

Factors Influencing the Intention to Perform Cash Waqf among Muslim Staff at Universiti Teknologi MARA, Kelantan Campus

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Abstract. Cash *waqf* is one of the instruments of charitable conduct in Islamic religious and has been perceived as a method for *waqf* practice. The aim of this study is to identify factors that influence the goal to perform cash *waqf* among Muslim, particularly university staff. A survey with a seven-point scale was utilized to gather the information for the present study and items from past researches were modified to suit cash *waqf* setting. The survey was disseminated to 692 staff of Universiti Teknologi MARA Kelantan Campus, Malaysia. The response rate was 36.6 percent (253 samples). The outcome from the information gathered proposed that all three factors (attitude, subjective norm & perceived behavioral control) have significant association with the expectation to perform cash *waqf*. Hence, all three factors were able to explain the intention to perform cash *waqf*.

Introduction

The concept of *waqf* or donation was introduced during the era of Prophet Mohammad (pbuh) which has fulfilled the important role of satisfying the needs of Islamic community. By some means, *waqf* is a voluntary act while *zakat* or giving alms is compulsory to Muslims when their wealth attains the minimum amount of *nisab*. *Waqf* refers to retaining and preserving a specific property or asset donated by its owner for the cause of Allah to be used for philanthropy and the benefit of *ummah* (Farra Munna, Bayu Taufiq, Muhammad Hakimi & Abd. Halim, 2014). Previously, Muslims have the belief that *waqf* should only be in the form of property like land and building. However, there are other types of *waqf* which include cash *waqf*, agricultural machinery, cattle, shares, gold and stocks (Soliha & Muhammad Hakimi, 2015).

Cash *waqf* is charitable endowment established with cash capital (Cizakca, 2004) which is created to support those in need in the name of Allah. According to Lahsasna, (2010), cash *waqfs* are mobilization funds from donors based on perpetuity which are invested towards productive assets to provide either usufruct or revenue for future consumption by individuals or groups by taking into account the policy and guideline provided by the donors and receivers. In other words, the fund received will be invested or transferred to other types of assets to generate some returns which will be used by Muslim community in various religious activities (Soliha & Muhammad Hakimi, 2015). In addition, Pitchay, Mydin Meera and Saleem (2014) asserted that the recipients of *waqf* also cover an extensive scope of activities with the aim to develop and reinforce social and economic developments of a country.

Since the expenditure in Malaysian education has been reduced due to budget constraints, *waqf* funds can help to alleviate the burden of the government especially in allocating funds to higher education institutions. It has been known that cash *waqf* is utilized to establish and develop education institutions such as in al-Azhar, Oxford and Harvard universities (Amirul Faiz, 2014). Nevertheless, its great potential has yet to be realized by Muslims especially in Malaysia since the society today has not fully understand the role and importance of *waqf*. It is essential to ensure that the public especially those in higher education institutions to have a profound understanding on the importance of *waqf* that can benefited to the society at large, especially to their students who are entitled to gain benefits from the fund. As such, this study is conducted with the objective to investigate the factors that influence the intention of individuals to participate in cash *waqf*.

The significance of the study would provide insights towards the conceptually independent determinants in explaining the intention to perform cash *waqf* among Muslim staff. In addition, the relevance of Theory of Planned Behavior in examining the intention to perform cash *waqf* is further validated in this study. The findings of the study could also be used by the respective authorities to design strategies to increase participation in cash *waqf*.

Theory of Planned Behavior

This study used Theory of Planned behavior (TBP) model as a theoretical framework to explain the Muslim's behavior

to participate in cash *waqf*. Given behavior is the individual intention and the central factor in TBP. The theory states that behavior is determined by the intention to engage in such behavior, which in turn, is determined by attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991). In TBP, an individual's intention is driven by three types of belief; (1) behavioral belief which yields a favourable or unfavourable attitude towards behavior, (2) normative belief that is associated with other people's expectation and motivation to comply toward the expectation which resulted in perceived social pressure or subjective norm, and (3) control belief that denotes the presence of factors that may facilitate or impede the performance of behavior which then gives rise to perceived behavioral control (van der Linden, 2011).

Research Model and Hypotheses

Based on TBP, Figure 1 depicts the research model used in the study. According to Ajzen (1991), the higher the level of intention to perform in behavior, the stronger or more likely to perform the behavior. In TPB, intention reflects future behavior. Attitude, subjective norms and perceived behavioral is postulated to have a direct relationship with intention behavior.

Attitude signifies the degree to which a person has favourable or unfavourable evaluation or appraisal of the behavior in question (Ajzen, 1991). The more favourable a person's attitude towards behavior, the stronger should be an individual's intention to perform the behavior under consideration. Hence, the first hypothesis for the current study is:

H1: There is a significant and positive relationship between attitude and intention to perform cash *waqf*.

Subjective norm is defined as the perceived social pressure whether or not the behavior should be performed. If social expectation means that people should perform the respective behavior, then the person should be more likely to do so and vice versa. Hence, the second hypothesis for the current study is:

H2: There is a significant and positive relationship between subjective norm and intention to perform cash *waqf*.

Meanwhile, perceived behavioral control is the extent to which a person feels able to engage in the behavior. It refers to people's perception of the ease or difficulty of performing the behavior of interest which is closely linked to self-efficiency concept (Ajzen, 1991). It is determined by the individual's belief about the power of both situational and internal factors to facilitate the performing of the behavior (Syed Shah Alam & Nazura, 2011). Hence, the third hypothesis for the current study is:

H3: There is a significant and positive relationship between perceived behavioral control and intention to perform cash *waqf*.

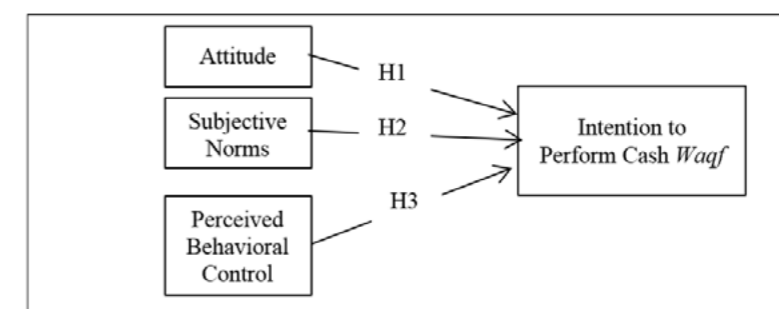


Figure 1: Research model

Research Methods

Data for this study were gathered by primary data collection method through administrated questionnaire of seven-point scale. The questionnaires were disseminated to 692 Muslim staff of Universiti Teknologi MARA Kelantan Campus, Malaysia. A total number of 253 questionnaires were received from the respondents at the response rate of 36.6 percent.

Research Findings

Table 1 shows detailed information about the respondents. The respondents comprise mainly of females which represent 62.85 percent of total samples while male is 37.15 percent. The average age group of the respondent is 25 to 34 years old. In the educational level analysis, the respondents mainly hold a master degree. With regard to the level of knowledge towards cash *waqf*, it shows that majority of the respondents have little knowledge about cash *waqf*.

Table 1: Demographic results

Profile	Description	Malaysia	
		Male	Female
Gender		94	159
Age Group			
	18 - 24 years old	1	1
	25 - 34 years old	36	65
	35 - 44 years old	34	55
	45 - 54 years old	18	29
	55 - 64 years old	5	9
Level of Education			
	Secondary	16	16
	Diploma	34	23
	Bachelor Degree	15	20
	Master	25	92
	Doctorate	4	8
Level Knowledge of Cash <i>Waqf</i>			
	None	9	9
	Little	58	79
	Medium	20	66
	High	7	5

Prior to hypotheses testing, factor analysis was conducted to determine reliability and validity of the items under both independent and dependent instruments (attitude, subjective norms, perceived behavioral control & intention behavior). The Eigen-values for both independent and dependent variables were more than 1 as shown in Table 2 below. Any variables with eigen-value of less than one have to be rejected while variables with eigen-value of more than one would be retained for further analysis (Hair, Anderson, Tatham & Black, 2006).

The reliability of the items was tested by calculating Cronbach alpha in order to determine the margin of free from random error of the items. Cronbach alpha of 0.70 and above is considered reliable. Table 2 shows that all items under both independent and dependent variables were more than 0.70 which can be considered as reliable.

To further ensure the validity of the instruments, the figures for KMO and Bartlett's test of Sphericity were also included in Table 2. KMO measures sampling adequacy for each variable in the model and the complete model. KMO figures of 0.942 (attitude, subjective norms and perceived behavioral control) and 0.714 (intention to perform cash *waqf*) indicated that the sampling were adequate and the basic threshold for KMO was 0.6 and above. The Bartlett's Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. For factor analysis to be recommended suitable, the Bartlett's Test of Sphericity must be less than 0.05. The p-values for both independent and dependent variables were less than 0.05. This indicated that the samples were collected from the population with equal variance.

Table 2: Factor Loading Outcome

	Attitude	Subjective Norms	Perceived Behavioral Control	Intention Behavior
Variance explained	78.2%	82.31%	83.33%	81.8%
Eigen-value	6.257	4.12	4.17	2.46
Cronbach alpha	0.960	0.946	0.948	0.887
KMO		0.942		0.714
Bartlett's Test of Sphericity	Chi-square=4525.061, p-value=.000		Chi-square=361.174, p-value=.000	

In order to test the relationship between the independent variables (attitude, subjective norm & perceived behavioral control) and the dependent variable, multiple regression analysis was conducted (Table 3). The results obtained from the data collection suggested that all three independent variables (attitude, subjective norm & perceived behavioral control) influenced the intention to perform cash *waqf*. With a p-value of 0.000, hypothesis 1 (attitude has significant relationship with intention to perform cash *waqf*, H1) is accepted. The same results were obtained for both hypothesis 2 (H2) and hypothesis 3 (H3) with p-values for both subjective norm and perceived behavioral control as 0.000. The result showed that both subjective norm and perceived behavioral control influenced the intention to perform cash *waqf*. Multiple regression analysis also indicated that all three independent variables had positive relationship with the intention to perform cash *waqf*. Increment in any of the independent variables will increase the respondent's intention to perform cash *waqf*.

Table 3: Multiple Regression Analysis

	β	R square	p-value*
Attitude	2.168	0.266	0.000
Subjective Norms	2.845	0.211	0.000
Perceived behavioral control	2.251	0.341	0.000

*Significant at 5% confidence level

Discussion

Based on the results obtained from the current research, the ability of attitude to influence the intention to perform cash *waqf* is proven. Previous research also concluded that attitude has a significant effect to influence intention to perform cash *waqf* (Raedah, Noormala & Marziana, 2011; Nurul Huda, Nova Rini, Yosi Mardoni & Purnama Putra, 2012; Salwa Amirah, Fidlizan, Joni Tamkin & Mohamad Taqiuddin, 2015; Nurul Adilah, Khairil Faizal & Muhammad Ridhwan, 2016). According to Ajzen (1991), if the individual believes that the particular behavior will lead to favourable circumstances, the same individual will have a positive attitude towards the behavior and vice versa. The result from the study suggested that respondents believe on the importance and benefits of cash *waqf*; as a result, the respondents have positive attitudes which lead to positive intention to perform cash *waqf*.

Most research concluded that subjective norms did not explain the variance in intention such as studies conducted by Nurul Huda et al. (2012) and Raedah, Noormala and Marziana (2011). With p-value of 0.000, the current study proposed that subjective norms explained the variance in intention to perform cash *waqf*. The result indicated that the respondents believe that people important to them or near to them will want the respondents to be involved in cash *waqf*.

According to Ajzen (1991), the higher the perception on the ease in performing the behavior of interest, the higher is the intention to perform the behavior and vice versa. Ajzen (1991) and Beck and Ajzen (1991) also suggested that personal feeling of moral obligation or responsibility will influence the perception of the ease or difficulty in performing the behavior. Since cash *waqf* is religious in nature, respondents feel that it is their moral obligation to perform cash *waqf*; hence, there is a positive relationship between perceived behavioral control and intention to perform cash *waqf*.

In general, the current research shows that Theory of Planned Behavior is useable in predicting the intention to perform cash *waqf* among Muslim staff at Universiti Teknologi MARA, Kelantan Campus.

Limitation and Suggestion for Future Research

Despite the contribution of this study, several limitations are identified which offer directions for future research in the area. Firstly, the location of the study was confined to Universiti Teknologi MARA Kelantan Campus, which explains that the findings should not be generalized to other Universiti Teknologi MARA in Malaysia. Hence, it is suggested to conduct future research that covers other Universiti Teknologi MARA branches.

The research also did not segregate staff based on their actual experiences in performing cash *waqf*. Finally, since cash *waqf* is highly encouraged in Islam, the staff would probably be more inclined to agree than to disagree with their intention to perform cash *waqf*.

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