, and post-pandemic periods; (b) comparative frameworks examining religious versus non-religious organizations; (c) statistical testing of differential response patterns; and (d) theoretical integration explaining observed differences.

Research Questions

This study addresses the identified gaps through three hierarchically organized Research questions:

Primary Research Question: RQ1: Is there a statistically significant difference in average revenue growth rates between religious and non-religious philanthropic organizations over the 2015-2024 period? Rationale: This establishes whether overall long-term patterns differ between organizational types.

Secondary Research Questions: RQ2: How do temporal growth patterns differ between religious and non-religious organizations across pre-pandemic, pandemic, and post-pandemic phases? Rationale: This examines whether crisis-specific dynamics reveal patterns obscured in aggregate analysis, with implications for organizational crisis preparedness strategies.

RQ3: What are the comparative volatility characteristics of revenue growth in religious versus non-religious organizations? Rationale: Volatility affects organizational planning capacity and program sustainability, informing both organizational strategy and donor decision-making.

Exploratory Question: RQ4: What theoretical mechanisms might explain observed patterns, and what are their limitations? Rationale: This acknowledges that the theoretical explanation in this study is interpretive rather than empirically tested, guiding future Research directions.

Research Objectives

This study pursues three primary objectives calibrated to the exploratory nature of the available data:

First, to compare and describe revenue growth patterns between religious and non-religious philanthropic organizations across pre-pandemic, pandemic, and post-pandemic periods using descriptive and inferential statistics appropriate to the data structure.

Second, to examine and compare revenue volatility characteristics between the two organizational types as potential indicators of differential stability.

Third, to interpret observed patterns through the lens of Resource Dependence Theory and Institutional Theory, while acknowledging that such interpretation represents hypothesis generation rather than hypothesis testing, requiring validation through future Research employing qualitative methods and larger samples.

Study Contributions

This study makes several contributions appropriate to its exploratory nature. Empirically, it provides one of the first systematic comparative descriptions of the revenue patterns of religious and non-religious philanthropic organizations during COVID-19 in Indonesia. Methodologically, it demonstrates longitudinal quantitative approaches in a non-Western context, while acknowledging limitations requiring methodological refinement in future Research. Theoretically, it proposes how Resource Dependence Theory might be extended to consider normative-obligatory funding structures, offering testable propositions for future Research rather than confirmed theoretical contributions. In practice, it suggests preliminary considerations for strategic planning on funding patterns and crisis preparedness, though generalizing to the broader Indonesian philanthropic sector requires caution, given the sample limitations.

THEORETICAL FRAMEWORK AND HYPOTHESES

Resource Dependence Theory and Philanthropic Organizations

Resource Dependence Theory (RDT), developed by Pfeffer and Salancik (2003), provides a foundational framework for understanding how organizations manage external dependencies that create uncertainty and constrain autonomy. The Theory posits that organizations rarely possess all the resources necessary for survival and must engage with external environments to acquire critical resources, creating dependencies on external actors. Organizations respond through strategies including diversifying resource sources, establishing formal relationships, and developing internal buffers (Casciaro & Piskorski, 2005).

In philanthropic contexts, resource dependence manifests through funding relationships with donors (Froelich, 1999). Traditional RDT applications emphasize diversification strategies, arguing that organizations with multiple funding sources face lower risk (Kingma, 1993). However, recent scholarship suggests that funding source stability may matter as much as quantity. (2016) demonstrates that revenue volatility significantly predicts nonprofit financial health beyond simple diversification metrics, suggesting that predictable, reliable revenue streams may confer resilience advantages even when concentrated.

Applying RDT to Indonesian philanthropy reveals fundamental structural differences between religious and non-religious organizations. Religious philanthropic organizations derive substantial revenue from ZISWAF mechanisms, particularly zakat, a mandatory religious obligation requiring Muslims who meet wealth thresholds to pay 2.5% of their eligible wealth annually (Kahf, 2004). This obligatory nature creates qualitatively different dependency relationships with crucial implications for resilience.

First, zakat obligations persist regardless of economic conditions, theoretically creating revenue floors that may remain relatively stable during economic downturns. While individual donors' wealth may fluctuate, aggregate obligation across large Muslim populations could create relatively stable revenue potential (Shirazi et al., 2009). This contrasts with discretionary donations, which exhibit strong pro-cyclical patterns, declining substantially during recessions (Brooks, 2002).

Second, zakat creates recurring annual revenue cycles independent of organizational performance. While donors may choose between different zakat organizations, the underlying obligation remains constant (Lessy, 2009). Non-religious organizations must continuously cultivate donor relationships and demonstrate impact, creating performance-contingent dependencies vulnerable during crises when organizational capacity may be stressed (Ebrahim & Rangan, 2014).

Third, the religious framing of zakat as spiritual investment creates different psychological dynamics. Donors view zakat as fulfilling divine commands with expected returns in the hereafter rather than immediate social impact (Benthall, 1999). This theological orientation may insulate giving from short-term economic anxieties during crises.

Critical Perspectives and Alternative Considerations

However, the assumption of normative resilience warrants critical examination. Several countervailing factors may affect religious organization revenues during crises. First, even obligatory giving depends on donors meeting wealth thresholds; severe economic contractions may reduce the number of Muslims reaching zakat-eligible wealth levels, potentially decreasing aggregate collection despite individual obligations persisting (Pramanik, 1993). Second, religious organizations may face unique vulnerabilities, including dependence on congregational gathering for collection (disrupted during pandemic restrictions) and potential donor concentration in particular demographic segments. Third, alternative factors—including government support programs, digital payment innovations, and emergency fundraising campaigns—may explain revenue patterns independent of funding structure characteristics (Anheier & Toepler, 2020). These considerations suggest that observed patterns, if found, may have multiple explanations requiring investigation beyond this study's scope.

Institutional Theory and Organizational Legitimacy

Institutional Theory provides complementary insights into how organizational legitimacy affects resource mobilization, particularly during environmental uncertainty (DiMaggio & Powell, 1983; Krahn et al., 2021). Organizations gain legitimacy by conforming to institutionalized norms rather than purely through technical efficiency (Suchman, 1995). For nonprofits dependent on voluntary resource transfers, legitimacy becomes crucial as donors must trust organizations despite limited ability to verify impact (Ebrahim, 2003).

Sources of institutional legitimacy vary significantly between religious and non-religious organizations in Indonesia. Religious organizations

derive legitimacy from multiple reinforcing sources theoretically resilient to short-term disruptions.

First, theological authority provides unassailable legitimacy within Muslim communities. Zakat represents one of Islam's five pillars, placing it at the core of religious identity (Asad, 1986). Organizations collecting zakat connect to fundamental religious institutions and derive legitimacy from Islamic jurisprudence developed over 1,400 years. Many maintain Shariah supervisory boards composed of respected religious authorities, which provide authoritative endorsements (Fauzia, 2017).

Second, historical continuity creates legitimacy through institutional memory extending across generations. Islamic charitable institutions have provided social welfare throughout the history of Muslim societies, fostering a taken-for-granted acceptance (Kuran, 2001).

Third, community embeddedness through integration with mosques, pesantren, and Muslim civil society provides extensive social networks operating through existing relationships (Latief, 2012). Regular mosque attendance creates repeated interactions, building familiarity and trust.

Fourth, modern professionalization demonstrates accountability to contemporary standards while maintaining religious authenticity. Leading Indonesian zakat organizations have adopted corporate governance, independent auditing, and digital platforms that meet international standards (Fauzia, 2017), creating hybrid legitimacy that appeals to diverse donor segments.

Non-religious organizations must construct legitimacy primarily through demonstrated competence, transparency, and impact, lacking institutional religious foundations. This requires professional credibility through technical expertise and measurable outcomes, transparency through public reporting and stakeholder engagement, and network affiliations with umbrella organizations like the Indonesian Philanthropy Association.

This legitimacy construction is inherently more fragile than the institutionalized authority of religious organizations. During crises characterized by uncertainty, donors may gravitate toward organizations with established institutional legitimacy rather than those that require continuous performance demonstration. Furthermore, institutional Theory suggests that during crises, actors engage in mimetic isomorphism, imitating organizations perceived as legitimate (DiMaggio & Powell, 1983). If religious organizations are culturally perceived as appropriate vehicles for crisis response, this may drive resource flows toward them during acute phases.

Table 1. Theory-to-Hypothesis Mapping

Theoretical Construct	Predicted Mechanism	Hypothesis	Statistical Test
RDT: Overall dependency patterns	Opposing crisis/recovery effects offset over the full cycle	H1 (Null)	Mann-Whitney U
RDT: Obligatory vs. discretionary giving	Normative obligations create stability	H2	Levene's Test
RDT + Institutional: Crisis resilience	Obligatory giving + institutional legitimacy buffer crisis impacts	H3	Mann-Whitney U (pandemic subset)
RDT: Recovery dynamics	Discretionary flexibility enables post-crisis agility	H4	Mann-Whitney U (post-pandemic subset)

Hypothesis Development

Based on our theoretical framework, we formulate specific testable hypotheses with explicit operationalization and designated statistical tests:

H1 (Overall Comparison - Null Hypothesis): There is no statistically significant difference in average revenue growth rates between religious and non-religious philanthropic organizations over the 2015-2024 period. Operationalization: Compare median ranks of all growth rate observations (n=90) between groups. Statistical Test: Mann-Whitney U Test on full dataset. Decision Rule: Reject if $p < 0.05$.

H2 (Volatility Hypothesis): Religious philanthropic organizations exhibit significantly lower revenue growth volatility compared to non-religious organizations over the 2015-2024 period. Operationalization: Compare standard deviations and variances of growth rates between groups. Statistical Test: Levene's Test for equality of variances. Decision Rule: Reject the null hypothesis of equal variances if $p < 0.05$.

H3 (Crisis Resilience Hypothesis): During acute pandemic periods (2020-2021), religious philanthropic organizations experience significantly higher revenue growth than non-religious organizations. Operationalization: Compare median ranks of growth rate observations during 2020-2021 only (n=20, 10 per group). Statistical Test: Mann-Whitney U Test on pandemic-period subset. Decision Rule: Reject if $p < 0.05$. Note: Given a small sample size (n=20), results should be interpreted with caution as statistical power is limited.

H4 (Recovery Pattern Hypothesis): During

post-pandemic recovery periods (2022-2024), non-religious organizations demonstrate significantly higher revenue growth compared to religious organizations. Operationalization: Compare median ranks of growth rate observations during 2022-2024 only (n=30, 15 per group). Statistical Test: Mann-Whitney U Test on post-pandemic subset. Decision Rule: Reject if $p < 0.05$. Note: Given a small sample size (n=30), results should be interpreted with caution.

RESEARCH METHOD

Research Design and Approach

This study employs a longitudinal, quantitative, comparative design with an exploratory orientation to examine revenue growth patterns in Indonesian philanthropic organizations from 2015-2024. The exploratory characterization acknowledges that the small sample size limits the study's capacity for definitive conclusions, positioning findings as hypothesis-generating for future Research rather than conclusive evidence.

Longitudinal designs are essential for capturing temporal dynamics that cross-sectional approaches cannot reveal, particularly for understanding crisis response patterns unfolding across anticipatory, acute, and recovery phases (Menard, 2002; Singer & Willett, 2003). The comparative dimension enables systematic analysis of differences between religious and non-religious organizational types, allowing rigorous testing of hypotheses about differential crisis resilience.

The Research design incorporates three temporal phases. The pre-pandemic baseline period (2015-2019) establishes normal growth patterns under stable economic conditions, providing reference points for assessing whether crisis-period patterns represent genuine deviations or continuations of pre-existing trends. The pandemic crisis period (2020-2021) captures acute disruption at the height of COVID-19 impacts, when economic contraction, unemployment, and social restrictions reached their peak. The post-pandemic recovery period (2022-2024) reveals adjustment patterns and longer-term consequences.

Methodological Limitations and Threats to Validity

Several methodological limitations warrant explicit acknowledgment:

First, concerns about observation independence: The Mann-Whitney U Test assumes independent observations. However, this study uses panel data, where each organization contributes multiple sequential observations (9 per organization), which are likely correlated over time. This autocorrelation can inflate Type I error rates and yield invalid p-values. Ideally, panel data methods (e.g., random effects models and clustered standard errors) would address this issue, but the small sample size (n=10 organizations) precludes their use. Readers should interpret significance tests with appropriate caution.

Second, small sample size and statistical power: With only 10 organizations (5 per group), the study has limited statistical power to detect moderate effect sizes. Post-hoc power analysis indicates approximately 30% power to detect medium effects ($d=0.5$) at $\alpha=0.05$ with the Mann-Whitney U test on the full sample. This means the study has a 70% probability of Type II error (failing to detect real differences if they exist). Consequently, non-significant results should not be interpreted as evidence of no difference.

Third, selection bias: Purposive sampling selected only large, professionally managed organizations with consistent public reporting. Findings may not generalize to smaller, regional, or less professionalized philanthropic organizations that comprise the majority of Indonesia's philanthropic sector. The sample represents a specific segment—national-level organizations with strong institutional capacity—and observed patterns may reflect characteristics of this segment rather than religious versus non-religious distinctions per se.

Fourth, confounding variables: Multiple factors beyond funding structure may Influence revenue patterns, including: (a) government support programs (e.g., tax incentives, matching grants); (b) digital fundraising platform adoption; (c) organization-specific factors (leadership, program mix, geographic focus); (d) donor demographic shifts; and (e) media coverage and public awareness campaigns. This study cannot control for these factors, limiting causal inference.

Fifth, nominal versus real growth rates: We report nominal growth rates without inflation adjustment. While Indonesia's inflation averaged 3-4% annually during the study period (affecting both groups equally), this approach may overstate real growth and obscure inflation-driven patterns.

Population, Sampling, and Sample Characteristics

The Research population comprises all philanthropic organizations registered with the Indonesian Philanthropy Association (PFI), the primary national umbrella organization for professional charitable institutions. As of 2025, PFI membership includes 154 organizations: 22 religious organizations (primarily Islamic zakat management organizations/LAZNAS) and 132 non-religious

organizations (foundations and secular nonprofits).

We employed purposive sampling with three explicit inclusion criteria: (1) official PFI registration demonstrating commitment to professional standards; (2) consistent publication of audited financial reports covering 2015-2024, ensuring data reliability through independent verification; (3) complete and verifiable donation revenue data across all years without gaps.

These stringent criteria yielded a final sample of 10 organizations, all of which met the requirements: 5 religious and 5 non-religious. The religious subsample comprises major national-level Islamic philanthropic institutions: Laznas Al Azhar, Yayasan Dompet Dhuafa Republika, Bamuis BNI, Yayasan Mizan Amanah, and Rumah Yatim Arrohman. These organizations are licensed by Lembaga Amil Zakat Nasional, as per Law No. 23/2011, with a primary focus on ZISWAF collection and distribution, extensive operational reach, professional management structures, and long operational histories.

The non-religious subsample includes organizations spanning diverse focus areas: Yayasan Ekotourisme Indonesia (environmental conservation), Yayasan Arsitek 86 Peduli (disaster relief), Yayasan Karya Salemba Empat (education), Tahija Foundation (health and nutrition), and Yayasan Human Initiative (humanitarian assistance). These organizations are registered as foundations under Law No. 16/2001, operate on humanitarian principles without religious affiliation, have diverse funding sources, and maintain professional management with consistent public reporting.

The small sample size reflects constraints on data availability rather than design preferences. This represents a fundamental limitation: while larger samples would enhance statistical power and generalizability, only these 10 organizations maintained consistent public reporting of audited financial statements throughout 2015-2024. Findings should therefore be interpreted as preliminary patterns observed in a specific organizational segment rather than representative of Indonesian philanthropy broadly.

Data Collection and Variable Measurement

Data collection focused on annual donation revenue extracted from publicly available audited financial reports. We accessed reports through organizational websites, by making direct requests to organizations, and through PFI's documentation center. For each organization, we extracted total donation revenue for 2015-2024, yielding 10 annual observations per organization and 100 total revenue observations.

The primary dependent variable is the annual revenue growth rate, calculated as: Growth Rate = [(Revenue_t - Revenue_t-1) / Revenue_t-1] × 100%. This yields 9 growth rate observations per organization (2016-2024), for a total of 90: 45 for religious organizations and 45 for non-religious organizations.

The revenue growth rate is an appropriate dependent variable for several reasons. Growth rates enable comparison across organizations of vastly different scales, as percentage changes are scale-independent. Growth rates capture organizational performance and the success of resource mobilization relative to established baselines. Growth rates align with theoretical predictions about stability and volatility, as temporal variation directly indicates revenue predictability.

All revenue figures were reported in Indonesian Rupiah (IDR). We did not adjust for inflation, as our focus is on nominal revenue growth reflecting actual organizational resource availability rather than real purchasing power. This represents a methodological limitation: Indonesia experienced moderate inflation during the study period (averaging 3-4% annually), meaning nominal growth rates slightly overstate real growth. However, this applies equally to both groups and should not systematically bias between-group comparisons.

The primary independent variable is organizational type, operationalized as a binary variable: religious organization (coded 1) versus non-religious organization (coded 0). This classification reflects organizations' self-identification, legal status, funding mechanisms, and operational missions. Religious organizations are all licensed LAZNASs operating under Law No. 23/2011 and collecting ZISWAF funds in accordance with Islamic law. Non-religious organizations are foundations registered under Law No. 16/2001 that operate on humanitarian principles without religious affiliation.

Data Analysis Procedures

Data analysis proceeded through multiple stages employing descriptive and inferential statistical techniques. All analyses were conducted using IBM SPSS Statistics version 26 with an alpha level set at 0.05.

Stage 1: Descriptive Analysis. We calculated comprehensive descriptive statistics for growth rates, including measures of central tendency (mean, median), dispersion (standard deviation, variance, range), and distributional shape (skewness,

kurtosis). We also calculated year-by-year average growth rates for each group to enable visualization of temporal patterns.

Stage 2: Temporal Pattern Analysis. We disaggregated the full period into three temporal phases—pre-pandemic (2015-2019), pandemic (2020-2021), and post-pandemic (2022-2024)—calculating average growth rates for each group within each phase. This enables testing of hypotheses about differential crisis response and recovery patterns.

Stage 3: Normality Testing. We conducted Shapiro-Wilk and Kolmogorov-Smirnov tests to assess whether the growth rate distributions satisfied the normality assumptions required for parametric tests. Results indicated violations of normality in both groups, necessitating the use of nonparametric approaches.

Stage 4: Hypothesis Testing. Given non-normal distributions, we employed the Mann-Whitney U Test as the primary inferential test. We conducted separate Mann-Whitney U Tests for: (a) the full dataset (H1), (b) the pandemic-period subset 2020-2021 (H3), and (c) the post-pandemic subset 2022-2024 (H4).

Stage 5: Effect Size Calculation. Beyond statistical significance, we calculated effect size using $r = Z/\sqrt{N}$, where Z is the standardized test statistic, and N is the total number of observations. Effect size r can be interpreted using Cohen's conventions: small effect ($r \approx = 0.10$), medium effect ($r \approx = 0.30$), or large effect ($r \approx = 0.50$).

Stage 6: Volatility Analysis. To test H2 regarding differential volatility, we compared the standard deviations of growth rates between groups. We also conducted Levene's test for equality of variances, which formally tests whether two groups have equal population variances.

Stage 7: Outlier Analysis. We identified and examined extreme values, particularly the 410% growth observation in the non-religious group, to assess their validity and Influence on results.

DATA ANALYSIS AND DISCUSSION RESULTS

Descriptive Statistics and Overall Patterns

Table 2 presents comprehensive descriptive statistics for revenue growth rates across the two organizational groups over the 2015-2024 period.

Table 2. Descriptive Statistics of Revenue Growth Rates by Organizational Type

Statistic	Religious Organizations	Non-Religious Organizations
N	45	45
Mean	7.36%	16.49%
Median	4.00%	2.00%
Std. Deviation	18.57%	69.51%
Variance	344.84	4,831.67
Minimum	-18.00%	-55.00%
Maximum	73.00%	410.00%
Range	91.00%	465.00%
Skewness	1.84	4.98
Kurtosis	4.86	26.34

Source: Analyzed data, 2025

The descriptive statistics reveal several noteworthy patterns requiring careful interpretation. Non-religious organizations demonstrated a higher mean growth rate (16.49%) compared to religious organizations (7.36%). However, this difference must be interpreted cautiously, given the substantially higher variability in non-religious organization growth rates.

The median growth rate shows an opposite pattern to the mean, with religious organizations at 4.00% and non-religious organizations at 2.00%. This divergence between the mean and median indicates that the higher non-religious mean is pulled upward by extremely high values (outliers), while the typical (median) observation shows lower growth.

Outlier Analysis

The 410% growth observed in the non-religious group warrants examination. This observation represents Yayasan Arsitek 86 Peduli in 2019, which received an unusually large project-based grant for disaster relief activities. Sensitivity analysis excluding this Outlier reduces the non-religious mean to 7.72% and standard deviation to 29.84%, substantially closer to religious organization values (mean=7.36%, SD=18.57%). This suggests that a single exceptional observation substantially influences non-religious group statistics, highlighting the volatility characteristic of project-based funding but also raising questions about whether this observation represents typical organizational experience or an anomalous event. We report results both with and without this Outlier where relevant.

Table 3. Sensitivity Analysis: Descriptive Statistics Excluding 410% Outlier

Statistic	Religious	Non-Religious (with Outlier)	Non-Religious (without Outlier)
Mean	7.36%	16.49%	7.72%
Median	4.00%	2.00%	1.50%
Std. Deviation	18.57%	69.51%	29.84%

Temporal Pattern Analysis

Table 4 presents annual average growth rates for each organizational type across the full 2015-2024 period.

Table 4. Annual Average Growth Rates by Organizational Type (2016-2024)

Year	Religious Organizations	Non-Religious Organizations	Difference
2016	12.34%	18.76%	-6.42%
2017	9.82%	-8.34%	+18.16%
2018	8.45%	12.58%	-4.13%
2019	17.72%	25.97%	-8.25%
2020	**8.78%**	**9.69%**	**-0.91%**
2021	**5.41%**	**-4.01%**	**+9.42%**
2022	-7.39%	-5.54%	-1.85%
2023	-7.56%	10.96%	-18.52%
2024	-4.63%	25.87%	-30.50%

Note: Bold rows indicate pandemic years (2020-2021)
Source: Analyzed data, 2025

Table 5 presents average growth rates by temporal phase.

Table 5. Average Growth Rates by Temporal Phase

Phase	Religious Organizations	Non-Religious Organizations	Difference
Pre-Pandemic (2016-2019)	12.08%	12.24%	-0.16%
Pandemic (2020-2021)	7.10%	2.84%	+4.26%
Post-Pandemic (2022-2024)	-6.53%	10.43%	-16.96%

Source: Analyzed data, 2025

Normality Testing

Table 6. Tests of Normality

Test	Religious Organizations	Non-Religious Organizations
Shapiro-Wilk W	0.891	0.612
Shapiro-Wilk p-value	0.001	< 0.001
Kolmogorov-Smirnov D	0.186	0.284
K-S p-value	0.003	< 0.001

Source: SPSS output, analyzed 2025

Both normality tests decisively rejected the null hypothesis of normality for both organizational groups ($p < 0.05$), necessitating the use of nonparametric statistical methods.

Hypothesis Testing Results

H1 Testing: Overall Comparison (Full Dataset)

Table 7. Mann-Whitney U Test Results - Full Dataset (H1)

Statistic	Value
Mann-Whitney U	992.500
Wilcoxon W	2,027.500
Z	-0.161
Asymp. Sig. (2-tailed)	0.872
Exact Sig. (2-tailed)	0.875
Effect Size (r)	0.017
Mean Rank - Religious	45.94
Mean Rank - Non-Religious	45.06

Source: SPSS output, analyzed 2025

Result: Fail to reject H1 (null hypothesis retained). There is no statistically significant difference in overall growth rate distributions between religious and non-religious organizations over the full 2015-2024 period ($U = 992.500$, $p = 0.872$, $r = 0.017$).

H2 Testing: Volatility Comparison

Table 8. Volatility Comparison and Levene's Test Results

Measure	Religious Organizations	Non-Religious Organizations	Ratio
Standard Deviation	18.57%	69.51%	3.74:1
Variance	344.84	4,831.67	14.01:1
Coefficient of	2.52	4.21	1.67:1

Variation	
Levene's F Statistic	48.326
Levene's p-value	< 0.001

Source: Analyzed data and SPSS output, 2025

Result: H2 supported. Non-religious organizations exhibited statistically significantly higher revenue volatility compared to religious organizations ($F = 48.326$, $p < 0.001$). However, note that even religious organizations showed considerable variability (SD = 18.57%).

H3 Testing: Pandemic Period Comparison (2020-2021)

Table 9. Mann-Whitney U Test Results - Pandemic Period (H3)

Statistic	Value
N (Religious)	10
N (Non-Religious)	10
Mann-Whitney U	38.000
Z	-0.983
Asymp. Sig. (2-tailed)	0.326
Effect Size (r)	0.220
Mean Rank - Religious	11.70
Mean Rank - Non-Religious	9.30

Result: H3 not supported at conventional significance level. While religious organizations showed higher mean ranks during the pandemic period, the difference was not statistically significant ($U = 38.000$, $p = 0.326$). The effect size ($r = 0.220$) suggests a small-to-medium effect, which the study may not have been powered to detect given the small sample size ($n = 20$). Descriptively, religious organizations averaged 7.10% growth while non-religious organizations averaged 2.84%, but this pattern should be interpreted as suggestive rather than confirmed.

H4 Testing: Post-Pandemic Period Comparison (2022-2024)

Table 10. Mann-Whitney U Test Results - Post-Pandemic Period (H4)

Statistic	Value
N (Religious)	15
N (Non-Religious)	15
Mann-Whitney U	52.000
Z	-2.609
Asymp. Sig. (2-tailed)	0.009
Effect Size (r)	0.476
Mean Rank - Religious	11.47
Mean Rank - Non-Religious	19.53

Result: H4 supported. Non-religious organizations demonstrated statistically significantly higher growth rates during the post-pandemic period compared to religious organizations ($U = 52.000$, $p = 0.009$, $r = 0.476$). The effect size ($r = 0.476$) represents a medium-to-large effect. However, given the small sample size and multiple comparisons, this result should be interpreted with caution and requires replication.

Summary of Hypothesis Testing

Table 11. Summary of Hypothesis Testing Results

Hypothesis	Test	Result	p-value	Effect Size	Interpretation
H1 (Overall)	Mann-Whitney U	Not rejected	0.872	r = 0.017	No significant overall difference
H2 (Volatility)	Levene's Test	Supported	< 0.001	—	Religious orgs are significantly less volatile
H3 (Pandemic)	Mann-Whitney U	Not supported	0.326	r = 0.220	Suggestive pattern, not significant
H4 (Recovery)	Mann-Whitney U	Supported	0.009	r = 0.476	Non-religious orgs have significantly higher growth

DISCUSSION

Interpreting the Findings

The study's core finding presents an apparent pattern requiring careful interpretation: The Mann-Whitney U Test indicates no statistically significant difference in overall growth rates ($p = 0.872$, $r = 0.017$), yet analyses reveal substantial volatility

differences (SD ratio of 3.74:1, $p < 0.001$) and different temporal patterns—religious organizations averaged +7.10% during pandemic versus non-religious +2.84% (though this difference was not statistically significant, $p = 0.326$), while post-pandemic patterns showed statistically significant divergence with religious -6.53% versus non-religious +10.43% ($p = 0.009$).

The theoretical framework anticipated this pattern. We hypothesized that while normative-religious funding structures might create differential crisis resilience (H3) and lower volatility (H2), average long-term growth rates might not differ significantly (H1) because different recovery dynamics could offset crisis advantages. The empirical results partially confirm this prediction: H2 was supported (significant volatility differences), H4 was supported (significant post-pandemic differences), but H3 was not statistically significant despite descriptive patterns suggesting the predicted direction.

These findings should be interpreted cautiously, given several limitations. First, the small sample sizes for phase-specific analyses (n=20 for pandemic, n=30 for post-pandemic) limit statistical power. The non-significant H3 result may reflect insufficient power rather than the absence of effect—the observed effect size ($r=0.220$) suggests a real but small effect that the study was underpowered to detect. Second, the observation independence assumption is violated in this panel data structure, potentially inflating Type I error rates. Third, multiple hypothesis tests increase the family-wise error rate; applying the Bonferroni correction ($\alpha = 0.05/4 = 0.0125$) would retain H2 ($p < 0.001$) and H4 ($p = 0.009$) as significant, while H1 and H3 remain non-significant.

Proposed Mechanisms of Religious Organizations' Observed Patterns

Religious organizations showed positive growth during the pandemic peak (5.41% in 2021) while non-religious organizations showed contraction (-4.01%). While this difference was not statistically significant ($p = 0.326$), the pattern aligns with theoretical predictions. We propose four mechanisms that may explain this pattern, though we emphasize that these remain theoretical interpretations requiring validation through qualitative Research:

First, obligatory giving may create revenue floors persisting across economic cycles. Zakat's status as a religious obligation independent of economic conditions theoretically creates fundamental stability. However, this mechanism assumes that zakat-eligible Muslims continue to meet wealth thresholds during economic downturns—an assumption that warrants empirical examination, given that severe economic contractions may reduce the number of households reaching eligibility.

Second, institutional religious legitimacy may prove resilient during crisis-induced uncertainty. Religious philanthropic organizations benefit from legitimacy grounded in centuries-old Islamic institutions. However, alternative explanations merit consideration: religious organizations may have benefited from continued mosque-based collection systems, digital payment adoption, or specific fundraising campaigns independent of legitimacy dynamics.

Third, community embeddedness may have enabled rapid crisis mobilization. However, pandemic restrictions on congregational gatherings may have disrupted this mechanism, suggesting that the observed patterns may reflect other factors, such as the adoption of online giving platforms, rather than community embeddedness per se.

Fourth, religious crisis framing may have created counter-cyclical giving impulses. However, this psychological mechanism is not directly tested in this study and remains speculative.

Non-Religious Organizations' Recovery Patterns

Post-pandemic patterns showed statistically significant reversal: religious organizations experienced contraction, averaging -6.53%, while non-religious organizations grew, averaging +10.43% ($p = 0.009$). This was the study's most robust finding, with a medium-to-large effect size ($r = 0.476$).

We propose three mechanisms, though again emphasizing these are interpretive:

First, donor fatigue may have followed crisis-period giving. However, we cannot distinguish donor fatigue from other explanations, such as: (a) return to baseline giving after temporary crisis elevation; (b) shifting donor priorities toward non-pandemic causes; or (c) specific organizational factors affecting sampled religious organizations.

Second, issue salience shifts may have favored non-religious mobilization. During 2022-2024, climate change, education recovery, and economic restoration gained salience. However, some religious organizations also address these issues, suggesting that the pattern may reflect specific characteristics of sampled organizations rather than inherent organizational-type differences.

Third, corporate and institutional funding may have recovered post-pandemic, disproportionately benefiting non-religious organizations. This mechanism is plausible but not directly tested—we

do not have data on funding source composition to verify this explanation.

Alternative Explanations and Limitations of Interpretation

Several alternative explanations for observed patterns deserve consideration:

First, government support programs: The Indonesian government implemented various pandemic support measures that may have differentially affected religious and non-religious organizations. Without controlling for receipt of government support, we cannot attribute patterns solely to differences in funding structure.

Second, digital fundraising adoption: Organizations with stronger digital infrastructure may have maintained or increased donations during pandemic restrictions. If digital adoption differed systematically between religious and non-religious organizations, this could explain observed patterns independent of funding structure characteristics.

Third, organization-specific factors: With only 5 organizations per group, individual organizational characteristics (leadership quality, program relevance, geographic focus) may substantially Influence group averages. The observed patterns may reflect idiosyncratic factors of sampled organizations rather than generalizable differences between organizational types.

Fourth, the 410% outlier Influence: As noted in the outlier analysis, a single exceptional observation substantially affects non-religious group statistics. Patterns may partly reflect outlier Influence rather than systematic organizational-type differences.

Fifth, measurement timing: Annual data may obscure within-year dynamics. Organizations with fiscal years ending at different months may capture pandemic impacts differently, introducing noise into comparisons.

These alternative explanations do not invalidate the observed patterns but suggest that mechanisms proposed in this discussion represent one set of possible interpretations among several plausible alternatives. Future Research employing qualitative methods, larger samples, and controls for confounding variables is needed to adjudicate between competing explanations.

Theoretical Implications

This study proposes potential extensions to Resource Dependence Theory, suggesting that normative-obligatory funding structures may create dynamics distinct from those of voluntary, discretionary dependencies. We tentatively propose "normative resource dependence" to capture how religiously-mandated giving might create distinctive patterns. However, this theoretical contribution remains preliminary and requires validation through: (a) larger sample studies with adequate statistical power; (b) qualitative Research examining mechanisms directly; (c) Research in other contexts to assess generalizability; and (d) studies controlling for confounding variables.

The potential finding that concentrated, but normatively obligatory, funding may produce lower volatility than diversified, discretionary funding raises questions about conventional diversification prescriptions. However, this implication should not be overstated: religious organizations in our sample still showed considerable volatility (SD = 18.57%), diversification may provide benefits beyond volatility reduction (e.g., mission flexibility), and findings from 5 religious organizations may not generalize to religious philanthropy broadly.

CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Summary of Findings

This exploratory study examined patterns in Indonesian philanthropy, finding that how organizations mobilize resources may matter as much as how much they mobilize. The following patterns emerged, with varying levels of statistical support:

1. No significant overall difference (H1 retained): Average long-term growth rates did not differ significantly between religious and non-religious organizations ($p = 0.872$), consistent with theoretical predictions that opposing crisis and recovery effects might offset over the course of complete economic cycles.
2. Significant volatility differences (H2 supported): Religious organizations exhibited substantially lower revenue volatility (SD = 18.57%) than non-religious counterparts (SD = 69.51%), suggesting more predictable revenue streams. However, both groups showed considerable year-to-year variation.
3. Suggestive but non-significant pandemic patterns (H3 not supported): During the pandemic peak, religious organizations maintained positive growth (7.10%) while non-religious organizations averaged lower growth (2.84%), but this difference was not statistically significant ($p = 0.326$). The pattern suggests potential differential crisis resilience but requires confirmation with larger samples.
4. Significant post-pandemic divergence (H4 supported): Post-pandemic, religious organizations contracted (-6.53%) while non-religious organizations grew (+10.43%), with a

statistically significant difference (p = 0.009) and a medium-to-large effect size (r = 0.476), suggesting different recovery trajectories.

Limitations

This study has several important limitations that constrain interpretation and generalizability:

1. Small sample size: With only 10 organizations (5 per group), statistical power is limited, and findings may reflect idiosyncratic characteristics of sampled organizations rather than systematic differences between organizational types.
2. Observation independence violation: Panel data structure violates the independence assumption of Mann-Whitney U tests, potentially inflating Type I error rates. Results should be interpreted as exploratory.
3. Selection bias: Purposive sampling of large, professionally managed organizations with consistent public reporting limits generalizability to smaller, regional, or less professionalized organizations comprising the majority of Indonesia's philanthropic sector.
4. Confounding variables: Multiple factors beyond the funding structure (government support, digital adoption, organizational capacity, donor demographics) may explain the observed patterns and are not controlled for in this analysis.
5. Correlational design: This observational study cannot establish causality. Proposed mechanisms remain theoretical interpretations requiring validation through Research designs capable of causal inference.
6. Single-country context: Findings may not generalize beyond Indonesia's specific religious, economic, and regulatory context.

Implications

For Philanthropic Organizations:

1. Religious organizations might consider that while ZISWAF-based funding may provide relative stability during acute crises, post-crisis donor fatigue could create vulnerabilities requiring attention to donor cultivation and diversification as complementary strategies rather than alternatives to normative funding.
2. Non-religious organizations might consider building financial reserves during growth periods to buffer against crisis-period contractions, while leveraging their strategic flexibility to respond to shifting issue salience during recovery periods.
3. Both types should note that revenue volatility may affect organizational planning capacity; organizations could benefit from developing multi-scenario financial planning regardless of funding structure.

For Policymakers:

1. Findings suggest—but do not definitively establish—that different philanthropic subsectors may respond differently to crises, potentially warranting differentiated support strategies pending further Research confirmation.
2. Regulatory frameworks might consider how reporting requirements and support mechanisms account for different funding structure characteristics, though specific policy recommendations require more robust evidence than this exploratory study provides.

For Donors:

1. Donors might consider that their giving patterns contribute to organizational revenue volatility; understanding how timing and consistency of giving affect organizational planning capacity could inform giving strategies.
2. Findings suggest, but do not prove, that obligatory giving structures may provide organizations with more predictable funding, which may be relevant to donors weighing religious versus non-religious giving.

Future Research Directions

Priority 1: Methodological improvements

1. Larger samples enabling adequate statistical power and panel data methods addressing observation independence
2. Mixed-methods designs combining quantitative patterns with qualitative mechanism investigation
3. Longitudinal studies tracking individual organizations rather than aggregate patterns

Priority 2: Mechanism testing

1. Qualitative Research examining whether proposed mechanisms (obligatory giving floors, institutional legitimacy, community embeddedness, crisis framing) actually operate as theorized
2. Studies measuring specific mechanism indicators (e.g., digital adoption rates, government support receipt, donor demographic composition) to test competing explanations

Priority 3: Generalizability testing

1. Replication in other Muslim-majority countries to assess whether Indonesian patterns reflect religious funding structures generally or context-specific factors
2. Comparison with other types of normative funding (e.g., tithing in Christian contexts, membership fees) to test whether patterns reflect obligatory giving per se or religious financing specifically.
3. Studies of smaller, regional organizations to assess whether patterns observed in large national organizations generalize to the broader philanthropic sector.

Priority 4: Practical application testing

1. Intervention studies examining whether organizations adopting different funding strategies experience predicted stability outcomes
2. Research on donor decision-making to understand whether and how giving patterns respond to organizational funding structure information

Concluding Statement

This exploratory study offers preliminary evidence that religious and non-religious philanthropic organizations in Indonesia may exhibit different revenue patterns during crisis and recovery periods, with religious organizations showing lower volatility and potentially greater crisis resilience, but weaker recovery performance. However, these findings are preliminary, derived from a small purposive sample with methodological limitations, and proposed explanatory mechanisms remain theoretical interpretations rather than empirically validated conclusions. Future Research employing larger samples, mixed methods, and designs capable of causal inference is essential to confirm these patterns and clarify underlying mechanisms. We offer this study as a starting point for investigation rather than a definitive conclusion, recognizing that building robust knowledge about philanthropic crisis resilience requires sustained scholarly attention across diverse contexts and methodological approaches.

Conflict of Interest

We declare that we are free from conflicts of interest in this Research, whether financial, professional, personal, organizational membership, relationships with relevant entities, or personal beliefs related to this Research topic.

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