

MUSLIM ATTITUDE TOWARDS PARTICIPATION IN CASH WAQF: ANTECEDENTS AND CONSEQUENCES

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ABSTRACT

Waqf creates great benefits not only for the endower but also for the whole society. Endowment of *waqf* is generally known in terms of property but little attention given to endowment of cash *waqf*. This paper aims to investigate antecedents and consequences of Muslim attitude towards participation in cash *waqf* in Malaysia. The findings of this paper are based on 386 samples. Descriptive analysis, exploratory factor analysis and regression analysis are used to analyse the data. The results indicate that individual religiosity, trust in *awqaf* institutions and convenience to endow are antecedents of Muslim attitude towards participation in cash *waqf*, which consequently leads to individual intention to participate in the practice. The study provides a useful source of information to related parties for instance the *waqf* institution and Islamic regulatory body in executing effective strategy to promote cash *waqf* as well as reinforcement of systematic collection procedures that can benefit the community.

Keywords: Muslim Endower; Attitude; Cash *Waqf*; Marketing; Giving Behaviour.

1. INTRODUCTION

Waqf, in the Arabic language, means to stop, contain, or preserve. In Islamic terms, *waqf* is an act of holding certain property and preserving it for the confined benefit of certain philanthropy that disallows any use or disposition of it outside the specific objective (Kahf, 1998). *Waqf* is permissible in Islamic law and it is a recommended practice in the light of *al-Quran* and *Hadith*. *Waqf* creates great benefits not only for the endower himself/herself but also for the whole society. It plays an important role in economic development by providing health facilities, education and worship places (Rahman, 2009).

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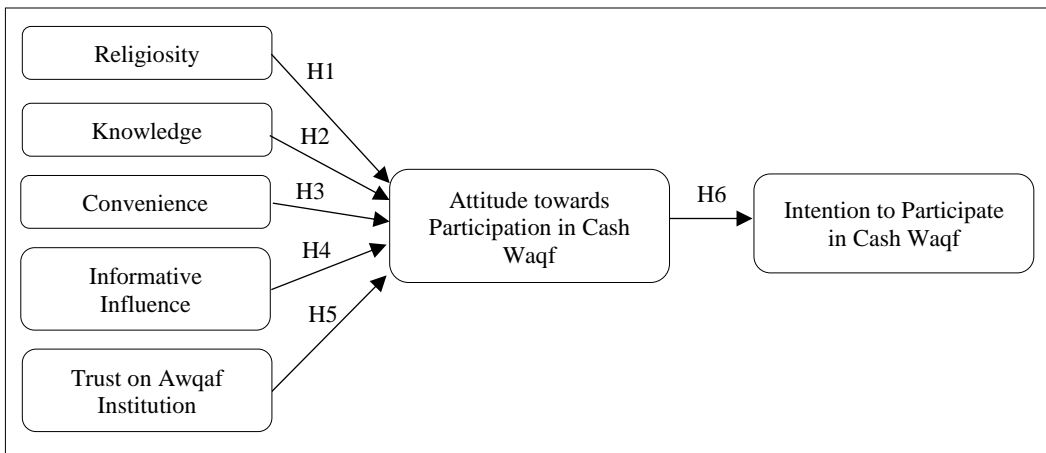
Two types of prominent *waqf* are immovable property (*`aqar*) and movable property (*manqul*) (Rahman, 2009). In 2007, the Malaysian National Fatwa Council decided that cash *waqf* is allowed in Islam (Rahman, 2009). With this ruling, the Muslim community in Malaysia is allowed to participate in cash *waqf*. Cash raised may be used to finance specific or planned projects, and separate cash *waqf* may be raised for each individual *waqf* activity. According to Osman et al. (2012), cash *waqf* has the potential to promote the development of the *ummah*. The author estimated that the cash *waqf* collection in Malaysia could reach USD1.1 billion a year if each adult Muslim Malaysian citizen donated USD0.25 a day or USD7.5 a month to the cash *waqf* fund.

Even though cash *waqf* has been implemented in Malaysia for a number of years and has the potential to promote the development of the *ummah*, its development in Malaysia is still in its infancy (Osman et al., 2012). The cash *waqf* schemes of general purpose known as '*waqf al am*' have still not generated sufficient funds of scale to carry out programs with impact (Alias, 2011). In addition, as Magda (2009) reported, even though the amount of cash *waqf* collected is considerable, there is still a lack of endower response. In relation to this, attitude – an individual's favourable or unfavourable inclinations towards an attribute of an object (Hughes, 1971) – is a key concept in determining a person's behaviour towards an object. A number of theoretical frameworks aiming to explore the link between attitude and actual behaviour have been applied during the investigation of financial products (Lee et al., 2011; Fauziah et al., 2008; Chin & Chua, 1986); however, research exploring the link between attitude and behaviour of cash *waqf* endowers is rather limited. Accordingly, this present study aims to determine antecedents and consequences of Muslim attitudes towards participation in cash *waqf*.

2. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

Figure 1 shows the conceptual framework developed for this research. The proposed conceptual framework explains antecedents and consequences of endower attitudes towards participation in cash *waqf*.

Figure 1: Conceptual Framework



2.1. Antecedents of cash waqf endower attitude towards participation in cash waqf

(a) Religiosity

Religiosity has been described as a belief in God (McDaniel & Burnett, 1990), a set of consumption norms (Cosgel & Minkler, 2004) and a belief system and practices (Arnold et al., 2004). In this study, religiosity is defined as the degree to which a person adheres to the religious values, beliefs, and practices that are used in their daily life (Worthington Jr., et al., 2003). Islam is a religion that urges its followers to do good and noble deeds; it guides the acts of every follower or believer in all cases including good relations not only with God but also with other human beings. The act of contributing *waqf* is noble behaviour to help the development of *ummah* as well as to fulfill a religious (Islamic) obligation and receive rewards from Allah. A study by Osman et al. (2014) found that religiosity has a significant influence on the behavioural intention of young intellectuals in contributing *waqf*. This study will look into individual religiosity regardless of age classification in determining attitudes towards participation in cash *waqf*. Thus, the following hypothesis is proposed:

H1: Religiosity is positively related to an individual's attitude towards participation in cash *waqf*.

(b) Knowledge

Knowledge about *waqf* is generally understood as a form of *sadaqah* which will benefit the contributor or endower in the hereafter life (Shukor et al., 2015); nevertheless, information about the concept of *waqf*, types of *waqf* and ways of contributing *waqf* needs to be communicated effectively so that it reaches potential contributors. Endowers' knowledge about cash *waqf* is important because it can affect the strength of the relationship between attitudes and behaviour (O'Cass, 2004). Previous research shows that individuals with more knowledge tend to be more confident about making correct decisions and demonstrate less interest in others' information and opinions (Bearden et al., 1990; Clark & Goldsmith, 2006). Thus, it is believed that wide knowledge and understanding of *waqf*, specifically cash *waqf*, might encourage endowers to contribute. Accordingly, in this study, it is expected that an individual with more knowledge about cash *waqf* would develop a positive attitude towards participation in the practice. Hence, the following hypothesis is developed:

H2: Knowledge about cash *waqf* is positively related to an individual's attitude towards it.

(c) Convenience

Convenience has been considered a critical factor in determining consumer purchase decision making, since it involves cost, time, energy and money in obtaining or possessing an intended product or service (Kelly, 1958). Convenience can be in the form of time, place, quantity, selection, credit, packaging, readiness, form, automated operations and combination (Kelly, 1958). According to Berry et al. (2002), the perception of a service's convenience affects consumers' overall evaluation of that service. In the context of contributing cash *waqf*, a potential endower can contribute immediately since contribution

can be made in the form of cash and not buildings, land or other immovable assets (Ab. Aziz et al., 2013). In a separate study, convenience was found to be the most relevant factor in the use of mobile devices for Internet shopping (Jih, 2007). Similarly, with the development of online services, cash *waqf* contributions can be made online without leaving the comfort of home. This leads to the following hypothesis:

H3: Convenience in contributing cash waqf is positively related to individuals' attitude towards cash waqf.

(d) *Informative Influence*

An individual tendency to be influenced by others, known as susceptibility to interpersonal influence (Bearden & Etzel, 1982), depends on many factors, including demographic characteristics (Park & Lessig, 1977), product type nature of the individual and other social factors (Schiffman & Kanuk, 2004). In general, there are two types of interpersonal influence: normative and informational. Normative influence is a tendency to conform to others' positive expectation (Deutsch & Gerard, 1955). Informative influence, on the other hand, explains an individual's behaviour in terms of what other people think and the assumption that they might know better or that their behaviour is right (Burnkrant & Cousineau, 1975). In this study, when a potential endower intends to contribute cash *waqf* for the first time or has no experience of contributing cash *waqf*, there is tendency for him/her to refer to the behaviour of others including their family members, relatives, friends or other Muslims. The endower may assume that others who have had experience in contributing cash *waqf* are more knowledgeable or behave appropriately. Thus, the following hypothesis is developed:

H4: An individual's susceptibility to informative influence is positively related to his/her attitude towards cash waqf.

(e) *Trust in the waqf institution*

Trust is defined as a willingness to rely on an exchange partner in whom one has confidence (Moorman et al., 1992). The need for trust arises when individuals become vulnerable to some extent and are uncertain about an important decision outcome. According to Rogers (2003), the ability to reduce an individual's uncertainty is particularly important for innovations. In Malaysia, cash *waqf* endowers often feel insecure with regards to the distribution of *waqf* because they lack information from *waqf* institutions (Shukor et al., 2015). It is expected that such a feeling of uncertainty might influence an individual's attitude towards participating in cash *waqf*. This leads to the following hypothesis:

H5: Trust in waqf institutions is positively related to individuals' attitude towards cash waqf.

2.2. *Consequences of individual attitude towards participation in cash waqf*

(a) *Purchase intention*

Attitude is one of the most important concepts in the study of consumer behaviour (Evans et al., 2009). Research has shown that an individual's attitude is positively related to his/her consumer behaviour (Ajzen & Fishbein, 1980). According to the Theory of Reasoned Action (TRA), attitude is positively correlated with behavioural intention, which in turn is an antecedent of actual behaviour (Ajzen & Fishbein, 1980) in various behavioural situations (Ramayah et al., 2009; Gopi & Ramayah, 2007). Hence, it is expected in this study that:

H6: An individual's attitude towards participation in cash waqf is positively related to his/her intention to participate in cash waqf.

3. RESEARCH METHODOLOGY

This study involved data collection through distribution survey questionnaires. A total of 400 survey questionnaires were distributed to individuals in the Klang Valley area, Malaysia, for four (4) weeks. Enumerators were appointed to distribute the survey questionnaires. They were briefed on the research objectives and procedures in distribution of the survey questionnaires. The survey questionnaire was divided into three main sections. The first section comprised general questions on respondents' participation in cash *waqf*. The second section comprised questions on antecedent factors (religiosity, knowledge about *waqf*, convenience, informative influence and trust in *waqf* institutions), consequence factors (intention), and questions on individual attitude towards participation in cash *waqf*. All items were measured by asking respondents questions in the form of a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). SPSS software version 20 was used to analyse the data. The third section ascertained the demographic profile of the respondents. Descriptive analysis, exploratory factor analysis, reliability analysis and regression analysis were applied to analyse the data.

4. RESULTS AND FINDINGS

4.1. *Respondents' Profile*

The net number of usable survey questionnaire was 386, representing a 96.5% response rate. As illustrated in Table 1, 50.1% of the respondents were male and 49.9% were female. The information on marital status of respondents revealed that more than half (65.0%) were married, followed by single (31.9%) and divorced/widowed (3.1%). A total of 39.4% of the respondents were aged below 40 years old and the remaining 60.6% were aged 41 and above. Regarding the respondents' occupation, the largest group was comprised of students (19.3%), followed by self-employed (17.0%), professional/senior management (16.2%), clerical staff (14.1%), housewife/husband (11.0%), technical staff (10.2%) and others (9.7%). With regards to educational background, 40.7% had

SPM/STPM (equivalent to O Level/A Level), 22.2% had professional qualifications/diploma, 30.5% had an undergraduate degree and 6.5% had a postgraduate degree. In terms of the respondents' income, the majority (52.7%) of the respondents earned below USD512 and 47.3% of the respondents earned above USD513 monthly.

Table 1: Respondents' Profile

Demographic Variables	(n=386)	
	Frequency	(%)
<i>Gender</i>		
Male	192	50.1
Female	191	49.9
<i>Marital Status</i>		
Single	122	31.9
Married	249	65.0
Divorced/Widowed	12	3.1
<i>Age</i>		
21 to 30 years	139	36.3
31 to 40 years	101	26.4
41 to 50 years	76	19.8
51 to 60 years	50	13.1
61 year and above	17	4.4
<i>Occupation</i>		
Student	76	19.8
Housewife/husband	42	11.0
Professional/senior management	62	16.2
Clerical staff	54	14.1
Technical staff	39	10.2
Self employed	65	17.0
Other	37	9.7
<i>Education</i>		
SPM/STPM (equivalent to O Level/A Level)	156	40.7
Professional Qualification/Diploma	85	22.2
Undergraduate degree	117	30.5
Postgraduate degree	25	6.5
<i>Income</i>		
USD512 and below	202	52.7
USD513 and above	181	47.3

4.2. Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was employed to determine how and to what extent the observed variables are linked to their underlying factors. EFA was also performed to assess the validity of the items used in the survey questionnaire (Straub & Carlson, 1989). In this study, all items were subjected to EFA using SPSS Version 20. A summary of the results of this analysis is presented in Table 2. The results show that the data are appropriate for factor analysis. Firstly, most of the correlation coefficients were above 0.3. Secondly, The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value

Table 2: Exploratory Factor Analysis

Factor(s)	Cronbach Alpha	Factor loadings
<i>Religiosity</i>	0.954	
I believe in Allah.		.852
I always perform my duty as a Muslim (e.g., pray five times a day, fasting during the month of Ramadhan, pilgrimage to Mecca) to Allah		.830
My religion is very important to me.		.852
It is important for me to follow Allah's Commandments conscientiously.		.871
It is important for me to do good deeds for others.		.886
It is important for me to show good manners to everyone.		.869
It is my duty to respect the rights of everyone.		.852
Religious beliefs influence all my dealings with others.		.814
In general, I consider myself as a devoted Muslim.		.694
<i>Knowlegde</i>	0.895	
I am very familiar with the concept of cash <i>waqf</i> .		.875
I feel I know a lot about cash <i>waqf</i> .		.909
I have participated in cash <i>waqf</i> .		.784
<i>Informative Influence</i>	0.858	
I gather information from friends or family before I participate in cash <i>waqf</i> .		.815
To make sure I participate in the right cash <i>waqf</i> , I often observe how others participate in cash <i>waqf</i> .		.857
If I have little experience with cash <i>waqf</i> , I often ask my friends about cash <i>waqf</i> .		.838
I often consult other people to help choose the different cash <i>waqf</i> schemes.		.787
<i>Convenience</i>	0.892	
I believe that it is easy for me to participate in cash <i>waqf</i> .		.747
There are many channels for me to participate in cash <i>waqf</i> .		.838
It is very convenient for me to participate in cash <i>waqf</i> .		.826
<i>Trust of waqf institutions</i>	0.925	
The <i>waqf</i> institutions in Malaysia are trustworthy.		.873
I trust in <i>waqf</i> institution.		.913
I believe in the information provided by the <i>waqf</i> institution.		.907
I trust in the <i>waqf</i> institutions for cash <i>waqf</i> collection.		.836
<i>Attitude</i>	0.885	
I believe that participating in cash <i>waqf</i> is one of my obligations as a Muslim.		.712
I believe that by participating in cash <i>waqf</i> , I will be rewarded in the hereafter.		.798
I believe that participating in cash <i>waqf</i> is very rewarding.		.848
I believe that by participating in cash <i>waqf</i> is also considered as ' <i>sedekah</i> '.		.793
I believe that cash <i>waqf</i> collection has the potential to promote the development of the <i>ummah</i> .		.768
<i>Intention</i>	0.925	
In the future I will participate cash <i>waqf</i> .		.824
I intend to participate in cash <i>waqf</i> .		.846
I plan to participate in cash <i>waqf</i> .		.820

was 0.878, which is higher than the recommended value of 0.6. Finally, the Bartlett's Test of Sphericity achieved statistical significance, confirming the suitability of the data for factor analysis (Pallant, 2005). In terms of reliability of all seven constructs, The Cronbach Alpha values for the constructs are between 0.858 and 0.954. In general, the Cronbach's Alpha values achieved the recommended value of 0.7.

4.3. Regression Analysis

Table 3 summarises the results of multiple regression with attitude as a dependent variable for religiosity, knowledge, convenience, informative influence, and trust in *waqf* institutions. The results show that religiosity, convenience, and trust in *waqf* institutions displayed a strongly significant t-value of 7.360, 2.666, and 3.459 respectively. Moreover, the standardised regression coefficient revealed that religiosity (Beta= 0.350, t=7.360, p=0.000) makes the strongest contribution in explaining attitude, followed by trust in *waqf* institutions (Beta=0.166, t=3.459, p=0.001) and convenience (Beta=0.143, t=2.666, p=0.008). Hence, H1, H3, and H5 are accepted. Results of multiple regression also show that knowledge (Beta= 0.068, t=1.301, p=0.194) and informative influence (Beta= 0.143, t=2.666, p=0.008) are not predictors of attitude towards participation in *waqf*. Hence, H2 and H4 are not accepted. Results of simple regression between attitude and intention in Table 3 show that attitude is a strongly significant predictor of intention (Beta= 0.354, t=7.380, p=0.000). Hence, H6 is accepted.

Table 3: Summary Results of Multiple and Simple Regression Analysis

Results of Multiple Regression with Attitude as a Dependent Variable for Religiosity, Knowledge, Convenience, Informative Influence, and Trust on Waqf Institutions

<i>Hypothesis 1</i>	Religiosity → Attitude (+)***
<i>Hypothesis 2</i>	Knowledge → Attitude (+) (NS)
<i>Hypothesis 3</i>	Convenience → Attitude (+)**
<i>Hypothesis 4</i>	Informative Influence → Attitude (+) (NS)
<i>Hypothesis 5</i>	Trust on Waqf Institution → Attitude (+)**

Results	Standardised Coefficients B	t-value	p-value
Religiosity	.350	7.360	0.000
Knowledge	.068	1.301	0.194
Convenience	.143	2.666	0.008
Informative Influence	.023	0.461	0.645
Trust on Waqf Institution	.166	3.459	0.001

Model Statistics

$R^2 = 0.508$ Adjusted $R^2 = 0.258$ F-value = 25.607

Results of Simple Regression with Intention as a Dependent Variable for Attitude

<i>Hypothesis 6</i>	Attitude → Intention (+)***
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Results	Standardised Coefficients B	t-value	p-value
Intention	.354	7.380	0.000

Model Statistics

$R^2 = 0.354$ Adjusted $R^2 = 0.125$ F-value = 54.471

Notes: *significant at $p < 0.05$, **significant at $p < 0.01$, *** significant at $p < 0.000$, NS-not significant.

This study aims to investigate antecedents and consequences of Muslim attitudes toward participation in cash *waqf*. Its findings confirm that religiosity is positively related to an individual's attitude towards cash *waqf*. This may suggest that an individual's commitment to religion is expected to influence him/her to behave according to its tenets. In Islam, contributing to *waqf* is encouraged (narrated by Bukhari & Muslim) and a religious person would develop a positive attitude towards participation in cash *waqf* as he/she would believe that this will help the development of *ummah* and it will also fulfill his/her obligation and will receive rewards from Allah.

This study also finds that the attitude of individuals toward participation in cash *waqf* is determined by convenience in contributing. This finding confirms previous studies that convenience plays an important role in consumer decision-making (Jih, 2007). If cash *waqf* endowers feel that there are many channels for them to contribute cash *waqf*, this will engender a more positive attitude towards participation in the practice.

The positive relationship between endower trust in *waqf* institutions and individuals' attitude toward cash *waqf* may suggest the value of *awqaf* institutions developing trust to encourage positive attitudes towards participation in cash *waqf*, which will consequently result in an intention to endow cash *waqf*. Trust developed in the *waqf* institution means that the endower believes in the information it provides and trusts it for cash *waqf* collection. Trust also may suggest the endower's confidence in the *waqf* institution as an institution authorised to collect cash *waqf*.

Findings from this study also show that individuals' knowledge of *waqf* and informative influence are not significantly related to their attitude towards cash *waqf*. Previous studies have shown that contributing cash *waqf* is considered as *sadaqah* (Shukor et al., 2015); this understanding of the concept of *waqf* as *sadaqah* may have resulted a non-significant result between knowledge and attitude towards participation in cash *waqf*. An individual's knowledge of the concept of *waqf* and types of *waqf* may not necessarily be important in influencing his/her attitude towards participation in cash *waqf*. In addition, a non-significant result between informative influence and attitude to participate may suggest that the influence of others is not relevant in determining individuals' attitude towards participation in cash *waqf*, unlike other types of product (Bearden & Etzel, 1982). Positive attitude towards participation in cash *waqf* is decided on the basis of doing good deeds with the belief that these will be rewarded in the hereafter.

5. PRACTICAL IMPLICATIONS AND CONCLUSIONS

The results of this study suggest a number of practical initiatives that can be introduced by *awqaf* institutions to encourage cash *waqf* participation among Muslims in Malaysia. From this study, an individual level of religiosity emerges as the most important factor in determining a positive attitude towards cash *waqf*. To reach such religious individuals, *awqaf* institutions could promote cash *waqf* in mosques or at religious events given that religious individual are more likely to be involved in religious activities (Worthington Jr. et al., 2003).

Also, findings from this study show that trust in *awaqf* institutions determines attitudes towards cash *waqf*. Consequently, it is crucial for *awqaf* institutions to develop trust among endowers, leading to their positive attitude. Finally, convenience in contributing cash *waqf* is important in developing a positive attitude; by improving their Internet banking facilities and by taking advantage of greater access to online facilities, *awqaf* institutions can reach the young, increasingly IT literate, generation to promote online *waqf*. According to Rosland et al. (2012), most of the banks in Malaysia already offer online banking services, indicating that the internet infrastructure in Malaysia is ready for an online *waqf* system. The availability of online *waqf* will also motivate existing Internet banking users to facilitate charities' and trustees' generation of more funds.

Endowments in general can help to improve public infrastructure such as schools, institutions of higher learning (education), mosque (religious), multi-purpose hall (social community). Egypt has implemented *waqf* through the development of education at the University of al-Azhar. The students' only need to pay with a minimum fee because the *waqf* fund has already support the management cost for the university expenses. Other than that, Islamic scholars from all over the world have graduated from this university. From the other side, Islamic historical background has also proven that the Prophet's Mosque is also developed through the spirit of *waqf*. All of the companions often provide assistance via *waqf* (*infaq fi sabilillah*) to support the Islamic dakwah throughout the world.

This study has investigated antecedents and consequences of Muslim attitude towards participation in cash *waqf*. Future research should examine factors influencing individuals to contribute and donate continuously, because the issue of retention is a crucial element in any charity organisation (Sargeant et al., 2008). Other than that, future research should investigate types of cash *waqf* and individuals' motivation to endow cash *waqf* from the perspective of endower and *awqaf* institutions.

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