



# The Meaning of Church Financial Tithing in the Accounting Perspective of Christian Behavior

Yohanes Zefnath Warkula<sup>1\*</sup>, Alimuddin<sup>2</sup>, Afdal Madein<sup>3</sup>

<sup>1</sup> Accounting Study Program, PSDKU Pattimura Aru University, Indonesian

<sup>2,3</sup> Faculty of Economics and Business, Hasanuddin University Makassar, Indonesian

**Abstract:** The purpose of this study is to describe and investigate the meaning of church financial tithing from the accounting perspective of Christian behavior. This research is qualitative descriptive research with a Phenomenological approach. Primary data come from interviews and documentation. Data collection in research through empirical data collection is carried out through a) participant observation, b) interviews with informants, and c) collection of related documents. The result is that the meaning of tithing in the accounting of Christian behavior is an offering of one-tenth of a percent given to God in the form of money that the Christian believes what he receives is a blessing from God so it is obligatory to give one-tenth of a percent (10%) of his income to God as belonging to God in the perspective of Christian financial behavior, tithing is not used for church building but is given for ministry to the poor, orphans, and ministers of the church.

**Keyword:** Behavioral Accounting, Financial Tithing.

## I. Introduction

Research related to tithes in the church has been widely carried out by previous researchers such as those conducted by [1]–[13]. What distinguishes this study from previous studies is that the author wants to see how the church's financial tithing is in the perspective of Christian financial behavior in giving tithing offerings to God, in terms of spiritual accounting science. This research is expected to provide an in-depth look at the behavior of protestant Christians in giving tithing offerings

[14] in his research entitled "A Mediaeval Income Tax: The Tithe In The Thirteenth-Century Kingdom Of Valencia" explained that medieval Tithing was not what it is today, a narrow ecclesiastical institution. In some areas, it was the most important civil tax available to feudal kings and lords, and a tool for extorting further contributions from the townspeople. Wars of national expansion could languish as the lack of emerging cities on the Mediterranean coast can be thrown into chaos by some of the injustices felt in its collection. Local financiers grow fat from their collection mechanisms. And the settlement project is advancing with its advantages. In the evolution of feudal rulers into national kings, tithing had interests that, if not clear in the details, remained real. [13] in his research concluded that What can be said, in short, of the strong image prevalent in the minds of many members that a new emphasis on tithing began in a historical event: Lorenzo Snow's prophetic promise to the struggling Saints in St. George that the windows of heaven would open metaphorically in blessings and literally in breaking droughts if they would pay their tithing? The evidence is convincing that Lorenzo Snow did receive revelation about the importance of a new emphasis on tithing and made inspired promises throughout the church of the continuing existence of the Church if the Saints of his day would obey this principle.

[15] the title of his research "Money and the Plow, or the Shipman's Tale of Tithing" Although specified in the Acts of Shipman as a loan, the hundred francs that the merchant St. Denis gave to John Leaf had a structural and functional affinity with tithing, a mandatory offering offered by medieval Christians in recognition of God's gift. This article shows how this story developed this affinity to comment on some of the late fourteenth-century controversies surrounding tithing, including this issue. Monastic tithing and Wycliffite resistance to tithing. More centrally, it shows how Chaucer used the amounts paid by St. Denis merchants to align the "curious busyness" (VII 225) of international finance with the traditional agrarian mode. improvements, such as agriculture and animal husbandry.

Tithing in the Christian perspective is the giving of ten percent of each person's income or income to the creator or God, in the Christian perspective tithes is an expression of gratitude for blessings, favors, and gifts from God to man and is given in the form of a monetary offering to the church to be used as a church ministry both for God and fellow human beings in need. As written in the book of Malachi 3:10 it is: *"<sup>10</sup>Bring all the tithe offerings into the treasury house, that there may be a supply of food in My house, and test me, saith the Lord of Hosts, whether I do not open unto you the windows of heaven and pour out blessings upon you to the fullest extent"*.

The Hebrew word for "tithing" (master) means "one-tenth of a share" In God's law, the Israelites were obliged to give one-tenth of their cattle and produce, and also one-tenth of their income, in recognition that God had blessed them, this tithing was primarily used for the costs of worship and support for the priests. God considers His people to be responsible for regulating the sources of the income He has given them in the promised land. The essence of tithing is the understanding that God has all things. The man was created by Him, and they owe Him for every breath; so, no one has something without first receiving it from God. In the laws of tithing, God only commands them to return to Him what He first gave them.

Tithes also have other meanings apart from the meaning of God's possession in it, another meaning of it is the existence of social responsibility in it. Speaking of tithing, of course, again, it will never be separated from the role of stewardship. As stated above, stewardship can also be said to be managed like an organization. The serviceman who manages the property or wealth that God has fully entrusted to him and then "returns" it again to God in the form of tithes, so it can be said that spinning and tithing are like two sides of a coin that cannot be separated or kept away from each side [1].

Financial behavior is related to a person's financial responsibility related to the way of financial management. Financial accountability is a process of money management and phases that are carried out productively. The study conducted by [16] mentioned that the Fishbein-Ajzen model of behavioral intentions was designed to represent the effects of attitudes and subjective norms on behavioral intentions. This model has been used in a variety of contexts, and the evidence of its validity flows largely from its generally good performance in predicting behavioral intentions. It is further explained that the existing Operationalization of the Fishbein-Ajzen model makes it doubtful that this model will be useful in separating personal and normative reasons for engaging in a behavior. Manipulation of the potential influence of referrals was found to influence the subject's response to attitudes as well as normative measures. Similarly, attitude manipulation has an impact on both sets of actions.

In the same way, the low empirical relationship between general personality traits and behavior in certain situations has led theorists to claim that the concept of trait, defined as a broad behavioral disposition, is untenable [17]. The particular interest for the current purpose is the attempt to link the general locus of control [18] to behave in a specific context. Like other personality traits, the results were disappointing. For example, the perceived locus of control, as judged by the Rotter scale, often fails to systematically predict behaviors associated with political achievement or engagement [16]; and somewhat more specialized actions. Like the locus of health control and the achievement-related locus of control, it has not fared much better [18]. As said by [19] The specific interest for the current purpose is an attempt to link the general locus of control to behavior in a specific context.

Planned behavior theory distinguishes between three types of beliefs-behavior, normative, and control, and between constructions related to attitudes, subjective norms, and perceived behavioral control. The need

for these differences, especially the differences between behavioral and normative beliefs (and between attitudes and subjective norms) is sometimes questioned [20]. It can be said that all beliefs associate the behavior of interest with attributes of some type, be it the result, normative expectation, or the resources needed to carry out the behavior. In line with the theory above, the author assumes that from the theory of behavior the factor of belief (faith) with the religiosity of a person will have a positive impact on the theory of planned behavior and in the regulation and management of finances (management) carried out by a person will avoid things avoided from unwanted things.

This theory of planned behavior was developed from the theory of reasoned action by including an additional i.e. establishing a perceived control behavior. Ajzen's theory of attitudes towards behavior refers to the degree to which a person has a favorable or unfavorable evaluation assessment of behavior in a question, [21]. The relationship of behavior attitudes is an individual's belief in behavior that describes the subjective probability that the behavior in the question will produce a certain result and the evaluation describes an implicit assessment. Subjective norms refer to the perceived social pressure to perform or not to perform behaviors, [22]. Subjective norms are normative beliefs related to an individual's perception of how the group perceives behavior and evaluations that are generally expressed as the individual's motivation to obey the reference groups. The perception of control of individual behavior indicates the ease or difficulty of performing the behavior, [21]. Perceived behavioral control perception is a belief control that includes an individual's perception of the possession of the necessary resources or opportunities to successfully carry out the activity. Evaluation is commonly referred to as facilitation will demonstrate the importance of each resource, skill, or opportunity to become successful.

## II. LIBRARY REVIEW

### ***Dispositional Prediction of Human Behavior***

In the same way, the low empirical relationship between general personality traits and behavior in certain situations has led theorists to claim that the concept of trait, defined as a broad behavioral disposition, is untenable [17]. Of particular interest to current purposes is an attempt to link the general locus of control [18] into behavior in a specific context. Like other personality traits, the results were disappointing. For example, the perceived locus of control, as assessed by the Rotter scale, often fails to systematically predict behaviors related to political achievement or engagement [16]; and somewhat more specialized actions. Like the locus of health control and the locus of control related to achievement, it has not fared much better [18]. As said by [19] The special interest for the present purpose is an attempt to link the general locus of control to behavior in a specific context.

### ***Accounting In A Special Context: The Theory of Planned Behavior***

The principle of aggregation, however, does not explain the variability of behavior throughout the situation, nor does it allow the prediction of certain behaviors in certain situations. It was intended to show that general attitudes and personality traits are involved in human behavior, but their influence can only be seen by looking at a broad, aggregated, and valid sample of behavior. Their influence on certain actions in certain situations is greatly weakened by the presence of other, more direct factors. Indeed, it can be said that broad attitudes and personality traits have an impact on certain behaviors only indirectly by influencing some factors that are more closely related to the behavior in question [16]. This article discusses the nature of these specific factors of behavior within the framework of the theory of planned behavior, a theory designed to predict and explain human behavior in a specific context. This article discusses the nature of these specific factors of behavior within the framework of the theory of planned behavior, a theory designed to predict and explain human behavior in a specific context. Since the theory of planned behavior is explained elsewhere [21], only a summary of its various aspects is presented here. Relevant empirical findings are considered because every aspect of the theory is discussed. The author says that personality in financial behavior (Financial behavior) will be formed by the nature of these specific factors of behavior within the framework of the theory of planned behavior, a theory designed to predict and explain human behavior in a specific context.

***Adequacy of the Theory of Planned Behavior***

Planned behavior theory distinguishes between three types of beliefs-behavior, normative, and control, and between constructions related to attitudes, subjective norms, and perceived behavioral control. The need for these differences, especially the differences between behavioral and normative beliefs (and between attitudes and subjective norms) is sometimes questioned [20]. It can be said that all beliefs associate the behavior of interest with attributes of some type, be it the result, normative expectation, or the resources needed to carry out the behavior. In line with the theory above, the author assumes that from the theory of behavior the factor of belief (faith) with the religiosity of a person will have a positive impact in the theory of planned behavior and the regulation and management of finances (management) carried out by a person will avoid things avoided from unwanted things.

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Planned behavior theory has been used extensively to predict and explain behavioral desires and actual behavior in social psychology. Predicting behavior when an individual does not have full control of one's own will. [24], proposed the "theory of planned behavior". [25], states that a person's behavior depends on the desire to behave (behavioral intention) which consists of three components, namely: attitude (attitude), subjective norm (subjective norm), and perceived behavioral control. Attitude variables and subjective norms exist in the "theory of reasoned action", while the third variable appears in the "theory of planned behavior", [26].

This theory was developed In 1967, then the theory was constantly revised and expanded by Icek Ajzen and Martin Fishbein. The study of behavior uses a lot of TRA and SDGs in various fields of science, including MSDM and marketing. The problem of behavior being associated with TRA arises if the theory is applied to behaviors that are not completely under the control of an individual. Meanwhile, the SDGs take into account that all behaviors are not under control and that they are at some point in a continuum from completely under control to completely out of control. Have complete control when there are no obstacles whatsoever to displaying a behavior. In extreme circumstances, on the contrary, there may be absolutely no possibility of controlling a behavior due to the absence of opportunities, due to the absence of resources, or skills. Such controlling factors consist of internal and external factors. Internal factors include skills, abilities, information, emotions, stress, and others. External factors include the situation and environmental factors.

**III. Research Methods**

This research is qualitative descriptive research with a Phenomenological approach. Research with a phenomenological approach seeks to understand the meaning of various events and human interactions in their specific situations [27] explains that the phenomenological approach emphasizes various subjective aspects of human behavior to understand how and what meanings they form from various events in their daily lives. Primary data come from interviews and documentation. Data collection in research through empirical data collection is carried out through a) participant observation, b) interviews with informants, and c)

collection of related documents, such as the results of reviews and other documentation. As for non-empirical sources taken, they include the Bible and other Christian literature that specifically deals with tithing.

From all these stages, it will describe a research framework that will be carried out with the following stages, including:

First, the researcher will conduct an intentionality study by combining objects that are seen directly (noema) and subjective views (noesis) of an object or phenomenon. The noemanya is related to the perceived object such as records of interview results, and documents related to the financial administration of the church that exists in the process of managing the finances of the GPM Church. Meanwhile, the noesis is a subjective understanding of informants through organizational operations (the financial meaning of tithes in the accounting perspective of Christian behavior).

The second stage is an epoche by researchers on informants by conducting data mining in the field personally to obtain problems related to the individual mentality of informants. Next is the eidetic reduction stage using the researcher's intuition and reflexivity. At this stage will be elaborated and revealed the reality obtained at the stage of epoche to discover the essence of reality that exists in the object of study. The essence to be expressed is the phenomenon of the financial meaning of tithes in the accounting perception of Christian behavior.

#### IV. Discussion

##### **Tithing: 10% Income Tax**

Tithing means that one believes that what is found from the results of work in the form of income blessings belongs to God (Leviticus 27:30), because the income belongs to God so it must be returned to God in the form of an offering of one-tenth of a percent (10%) of the income (income) to the treasury house (church treasury). The purpose is to love and provide care of God to the less fortunate and those who work specifically in the temple of God. Tithing given to God through the church is used for the provision of life balance between the abundant and the troubled, the tithing offering is not used for the physical construction of the church but is intended for the equal distribution of ministry in the congregation.

The meaning of tithing in theological studies and as a basis for tithing is told in the book (Genesis 28:22; Leviticus 27:30). Tithe offerings are a form of thanksgiving offerings for church residents. Tithing is given in the form of one-tenth of the proceeds of the work (income) obtained and then given to God. It is God's right from the result of man managing God's possessions in the form of all the wealth that exists in the universe.

##### **Management of the Tithing of the GPM Dobo Congregation**

Based on the results of the author's interview with the chairman of the GPM Dobo Congregational Assembly, Rev. J. Lokollo, it is explained that the collection of tithe offerings in the GPM Dobo congregation is carried out every week at each Sunday service and is reported to the congregation in the congregation's newsletter or congregational newsletter as a tithing receipt and other income receipts so that the reporting of the financial situation of the congregation is more transparent and accountable, tithing is handed over to the treasury house the value is 10% of the basic income this is evidence of the principle of propriety that in the Bible (Meleakhi 3:10) that one-tenth of the income belongs to God and is given in the treasury house so that there is equality for those who must get tithing.

In congregational offerings the church, there are several types of offerings that the congregation brings to the church including thanksgiving, special offerings, vows, and tithing offerings. All of them were received in the Sunday worship revenue and put into the general treasury book of the church, but tithing it had been established and budgeted in the previous year so that the tithing post could be separated from the other church income.

In the GPM Dobo congregation, the management of tithe offerings distributed to the poor, poor widows, and the needy is carried out twice a year in July and in December each year. The provision of tithe offerings in the GPM Dobo congregation is programmed in congregational assembly and classified into several items, namely: *Education costs for outstanding and underprivileged children, natura assistance, house surgery,*

*congregational health care, BPJS for church employees, pastor incentives, and congregational assembly incentives.*

The congregational Verification Team is the supervisory body for the management of the church treasury, the verification team consists of three members of the congregation who have competence in the field of finance. They are appointed by the chairman of the congregational assembly. An examination of church finances is carried out quarterly. Congregational finances are budgeted and reported at congregational hearings conducted annually. Based on the data obtained by the realization of the receipt of tithe offerings in GPM Dobo congregations in 2021, the following is the distribution of tithing offerings as shown below:

Table 1 Realization of GPM Dobo Congregational Tithing Offerings in 2021 (In Rupiah)

No	Items	Sum	Total
1	Reception of tithe Offerings		554.873.000
2	Social Shopping:		
	a. Education to underprivileged outstanding children	35.000.000	
	b. Natura's Help	180.000.000	
	c. Poor Widow's House Surgery	45.000.000	
	d. Healthcare	15.000.000	
	e. BPJS Church Employees	<u>50.000.000</u>	
			<u>(325.000.000)</u>
3	Temple Waitress Shopping:		
	a. Congregational Pastor Incentives	142.873.000	
	b. Congregational Majelis Incentives	<u>87.000.000</u>	
			<u>(229.873.000)</u>
			<u>-0-</u>

#### **Accounting Christian Financial Behavior: Attitudes, Literacy, and Experience**

Christian financial behavior believes that whatever is given for the benefit of the church's ministry is all called an offering. The offering is given in a variety of different designations, namely:

- Thanksgiving offerings to collectors given every ritual service.
- Monthly and annual offerings. Monthly offerings are given outside of the ritual service each month. These monthly offerings are usually billed by the congregational assembly or unit administrators. These monthly offerings are often also called dues. While the annual offering is given at the end of the year.
- Special offerings are given according to the ministry needs of the church, such as the need of physical development. There are also other special offerings intended for the ministry needs of the church in general. This particular offering is often called a donation.
- Tithing offerings are given from tithing the proceeds or income a person receives.
- Firstborn fruit offerings (upstream of the yield). This offering is given from the firstborn fruit/upstream of the result, i.e. the first and best result of what is obtained in the work.

In general, there is only one pocket of offerings. The existence of two or more offering pockets is due to the presence of certain ministries that require congregational support. So it depends on the designation. The local congregational assembly agreed to add one or two bags of offerings for certain ministries. It appears from the color of the offering pouch e.g. black, purple, or green. The money collected at the different parties must be calculated separately because of its designation and accounted for its receipt and use by the congregation.

Offerings are given from the best income which is the income received from God through the work done. Believers when receiving/obtaining the results of their work should already have to separate which ones



they want to offer to God. The offering is a form of thanksgiving and before taking it to church, it is necessary to pray first.

Offerings are beneficial to sustain the performance of the church's testimony and ministry duties. The church is sent into the world to fulfill its intended task, so it needs not only prayer but also the power and funds of the citizens of the church to empower human life as a whole. That is the church's ministry to God.

Money is one of the needs to finance various activities of human life and as one of the means of payment. Everyone needs money because almost all life activities require money. Money must also be seen as God's gift of the results of human effort and labor, in that connection the function of money is not merely consumptive. Money also earns, although even this function should be seen as part of the cycle of earning buys and earns. So here money is capital or assets, from which various empowerments can be generated. Because of its important function, money must be managed properly to fulfill various self-interests and service to fellow human beings and creatures of God.

### **Tithing in Altruism**

Altruism first appeared in the 19th century by Comte, altruism comes from the Greek, that is, Altieri which means another person. According to Comte, a person has a moral responsibility to serve humanity to the fullest extent that altruism explains an unselfish concern for the needs of others. Furthermore, the study carried out by [28] in his study of prosocial behavior concluded that to more strongly link theory (abstract) and behavior (concrete), we need to define and operationalize our constructions carefully. More conceptual work is necessary to clearly distinguish prosocial behavior from altruism and other prosocial types.

The aspects of Altruist behavior according to Durkheim in [29] are: 1) Selflessly helping others; 2) Unselfish; 3) Being willing to sacrifice; 4) Being sensitive and ready to act to help others; 5) Have compassion; 6) Generous; 7) Can't bear it; 8) Affectionate. Altruism cannot be measured using numbers, but it can be analyzed for actions that appear to be seen and felt. If it is associated with tithing, it can be concluded that in the giving of tithe offerings there is a meaning of altruism according to aspects of altruist behavior proposed by Durkheim because tithing is the giving of thanksgiving in the form of ten percent of the income or income received and its purpose is to help people in trouble.

According to Myers in [30], the characteristics of a person who has altruistic traits are people who have five traits in themselves, namely: Empathy, Believing in World Justice, Social Responsibility, Internal Self-Control, and Low Ego. The same thing in the characteristics of tithing is social responsibility with the belief that there is equality in the social life of society so that when others need help will be motivated to show helpful behavior through tithing, selflessness, not being egocentric Altruistic individuals put the needs of others above their interests.

## **V. Conclusion**

This study concludes that the first financial tithing in the Moluccan Protestant Church (GPM) is a system of recording general cash accounting "door Schrift". Where records related to receipts and expenses are informed to the congregation at Sunday services. While the treasury is a church asset obtained from the sources described in the church rules both from congregational offerings and from other non-binding parties, in financial supervision the church also has a verification team appointed by the pastor and witnessed by the congregation, the task and function of the verification team are to control, supervise and check the finances of the church. The verification team is a member of the congregation selected by the church council based on competence, work, and experience in the field of finance so that it can assist the church in the process of managing church finances.

Second, tithing offerings are a form of spiritual offerings of congregations that have income or congregations that work or each congregation that earns to give one-tenth of a percent (10%) of the income it receives to God or the church as an expression (offering). The meaning is that tithing offerings are given to God that Christians believe that what they receive is a blessing from God so it is obligatory to give one-tenth of a

percent (10%) to God as belonging to God as it belongs to God to have a balance in church life between the rich and the needy besides that tithing offerings are not used for the physical construction of the church but are used to sustain church ministries such as incentives pastor, congregational assembly incentives and church employee salaries (Leviticus 27:30 and Meleakhi 3:10).

Third, the accounting of Christian financial behavior is based on what is written in the Bible and what the pastor in the congregation conveys as a religious figure. In the Bible, it is taught that financial behavior should not be extravagant or spree, giving with what is exaggerated to others in need, sufficing with what we have is not excessive in financial behavior, besides not making money a mammon or idol. But money is a blessing from God that is used as a means of transaction to sustain the ministry of the church. Christians believe that giving a lot with sincerity will not be in short supply but will give abundant blessings from God.

The limitation of this study is that the study tries to see how the meaning of financial tithing of the Moluccan Protestant Church from the perspective of accounting for Christian behavior and does not compare it with accounting practices that apply generally to private companies or the public sector. Future researchers are expected to be able to examine in terms of comparisons of accounting systems applied, in addition to being related to financial behavior researchers look at Christian financial perceptions that are sourced to the Bible or at the understanding of finance according to the Bible.

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