

Factors Influencing the Intention of Universiti Sains Malaysia (USM) Muslim Staffs to Perform Cash Waqf

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Abstract

This paper seeks to examine the role of religious compliance, knowledges of waqf, generosity, financial, service delivery and recommendation in influencing the intention of Universiti Sains Malaysia Muslim Staffs to perform cash waqf. Started in 2016, the Malaysian government has decided to reduce the funding allocated to public universities in Malaysia. This reduction is due to public universities high dependency on government funding in generating their income. Thus, a reduction of up to 30 percent of the normal allocation would have required public universities to find and generate their own financial resources. One of the recommended ways is through higher education waqf. Universiti Sains Malaysia only started the waqf fund in 2014 through the establishment of the USM Foundation. As USM is relatively new to higher education waqf funds, it is important to understand the factors that contribute to participation in the funds in order to further increase the fund collected. The paper is quantitative in nature and adopted survey research method to conduct the study. Questionnaire was distributed in USM Penang campus to collect the data. The analysis method involved inferential analysis using IBM SPSS version 22. The findings of the study showed generosity, service delivery, recommendation and knowledge of waqf influenced USM Muslim staff's intention to perform cash waqf. Therefore, in order to ensure the development of cash waqf funds in USM, these four factors need to be taken into account. However, this is just a preliminary study. It is proposed in the future that further studies can be done using other variables to understand the cash waqf giving behavior in USM.

Keywords: Religious Compliance, Knowledge, Generosity, Service Delivery, Recommendation, Intention, Cash Waqf, Universiti Sains Malaysia

Introduction

Education waqf is an agenda that the ministry of higher education of Malaysia has begun to address as it can be an alternative source of funding for public universities to generate their own income. As a result, several public universities have started their own waqf funds. Among the public universities are the International Islamic University of Malaysia (IIUM) in 1999, the Universiti Kebangsaan Malaysia (UKM) in 2010, the Universiti Putra Malaysia (UPM) in 2011, the Universiti Sains Islam Malaysia (USIM) in 2013 (Ali & Wahid, 2014); as well as Universiti Teknologi MARA (UITM), Universiti Teknologi Malaysia (UTM), Universiti al-Bukhariy and Universiti Islam Malaysia (UIM) (Mustafa & Muda, 2014). The introduction of education waqf at Universiti Sains Malaysia began with the establishment of the USM foundation on November 6, 2014, by offering nine trust funds namely chair funds, research funds, academic and international funds, collaborative funds (community & industry), talent funds (prizes & scholarships), apex fund, building and maintenance fund, Islamic endowment fund and general fund to raise funds for university. In addition to the nine funds, there is also a special educational fund known as the ISDEV education fund, which is a fund managed by the Centre of Islamic Development Management Studies (ISDEV). ISDEV is one of the centres of excellence in Universiti Sains Malaysia.

However, the establishment of the USM foundation would not have succeeded in achieving this goal if the fund's collections were not encouraging. Therefore, USM needs a dedicated *waqif* or donor to ensure the continued contribution of funds. Among the potential donors are USM staff themselves as like been done in other public universities through salary deduction. Therefore, in order to understand the behavior of USM staff in giving cash waqf, the study seeks to identify the factors influencing the intention of USM Muslim staff in cash waqf giving behavior.

Literature Review

Religious Compliance

According to Alwaneh (2009) the fundamental motivation in Islam is *Iman*. Among the functions of *Iman* are to trigger behavior, to maintain behavior and also to interpret all behaviors from any bad behavior which *Iman* has a very strong foundation in determining direction, educating and influencing life. Achoui (2009) argues that psychological dimensions need to be developed with regard to the dimension of faith or belief in which capable of realizing the function of intention as a determinant of the reward that a person receives when acting in certain circumstances. Thus, Mohamed (2009) states that Muslim behavior is influenced by religious drive. This impulse lies deep in the human soul which makes man feel the protection of Allah SWT and makes man feel safe and calm and is shown through worship and asking for help.

Religious aspects of behavior have been the concern of many researchers, including Edmundson (1986) who found that between 41 and 70 percent of charities in America are donated to churches or other religious institutions. This 70 percent estimate was recorded in 1985 based on a study by Yankelovich, Skelly and White that concluded that religious feelings could be used by management to influence charitable giving. Halfpenny and Saxon-Harold (1990) in Britain also reported similar findings from 1988 to 1989 through the Charity Household Survey showing that respondents concerned about religion would contribute significantly to donations. Oppoku (2012) also found significant links between religion and donation in Saudi Arabia as well as Lwin et al (2013) in Brunei Darussalam. Thus, the following hypothesis is suggested

H1: There is significant relationship of religious compliance on intention to perform cash waqf

Knowledges of Waqf

Al-Ghazali (1980) states that humans will not want something they do not know. Therefore, with knowledge, will emerge by the influenced of one's knowledge about something. This statement clearly indicates that understanding or knowledge is an important factor in determining intentions on behavior. This aspect of understanding was also touched upon by Alwaneh (2009) who stated that humans are endowed with reason for thinking and learning. It is from that man acquires knowledge of himself and the environment. It is from this knowledge that humans will freely interact to choose from different alternatives. When man has knowledge then man will have free will. The importance of knowledge of waqf is stated by Siswantoro and Dewi (2002) when insufficient collection of waqf funds in Indonesia is due to weak understanding of waqf among the people. Public understanding of waqf is still limited in the form of fixed assets such as land and buildings. In the Malaysian context, this situation was also highlighted by (Zulkiflee et al., 2015). Thus, the following hypothesis is suggested:

H2: There is significant relationship of knowledge of waqf on intention to perform cash waqf

Generosity

Generosity or altruism is an unconditional virtue of giving help not due to the reward that will be received from the good (Fehr & Schmidt, 2006). This factor has long been used in many studies especially in the study of money giving. According to Smith et al (1995) generosity model has a powerful influence on explaining economic behavior in a variety of matters including charitable contributions and voluntary behavior.

However, the model of generosity received criticism primarily by Andreoni (1990) who stated that the model of generosity had a poor predictor power because generosity might be influenced by other things, namely conditional altruism. However, this concept of generosity has been transformed into the concept of individual responsibility (moral norm) in the theory of planned behavior. According to Gorsuch and Ortberg (1983) moral norms can influence intention as well as Burgoyne, Young and Waker (2005) who state that a sense of personal responsibility is a strong factor in charitable giving because charitable giving is one of the behaviors that involve the moral component. Thus, the following hypothesis is suggested:

H3: There is significant relationship of generosity on intention to perform cash waqf

Financial

There are several researchers who view financial factors as one of the factors that influence their intention to donate. Among them are (Jencks, 1987; Kitchen & Dalton, 1990). In addition to them Drollingger (1998) also found that financial factors influence donation. This factor was also supported by Smith and McSweeney (2007); Katharina et al (2003) when they found that increase in income will increases intention to donate. Yusof and Ab. Aziz (2013) concludes from their study that there is a high willingness to contribute to Islamic Waqf Bank irrespective of their low or high income. Thus, the following hypothesis is suggested:

H4: There is significant relationship of financial on intention to perform cash waqf

Service Delivery

According to Harvey (1990) the success of a non-business organization depends on three dimensions namely organizational management, services provided and related support activities. This statement is supported by several researchers including (Katharina et al., 2003). They indicate that individuals' desire to donate increases when they receive benefits from services provided by charities.

Similarly, Saad et al (2010) stated that the charity organization should provide various facilities to facilitate the payment of zakat besides providing ongoing advisory services to create positive perception and increase the intention to pay zakat. In addition, there was a study conducted by Bank Negara Malaysia in 2013 that identified good services influencing the community to choose Islamic banks (Jamari, 2012). Later, Idris (2002) looked at the importance of quality of services provided by *Baitulmal* to shape community perception. As a result of this study, it is advised that *Baitulmal* can increase the public's perception of the quality of services offered and review the zakat promotion strategies implemented. Thus, the following hypothesis is suggested

H5: There is significant relationship of service delivery on intention to perform cash waqf

Recommendation

In the division of behavioral intention discussed by al-Ghazali (1980) he stated that one would be more likely to engage in behavior if outside (others) attention is involved. In his book, al-Ghazali (1980) explains that a person's actions or behaviors are not completely influenced by others' influence but when others are influential, they are more likely to act. Al-Ghazali states by giving an example of someone who is a regular donor. But because of the existence of others will make the act easier to do because of the witnessing of others. However, even then, the individual is aware of himself even if no one else is with him he will still give alms. So, this act even it is not because of the obedience to Allah SWT but it is also not just a matter of doing something for fun. In this context, sincerity still exists and the act of giving alms in front of others is not meant as ripple but as a preaching to influence others to give alms and not just for fun.

Recommendations or social norms in Rational Action Theory have been shown to influence donation behavior. Among the researchers who have used these variables are (Smith and McSweeney, 2007; Knowles et al., 2012; Linden, 2011; Kashif et al., 2015). Thus, the following hypothesis is suggested

H6: There is significant relationship of recommendation on intention to perform cash waqf

Methodology

The methodological approach in this paper is quantitative. The research used questionnaire instrument to obtain a numerical explanation of the situation, attitude and opinion of a population (Creswell, 2009: 145). The questionnaire was distributed in printed form and distributed directly to respondents working at the Universiti Sains Malaysia. A total of 400 questionnaires were distributed to 46 centres of responsibility in USM and only 323 questionnaires were collected. However, only 279 respondents answered in full. Therefore, the total number of respondents in this study was 279 people. The sampling method applied a stratified random sampling method. This method refers to a sample representing a population divided into different categories (Hussin & Noor, 2014). In this paper, respondents

were selected from three main groups namely support staff, officers and academic staff. The data obtained from the respondents were then analyzed using IBM SPSS version 22. The analysis to be used was inferential statistical analysis to determine factors influencing the intentions to give cash waqf.

Result and Discussion

A total of 279 respondents were participated in the study $n = 175$ (62.7%) were support staff, $n = 64$ (22.9%) were academic staff and $n = 40$ (14.4%) were administrative staff. From the three categories of respondents, $n = 99$ (35.5%) of the respondents were male while $n = 180$ (64.5%) were female. This is due to the greater proportion of female staff than male staff in USM.

The respondents were also come from different age groups. There were respondents between the ages of 18-24 ($n = 14$; 5.0%), respondents between the ages of 25-29 ($n = 46$; 16.5%), respondents between the ages of 30-34 ($n = 76$; 27.2%) , respondents aged 35-39 ($n = 44$; 15.8%), respondents 40-44 ($n = 30$; 10.8%), respondents 45-49 ($n = 22$; 7.9%), respondents aged between 50-54 ($n = 35$; 12.5%) and respondents between the ages of 55 and above ($n = 12$; 4.3%). The majority of respondents in this study were between 30-35 years old and indicated that most USM staff were in that age range.

The majority of USM staff were also married ($n = 203$; 72.8%) compared to single adults ($n = 66$; 23.7%) and divorced respondents ($n = 10$; 3.6%). On the educational level, the majority of respondents had education level up to MCE / SPM ($n = 92$; 33.0%). This was reflected by the greater number of support staff than academic staff and officers ($n = 175$; 62.7%). Staff with a bachelor's degree were also high ($n = 68$; 24.4%). Similarly, staff with a Bachelor's / PhD degree ($n = 66$; 23.7%). Followed by staff with a diploma ($n = 44$; 15.8%). The data indicate that USM staff have a low people who attain LCE / SRP / PMR and STPM / STAM ($n = 4$; 1.4%) and ($n = 5$; 1.8%). However, the level of education presented is in line with the research objectives of this study, namely academic staff, support staff and support staff.

Based on income, the majority of USM Muslim staff earns monthly income of RM2001-RM3000 ($n = 99$; 30.7%) as well as RM1000-RM2000 ($n = 88$; 27.2%) and RM3001-4000 income ($n = 46$; 14.2%). Most staff earn the most in these three income groups with regard to the numbers of support staff who had MCE / SPM education qualifications in this study. While staff earning RM4001-RM5000 were as much ($n = 15$; 4.6%), income RM5001-RM6000 ($n = 27$; 8.4%), income RM6001-7000 ($n = 32$; 9.9%) and more than RM7001 ($n = 16$; 5.0%). Staff who earn monthly income in these four income groups are made up of academic staffs and officers. The diversity of respondents from the various demographic factors obtained in this study has created different influences on the intention to perform cash waqf.

Reliability

Before the questionnaire was distributed, the reliability of the questionnaire was conducted using Cronbach Alpha values. Questionnaire instruments had a high reliability if the Cronbach Alpha values over 0.70 Nunnally (1978); Nunnally & Bernstein (1994) Table 1 shows the Cronbach Alpha values for each of the variables in this study.

Table 1
Cronbach Alpha Values

Variables	Item	Cronbach Alpha
Religious compliance	6	0.920
Knowledge on waqf	5	0.889
Generosity	3	0.903
Financial	4	0.844
Service delivery	4	0.858
Recommendation	4	0.874
Intention to perform cash waqf	4	0.876

Based on Table 1, all the Cronbach's Alpha value scored higher than 0.70. therefore, it indicates that all the instruments selected in this study have appropriate reliability.

Before regression analysis can be performed, some of the assumptions that precede this test need to be complied first. These assumptions include adequate sample size, absence of isolated data, absence of multicollinearity and singularity problems, and normal and linear distributions.

Adequate sample size is determined based on the G-Power software. For effect size 0.15 and with seven predictors the sample needed is 74. A total of 400 questionnaires were distributed and 323 were returned by the researchers (80% return rate). After the data analysis process, 44 questionnaires were released for not answering most of the questions, so the sample in this study was 279 people. Therefore, sufficient sample size requirements have been met.

The absence of remote data is identified through a scatterplot. The absence of isolated data according to Tabachnick and Fidel (2007) refers to cases with standardized residuals greater than 3.3 or less than -3.3 that can be observed through the distribution plot. Based on the distribution plot, (scatterplot) there are cases categorized as isolated data. However, the state of such data is still maintained as its numbers are too small and justified by (Pallant, 2007: 157).

Multicollinearity problems refer to high correlations between independent variables that can lead to singularity problems. The existence of both problems will affect the accuracy of explaining the relationship between the independent variables and the dependent variables. This problem can be detected through the collinearity diagnostics test. The tolerance value should be within the range of 0.00 to 1.00 and the VIF (variance inflation factor) value should be less than 10. The tolerance value approaching 0.00 indicates the existence of a multicollinearity problem. The results of the diagnostic collinearity test are shown in Table 2.

Table 2

Collinearity Diagnostic Results

Variables	Collinearity Statistics	
	Tolerance	VIF
Religious compliance	0.504	1.983
Knowledge on waqf	0.293	3.419
Generosity	0.545	1.833
Financial	0.506	1.977
Service delivery	0.450	2.220
Recommendation	0.436	2.296

According to Table 4 all tolerance values for each independent variable are within the range of 0.00 to 1.00 and VIF values are less than 10. This means that no multicollinearity and singularity problems occur.

Multiple Regression Result

Table 3

Multiple Regression Results

Variable	Beta(β)	t-value	p-value	Hypothesis
Religious compliance	0.067	1.294	0.197	Not Supported
Knowledge of waqf	0.139	2.030*	0.043	Supported
Generosity	0.156	3.114**	0.002	Supported
Financial	0.040	0.772	0.441	Not Supported
Service delivery	0.262	4.745**	0.00	Supported
Recommendation	0.312	5.563**	0.00	Supported
R ²	0.628			
R ² adjusted	0.619			
Sig F	0.000			
Durbin Watson	1.887			

Table 3 above shows four factors that are positively related to the intention to perform cash waqf. Out of these four factors, three factors were significant at the * $P < 0.01$ level which are generosity, service delivery and recommendation, while one factor was significant at the ** $P < 0.05$ level which is knowledge of waqf.

The highest standard coefficient recorded by the recommendation variable of 0.312 indicates that the recommendation factor has a stronger influence on the intention to disclose cash than other factors. In addition, the Durbin Watson value of 1,887 proves that there is no autocorrelation as the value ranges from 1.50 to 2.50. This test showed that 62.8% of the variance (R^2) could be explained by the six independent variables, while 37.2% could not be explained.

However, the financial factors were found not significant in influencing the intention to perform cash waqf. The non-significant relationship between financial and the intention to perform cash waqf differs from Kashri (2011) who found the relationship between financial factors and intention, but this non-divergence is also explained in the study. It was found that individuals who make a lot of donations are not from the rich but from the middle-income

and the donors will also increase their contribution even in times of economic downturn. This indicates that while financial factors are less considered in charitable giving, non-significant values are acceptable.

Religious compliance factors also indicate that the relationship does not significantly affect the intention to perform cash waqf. This finding is in contrast to the findings of the descriptive analysis showing positive perceptions of religious compliance factors. The positive perception received on items of religious compliance has been explained by Adnan (2010) that the phenomenon of high religious adherence among Muslims is an expectation and a positive perception is also expected. Therefore, in order to see the effect of religion on the intention to cash away, multiple regression tests were conducted on religious compliance factors and showed no significant relationship.

Knowledge on waqf factors affect the intention to perform cash waqf due to the fact that the cash waqf is relatively new and many are not yet aware of it. Therefore, the need for an understanding of cash waqf is necessary to influence the intention to participate in it. This is because a lack of knowledge can influence an individual's interest in an example by Daud (2007) who found that the slow development of the Islamic Banking System (IBS) in Malaysia is due to barriers in IBS understanding such as lack of information on SPI products and misunderstandings on IBS services. In addition, Bidin 2008 also found that the internal factor of knowledge also affects the intention to issue a zakat on salary.

The generosity factor also affects the intention to perform cash waqf as waqf is a charity that requires sincerity in giving. Therefore, generosity can influence one's intention to perform cash waqf. This is supported by Linden (2011) who finds that the moral norm factor is an act done regardless of self or social impact that is most influential in influencing charitable intentions.

The recommendation factor also suggests that people need external stimulation to influence the intention of performing cash waqf for example through appropriate advertising and promotions and the influence of the people around them. A study by Ho (2012) found that subjective norms, which are behavior based on the views of others, have a positive influence on the intention to donate in Penang.

The factors of service delivery also indicate that the medium of service delivery that is good in the current context and convenient for the community also influences the intention to perform cash waqf. The findings of this study are in line with the study of zakat compliance behavior conducted by Saad et al (2010) who found that behavioral control factors were perceived as the ability of individuals to engage in certain behaviors influencing intention to issue a zakat on salary.

Conclusion

In conclusion, this study found that the perception of USM Muslim staff on factors influencing the intention to participate in cash waqf was positive. In addition, the findings also show that knowledge on waqf, generosity, recommendation and service delivery are the main findings of this study. Therefore, in order to improve cash waqf collection achievement especially in USM, more attention should be paid to these four factors. This study, however, is a preliminary study conducted on USM Muslim staff. It is proposed in the future that further studies can be done using other variables to understand the cash waqf giving behavior in USM.

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