



Perceptions of the importance of philanthropy according to the classification of generations based on Beresford Research

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Abstract

Purpose – This study aims to describe the perception of the importance of philanthropy in today's difficult times according to the classification of generations based on Beresford.

Methodology – The approach in this study uses a mixed methods research type. The research sample included 400 respondents who traveled with their destination in Pemalang Regency from December to January 2023. The sampling technique used random sampling. While the instrument used in this research is a questionnaire. The data analysis technique uses hypothesis testing on signs and independence hypothesis testing through the Khai-Square distribution.

Findings – Based on the hypothesis testing steps above, it is stated that for testing the hypothesis on the sign it is concluded that philanthropy as a part of Islamic social finance is important in today's difficult conditions. As for the independence test, it was concluded that there was no influence between the grouping of generations, according to Beresford Research on the importance of philanthropy as a part of Islamic social finance in difficult times.

Implications – Philanthropy is a form of programmed social generosity and is aimed at alleviating social problems (such as poverty) in the long term.

Originality – The fundamental difference between this study and previous research lies in using data analysis techniques using non-parametric statistical tests. So, it has a more scientific level of testing results.

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Introduction

Economic inequality, mastery of the means of production among the have, results in a deep economic gap between the rich and the poor. Inequality in the distribution of wealth is caused by the greed of an economic system that favors the owners of capital and makes society miserable (Nikmah, 2021). As a result, economic tyranny is increasingly widespread. In the end, a handful of conglomerates' power can control most Indonesian people's economy. Awareness of Indonesia's economic and political conditions led to building Indonesia with philanthropy based on zakat, infaq, alms, and waqf funds. Philanthropic funds can contribute positively to Indonesia's economic development. Even though philanthropic institutions have not significantly contributed to poverty alleviation, at least these philanthropic fund-based programs have been felt by the poor and vulnerable communities (Bahjatulloh, 2016).

The broader definition of philanthropy is the awareness to give and help to overcome difficulties and improve people's welfare in the long term. Muslims' philanthropic potential is realized through zakat, infaq, alms, endowments, grants, and other kindnesses (Sholikhah, 2021). Philanthropy is a concept that already exists in Islam, which aims for good (*al-birr*). Considering the conditions of different social and economic levels of society, the idea or concept of philanthropy is an alternative for a community group to reduce social inequalities among people (Linge, 2015). Philanthropy is love for fellow human beings in general, doing good to them sincerely, and efforts or tendencies to improve good human life and happiness, such as through generosity, charity, or donations (Pramesti, 2020).

As a movement or idea that has developed in Indonesia, philanthropy has made quite a contribution to the development of Indonesian Islamic society since the Dutch colonial era to the current reformation period, both in the form of materials and services (Saripudin, 2016). The history of Islamic philanthropy in Indonesia is deeply rooted. It has complex dynamics and twists and turns, where the religiosity of many Indonesian people adheres to Islam, providing its role and enthusiasm in the development of Islamic philanthropy. Nahdatul Ulama (NU) and Muhammadiyah are the two largest Islamic organizations in Indonesia which are concrete facts in the development of Islamic philanthropy in Indonesia. These Islamic organizations have special institutions to deal with social and economic issues such as waqf, zakat, and infaq (Sulkifili, 2018).

According to James O. Midgley, philanthropy is one of three approaches to promote welfare, including poverty alleviation efforts, namely social service (social administration), social work, and philanthropy approaches. Philanthropy as a social capital has been integrated into a communal culture (tradition) that has been rooted for a long time, especially in rural communities. Cultural facts show that philanthropic traditions are preserved through giving alms to less fortunate friends, family, and neighbors. The importance of innovation in maximizing philanthropy in modern times is a must for realizing justice (Aiz, 2020).

According to Ajay and Goodstein in Yoestni and Eva (2007), if you want to influence someone, the best way is to learn what they think. Differences in life experiences experienced indicate that each generation has a different lifestyle, understanding, expectations, values, and attitudes (Wijayanti et al., 2021). It becomes interesting to know how each generation's perception or assessment of the importance of philanthropy an integral part of Islamic social finance is. The generation classification broadly follows the concept of several experts with the following generation characteristics.

The baby boomer generation born between 1946-1964 tended to be competitive. From the next baby boomer generation, there is generation X born between 1965-1980, a generation born in the early years of the development of technology and information. In that year, many new technologies were discovered that were beneficial to human life, such as the use of PCs, video games, cable TV, and the internet. Because generation X was born at the beginning of the development of technology and information, they can adapt and easily accept new things if there is a change in the era/next generation. Generation X will tend to be resourceful, logical, good problem solvers (Yustisia, 2016).

Generation X (born 1965-1980): Able to adapt; Able to accept change well and is called a tough generation; Have independent character and loyal (loyal); Highly concerned with image, fame, and money; hardworking type; The drawback is always calculating the contribution that the company has made to its work. Generation Y (born 1981-1994): The characteristics of each individual are different, depending on where he grew up, economic strata, and social family; The pattern of communication is very open compared to previous generations; Fanatical social media users whose lives are heavily influenced by technological developments; More open to political and economic views, so they are seen to be very reactive to changes in the environment that are happening around them; Have more concern for 'wealth' or wealth.

Generation Z (born 1995-2010): This digital generation is proficient and passionate about information technology and various computer applications. They will quickly and easily access information needed for educational or personal purposes; they like and often communicate with people from all walks of life, especially through social networks such as Facebook, Twitter, or SMS.

Through this media, they are freer to express what they feel and think spontaneously, tend to be tolerant of cultural differences and care deeply about the environment, and are accustomed to various activities at the same time. For example, reading, talking, watching, and listening to music simultaneously. This is because they want everything fast-paced, not long-winded, and convoluted; they tend to be lacking in verbal communication, egocentric and individualist, want everything instant, impatient, and do not appreciate the process (Hafifah & Widjayatri, 2022).

Istifhamah's research concludes that zakat, as Islamic philanthropy, can be distributed for Muslims to empower the people's economy in Indonesia (Istifhamah, 2015). This then corresponds with research conducted by Abrori and Kharis which concluded that implementing Islamic philanthropy relies on solutions to address the problems of poverty and injustice in Indonesia (Abrori & Kharis, 2022). Meanwhile, Zani, Akbar, and Masykur's research concluded that philanthropy discussed in the Qur'an is not only seen as a charity movement with religious motives, but it is a form of humanity to care for one another (Akbar et al., 2020).

This study aims to describe the importance of philanthropy in today's difficult times according to the classification of generations based on Beresford Research (Baby Boomers, Generation X, Generation Y, Generation Z, and Generation Z Alpha). While the research questions to be answered include Islamic philanthropy as a part of Islamic social finance important in today's difficult conditions; is there a relationship between the grouping of generations according to Beresford Research with the perspective of the importance of philanthropy in today's difficult times.

Literature Review

The word 'philanthropy' (English: philanthropy) was a term unknown in the early days of Islam, although recently, several Arabic terms have been used as equivalents. Philanthropy is sometimes called *al-'ata' al-ijtima'i* (social giving) and sometimes called *al-takaful al-insani* (human solidarity) or *'ata khayri* (giving for good). However, terms such as *al-birr* (good deed) or *as-sadaqah* (alms) are also used (Linge, 2015).

According to Dawam Rahardjo, philanthropic practices actually existed before Islam, bearing in mind that the discourse on social justice had also developed. Meanwhile, Warren Weaver, director of the Rockefeller Foundation (United States of America), emphasized that philanthropy is not a new tradition known in modern times because a person's concern for fellow human beings was also found in ancient times (Encyclopedia). Plato, for example, is said to have given his productive land as a *waqf* for the academy he founded. Within Christianity, the early followers of this religion also heavily emphasized the philanthropic tradition. Among adherents of Zoroastrianism, philanthropy has become one of their important commitments in life (Irham, 2019).

Today, philanthropy has a number of goals that are not solely religious but also social and political. For example, some philanthropic institutions target only social services, believing that by providing services, the burden of community poverty can be reduced or even eliminated (Nur & Bakir, 2020). Meanwhile, philanthropic institutions also engage in social change, making social justice their main goal. In other words, these two philanthropic models want a better social life by smoothing the way for its realization through many economic, political, legal, and so on empowerment (Murti, 2016).

Philanthropy is very closely related to the teachings of Islam. In Islamic teachings, Muslims have many instructions to contribute to social life and other people (Arifin, 2021). Here are some of the teachings of the Islamic religion:

1. Give alms secretly. Verily, Allah SWT loves alms that are given secretly. It was narrated in a hadith by Abu Dawud and Tirmidhi from Umar bin Khathab, which tells of Abu Bakr's alms being carried out secretly. At one time, Abu Bakr came to meet Rasulullah SAW with alms, but he did not show it to other people. he said, "O Messenger of Allah, this is my alms, solely to hope for Allah's promise." Then, Umar bin Khathab also came to bring alms by showing him. He said, "O Messenger of Allah, this is my alms, solely to hope for Allah's promise." So Rasulullah SAW said, "The distance between your two alms is like the distance between your two sentences" (Hidayatullah, 2014).

2. Give to charity with a small amount, but the value is infinite. Once upon a time, Rasulullah SAW came to his friends and encouraged them to give alms. It was the time of the Tabuk War. This time, Umar bin Khathab wanted to beat Abu Bakr regarding charity for jihad. Umar was very confident that he could outperform Abu Bakr because the amount of property owned by Umar at that time was far more than the amount of Abu Bakr's property. With great enthusiasm, Umar returned home. Then, he immediately returned with half of the entire property owned. Then, Umar put his wealth before Rasulullah SAW. Beliah was very happy when his friend came eagerly to give alms for jihad. So, Rasulullah SAW asked him, "How much have you left for your family, O Umar?" "I have left half of all my property, O Messenger of Allah," replied Umar. Then, sometime after that came Abu Bakr. The wealth brought by Abu Bakr was far less than that brought by Umar. Then, Abu Bakr also put it in front of Rasulullah SAW. Like Umar, Rasulullah SAW asked Abu Bakr, "What have you left for your family, O Abu Bakr?" "Alu left Allah and His Messenger for them," replied Abu Bakr. Abu Bakr's answer was more astonishing. Umar said, "By Allah, I cannot surpass you after today, O Abu Bakr." This is the third time Abu Bakr has donated all of his wealth after his early conversion to Islam and when he migrated with Rasulullah SAW. Abu Bakar believes that the world and everything in it is temporary. Thus, there is not the slightest love for wealth, so it defeats his love for Allah SWT and His messenger. He is willing wholeheartedly and does not feel sad about living a simple life (As-Suyuthi, 2010).

Hypotheses

Testing the hypothesis on signs in this study is to answer whether philanthropy as a part of Islamic social finance is important in today's difficult conditions. Previous research supporting this hypothesis was based on Bahjatulloh's research which concluded that awareness of Indonesia's economic and political conditions led to the idea of developing Indonesia with philanthropy based on zakat, infaq, alms, and waqf funds. Philanthropic funds can contribute positively to Indonesia's economic development. So, philanthropy becomes important in today's difficult circumstances (Bahjatulloh, 2016). This research is in line with Madjakusumah and Saripudin's research that ZISWAF funds can be maximized to develop the people's economy so that it is an essential instrument in difficult economic conditions (Madjakusumah & Saripudin, 2020). The null hypothesis essentially states that philanthropy as a part of Islamic social finance is unimportant in today's difficult conditions. While the alternative hypothesis states that philanthropy as a part of Islamic social finance is important in today's difficult conditions. For this reason, in this case, study the null hypothesis and the alternative hypothesis are symbolically formulated as follows:

$$H_0: P_{\text{Important Philanthropy}} = P_{\text{Not Important Philanthropy}}$$

$$H_1: P_{\text{Important Philanthropy}} > P_{\text{Not Important Philanthropy}}$$

While the independence test was carried out to answer whether there is a relationship between the grouping of generations, according to Beresford Research, with the perspective of the importance of philanthropy in today's difficult times. This hypothesis is based on Udin Saripudin's research on how the link between Islamic philanthropy (zakat, donation, and charity) and poverty reduction that occurs in a country, so the role of zakat, donation, and charity as an instrument of distributive justice can be felt by the poor (Saripudin, 2016). This research is also in sync with Abdiansyah Linge's research, which concludes that philanthropy's effectiveness in reducing social inequality is inseparable from the role of philanthropic institutions that manage these activities. The potential sourced from philanthropy is very large by distributing capital to those who cannot afford it, so that they can play a role in economic activity as producers in increasing income (Linge, 2015). In this case study, the null hypothesis and the alternative hypothesis are formulated as follows:

H_0 : There is no influence between the grouping of generations according to Beresford Research and the perspective of the importance of philanthropy as a part of Islamic social finance in difficult times.

H₁: There is an influence between the grouping of generations according to Beresford Research and the perspective on the importance of philanthropy as a part of Islamic social finance in difficult times.

Research Methods

The approach in this study uses a mix methods research type. Previous research used a mix of methods with almost relevant topics applied in Muhammad Ali Mustofa's research (Mustofa, 2021) and Muh. Ihsan (2021). The research sample included 400 respondents who traveled with their final destination in Pematang Regency with loci at the Pematang bus terminal and station from December to January 2023. Respondents were put into a generational classification, according to Beresford's research. The sampling technique used random sampling. While the instrument used in this research is a questionnaire. The data analysis technique uses hypothesis testing on signs and independence hypothesis testing through the Khai-Square distribution.

Testing the hypothesis on signs in this study is to answer whether philanthropy as a part of Islamic social finance is important in today's difficult conditions. Determination of the null hypothesis status in the sense of whether it is accepted or rejected is based on a comparison between the calculated khai-squared value and the khai-squared value in the distribution table and then aligned with the applicable testing criteria. The magnitude of the calculated khai-squared value can be found by applying the formula.

$$X^2 = \frac{[(n_1 - n_2) - 1]^2}{n_1 + n_2}$$

Where X^2 is the khai-squared value, n_1 is the number of positive differences and n_2 is the number of negative ones.

In general, the hypothesis testing step through the sign testing method is carried out through the following processes:

- a) Formulate null hypothesis and alternative hypothesis.
- b) Determine a certain level of significance.
- c) Formulate test criteria:
 1. If the valid hypothesis test is a two-tailed test, the null hypothesis is accepted if $-X^2_{(\alpha/2d.f.1)} \leq X^2 \leq X^2_{(\alpha/2d.f.1)}$
While the null hypothesis is rejected if $X^2 > X^2_{(\alpha/2d.f.1)}$ atau $X^2 < -X^2_{(\alpha/2d.f.1)}$
 2. If the hypothesis testing that is applied is the right-hand side test, the null hypothesis is accepted if $X^2 \leq X^2_{(ad.f.1)}$
And the null hypothesis is declared rejected if $X^2 > X^2_{(ad.f.1)}$
 3. If the hypothesis testing that is applied is the left-hand side test, the null hypothesis is accepted if $X^2 \geq X^2_{(ad.f.1)}$
While the null hypothesis will be rejected if $X^2 < X^2_{(ad.f.1)}$
- d) Calculating the khai-squared value. At this stage, the khai-squared value is calculated by applying the formula described earlier.
- e) Formulate conclusions. The conclusion on this hypothesis testing method is formulated by comparing the khai-squared value in the distribution table with the calculated khai-squared value then aligned with the applicable testing criteria.

Independence testing is carried out to test the hypothesis of whether or not there is a relationship between one variable and another. While the number of individuals in a population is categorized into two variables or categories, each consisting of several alternatives. In this study, a test was conducted to determine whether there is a relationship between the grouping of generations according to Beresford Research with the perspective of the importance of philanthropy in today's difficult times. Independence testing is carried out with the help of a contingency table.

Table 1. Contingency Table

Variable II	Variable I			Total
	A1	A2	A3	
B1	N11	N.312	N13	N1.
B2	N21	N22	N23	N2.
Br	Nr1	Nr2	Nr3	Nr.
Total	n.1	n.2	n.3	n.

Results and Discussion

According to Beresford Research, in general the grouping of generations is as follows:

1. Generation Alpha, namely those born between 2010-2011 until now.
2. Gen Z: born 1997-2012 and aged between 9-24 years in 2021
4. Gen Y or Millennials born 1981-1996 and aged between 25-40 years in 2021
5. Gen X: born 1965-1980 and aged between 41-56 years in 2021
6. Baby Boomers: born 1946-1964 and aged between 57-75 years in 2021.

Generational differences often cause problems because each generation is attached to certain ideal values that may differ from one another.

The following is a description of the classification of respondents to a sample of 400 respondents who are in two locations, namely, Pemalang bus terminal and Pemalang station.

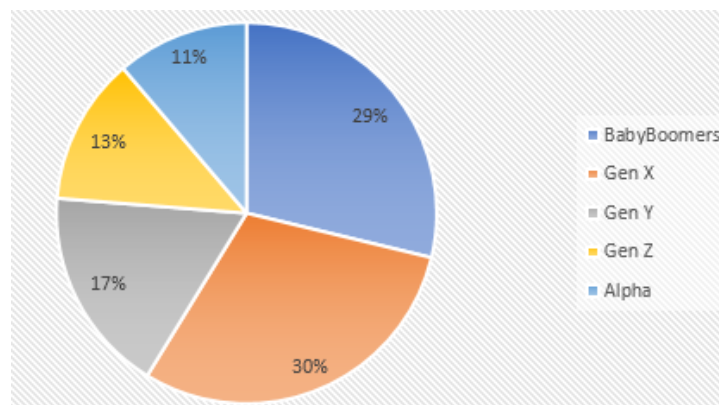


Figure 1. Description of Respondents

Of the 400 respondents, the most 30%, including 120 respondents, were Generation X, 29% of respondents as many as 115 belonged to Baby Boomers, 17% of respondents namely 70 respondents belonged to Generation Y, followed successively 13%, and 11% were Generation Z of 50 respondents and Generation Alpha as many as 45 respondents. 400 respondents then answered the questionnaire instrument given for testing the hypothesis on the sign and testing the independence hypothesis with a description of the respondents' answers as follows:

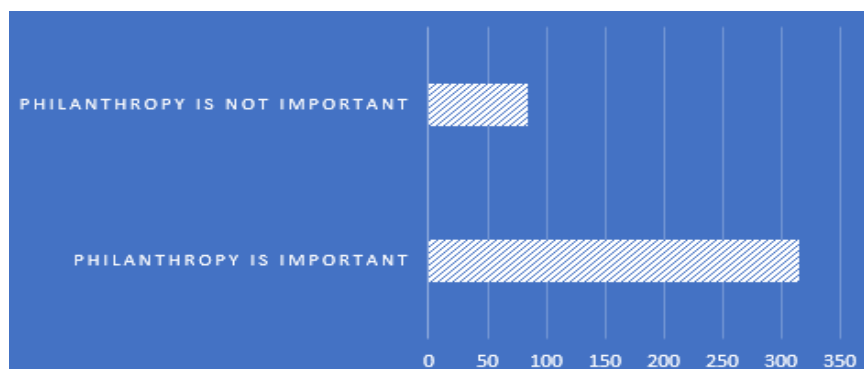


Figure 2. Respondent's Answers for Hypothesis Testing on Signs

The description of the answers of respondents who answered that philanthropy as part of Islamic social finance is important at present described in the following three thoughts: First, 40 percent of respondents who answered that philanthropy is important argued that the nature of human nature as an individual and social being is a fact and cannot be denied. Humans as individuals have the meaning of something that is whole and cannot be divided anymore. Therefore, it is natural for humans in their lives to fulfill their individual needs. Humans must recognize their interests. On the contrary, he is obliged to fulfill it seriously. However, in fulfilling his individual needs, one thing must be guarded and cared for: he (a human) must not exceed his limits and ignore other people's interests. If humans in fulfilling their needs exceed the limits, ignoring other people's interests, then humans are individualistic. In principle, in meeting their individual needs, humans should not lead to individualism. Because the other side of the individual is a group, fulfilling individual needs must also pay attention to the group's needs. Everyone must realize that individual interests are only a part of group interests. Individuals can only develop with a group which is the container for individual work. Therefore, humans must be fair to themselves, namely fulfilling the needs that are their obligations. Whole human beings are those who are able to know themselves and who are able to care for themselves properly. Because only yourself knows the problems that befall him and only, yourself knows the problems that befall him, and only yourself feels all the consequences that arise because of his negligence.

Second, 35 percent of respondents answered that humans are social creatures. Social nature is innate in human nature because it must be fulfilled as well as possible. This social nature cannot be eliminated. Ignoring these qualities is self-defeating. What needs attention is how best to fulfill these characteristics. If someone ignores his interests, he will become an altruist. Humans who are altruists only pay attention to the interests of others and completely ignore their interests. When this happens, there will be confusion within. Whole human beings can realize the existence of this social nature and act to fulfill it within reasonable limits. What is meant by a reasonable limit is not violating his nature as an individual being. Humans must realize that social nature is only a part of the whole nature possessed. In normal situations, it is not good if it fulfills its social needs excessively. Nevertheless, prioritizing social interests above individual interests is a commendable attitude of a human being.

Third, 25 percent of respondents answered that every person (human being) is in line with the uniqueness and uniqueness as a person who also has the freedom and should not just dissolve in existing views. However, we must also be aware that existence as a person exists in togetherness and exists in a certain form of society. Because of that, however, we also have to be in tune with the basis of individual and group relationships chosen by the community so that the common goals that have been set can be achieved properly.

Broadly speaking, zakat has implications for social welfare, so the intent of the Shari'a (maqashid sharia) is realized. In line with that, Yusuf Qardawi believes that zakat is a maliyah ijtima'iyyah worship related to wealth and social development (Nikmah, 2021).

From the description above, a quantitative approach is then carried out by testing the hypothesis on the sign. Several steps to test the hypothesis that must be carried out include: Formulating the null hypothesis and alternative hypotheses. The null hypothesis essentially states that philanthropy as a part of Islamic social finance is unimportant in today's difficult conditions. While the alternative hypothesis states that philanthropy as a part of Islamic social finance is important in today's difficult conditions. For this reason, in this case, study the null hypothesis and the alternative hypothesis are symbolically formulated as follows:

$$H_0: P_{\text{Important Philanthropy}} = P_{\text{Not Important Philanthropy}}$$

$$H_1: P_{\text{Important Philanthropy}} > P_{\text{Not Important Philanthropy}}$$

After we look at the data display in the graph, it can be seen that the number of positive signs is 315, which is greater than the number of negative signs, which is 85. Thus, given that the number of positive differences is greater, the applied hypothesis testing is the right-hand side test.

In this case, the significance level applied is 5% or 0.05. In the khai-squared table, the khai-squared value for degrees of freedom is 1 and a significance level of 0.05 is 3.841. As for the criteria

for testing this case, the applied hypothesis testing is the left-hand side test. So, the testing criterion applied in this case is that the null hypothesis is accepted if $x^2 \leq 3,841$

While the null hypothesis is rejected if $x^2 > 3,841$

So, based on the formula for calculating the khai-squared value that has been displayed, the khai-squared value is equal to,

$$x^2 = \frac{[(n_1 - n_2) - 1]^2}{n_1 + n_2}$$

$$X^2 = \frac{[(315 - 85) - 1]^2}{(315 + 85)} = \frac{51984}{400} = 129,96$$

Based on the calculation results above, the khai-squared value is 129.96. The khai-squared value is greater than the khai-squared value in the table of 3.841. Thus, the null hypothesis is rejected, and the alternative hypothesis is accepted.

Table 2. Respondents' answers regarding the perspective on the importance of philanthropy in today's difficult times

Perspectives on Philanthropy	Respondent Generation Types					Total
	Baby Boomers	Gen X	Gen Y	Gen Z	Alpha	
Very Important	30	45	20	20	15	130
Important	40	55	30	20	20	165
Can't Judge	15	5	5	5	5	35
Not Important	20	10	10	2	3	45
Very Unimportant	10	5	5	3	2	25
Total	115	120	70	50	45	400

The description of the answers of respondents who gave very important answers is simplified as follows: 54 respondents answered that why philanthropy is very important is because in essence, humans are individuals, individual creatures, but it cannot be denied that they are also related to other creatures, including other humans. He does not live and live alone. On the contrary, he is always with and associated with other beings and people. Humans, as a reality, are also social beings. Sociality (relationships between humans) and personality encourage humans to socialize or live together.

Based on the respondents' answers, several experts also explained that humans could not be separated from society. Society is a collection of people who have relationships and need each other. Robert M. Maclver, in *The Web of Government* says that society is a system of ordered relations (society means a system of ordered relations). Then Harold J. Laski in *The State in Theory and Practice*, said that society is a group of human beings who live together and work together to fulfill their mutual desires (A society is a group of human beings living together and working together for the satisfaction of their mutual wants). Based on this definition, society includes all relationships and groups within an area.

Meanwhile, Major Polak in "Sociology" said that society is a group of people who have relationships and need each other. That relationship is a social relationship between individuals and individuals, between individuals and groups, between groups and groups, formal and material, and static and dynamic. Meanwhile, Murtadha Mutahhari in "Society and History" (Society and History) said that a society consists of groups of people who are related to each other by systems, customs, rites and special laws, and who live together. Common life is when human groups live together in a certain area and share the same climate and food.

While 28 percent of respondents who gave answers strongly agreed in giving the argument that philanthropy cannot be separated from our lives because human life in togetherness is natural, humans were indeed created as creatures that need each other and must help each other in meeting their needs and solving life's problems. Togetherness is also open, that is, a good relationship will be realized if mutual understanding, mutual respect, and mutual awareness that each subject has the same dignity. Humans will only succeed in realizing a life together in harmony in an atmosphere that loves and cares for each other. The meeting of a harmonious life together will only occur in a

certain space and time which is called society as a social unit. The largest organizational unit of society is the state and the smallest unit is the family.

Meanwhile, 18 percent of respondents think philanthropy is a form of solidarity. Solidarity is a principle that describes the attitude of caring for each individual (or family) to contribute to a group (society). The contribution is responsibility for common (general) welfare, such as a sense of belonging to a group, a sense of obligation to participate in it, and a willingness to defend society's honor. In other words, humans only become themselves as long as they are in correlation with other/other humans. In this correlation, each individual must respect the humanity of others to become fully human. Every human being is responsible for each other. Solidarity is defined as social justice. Solidarity expresses the basic assumption that we want to unite in one community and a country that shares the same destiny. We are willing to sacrifice for society, nation and state, and feel responsible for others.

Based on the arguments from the respondents who gave answers that strongly agreed, it can be extracted that it cannot be denied that human relations are constitutive in human existence. Existence is existence with others. The existence with others presumably shows something deeper than just being together physically/physically. That existence also attains its highest manifestation in love. Because of that, the relationship between humans also reaches perfection in a relationship marked by love. But in perfect human relations such as that rarely found in reality. The relationship between humans is not infrequently only a certain function or something functional. Relationships between people require a foundation of awareness about both and relationships between people more comprehensively. It is not enough if humans only come to be aware that themselves are an autonomous subject. He must also be aware of the existence of something "not me", which has the same dignity and degree as "me". In the relationship between "I" and "another me" or between "me" and "you", humans meet each other on the same level, the level of brothers. The relationship between humans or sociality is one of the elements that distinguishes humans from other creatures.

Philanthropy is one of three approaches to promote welfare, including efforts to eradicate poverty: social service (social administration), social work, and philanthropy (Akbar et al., 2020). Philanthropy as a social capital has been integrated into a communal culture (tradition) that has been rooted for a long time, especially in rural communities (Arifin, 2021). Cultural facts show that philanthropic traditions are preserved through giving alms to less fortunate friends, family, and neighbors. The community's demands show another feature to prioritize alleviating the burden on low-income people, whose numbers increased from 1 to 48% during the economic crisis that hit Indonesia in 1997 (Sulkifli, 2018).

Based on the case description above, a series of testing steps to prove the validity of the hypothesis must be carried out. The steps that must be taken are as follows:

In this case study, the null hypothesis and the alternative hypothesis are formulated as follows:
 H_0 : There is no influence between the grouping of generations according to Beresford Research and the perspective of the importance of philanthropy as a part of Islamic social finance in difficult times.

H_1 : There is an influence between the grouping of generations according to Beresford Research and the perspective on the importance of philanthropy as a part of Islamic social finance in difficult times.

Meanwhile, in this study, the significance level was determined at 5% or 0.05. From the description of the data in this case, the number of rows is five and the number of columns is 5. Thus, the degrees of freedom are row 4 ($5 - 1$) and column 4 ($5 - 1$). Thus, the chi-squared value in the table for a significance level of 0.05 and 16 degrees of freedom is 26.296. From the chi-square values in the table, the test criteria are formulated. The null hypothesis, in this case, is declared accepted if $X^2 \leq 26,296$

While the null hypothesis is rejected if $X^2 > 26,296$

To ensure the status of accepting the null hypothesis in the above case, the calculation of the chi-square value is carried out. Previously, the expected frequency value in each cell had to be determined.

$\frac{(130 \times 115)}{115} = 37,4$	$\frac{(130 \times 120)}{120} = 39,0$	$\frac{(130 \times 70)}{70} = 22,8$	$\frac{(130 \times 50)}{50} = 16,2$	$\frac{(130 \times 45)}{45} = 14,6$
$\frac{(165 \times 115)}{115} = 47,4$	$\frac{(165 \times 120)}{120} = 49,5$	$\frac{(165 \times 70)}{70} = 28,9$	$\frac{(165 \times 50)}{50} = 20,6$	$\frac{(165 \times 45)}{45} = 18,6$
$\frac{(35 \times 115)}{115} = 10,1$	$\frac{(35 \times 120)}{120} = 10,5$	$\frac{(35 \times 70)}{70} = 6,1$	$\frac{(35 \times 50)}{50} = 4,4$	$\frac{(35 \times 45)}{45} = 3,9$
$\frac{(45 \times 115)}{115} = 12,9$	$\frac{(45 \times 120)}{120} = 13,5$	$\frac{(45 \times 70)}{70} = 7,9$	$\frac{(45 \times 50)}{50} = 5,6$	$\frac{(45 \times 45)}{45} = 5,1$
$\frac{(25 \times 115)}{115} = 7,2$	$\frac{(25 \times 120)}{120} = 7,5$	$\frac{(25 \times 70)}{70} = 4,4$	$\frac{(25 \times 50)}{50} = 3,1$	$\frac{(25 \times 45)}{45} = 2,8$

After that, the chi-square value is calculated using the following calculation. The value is

$$\begin{aligned} & \frac{(30-37,4)^2}{37,4} + \frac{(45-39,0)^2}{39,0} + \frac{(20-22,8)^2}{22,8} + \frac{(20-16,2)^2}{16,2} + \frac{(15-14,6)^2}{14,6} + \frac{(40-47,4)^2}{47,4} + \frac{(55-49,5)^2}{49,5} + \\ & \frac{(30-28,9)^2}{28,9} + \frac{(20-20,6)^2}{20,6} + \frac{(20-18,6)^2}{18,6} \\ & + \frac{(15-10,1)^2}{10,1} + \frac{(5-10,5)^2}{10,5} + \frac{(5-6,1)^2}{6,1} + \frac{(5-4,4)^2}{4,4} + \frac{(5-3,9)^2}{3,9} + \frac{(20-12,9)^2}{12,9} + \frac{(10-13,5)^2}{13,5} + \\ & \frac{(10-7,9)^2}{7,9} + \frac{(2-5,6)^2}{5,6} + \frac{(3-5,1)^2}{5,1} + \frac{(10-7,2)^2}{7,2} + \frac{(5-7,5)^2}{7,5} + \frac{(5-4,4)^2}{4,4} + \frac{(3-3,1)^2}{3,1} + \frac{(2-2,8)^2}{2,8} = 22,199 \end{aligned}$$

The conclusion is formulated by comparing the chi-squared value in the table with the calculated chi-squared value and then adjusting it to the test criteria. Based on the calculation results, the chi-square value is 22.199. That is, the value is smaller than the chi-square value in the table. thus, the null hypothesis is accepted, and the alternative hypothesis is rejected. So that there is indeed no influence between the grouping of generations, according to Beresford's research, with the perspective of the importance of philanthropy as a part of Islamic social finance in difficult times.

The independence test proves that each generation's perspective is not different, in the sense that all generations have the perspective that philanthropy as part of Islamic social finance is important in these difficult times. If their thinking is simplified, they tend to see the existence of philanthropy as a form of socialism. Societal in humans is the interaction between one person and another. The interaction has its pattern because it also has its style. It is a separate whole from the forms of social groups mentioned above. Society establishes the roles of its members. It has its own meaning, expression, and purpose.

Furthermore, society determines in advance how that role must be carried out. This happens by conveying his hopes to those who have that role. However, the implementation of that role is not something that is outwardly but also something that forms personality in a very deep way. Personal identity is only achieved through or in social interaction. People also choose their identity and development by choosing a particular form of society. The substance of modern philanthropy is clearly seen in its orientation, in institutional and systematic change (Aiz, 2020). In modern philanthropy, the resources collected are aimed at activities that lead to social change with the main methods of community organizing, advocacy, and public education. This orientation is in line with the orientation of social movement organizations (Social Movement Organizations), which are generally represented by civil society organizations (Abrori & Kharis, 2022).

The basic characteristics of human sociality, according to Sudiarja in his book "Social Philosophy," can be explained as follows: First, human sociality or relations between humans have very broad dimensions. Indeed, in his life experience, a human becomes a human only when he associates and allies with other humans. Humans cannot live alone; no man is an island, says a proverb. Aristotle called humans *zoon politicon*, social beings. Meanwhile, existentialist philosophers reaffirm human existence in a new way as *Mitsein* (Heidegger) or Co-existence

(Gabriel Marcel). This is the true essence of human sociality. Humans cannot be called human except because of their social life and togetherness with others. Sociality is an essential characteristic that cannot be denied, not a feature added to humans or conditions determined from the outside, but something that is attached to them from birth.

Second, sociality related to human nature leads to a wider, fuller, and more perfect humanity. Human sociality is open and prospective and can develop in a good direction as long as community members are aware of and responsible for the prospects. Even so, social relations are very complex and include different levels. Third, social relations occur for two reasons, namely: (1) social relations occur because of close ties. It could be due to similarities in class, ethnicity, religion, or other cultures. This social relationship occurs more because of primordial instincts. Therefore this social relationship is more emotional; the bond that occurs is "from within" the social group members. (2) social relations occur because of a mutual need for one another. These social relations are more rational and produce social divisions into regular functions, a bond that occurs "from the outside."

Fourth, human social nature should not be interpreted as simple or instinctive as a swarm of bees or ants. Human social nature as a reality of togetherness must still be viewed within the framework of human "autonomy and freedom," which allows various forms of social relations (competition, alliance, hostility, friendship, and so on), depending on what social basis is emphasized.

Conclusion

Based on the hypothesis testing steps above, it is stated that for testing the hypothesis on the sign it is concluded that philanthropy as a part of Islamic social finance is something that is important in today's difficult conditions. As for the independence test, it was concluded that there was no influence between the grouping of generations, according to Beresford Research with the perspective of the importance of philanthropy as a part of Islamic social finance under challenging times. In the sense that each generation's perspective is not different, all generations have a perspective that philanthropy as part of Islamic social finance is important in these difficult times. The existence of society is associated with philanthropy, not solely due to deficiencies and needs in life, human imperfections, but stems from the roots of human nature. Humans are essentially social creatures. Besides that, fundamentally, the goal of human society everywhere is the same, namely a prosperous life even though the supporting conditions that are inherent and owned by each person-individuals are not the same as one another. We must always uphold human dignity in every thought and action we have in society. Social interaction can be understood in two forms: interaction between humans and vertical interaction. In the interaction between humans, all roles need and influence each other because it is called horizontal interaction.

Meanwhile, vertical interactions take place between two ends or two poles, specifically between the lower end/pole and the upper end/pole. The lower end/pole is the special interactivity of society contained in its members, while the upper end/pole is the ideals and values between social "provisions" and personal "freedom", between social facticity and the goals aspired to by society. From horizontal interaction, we arrive at vertical interaction. That is, the members of a society not only communicate with each other, but they also communicate in the stage of shared ideals and values. They have a common goal. This goal has yet to be realized and still needs to be realized. Society also aspires to the same values. These values give a special form to society. Therefore, one social form is different from other social forms. In the overall sense, every form of sociality has its own uniqueness or peculiarities as human beings as individuals or persons in togetherness.

The research implies that philanthropy is a form of programmed social generosity to alleviate social problems (such as poverty) in the long term. Philanthropy is also defined as personal or institutional voluntary actions that are encouraged to uphold the public good or voluntary actions for the public good. Zakat, infaq, alms, and waqf are configurations of philanthropy in the Qur'an and have a significant role in realizing social welfare. This study recommends that the philanthropy collected is aimed at activities that lead to social change with the main methods of

community organizing, advocacy, and public education so that, in the long run, it can overcome social problems such as poverty. This research is limited to only answering the importance or not of the existence of philanthropy as part of Islamic finance in difficult times or times. It has yet to be able to answer how much the importance of philanthropy is quantitative. So it is open for other researchers to answer the shortcomings of this study with different methods or data analysis tools.

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