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## A Conceptual Framework of Cash Waqf Awareness in Malaysia Using Theory of Planned Behavior

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### Abstract

The important function of Cash Waqf is to achieve the economic balance of a nation which aim to alleviate poverty and promote socioeconomic development. The improvement in cash waqf awareness as a charitable endowment fund among Muslims would benefit designated beneficiaries such as the donors, family institutions and other individuals. In term of research methodology, the researchers discussed the empirical support of various literature which recognize the use of Theory of Planned Behavior (TPB). A conceptual framework which adopts three original constructs comprising of attitude, subjective norm and perceived behavior control in predicting intention towards cash waqf awareness are suggested. The findings of this study is expected to add to the body of knowledge on the guidelines regarding how cash waqf awareness could be promoted among Muslims in Malaysia. Essentially this effort is expected to empower cash waqf for ummah development and serve as a strong economic instrument in stabilising economic wellbeing among Muslim.

**Keywords:** Cash Waqf, Awareness, Theory of Planned Behavior, Poverty

## Introduction

The term waqf is derived from the root of the Arabic verb "waqafa," which means "to stop and stop" in the etymological sense. Moreover, it can also refer to "detention," or "custody." In Islamic law, waqf refers to the property that you have to keep, while retaining it for limited benefit or patronage, which prohibits any use or disposal beyond its purpose (Basary, 2015). Meanwhile, cash waqf is a type of waqf in which the initial capital consists of cash or money (Cizacka, 2000). Significantly, the introduction of cash waqf in the early of the 15th century has opened up a new prospect for the development of waqf, especially in encouraging Muslims to give to others. According to Mohsin (2009), many waqf organizations, for example in Syria, Egypt, India, Singapore and Malaysia have embraced the idea of a monetary waqf which seems to bring about great potential and benefit to the nation, economy and society.

Zakat, infaq, shodaqoh and waqf are instruments in the Islamic economy which have major functions to realize economic and social justice in society. In fact, these instruments are commanded by Allah for Muslims to contribute their wealth towards meeting the needs of the underprivileged people in the society. Zakat is an obligation for every Muslim who meets the requirements of zakat haul or measurement to give a certain amount of his or her wealth to those who are entitled to receive zakat (asnaf) in accordance with the commands in the Qur'an and Hadith (Syafira et al., 2020). Besides that, shodaqoh has the same understanding as infaq, which is the transfer of wealth from the able to the needy without any rewards, and merely expecting rewards from Allah. Nonetheless, waqf is different from other donations or donation tools. In waqf, the items donated as waqf would be kept, and the revenue from the prescribed items would be used to help those in need (Abdullah & Ismail, 2017).

Waqf are assets such as capital, land, buildings, residential areas, bridges, road networks, irrigation systems and others which are the most important items needed to generate money (Busry, 2020). Without access to these basic facilities, individuals and communities as a whole cannot afford to do any kinds of work and generate money, especially to create sustainable life. In the history of Islamic government, all of these basic facilities are made available to the public through a free waqf organization. The important role of waqf in the economic and social growth of the world has been recorded in the history of Islam. In brief, waqf is considered as an asset sharing system which aims to achieve economic balance of a country.

In the Quran, there is no direct command to contribute waqf. However, according to Basary (2015), the majority of the opinions shared by Islamic scholars highlighted that the general and specific evidence regarding waqf is legitimate and recommended. Islamic Jurisprudence presented its legitimacy from a number of verses from Al-Quran and Hadith which clearly interpreted the concept of waqf. For example, in general terms, they consider waqf as an act of charity which is strongly encouraged by both the Al-Quran and the Hadith:

## Al-Quran Verses

*"The parable of those who spend their substance in the way of Allah is that of a grain of corn: it groweth seven ears, and each ear Hath a hundred grains. Allah giveth manifold increase to whom He pleaseth: And Allah careth for all and He knoweth all things.*

(Al-Baqarah:261)

*By no means shall ye attain righteousness unless ye give (freely) of that which ye love; and whatever ye give, of a truth Allah knoweth it well.*

(Ali-Imran:92)

### **Hadith**

*“Abu Hurayrah (r.a) reported that Prophet Muhammad (PBUH) said: On one’s death, one’s work is cut off except for three things: an ongoing charity, a beneficial learning or a goodly son praying for him”.*

(Narrated by Sahih Muslim)

Land is the first waqf of waqf properties recorded in Islamic history. The mosque of Quba' in Medina was the first waqf-oriented mosque in Islamic history, and it still stands strong till today. Al-Azhar University in Egypt, the University of Cordova in Spain, and the Al-Noori Hospital in Damascus are among those that use waqf land (Basary, 2015). There is evidence that the existence of waqf has helped many social activities in many parts of the world, especially in Indonesia. In fact, waqf practice in Indonesia started since the introduction of Islam into the Indonesian region.

Initially, the practice of waqf was more widely practiced with things such as land or buildings used for place of worship, ponderren or madrasah or cemetery. Over time, waqf tools multiply, and new improvements are established. Later on, waqf is no longer limited to lands and buildings, but also to movable objects such as vehicles, securities, precious metals or money. With the development of these types of waqf which could be managed and developed, the opportunity to promote waqf, as mobilized capital becomes more open with greater potential and values (Listiwati, 2018).

### **Literature Review**

#### **Cash Waqf Awareness**

Cash waqf can be defined as the dedication of a portion of money from one’s possessions and establishing a waqf based on the amount and offering it to the benefit of others, particularly for the good of the community (Saifuddin et al., 2014). There are many factors which influence the awareness of the public to set aside their money to be contributed as cash waqf. Numerous previous studies which utilise different methods revealed several aspects which influence public awareness towards waqf such as knowledge, promotion, social culture and others as factors which determine willingness to exercise cash waqf.

For instance, the results based on multiple linear regression analysis taken from 200 questionnaires distributed to people in South Tangerang, Indonesia, showed that knowledge was the most significant factor influencing willingness to conduct cash waqf. This is followed by promotion, income and finally, social culture (Ahmad, 2019). Another study which use a different method, Smart PLS (Structural Equation Modelling), stated that factors of knowledge and promotion still showed significant and positive relations toward providing awareness and understanding of this cash endowment (Hassan et al., 2021).

Nevertheless, some studies showed a contrasting result, whereby respondents were indifferent about the factor that promotion influenced their awareness on cash waqf (Adayemi et al., 2016; Iqbal et al., 2019; Khadijah & Nazri, 2020). Factors of trust and income were also not the determining factors which influence awareness on cash waqf (Khadijah &

Nazri, 2020). Therefore, based on the findings of these previous studies, it could be said that factors such as promotion, trust and income did not affect awareness and intention which in the end would not promote an individual to contribute to cash waqf.

On the other hand, respondents considered acknowledging the factor of understanding as the main factor which promoted their willingness to perform cash waqf (Khadijah & Nazri, 2020; Iqbal et al., 2019). Other than understanding, other factors such as social environment also determine awareness, intention, and decision of individuals to perform cash waqf (Iqbal et al., 2019). In brief, emergence of awareness and intention would promote individuals to conduct cash waqf. The inconsistency of the result means that there is a need to extend and conduct more research in the field of cash waqf as well as to increase the body of literature through this study.

### **Theory of Planned Behavior (TPB)**

This theory is an extension of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980). According to this theory of planned behavior (TPB), there are three components which described more clearly the awareness of human behavior, namely attitude, subjective norm and perceived behavior control (PBC). These three determining factors of intention are a function of a person's salient belief on a certain behavior (Ajzen and Driver, 1992). The main key to TPA is intention which is the motivating factor of human behavior (Ajzen, 1991). However, this theory only works when behavior is under control, require opportunities and available resources such as money, time, skills, and education. Hence in the context of this paper, TPB is used to establish the relationship between attitude, subjective norms and perceived behavioral control with intention to contribute to cash waqf in assisting the welfare of underprivileged people such as the poor, orphans, widows, needy people and others.

### **Attitude**

Attitude is defined as the degree to which a person evaluate or appraise the behavior in question to favourable (Crano and Prislin, 2006) or unfavourable captured in a dimension of pleasant or not pleasant, good or bad, harmful or beneficial like or dislike (Ajzen, 2001). According to Ajzen (2008), attitude towards behaviour generally affected the intention more than the dimensions of subjective norm and perceived behavioral control. The more positive the attitude, the greater is the intention. Previous studies have documented the significant relationship between attitude and intention (Ajzen, 1991; Razak and Zulmi, 2022; Kasri and Chaerunnisa, 2022; Busry, 2020; Yusof et al., 2018; Hasbullah et. al., 2016; Osman et al., 2014). However the study done by Osman et al (2016); Ismail and Maryanti (2022) discovered that attitude had no effect towards cash waqf giving intention.

In addition, according to Busry (2020), attitude is identified as having a significant relationship with intention to contribute to cash waqf among KUIPSAS. Meanwhile Kasri and Chaerunnisa (2022) discovered the positive and significant influence of attitude on the intention to donate through online cash waqf among Muslim millennials in Indonesia. Respondents' attitude towards participating in online waqf are determined by their positive view or judgement on cash waqf product. It is believed that cash waqf is a good idea and has great benefit and potential to promote economic development among Indonesian people. Moreover, the result of the study conducted by Razak and Zulmi in 2022, indicated that attitude have significant relationship with donors' intention to perform cash waqf. Individuals who have knowledge regarding cash waqf would acknowledge the importance of using cash waqf in assisting micro entrepreneurs. Hasbullah et al. (2016) also indicated a study conducted on

respondents who were employees at Majelis Agama Islam Wilayah Persekutuan (MAIWP) who agreed that there was a significant relationship between attitude with intention to contribute to corporate cash waqf. Meanwhile, Osman et al (2016), found that, the Muslim donors themselves do not have a right to determine where the money goes and manage their cash waqf fund despite the need to have another party to manage it, called the “mutawallis”. It lead to insignificant relationship between attitude and cash waqf giving attention.

### **Subjective Norm**

Subjective norm refers to different social references that exert influence or social pressure to perform a behaviour. It is assumed that subjective norm is determined by the total set of accessible normative belief concerning the expectation of important referents (Ajzen, 1991). According to Ajzen (1991), subjective norm is the perceived social pressure whether or not the behavior should be performed. This variable consists of two measures, namely normative belief, referring to doing what other people want someone to do and the motivation complying with important referents (Nguyen, 2011 as cited in Hasbullah et al., 2016).

The importance of subjective norm on behavioral intention was revealed in the literature on cash waqf (Ajzen, 1991; Kasri and Chaerunnisa, 2022; Busry, 2020; Ismail and Maryanti, 2022; Yusof et al., 2018; Shukor et al., 2017; Hasbullah et al., 2016; Osman et al., 2014). According to Hasbullah et al (2016), if subjective norm of Muslims is positive, thus the probability that they would contribute in corporate cash waqf is also high. Ismail and Maryati (2022) found that subjective norm is positively related to the intention to donate on shared waqf. These results confirmed that the main purpose of creating shared waqf is to attract Muslim investors to donate to shared waqf. This study concluded that Muslim investors need to focus more on making campaigns on shared waqf to increase its total collection. Meanwhile, a study done by Osman et al (2016) found that the relationship between subjective norm and cash waqf giving intention was insignificant. In relation to cash waqf giving behavior, the perception of whether people who are important (family) perceive that he or she should or should not perform the behavior does not motivate Muslim donors towards cash waqf giving behavior. The reason may be due to to the nature of cash waqf itself, which is a voluntary action, depending on whether Muslim donors wish to give or not to give without need any cues to participate in cash waqf behaviour (Osman et al., 2016). Notwithstanding, Razak and Zulmi (2022) mentioned that surroundings contributed to respondents in possessing limited knowledge related to cash waqf. This is because people were not able to engage with mosques and also with their family members due to movement control order (MCO) implemented in Malaysia due to Covid-19. This led to limited knowledge and encouragement from the other community members in engaging with the respondents to use cash waqf to assist micro entrepreneurs.

### **Perceived Behavior Control**

Perceived Behavior Control (PBC) refers to person’s perceived ease or difficulty in carrying out certain behaviors that reflects past experiences that the challenges and obstacles anticipated in performing these behaviors (Ajzen, 1991). Most of the studies found that perceived behavior control is a significant predictor towards intention (Ajzen, 1991; Razak and Zulmi, 2022; Kasri and Chaerunnisa, 2022; Osman et al., 2014; Hasbullah et al., 2016).

Busry (2020) identified that perceived behavior control strongly influence the intention to contribute to cash waqf among KUIPSAS students. According to Razak and Zulmi (2022), there is positive relationship between perceived behavior control with intention to contribute in

cash waqf to assist micro entrepreneurs during the Covid 19 pandemic. Results indicated that the Muslim respondents believed that they have ability, financial resources, knowledge and interest on cash waqf that have lead them to the intention of using cash waqf. Kasri and Chaerunnisa (2022) stated that perceived behavior control indicated that the strongest factor influencing the intention to engage in online cash waqf. The reason to perform waqf online was because the respondents felt that it was easy to conduct online cash waqf because they have adequate access and are accustomed to use online system. Practising online waqf is more flexible than having to physically travel to the waqf institutions. However, studies by Ismail and Maryanti (2022), and Osman et al. (2016) found an insignificant relationship between perceived behavior control and intention to perform cash waqf.

### Intention

Intention is the readiness of an individual's cognitive image to perform a behavior (Ajzen and Fishbein, 1980). Intention is also the willingness of a person to try to perform a behavior because intention is a contributing factor towards the formation of behavior (Ajzen, 1991). Based on the definition above, it could be concluded that intention is an indication of a person's willingness to perform a certain behavior (Ajzen, 2005).

### Research Methodology

#### Conceptual Framework of Cash Waqf Awareness Using Theory of Planned Behavior

Figure 1 shows the conceptual framework developed for this research. The proposed conceptual framework explains the three constructs of Theory of Planned behavior: Attitude, Subjective Norm and Perceived Behavior Control as independent variables towards intention to participate in Cash Waqf as the dependant variable.

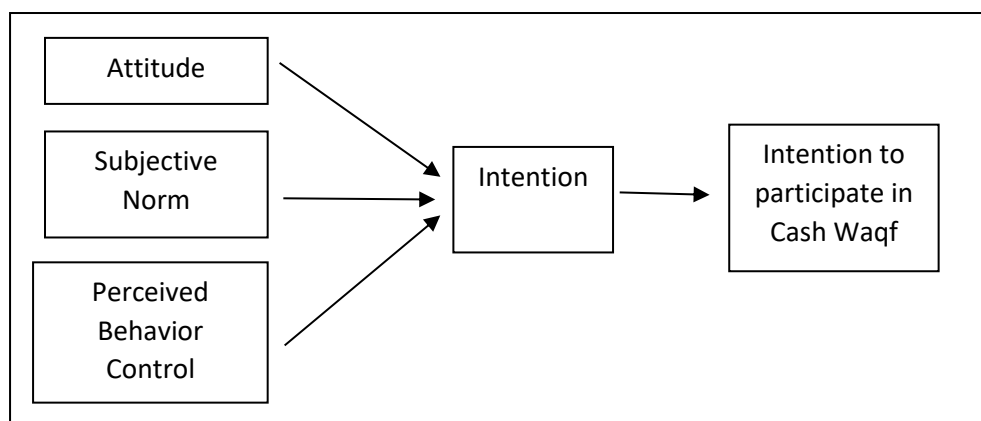


Figure 1: Conceptual Framework of Cash Waqf Awareness Using Theory of Planned Behavior

### Estimation

Multiple regression model has been used in many studies to test the significance of relationship between independent variables (attitude, subjective norms, perceived behavior control) with dependent variable (intention to participate in cash waqf) in studies conducted by (Khadijah & Nazri, 2020; Yusoff et al., 2018). There were also researchers who used the Partial Least Square (PLS) – Structural Equation Modelling (SEM) for similar research (Ismail and Maryanti, 2022; Kasri and Chaerunnisa, 2022; Hassan et al., 2021; Purnamasari et al., 2021; Kasri and Kamil, 2021)

Despite those two common methods, we can use the logistic regression model or also known as logit model. The dependent variable in this study is the intention of cash waqf where it is measured dichotomously with 1 for those who have the intention to perform cash waqf and 0 for those who do not have the intention to perform cash waqf. This model is used because the dependent variable is in dichotomous form. The estimated model can be written as follows:

$$\log \left[ \frac{p_i}{1-p_i} \right] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

where  $p_i$  = Log of the odds ratio of cash waqf intention (dependant variable) against  $X_i$  (independent variables).

$X_1$  = Attitude

$X_2$  = Subjective norm

$X_3$  = Perceived Behavior Control

## Conclusion

In conclusion, attitude, subjective norm and perceived behaviour control could be considered as independent variables towards intention to participate in cash waqf as the dependant variable. It is hoped that the findings from the literature would contribute to the body of knowledge on how Muslims can be encouraged to better understand and have higher degree of awareness regarding cash waqf. In fact, this study aims to strengthen the knowledge on waqf, an important economic tool for economic balance and socioeconomic development.

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