



USING AN EXTENDED THEORY OF PLANNED
BEHAVIOUR TO MEASURE INTENTION TO
CONTRIBUTE TO CASH *WAQF*

BY

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ABSTRACT

Cash *waqf* has signalled a significant change in the *waqf* system and has been generally accepted as a valid *waqf* practice considering its importance in developing *waqf* institutions and enhancing the socio-economy of the community. Yet, the literature that discusses the social psychological factors underlying an individual's decision to donate cash *waqf* remains limited. Therefore, this study seeks to identify the factors that influence the donor's (*waqif*) intention to participate in cash *waqf* in the perspective of Malaysian Muslims, particularly in the Klang Valley area based on the original Theory of Planned Behaviour (TPB). The study proposes seven factors comprising attitude, perceived behaviour control, injunctive norms, descriptive norms, moral norms, past behaviour and awareness. Two hundred and eighty-eight questionnaires were collected and data were analysed using multiple regression analysis. A 5-point Likert-scale was constructed to measure the donor's (*waqif*) giving intention behaviour. The findings reveal that attitude, injunctive norms, perceived behavioural control, moral norms and past behaviour have significant effect on determining cash *waqf* participation. While intention positively influences the cash *waqf* giving behaviour, this study supports the applicability of the theory of planned behaviour and the extended variables in a new context of cash *waqf*. The findings have broadened the understanding of charitable donation intention and its antecedents in the context of cash *waqf*.

خلاصة البحث

أحدث الوقف النقدي تغييرًا هائلًا في نظام الوقف وأصبح مقبولًا بشكل عام باعتباره من تطبيقات الوقف الصحيحة نظرًا إلى أهميته في تطوير المؤسسات الوقفية وتعزيز الأوضاع الاجتماعية والاقتصادية للمجتمع. رغم ذلك، فإن الدراسات التي تتناول العوامل الاجتماعية والنفسية المتعلقة بقرارات الأفراد الوقف النقدي تظل محصورة. وانطلاقًا من هذا الأمر، تسعى هذه الدراسة إلى تحديد العوامل التي تؤثر على قصد الواقف في مشاركة الوقف النقدي من وجهة نظر المسلمين الماليزيين، خاصة في منطقة "كلانج فالي" بناء على النظرية الأصلية للسلوك المخطط. واقترحت الدراسة سبعة عوامل تشتمل على التصرف، وتحكم السلوك المدرك، والمعايير التحذيرية، والمعايير الوصفية، والمعايير الأخلاقية، والسلوك الماضي، والوعي. وبجانب ذلك، تم جمع مئتي وثمانية وثمانين استبيانًا وتحليل البيانات باستخدام تحليل الارتداد المضاعف. وكذلك تم بناء "مقياس ليكرت الخماسي" لقياس قصد سلوك الواقف في التبرع. وكشفت نتائج الدراسة أن عوامل التصرف، والمعايير التحذيرية، وتحكم السلوك المدرك، والمعايير الأخلاقية، والسلوك الماضي لها أثر مهم في تحديد مشاركة الوقف النقدي. بينما أثر القصد في سلوك التبرع للوقف النقدي بشكل إيجابي، أثبتت الدراسة صلاحية تطبيق نظرية السلوك المخطط والمتغيرات الموسعة في إطار جديد للوقف النقدي. ووسّعت نتائج الدراسة مفهوم قصد التبرع الخيري وأسبقيته في إطار الوقف النقدي.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a dissertation for the degree of Master of Science in Marketing.

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DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

This chapter provides an overview of the study that includes a concise explanation on the background of the study, problem statement, research objectives, research questions, and the significance of the study. This chapter will also provide the definition of key terms and the organisation of all chapters within this thesis.

1.2 BACKGROUND OF STUDY

Charity is generally regarded as synonymous with giving and it includes not only common types of financial donation but includes a spectrum of methods in which people exercise their goodwill to the unfortunate community. It is undeniable that the abundance benefits accompanying the noble act of doing charity are being recognized, comprehended and nurtured within centuries. From the perspective of religion and philosophy, the act of charity has been proven could bestow prosperity and victory in life. Giving and sharing part of wealth with others are encouraged in Islam. This infers that the charitable giving is highly recommended in the Islamic religion. In Islam, various methods can be utilized as the mechanism of collecting the donation. Among the recognized methods is *Waqf* (Islamic endowment).

Waqf literally means “religious endowment”, it is known by the Islamic law as a pious, religious or charitable donation (Sabit & Hamid, 2006). Originally, the word *waqf* is derived from the root of Arabic verb; *waqafa*. It means ‘causing a thing to stop and standstill’. Besides, *waqf* could also be defined as detention, holding or

guardianship (Chowdhury, Ghazali, & Ibrahim, 2011). According to Kahf (1999), *waqf* means forbidding movement or exchange of something and must have permanency. From the Islamic law or *Shariah* perspectives, *waqf* means holding assets and the benefits derives from them are being spent in Allah's way (Sabiq, 1990). *Waqf* is a recommended act in Islam, which is also connected to the spirit of *sadaqah* and *infaq*. In Islam, *waqf* has special value and been considered as one of the recommended deeds that has a social and economic impact to the *ummah* (Morad, Nor, & Zakaria, 2013). In addition, *waqf* also acts as a means for the spiritual enrichment to the person who makes *waqf* or known as *waqif*.

However, cash *waqf* is a special type of endowment. Cizakca (2013) stated that cash *waqf* differed from the ordinary *waqf*, as its original capital is consisted of cash, whereas the other *waqf* may consist of land, building and etc. Cash *waqf* can be defined as the donation of an amount of money by a *waqif* (founder) and its usufruct dedication is permanence for the prescribed purpose (Mohsin, 2008). Basically, there are two types of cash *waqf*. For the first type of cash *waqf*, the cash that made into *waqf* will be used for free lending to the beneficiaries. Secondly, the cash that being invested and its net return is assigned to the beneficiaries of the *waqf* (Ahmed, 2007).

According to history, cash *waqf* known to be associated with Ottoman society. In the early fifteenth century and by the end of the sixteenth century the Ottoman courts accepted the implementation of the cash endowments, which is then the cash *waqf* become a prominent practice throughout the European empire (Cizakca, 2004). Cizakca discussed in his studies that cash *waqf* was a practice in the micro-financing during the Ottoman era. In fact, in the eighth century after the emergence of cash *waqf* in Rome, Imam Zufar had permitted the cash *waqf* investments through *Mudharabah* (profit sharing) and the profits derived would be spent for charity.

The religious and legal scholars have constantly probing on the cash *waqf* implementation, with the special attention on its conceptual framework. Nevertheless, the cash *waqf* application seems well accepted due to its necessity in securing wealth liquidity and simplifying the philanthropic transaction. Furthermore, during the Ottoman era, the liquidity of cash *waqf* has influenced the rich individuals to comfortably bequeath mosques, schools, and other public places (Ibrahim, 2013). The schools of thought consisting respected Islamic scholars of Imam Shafie¹, Imam Hanafi², Imam Hambali³ and Imam Maliki⁴ have mutually agreed to allow *waqf* for moveable property (Suhaimi, Rahman & Marican, 2014). Therefore, the practice of cash *waqf* is considered legal and permissible.

Subsequently, cash *waqf* is targeted to become an applicable option for social development and poverty alleviation programs, particularly in Muslim countries. With the existence of cash *waqf*, such programs could effectively work and been implemented as it does require a huge amount of resources which cannot be fully facilitated by the government (Mohsin, 2013). In the Islamic socio-economy concept, the source of social funds called cash *waqf* is economically and administratively free of charge (Ibrahim, 2013). According to Antonio (2002), cash *waqf* is easy, flexible and does not require a lot of money or wealth. Therefore, it is suitable for every level of social class income and practically relevant to everybody who is willing to participate and contribute towards cash *waqf*. People are also able to donate on cash *waqf* as much as they wish because cash *waqf* carries the least burden and minimum procedure. Hence, cash *waqf*

¹ Abu Abdullah Muhammad bin Idris ash-Shafie known as Imam Shafie who founded the Shafie school of thought.

² Nu'man bin Thabit bin Zuta known as Imam Hanafi who founded the Hanafi school of thought.

³ Ahmad bin Muhammad bin Hanbal Abu Abdullah known as Imam Hambali who founded the Hambali school of thought.

⁴ Malik bin Anas bin Malik bin Amr known as Imam Malik who founded the Maliki school of thought.

can be considered as one of the convenient and effective financial tools for the Muslim ummah to alleviate poverty and enhance the social development. Cizacka (2000) indicated that the revenue gained from cash *waqf* can be specifically utilized for public projects such as building schools, mosques, bridges and providing food for the needy. Therefore, cash *waqf* unlocks a good opportunity for Muslims especially in Malaysia to be involved in this practice.

In Malaysia, *waqf* related matters are supervised under the jurisdiction of the state government. Mainly, Majlis Agama Islam Negeri (MAIN) or Islamic Religious Council (SIRC) of each state governs the *waqf* institutions. The meeting of The Malaysian Islamic National Council Ruling from 10th to 12th April 2007 in Kuala Terengganu had come to a decision of approval for allowing the practice of cash *waqf*⁵. So far, Malaysia has implemented cash *waqf* under several state religious councils, which is the organization that offered the cash *waqf* scheme or so-called *waqf* shares. Abdullah (2009) figure out that there are at least six states that offer cash *waqf* schemes with certain minimal prices. In addition, the availability of cash *waqf* scheme can also be acquired from the non-government organization (NGO) and corporations.

The huge potential of *waqf* and administrative transformations made on the *waqf* instruments has attracted diverse research studies. Among area of studies related to *waqf* include the efficiency of *waqf* administration and management (Afendi, Rani & Aziz, 2010; Chowdhury et al., 2011; Isa, Ali & Harun, 2011), the impact of *waqf* on poverty alleviation (Raimi, Patel & Adelopo, 2014; Sadeq, 2002), role of *waqf* in economic development (Ibrahim, 2013; Pitchay, Meera & Saleem, 2014; Suhaimi, Rahman & Marican, 2014), *waqf* practices in Islamic banking system (Ahmed, 2007; Aziz, Yusof,

⁵ e-fatwa, full text at <<http://www.e-fatwa.gov.my/fatwa-negeri/pelaksanaan-wakaf-skim-tunai-terengganu>>

Johari, Ramli, & Sabri, 2014; Mohsin, 2013) and also a suggestion to improve the *waqf* institution (Puad, Rafdi, & Shahr, 2014; Sabit & Hamid, 2006).

In addition, there are other several studies that focusing on cash *waqf* and most of the studies area on cash *waqf* management in Malaysia (Chowdhury, Ghazali, & Ibrahim, 2011; Sanusi & Shafiai, 2015), development of cash waqf (Ibrahim, 2013; Ismail, Muda, & Hanafiah, 2014; Rahman, 2009), cash *waqf* practices in micro-financing (Mohsin, 2013; Pitchay et al., 2013) awareness on cash *waqf* (Ismail, 2014) and cash *waqf* performance (Ahmad, 2015; Pitchay, 2015). Although various issues and topics have been covered, there is still a gap in the literature on the aspect of the behavioural intention to participate or contribute to cash *waqf* among the donors (*waqif*) in Malaysia. Therefore, the focus of this study will be in the area of charity on cash *waqf* behavioural intention of the Muslim society in Malaysia context.

Cash *waqf* giving behaviour remains unattractive and relatively under low performance in Malaysia. Despite the fact that cash *waqf* is much easier and flexible in nature, most of the waqif or donors are inclined towards immovable assets and property as subjects for *waqf* endowment (Ismail, 2013). Similarly, Mohsin (2009) revealed that although the collection of cash *waqf* fund is quite considerable, yet the response and feedback is still lacking. This deficiency is due to the fact that the level of public awareness and understanding of making a donation through cash *waqf* schemes or shares are still low. In fact, majority of Muslims have the wrong perception that *waqf* is only restricted to immovable assets (Chowdhury et al., 2011).

This study therefore will look into the factors that influence the intention on the cash *waqf* giving in the context of Malaysian people. For the purpose to help *waqf* institution enhancing the institutions' competency to attract more participation from public in cash *waqf*.

1.3 PROBLEM STATEMENT

With new attention given on *waqf* in many Muslim countries including Malaysia, the role of the present *waqf* system and operation have been revised and efforts are made to reach the full benefits of *waqf* and its potential in solving the economic and social issues. In consequence, a lot of *waqf* programs and projects have been newly introduced and implemented in order to create awareness and encourage people to participate in the contribution through *waqf*.

Having said that the optimal use of *waqf* as a tool to alleviate poverty and enhance the living standard of the communities, the cash *waqf* is expected to have a huge potential and role. According to Salleh (2009), cash *waqf* has the potential to enhance the development of the society. Approximately, he predicted that a donation of RM1 a day or RM30 a month by an adult of Malaysian Muslim citizen to the cash *waqf* fund could help the cash *waqf* collection achieved RM4.3 billion a year.

Given the figures of the collection, a lot of activities can be conducted which allow many opportunities for the community. However, it can be inferred that in reality, cash *waqf* development in Malaysia is still at an infancy level (Osman, Htay, & Muhammad, 2012). This is because of the cash *waqf* contribution is still lacking due to several factors such as lack of knowledge and awareness (Osman, 2014).

Mostly, the concern of cash *waqf* studies is related to the economic development in Islamic society (Ibrahim, 2013). Other studies also emphasized on the cash *waqf* importance and significance as an ummah development tool in social economics and in the development of the Islamic Economic System (Mannan, 1998; Cizacka, 2000; Mohsin, 2009; Lahsasna, 2010; Alias, 2011). These indicated that past studies have overlooked another important aspect of the cash *waqf* which is the giving behaviour itself.

On top of that, Muslim society still does not realize the significance of *waqf* contribution towards social and economic development. People especially the Muslim community might think that zakat is the only best medium to help the needy and reducing the gap between the rich and the poor. Nearly 70 per cent of Muslims were not wellaware on Saham *Waqf* offered by the *waqf* institution as reported in a survey done by MAIS in 2008 (Puad et al., 2014). Thus, it is important to identify what factors could possibly contribute to the intention of donation towards cash *waqf* among the donors or *waqif*, so that more understanding could be achieved and better effort could be done to retain the current contributors and attract new ones.

In addition, Mohammed (2012) revealed that currently the number of Muslim donors or *waqif* who contributed to cash *waqf* are decreasing in which the contribution is only small in number compared to the early age of Islam. In Malaysia, most people believe that *waqf* obligation is limited only for Muslims society (Sabit & Hamid, 2006). Nevertheless, in reality, *waqf* can also be contributed by non-Muslims. This information is not being massively spread and well-promoted causing lack of awareness and understanding among the society members with regards to *waqf* matters.

Evidently, there are lacks of studies on cash *waqf* related to the behavioural intention. Therefore, a good understanding and a proper analysis of the driving force behind the donors' intention to contribute towards cash *waqf* is among the fundamental issues that must be paid attention. According to Mohammed (2012) and Hassan (2010), cash *waqf* giving behaviour is socially significant in the development of *waqf* instruments and institutions, which rely much on cash, support for the establishment and sustainability of the *waqf* institutions. Hence, in such circumstances, it is increasingly important to comprehend the characteristics and behaviour of Muslim donors in cash *waqf* giving practices.

Moreover, *waqf* institution is a non-profit organization similar to zakat institutions or any other NGOs such as MAKNA. The fact that charitable organisations have some distinctive characteristics creates hurdles to their continual existence and development of these organisations. Besides, charitable organisations incline more towards ‘internal focus’ and are ‘organisation-centred’ instead of being ‘customer-centred’ which impedes the growth of these organisations (Andreasen & Kotler, 2003).

Given the challenges faced by these organisations, an understanding of reasons to donate money is significant to develop highly successful marketing strategies (Piferi et al., 2006). Therefore, the fact that knowledge of behavioural intention could facilitate in marketing strategies, charitable organisations often do not have dedicated marketing professionals to work out on the strategies (Dolnicar & Lazarevski, 2009). This imposes the need to understand the donor’s perspective which can help these charity organisations encounter current marketing challenges.

In order to increase the pool of fund for the charity, understanding the intention to donate money is particularly important in order to form strategies or design campaigns. Despite this significance issue, there are lacks of studies done in Malaysia to better recognize indicators leading to public donation intention. In fact, Theory of Planned Behaviour (TPB), which is a well-known theory that commonly utilized for intention-behaviour has not been actively applied to the study of charitable donation area (Bartolini, 2005). Bartolini found that even though TPB has been utilized in various aspects of pro-social intention and behaviour prediction such as organ donation (Kopfman & Smith, 1996), giving blood (Giles & Cairns, 1995) and volunteering (Okun & Sloane, 2002; Warburton & Terry, 2000), the theory remained passively applied to the charitable donation.

Hence, as an effort to attract more contributors and maintain the present ones, a study on charitable giving, specifically on cash *waqf*, will be conducted by using an extended version of a well-validated theory of planned behaviour theoretical framework. This study will focus on understanding the factors that influence intention on the cash *waqf* giving in Malaysia which is highly significant in order to enhance and protect the *maslahah* (wellbeing) of the Muslim society.

1.4 OBJECTIVES AND RESEARCH QUESTIONS

The focal objectives for this research are as follows:

- a) To examine the level of awareness on cash *waqf* and intention to contribute to cash *waqf*.
- b) To identify the relationship between the extended TPB component (attitude, perceived behaviour control, injunctive norm, descriptive norm, moral norm and past behaviour) and intention to contribute to cash wash *waqf*.
- c) To determine the most influential factor that influence people to contribute to cash *waqf*.

Research questions formulated to guide the flow and conduct of this research project are:

- a) What is the level of awareness on cash *waqf* and intention to contribute to cash *waqf*?
- b) What is the relationship between the extended TPB component (attitude, perceived behaviour control, injunctive norm, descriptive norm, moral norm and past behaviour) and intention to contribute to cash *waqf*?
- c) Which is the most influential factor that influence intention to contribute to cash *waqf*?

1.5 SIGNIFICANCE OF THE STUDY

A number of researches have been done and established significant relationship among the component of the revised theory of planned behaviour on intention and also the behaviour (Smith & McSweeney, 2007). However, there are still scanty of theoretical publications in the context of the intention on cash *waqf* giving. This has been the driving force behind this study, therefore it is significant from several perspectives.

In regards to academic value, this study would be able to fill the literature gap by using extended Theory of Planned Behaviour in predicting the intention to contribute to cash *waqf*. Therefore, this contributes to charitable giving literature and Theory of Planned Behaviour (TPB). Bartolini (2005) and Linden (2011) found that the theory has not been actively applied to the charitable donation area. Hence, this study is significance to enrich and widen the TPB research within charitable donation area.

From the managerial perspective, this study provides empirically tested results regarding public intention to donate on cash *waqf* that would be useful to the *waqf* institutions, government and private sectors. Firstly, this study helps to understand the critical factors need to be focused on improving effectiveness and efficiency of charity fundraising within the context of cash *waqf*. Secondly, this study also provides better insight into donation intention that would facilitate the fundraisers to strategically plan marketing tools (eg; awareness campaign, social media advertisements and etc) in encouraging public donations on cash *waqf*.

1.6 DEFINITION OF THE TERMS

The definitions given below outline the scope of this research:

1.6.1 Intention

Intention is a hint of individual readiness to perform an act, and it is considered to be the prompt antecedent of behaviour (Ajzen, 1991).

1.6.2 Cash *Waqf*

Cash *waqf* is a type of *waqf* where the original capital consists of cash or money (Cizacka, 2000).

1.6.3 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) by Ajzen (1991) predicts an individual's intention to engage in a behaviour at a given time and place.

1.6.4 Extended Theory of Planned Behaviour

Revision of the original TPB framework by Ajzen (1991) by revising the component in the original TPB and also adding other predictors. In this study, the extended TPB framework used was adapted from the previous study by Smith and McSweeney (2007).

1.6.5 Attitude

Attitude is a likelihood of an individual to engage in certain behaviour which the performance of the behaviour is positively or negatively valued (Ajzen, 2006).

1.6.6 Perceived Behavioural Control

Perceived behavioural control refers to people's perceptions of their ability to perform a given behaviour. (Ajzen, 2006).

1.6.7 Subjective Norms

Subjective norm is the perceived social pressure to engage or not to engage in a behaviour (Ajzen, 2006).

1.6.8 Injunctive Norms

Injunctive norms concerned with perceived social pressures from significant others to perform the behaviour, which the action motivate by highlighting the social rewards and punishments for engagement or non-engagement in the behaviour. (White, Smith, Terry, Greenslade & McKimmie, 2009).

1.6.9 Descriptive Norms

Descriptive norms describe what is typical or normal and motivate action by providing evidence as to what is likely to be effective, adaptive, and appropriate action. (White et al., 2009).

1.6.10 Moral Norms

Ajzen (1991) stated personal feelings of responsibility, which is considered to be the link between internalized general values and more specific opinions and expectations about how to behave in a practical situation (Schwartz, 1977).