

INTEGRATING ISLAMIC ALTRUISM WITH TPB FOR CASH WAQF DONATION AMONG DONORS IN MALAYSIA

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Abstract: *Lately cash waqf has been gaining more attention by considering the benefit in developing and expanding the economy and social of Ummah in Malaysia. However, the literature regarding cash waqf giving behaviour among the actual donors is still inadequate and limited. Thus, the objective of the study is to examine the effects of Islamic altruism, attitude, subjective norm and perceive behaviour control on cash waqf donation in Malaysia. The Theory of Planned Behaviour (TPB) was used as indicator to measure the cash waqf donation donors behavior. The questionnaire was constructed, and survey was conducted with 123 respondents completed the questionnaire and analyse using SPSS. The finding showed that all the factors namely attitude, perceive behaviour control and Islamic altruism was significant in determine the cash waqf contribution among the donors. However, one of the factors which is subjective norm was not significant to determine the cash waqf contribution. The study suggests that altruism does significantly influence the cash waqf contribution which subsequently promoting the generosity giving behaviour among the donors. The limitation and recommendation also discussed*

Keywords: *Altruism, Theory of Planned Behaviour (TPB), Cash Waqf Donation, Donors In Malaysia*

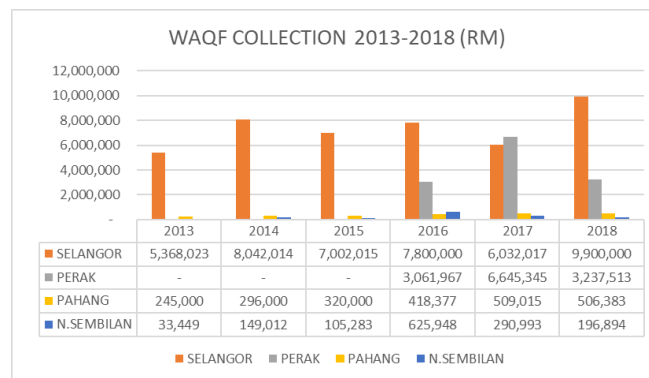
Introduction

The definition of *Waqf* literally came from an Arabic word which means stop or prohibited (Kahf 2003, pp.2–5). The word of *waqf* stemmed from Arabic verb *waqafa*, *waqf* or *awqaf* in its plural form, means to cause a thing to detain or stand still. The *waqf* is one of the acts of charity that brings vast benefit since it is perpetuity and ongoing charity. Alternatively, it carries another meaning which is religious (charitable) foundations (Cizacka 1998, p.43). According to Cizacka (2000, pp.235–257) in Islamic world, *waqf* or *habs* is known as a philanthropic foundation in conventional basis.

According to Amin and Rizal (2016), *waqf* can be established into various forms depending on its importance of the outcome and purpose where the tradition form of *waqf* were property and

monetary. For this study, the focus is more on the cash *waqf* donations in Malaysia. The act of giving charity in *waqf* is essential as it is an important part in the Islamic Doctrine (Amin & Rizal., 2016).

Nevertheless, many an extensive review of existing literature recommend that the study of theoretical understanding of cash *waqf* contribution/cash *waqf* giving among the donors that build on Islamic teaching has not been well explained and limited (Rizal and Amin 2016). According to the statistic of the cash giving *waqf* in several states in Malaysia has showed inconsistent collection from the past five years. The following is the statistic of cash *waqf* collection in Selangor, Perak, Pahang and Negeri Sembilan;



From the graph above, overall the pattern of the cash *waqf* collection in Malaysia is still at the slow pace and inconsistency due to the economic downturn, lack of fund from the federal government and lack of promotion on cash *waqf* from the *waqf* institutions. However, there is also increasing in cash *waqf* collection especially in Selangor, this is because of the joint venture with other institutions such as Bank Islam (M) berhad and Mosques Institutions in Selangor. Also, with current platform such as online banking, Muslims are easily to access and contribute cash *waqf* while retain the traditional way to collect cash *waqf*.

Thus, this study attempts to contribute to current literature on cash *waqf* giving behavior and the understanding of the effects of Islamic altruism, attitude, and subjective norm and perceive behaviour control on cash *waqf* donation in Malaysia. More specifically, this study offers more insight for *waqf* institutions on promoting the cash *waqf* giving by integrating the Altruism from Islamic perspective incorporated with Theory Planned Behaviour (TPB) towards cash *waqf* contribution behaviour among the donors.

Literature Review

Cash Waqf Studies

Cash *waqf* is a special type of *waqf* which is different from ordinary *waqf* (Cizakca 1995). The definition of cash *waqf* is “the dedication of some money from one’s possessions and establishing a *waqf* based on that amount and offering it to the benefit of people generally or allocating it to make use of them by some segments of the community particularly” (Nurrachmi 2013, pp.2–3).

Altruism

Kelly and Walsh (2015) define altruism as a principle that always considers the welfare and happiness of others. Another word for altruism is selflessness, which is defined as a degree to

which a person does not put himself first, but he/she is more willing to give time or an effort to help others. These definitions suggest that the notion of the altruism is a behavioral character that is unselfish, concerns for others and willingly to do things without being force or feeling obligated (Rizal and Amin 2016).

On the other hand, in Islamic perspective there are many verses and hadith encouraging Muslims to the altruism action and how importance the Muslims helping each other such as giving sadaqah, zakah, waqf (endowment) etc. One of the prominent hadith related to sadaqah (charity) is from Muwatta Malik mentioned that;

Malik related to me that Ishaq ibn Abdullah ibn Abi Talha heard Anas ibn Malik say, *"Abu Talha had the greatest amount of property in palm-trees among the Ansar in Madina. The dearest of his properties to him was Bayruha which was in front of the mosque. The Messenger of Allah, may Allah bless him and grant him peace, used to go into it and drink from the pleasant water which was in it."*

Anas continued, *"When this ayat was sent down 'You will not obtain rightness of action until you expend of what you love,' (Sura 2 ayat 176), Abu Talha went to the Messenger of Allah, may Allah bless him and grant him peace, and said, 'Messenger of Allah! Allah, the Blessed, the Exalted, has said, "You will not obtain until you expend of what you love." The property which I love the best is Bayruha. It is sadaqa for Allah. I hope for its good and for it to be stored up with Allah. Place it wherever you wish, Messenger of Allah. ' "*

"The Messenger of Allah, may Allah bless him and grant him peace, said, 'Well done! That is property which profits! That is property which profits. I have heard what you have said about it and I think that you should give it to your relatives.' Abu Talha said, 'I will do it, Messenger of Allah!' Abu Talha therefore divided it among his relatives and the children of his paternal uncle."

USC-MSA web (English) reference: Book 58, Hadith 2
Arabic reference: Book 58, Hadith 1845

From these examples, it is proven that Islam encourage and acknowledge the act of benevolence and compassion towards each other's as a noble and will obtain great rewards from Allah SWT in the world and hereafter. These concepts capture the notion of altruistic behavior. Furthermore, the act of the endowment is the greatest act to get closer to Allah regardless what type of waqf as it beneficial towards the society such as public, poor people, education even towards the kinship and offspring (Baqtayan et al. 2018). Thus, this study is attempted to identify whether altruism will be a determinant that influence the donor to perform cash waqf donation. The following hypothesis is generated.

Hypothesis 4: There is positive relationship between altruism and cash waqf donation.

Theory of Planned Behaviour (TPB)

TPB is derivation of theory from the original the Theory of Reason Action (TRA) (Ajzen 1991). TRA is defined as behavioral intention to perform the behavior. Meanwhile, TPB is measures the extension of intention to deal with actual performance.

Intention

The intention is the central factor to perform the actual behavior in TPB (Ajzen 1991). Intention is becoming a motivational factor that influent the behavior. It shows how much effort that

people trying or willing to exert in order to implement the behavior (Ajzen and Driver 1992). In order to measure the intention, there are three independent determinants in this theory. The determinants are attitude, subjective norm and perceived behavioral control. In this paper, the relationship between the independent determinants to intention and intention to behavior are aborted due to many previous research (Sapingi et al. 2011; Huda et al. 2012; Md Husin and Ab Rahman 2016; Osman et al. 2016) have been conducted and proven its definite validity. Thus, this study is examining whether these factors in TPB possibly influence the actual behavior.

Attitude

The first determinant is attitude toward behavior (Ajzen and Fishbein 2014). This determinant indicates to what extent the person has favor or unfavorable evaluation to perform the behavior (Ajzen and Driver 1992). George (2004) has found that the attitude is actually can directly influence the actual behavior. The author has included belief about trustworthiness as a determinant of the attitude. As a result, it is proven that trustworthy is positively influence the individual's attitudes toward using the Internet for shopping and buying. Nonetheless, Ajzen and Driver (1992) discovered that attitude has no direct effect to behavior. In fact, the research showed the attitude can influence the actual behavior indirectly through intention. The attitude was significantly influencing the student intention to jog but it does not has significant impact to influence them to perform the actual behavior. Thus, due to the inconsistent finding between the relationships, the following hypothesis is generated.

Hypothesis 1: There is positive relationship between attitude and cash waqf donation.

Subjective Norm

The next determinant is related to social influence which is subjective norm (Ajzen 1991). Subjective norm is refer to how much social pressure perceived to a person and that will influence the person to perform the behavior (Ajzen and Driver 1992). Study from Mukhtar and Butt (2012, pp.113–117) was showing that subjective norm is significantly related to people's intention by showing that subjective norm is important antecedent of Pakistani Muslim intention to choose halal products. However, this result is contradict with finding from George (2004) as the result showed subjective norm had no significant impact to actual behavior. There was no relationship between subjective norm and internet purchasing although there was significant relationship between normative belief and subjective norm. This might be due to strong influence from external factors such as mass media and popular press compared to the referent specified in questionnaire (George 2004). However, there is absence of empirical study on this relationship in cash waqf donation, thus the author hypothesizes the following:

Hypothesis 2: There is positive relationship between subjective norm and cash waqf donation.

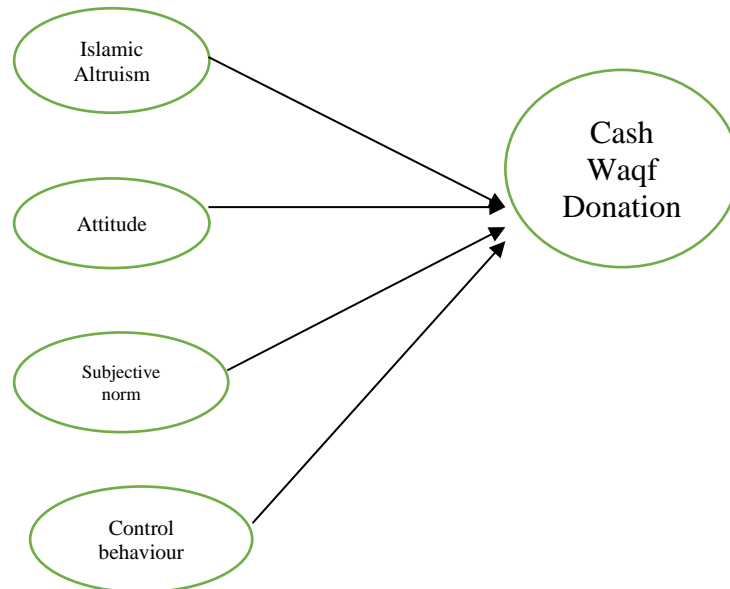
Perceived Behavioral Control (PBC)

The last determinant of intention is PBC (Ajzen 1991). It is an additional determinant in this theory and was not part of the previous theory, Theory of Reasoned Action (TRA). PBC refers to the level of distress perceived in order to perform the behavior whether it is easy or difficult to be implemented. It is also anticipated to reflect from past experience and impediments and obstacle received. There is a study supported the theory by doing an analysis for leisure choice intention and behavior among college students. The research concerning five leisure activities

such as spending time at the beach, jogging or running, mountain climbing, boating and biking (Ajzen and Driver 1992). The results showed that a high multiple correlation (R) range from 0.48 for biking to 0.73 for jogging with mean (R) of 60. The correlation indicated intention and perceived behavioral control were statistically significant to predict some behavior. This result is consistent with study from Shih and Fang (2004) and Osman et al (2016) concerning TPB as significant antecedent of intention and actual behavior. Therefore, the hypothesis for this study is:

Hypothesis 3: There is positive relationship between perceived behavioral control and cash waqf donation.

The following is the research model for the study;



Methodology

The study employed the questionnaires was designed based on the review of the past literature. All the factors are employed by past research such as. A Likert-type scale of 1-5 was employed for these factors. The final items for the questionnaires are presented as below.

Factor A1
(Osman 2016)
Giving cash waqf is a noble practice.
Giving cash waqf will be rewarded.
Giving cash waqf can help improve the Muslim socio-economic situation.
I like giving cash waqf.
I have a positive perception of cash waqf.
Factor A2
(Osman 2016)
Many people who are close to me think I should give cash waqf donation.

If I contribute to cash, waqf most of the people who are important to me will regard it as a noble attitude.
(Osman et al. 2014)
It is expected of me that i should perform cash waqf
(Ramayah et al. 2009)
My family who are important to me would think that using the Internet stock trading is a good idea
If I contribute to cash, waqf most of the people who are important to me will regard it as a beneficial.
Factor A3
(Osman 2016)
If I want, I can contribute cash waqf at any time.
I have knowledge about contribution to cash waqf.
(Shih and Fang 2004)
I have the ability to contribute in cash waqf.
(Osman et al. 2014)
I believe that performing cash waqf is within my control.
(Tsai et al. 2014)
I possess capability to seek individual help for difficulty in cash waqf contribution.
Factor A4
(Morgan and Miller 2002)
I have been donating for welfare purposes
I have been involving with volunteering for welfare purposes
I have donated money to help those in need.
(Evans and Ferguson 2014)
I once offered to help people who needed money or energy.
I have a duty to help those in need because of Allah Almighty.

Data Collection

The participants for this study were Muslim Malaysian which are among the Malays, Chinese, Indian, Peninsular natives and Bumiputera Sabah and Sarawak who Muslims. The study was conducted by online via Facebook link, WhatsApp and email. To meet the criteria as respondent, several requirements should be meets. Firstly, is the respondent should be perform the cash giving waqf (donors), secondly, the respondents must been perform any activities related to the cash waqf and last but not least the respondents must be above 20 years old and above. This is due to ensure the maturity and experience in performing cash giving waqf among the adult. To approach the participants, we used random sampling method. A total 200 questionnaires were distributed and out of 200 questionnaires, 132 were completed. However, after the screening process, only 123 questionnaires were practical and retained for further analysis.

Data Analysis and Result

Demographic profile

Of the 123 respondents, a total of 29 respondents were males while the remainder 94 respondents were females. About 83.7 per cent of the respondents were Malay, followed by Aboriginal Peninsular (5.7 per cent), and Aboriginal (10.6 per cent). As for occupation, it is found that most of the respondents were public servants (42.3%).

Table 1. Profile of respondents

Variable	Frequency	%
Gender		
Male	29	23.6
Female	94	76.4
Ethnic		
Malay	103	83.7
Aboriginal Peninsular	7	5.7
Aboriginal Sabahan	13	10.6
Occupation		
Public	52	42.3
Private	40	32.5
Self-employed	13	10.6
Student	15	12.2
Other	3	2.4

Factor analysis and Cronbach's alpha

Following Tabachnick and Fidell's (1996), factor analysis is conducted separately for exogenous and endogenous variables. Varimax rotation is used to run factor analysis, maximizing the variance of factor loadings by making a high loading higher and low loading lower for each item under contemplation. Moreover, the factor analysis test considers the principal component analysis and the eigenvalue is equal or greater than 1 for discriminant validity.

Due to the non-existence of cross-loadings, the factor analysis was performed **only at one stage**. All the tested items, the independent variables' items were maintained owing to a greater factor loading of .6 in Table 2:

- Factor 1 could be labelled as "*subjective norm*"
- Factor 2 could be labelled as "*attitude*"
- Factor 3 could be labelled as "*PBC*"
- Factor 4 could be labelled as "*Altruism*"

Reliability test was also conducted. The results are presented in Table 2. Following Black (1999), reliability is an indication of consistency between two measures of the same thing. To understand the relationship between the two groups of data, it is necessary to quantify the reliability of the data. Following Nunnally (1978), the reliability of the factors needs to be determined to support any measures of validity that may be employed. The employed items in this research were found to be reliable. Thus, all items for all constructs were greater than the threshold value 0.6, making a justification that the internal consistency for items was meeting the threshold value.

Table 2. Factor loadings

	Component			
	1	2	3	4
SN2	.851			
SN4	.845			
SN5	.762			
ATT1		.880		
ATT2		.835		
ATT5		.770		
PBC4			.859	
PBC5			.857	
PBC3			.645	
ALT2				.842
ALT4				.835
ALT5				.743
Eigenvalue	4.702	2.007	1.312	1.111
Variance explained	39.185	16.727	10.931	9.256
Kaiser-Meyer-Olkin MSA	.782			
Bartlett's test of sphericity	Chi-Square=820.064 (df=66, p-value < 0.000)			
Cronbach's alpha	.814	.811	.795	.805

The Kaiser-Meyer-Olkin (KMO) measure for factor analysis was .782, meeting the minimum requirement of sampling adequacy of .5. Besides, Bartlett's Test showed a χ^2 of 820.064 with a significance level of 1 per cent, where the total variance explained was 76.098 out of 4 components. Similarly, the result for factor analysis for the dependent variable was also satisfactory, explaining items representing the receptiveness of cash *waqf* donation were retained for further analysis of the data.

Table 3. Factor loadings (the dependent variable)

	Component
	1
DV4	.881
DV2	.848
DV5	.823
Eigenvalue	
Variance explained	72.398
Kaiser-Meyer-Olkin MSA	.701
Bartlett's test of sphericity	Chi-Square=122.218 (df=3, p-value < 0.000)
Cronbach's alpha	.802

Correlation

At this stage, all items representing their respective variables were aggregated to become as a single indicator to evaluate whether there exists a multicollinearity issue. The aggregation is directed once all items were checked for their validity and reliability using factor analysis and reliability test, respectively. Before a multiple regression, the variables were examined for multicollinearity. Table 4 reports the intercorrelations between the variables involved.

Table 4. Correlations

	ATT	SN	PBC	ALT	DV
ATT	1	.288**	.326**	.336**	.408**
SN	.288**	1	.514**	.112	.154
PBC	.326**	.514**	1	.286**	.650**
ALT	.336**	.112	.286**	1	.385**
DV	.408**	.154	.650**	.385**	1

Note: * $p < 0.05$; ** $p < 0.01$, ^{ns} not significant

As shown in Table 4, the correlation results indicated that several significant intercorrelations among the independent variables existed. As none of these intercorrelations exceeded .80 the likelihood of multicollinearity was relatively low. Thus, all variables were retained for multiple regression analysis. The effects of attitude, subjective norm, PBC and altruism on cash *waqf* donation are examined using multiple regression analysis.

Multiple regression analysis

Table 5 reports the R^2 . The R^2 was 0.544 indicating that 54.4% of the variation in the cash *waqf* donation could be explained by the four independent variables and the F -value of 35.124 was significant at 0.01 significance level.

Table 5. Multiple regression analysis

Variable	Standardised β	t -value	p -value
Attitude	.215	3.110	.002**
Subjective norm	-.272	-3.702	.000**ns
PBC	.677	8.910	.000**
Altruism	.149	2.201	.030*
F -value	35.124 (.000)		
R square	.544		
Adjusted R square	.737		

Note: * $p < 0.05$; ** $p < 0.01$, ^{ns} not significant

The results obtained as reported in Table 5 suggest that PBC has the highest influence on cash *waqf* donation ($\beta = 0.677$ & $t = 8.910$) followed by subjective norm ($\beta = -0.272$ & $t = 3.702$).

Discussion and Conclusion

The integration of the Altruism concept from the Islamic perspective and TPB enable this study to explore more on conceptual of cash *waqf* contribution among the donor's in Malaysia. The finding of the study contributes to more understanding of the relationship on Altruism from Islamic perspective and cash *waqf* contributions specifically among the donors in Malaysia.

The results obtained indicate that donors (*waqif*) have sufficient resources, knowledge and skill in shaping their behavior to act. The possession of knowledge in cash *waqf* is important for the donors since it can influence the relationship between the attitude and behavior (O'Cass 2004). Therefore, it is believed that high understanding and wide knowledge on cash *waqf* can lead endower likely to contribute more (Abdul Shukor et al. 2017). Many previous researches agreed that an individual who has more knowledge tend to be more firm and confident in making decision and have less interest in other's information and opinion (Oliver and Bearden 1985; Goldsmith and Clark 2008). The higher the extent of PBC, the fewer obstacles individuals perceive, the stronger their behavior to perform.

Though significant, subjective norm is not supported because its impact on cash *waqf* donation is of negative, in contradiction with the hypothesized positive relationship between subjective norm and cash *waqf* donation. Contradict with other studies where the result found subjective norm has positive influence on intention and behavior (Ajzen and Driver 1992; George 2004; Osman and Muhammed 2017). However, this result is supported by Osman et al (2016) where the finding stated that the relationship between subjective norm and cash *waqf* giving intention is insignificant. Armitage and Conner (2001) indicated that subjective norm is a weak indicator for behavioral intention. People surrounding donors (*waqif*) have less influence in their development of behavior for cash *waqf* donation. This is perhaps cash *waqf* is part of their religious life and quite instrumental in extending help to others, consequently, people influence is not a factor.

Likewise, the results also suggest that the impacts of attitude and altruism on cash *waqf* donation are also statistically significant. Attitude is rooted in donors' beliefs and gained through experiences and knowledge acquisition for cash *waqf*. Hence, any act of performing *waqf* donation is viewed to be positive and good to comply with. One enjoys considering cash *waqf* donation as part of his charitable giving activities and even more successful when it would bring constructive changes to others' life. Supported by other studies that found attitude has influence towards the intention and behavior (Ajzen and Fishbein 1980; Ajzen and Driver 1992; George 2004; Osman et al. 2014).

Furthermore, altruism deals with an improved relationship with others in the donors' social circle. Helping others can reinforce altruistic behavior and be generous to others increases happiness and well-being not only to donors but also to the recipients. This is supported by Yuniawan et al., (2018), when he defines altruism as selflessness, where the person priorities other people more than themselves by scarifying their time, money and effort to help others. Similarly, a study by Zokaei and Philips (2000), mentioned that in social value, altruism does affect social interactions and attitude towards family and community members that's includes the collective identity and citizenship deed.

In conclusion, after all, all pathways are supported except the relationship between subjective norm and cash *waqf* donation. Thus, Islamic altruism does influence the cash *waqf* contribution among the donor's in Malaysia. Also, TPB is significant to measure the cash *waqf* giving behavior among the donor's in Malaysia.

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