

Exploring Waqf Giving Behaviors Through the Theory of Planned Behaviors

Mohd Ali Muhamad Don¹, Mohd Rilizam Rosli², Noor Hanim Rahmat³, Ahmad Che Yaacob⁴ & Mas Nooraini Hj Mohiddin⁵

^{1,2}Academy of Contemporary Islamic Studies, MARA University of Technology Johor Branch, Pasir Gudang Campus, Malaysia, ³Academy of Language Studies, MARA University of Technology Johor Branch, Pasir Gudang Campus, Malaysia.

Email: mohda264@uitm.edu.my, rilizam@uitm.edu.my

Email: noorh763@uitm.edu.my

⁴Academy of Islamic Civilization, University Technology Malaysia, Johor Malaysia.

Email: ahmadcy@utm.my

⁵Faculty of Syariah and Law, Sultan Sharif Ali Islamic University, Brunei Darussalam.

Email: masnooraini.mohiddin@unissa.edu.bn

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v13-i10/18913> DOI:10.6007/IJARBSS/v13-i10/18913

Published Date: 21 October, 2023

Abstract

Waqf is an Arabic word meaning assets that are donated, bequeathed, or purchased for general or specific charitable causes that are socially beneficial. It is a permanent donation and cannot be donated as a gift, inherited, or sold. Waqf is also a philanthropic deed in perpetuity that involves donating a fixed asset that can produce a financial return. Furthermore, Muslims give waqf for the purpose of education, cemetery land, building a mosque, or cash waqf with no intention of reclaiming the value gained from them. The objective of this research is to determine the background of participants that related to giving waqf, to identify the attitude toward waqf giving, to perceive behavioral norms influence waqf giving, to know subjective norms that influence waqf giving, and to recognize the intention that influences waqf giving. The quantitative method is used to collect the data and SPSS software is used to analyze the data and report the findings. The survey comprised twelve sections and was successfully distributed to 143 respondents from selected countries such as Malaysia, Indonesia, Singapore, and Brunei via a Google Form. According to this survey, many respondents are aware that cash waqf is part of waqf giving as well as many respondents are willing to donate to cash waqf in the future. So, cash waqf has the potential to be a primary source of waqf giving in the future that can be used to contribute to achieving Sustainable Development Goal 1; No Poverty and Goal 4; Quality Education.

Keywords: Cash Waqf, Giving Behavior, Theory of Planned Behavior, Waqf for Education

Introduction**Background of Study**

Waqf is a social welfare in the form of property that has been practiced since the early days of Islam (Kusumaningtias, 2019; Shahriar et al., 2019). The Prophet Muhammad (peace and blessings be upon him) made waqf land for constructing the Quba Mosque and the Nabawi Mosque in Medina. His companions and his successors exemplify this pure practice (Triayudha et al., 2019). Since then, waqf has played an essential role as the third economic sector to drive the development of the Islamic State in various fields of life (Arshad & Haneef, 2016). The benefits of waqf are used to provide worship, health, education, department stores, and even provide food for starving stray dogs and cats (Abd Mutalib & Maamor, 2018). In Malaysia, the role of waqf has also evolved from traditional activities such as land waqf for mosques and cemeteries to contemporary waqfs such as waqf construction of hotels and business centers, waqf for education, waqf for the construction of residential houses, hospital waqf, and many others (Hasan et al., 2019). Research in the field of waqf has also undergone changes in line with the role of waqf which is his usufruct widely used in Malaysia. However, studies on the behavior of waqf contributors that are deductively based on Western management theory are still lacking, and significant to be done. On that basis, in this paper, researchers wanted to know the behavior of waqf contributors from several countries in Southeast Asia based on the Theory of Planned Behavior which consists of three forms of belief, namely (a) behavioral beliefs, (b) normative beliefs, and (c) control beliefs (I Ajzen, 1991).

This paper is divided into; sub-topics, introduction, literature review, methodology, findings, and conclusion. It is hoped that the findings of this study will provide exposure to the stakeholders in raising waqf funds within the knowledge of contributors' behavior in order to further invigorate the potential of waqf in Malaysia and the Islamic world in general.

Statement of Problem

Despite the fact that the Islamic world has a large asset resource such as land, buildings, and the like, waqf institutions face financial constraints, asset management expertise, and specific laws in preserving and protecting waqf properties. According to Amir Shahrudin (2020), only about 15% of Malaysia's total 33,000 acres of waqf land is fully utilized. There is no doubt that this is due to the land's location in an unsuitable development area or the insufficient area of land to develop a project with a significant impact on the local community.

The parties involved in waqf property management are seen to have formed various joint ventures with specialized parties to develop waqf properties. The involvement of corporate institutions, for example, is critical in assisting with the development of waqf properties. However, the time it takes to complete a project is excessive. Sometimes the bequeathed party passes away before the assets they bequeathed can be used. (Omar, 2020).

According to Jalil (2020), there are differences between waqf management practices in various states. There isn't a single standard that can be referred to when resolving issues with waqf management. Additionally, this contributes to the flaw in comprehensive reporting regarding the waqf assets owned in each state. Even some states, according to Kamaruddin et al., (2022) will not release waqf reporting on an annual or monthly basis.

According to a study done by Jalil (2020), using the content analysis method, found there are seven issues and challenges of waqf practices that are experienced in most places such as legal issues, awareness and knowledge, lack of funds, idle assets, management inefficiencies, incomplete record data, and illegal invasion. According to Sukmana & Widiastuti (2022), there

are eight top issues of waqf for health in the pandemic era. Among them are human resources problems and funding and finance issues.

Of these problems, does it have an impact on the influence of the community to continue to implement waqf worship as has been demanded in religion? Therefore, this study will examine in detail the factors that influence society to continue this waqf practice.

Objective of the Study and Research Questions

- 1.1.1 How do participants' backgrounds influence waqf giving?
- 1.1.2 How does attitude influence waqf giving?
- 1.1.3 How do perceived behavioral norms influence waqf giving?
- 1.1.4 How does subjective norm influence waqf giving?
- 1.1.5 How does intention influence waqf giving?

Literature Review

Waqf and its Categories

The term waqf is a term familiar to Muslims. Al-Zuhaili (2012) has defined the term waqf as withholding something owned to be used in the way of Allah. The main role of waqf worship is to provide community needs such as housing, health facilities, facilities for places of worship, educational facilities at all levels, facilities to carry out economic activities and many more (Lee et al., 2020). Basically, waqf is divided into two categories, first special waqf which is a gift of property that is dedicated to a specific purpose and the second general waqf which is the endowment of property without being dedicated to a certain specific purpose (Noor, 2014).

Factors for waqf Giving Behavior

Humans are basically very fond of the possessions they have after earning them through work, business, and so on. However, some of them have allocated some of their property for waqf. There are various factors that encourage a person to endow their property to be used in the way of Allah. According to Azizi, et al., (2017), there are three main factors that encourage someone to do waqf, namely the promotion factor, the understanding factor, and also the financial factor. These three factors are complementary to each other and need to move together in an effort to encourage and influence the community to directly donate waqf.

Past Studies for Waqf Giving Behavior

The factors of income level, welfare satisfaction, and faith in religion are the main contributors to the increase in waqf practices among the community (Ismail et al., 2015). The more a community has a high income, the higher the possibility of a community to continue giving waqf. Access to information media, accountability, reputation, understanding of waqf, and religiosity influence factors had a significant effect on waqf-giving behavior. The issue of community trust in waqf management institutions plays an essential role in the economic development of Muslims and has a high impact on waqf-giving behavior (Saufi et al., 2021a).

Conceptual Framework

The framework of this study is scaffolded from the framework of the theory of planned behavior (TPB) by Ajzen (1991). This theory states that a person's decision to engage in a specific behavior, whether positive or negative, can be predicted by their intention to engage in that behavior. The mental processes of a person have strong influences on his/her future behavior and intentions (Rahmat, 2018). The stronger the intention to engage in a behavior, the more likely it should be its performance (Ajzen, 1991). TPB is determined by three variables.

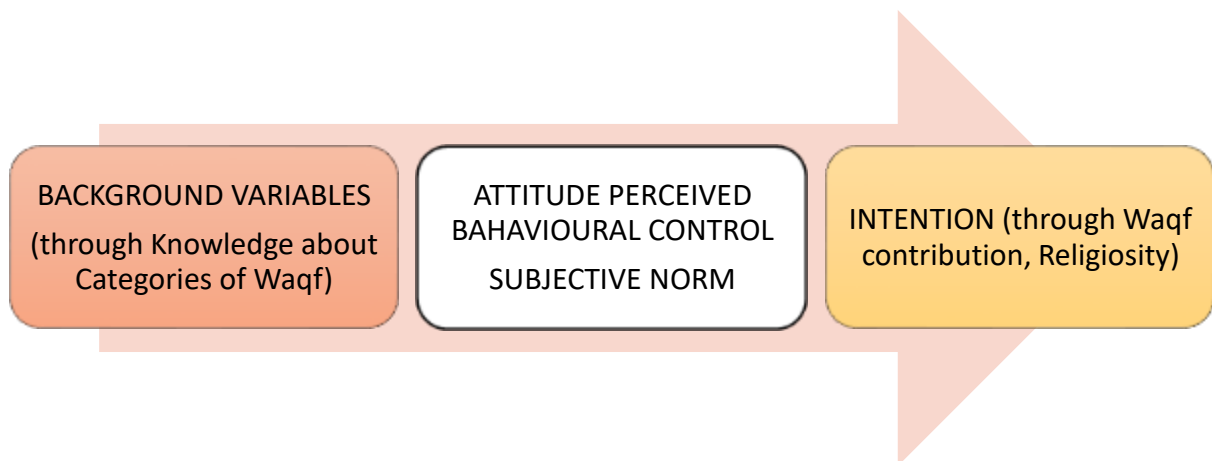


Figure 1: Conceptual Framework of the Study-Exploring Waqf-Giving Behavior through the Theory of Planned Behavior

According to TPB intentions are determined by three variables: The first variable is personal attitudes. This is the sum of all the person's knowledge, attitudes, and prejudices on the topic. The second variable is the subjective norm. This is how the person views the ideas of other people about a specific behavior. The third variable is perceived behavioral control. This is the extent to which the person believes that he/she can control his/her behavior.

Background Variables (Through Knowledge About Categories of Waqf)

Attitude

Various studies have been done before to evaluate the attitude factor contributing to various practices of giving property in Islam such as zakat, waqf, and sadaqah. According to Jusoh et al., (2021), attitude factors contribute to the practice of giving grants. This is because a positive attitude towards grants may be built through the process of reading, socializing, and personal and family experiences. This shows that the practice of waqf, just like the practice of grants, requires continuous efforts to promote the good of this waqf practice so that the community can have a positive attitude towards this practice. However, the study of Bidin et al., (2013) found that the attitude factor was not significant in contributing to the practice of paying zakat by the staff of University Utara Malaysia. In the study, it was found that the factors of perceived behavioral control and subjective norm were very significant in motivating staff to pay zakat.

Perceived Behavioral Control

Perceived behavioral control is found to have a strong connection with a person's intention to issue waqf. This can be proven by a series of previous studies. A study conducted by Saad et al., (2010) found that perceived behavioral control has a significant relationship with the behavioral intention of business zakat compliance. A person's willingness to donate property is influenced by external and internal factors that exist in a person's environment. For example, a person's level of good understanding of the importance of donating wealth will encourage a person to spend wealth. On the other hand, if that person does not understand the importance of contributing then it will be difficult to contribute because for him this is something of a burden (Said & Hasan, 2020).

Subjective Norm

According to the study of Mokhtar et al., (2018), the subjective norm is a very important factor in determining whether a person wants to do waqf. The pressure results from the social environment that supports a person such as relatives, peers, mentors, and the like. The experience of others who have done waqf has helped a community to continue to develop and will encourage those around them to also intend to waqf their property. Similarly, the sermons that have been widely spread in mosques by scholars about the importance of waqf also contribute to the increase of waqf assets in society. In a study conducted by Wahab & Borhan (2015), it was found that many leakage factors in zakat collection operations have caused the compliance rate of companies to implement zakat to be low.

Intention (Through Waqf Contribution and Religiosity)

Based on a study conducted by Mokhtar et al., (2018) found that Intention affects the behavior of a person to waqf. This Intention factor overcomes other factors such as ability, convenience, religious adherence, knowledge, and brotherhood. Likewise, the study conducted by Ismail et al., (2015) on endowment behavior among civil servants at UiTM Melaka found that the intention factor is closely related to ability and knowledge. Without a person's ability it is difficult to contribute to waqf, as well as knowledge about waqf is very important to increase a person's desire to do waqf. The discussion above shows that the above factors namely attitude, perceived behavioral control, and subjective norm towards the intention to give waqf are not consistent. Therefore, this provides an opportunity for this study to review the extent to which the above factors can influence the practice of waqf in this region.

Methodology

This quantitative study is done to explore teaching styles and the instilling of Islamic values. Respondents participated in this study. The 5-Likert scale instrument used a survey adapted from (Abello et al., 2021; Abu Hanifah, 2017; and Wahab, 2016). Table 1 shows the distribution of items in the survey. Part one is the demographic profile. Part two has 25 items on teaching styles and part three has 23 items on Islamic values

Table 1:

Distribution of Items in Survey

SECTION/PART	VARIABLE (KEYWORD)	NO. OF ITEMS
TWO	Categories of Waqf	22
THREE	Waqf Giving Behavior	29
TOTAL NO OF ITEMS		51

Table 2:

Reliability Statistics for the Instrument

SECTION/PART	VARIABLE (KEYWORD)	NO. OF ITEMS	CRONBACH ALPHA
TWO	Categories of Waqf	22	.931
THREE	Waqf Giving Behavior	29	.952
TOTAL NO. OF ITEMS		51	.966

Table 2 shows the reliability statistics for the survey. SPSS analysis revealed a Cronbach alpha of .931 for section two, .952 for section three, and .966 for the whole instrument. Thus, revealing the high reliability of the instrument used. Data is then analyzed to reveal mean scores to answer all the research questions for this study.

Findings

Findings for Demographic Profile

Q1 Gender

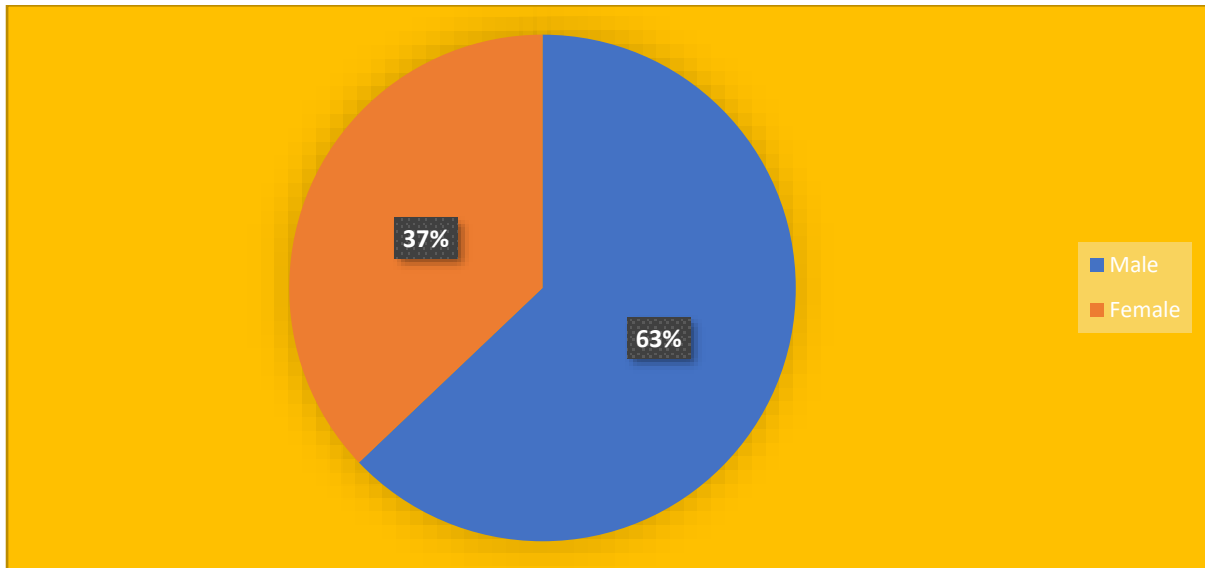


Figure 2- Percentage for Gender

Based on Figure 2, Male respondents are equivalent to 62.9% and the rest is female respondents which are about 37.1%.

Q2 Age Group

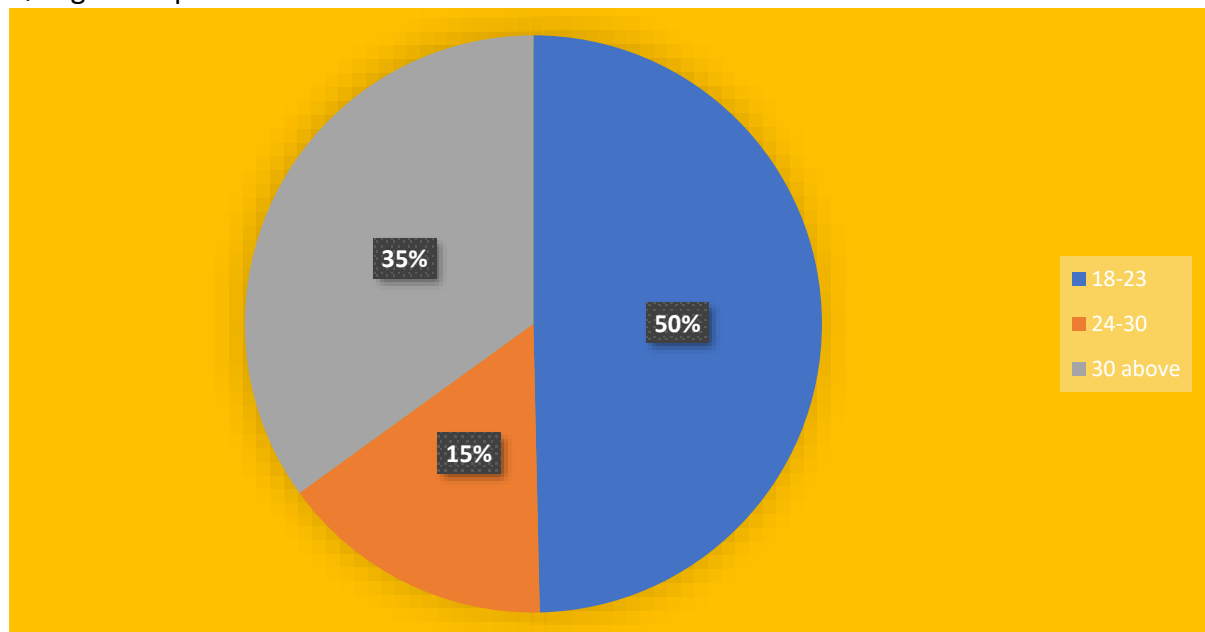


Figure 3- Percentage for Age Group

Related to the age (refer to Figure 3) of respondents 50% were aged between 18-23 years old, 15% were aged between 24-30 years old, and the rest 35% were aged 30 and above.

Q3 Profession

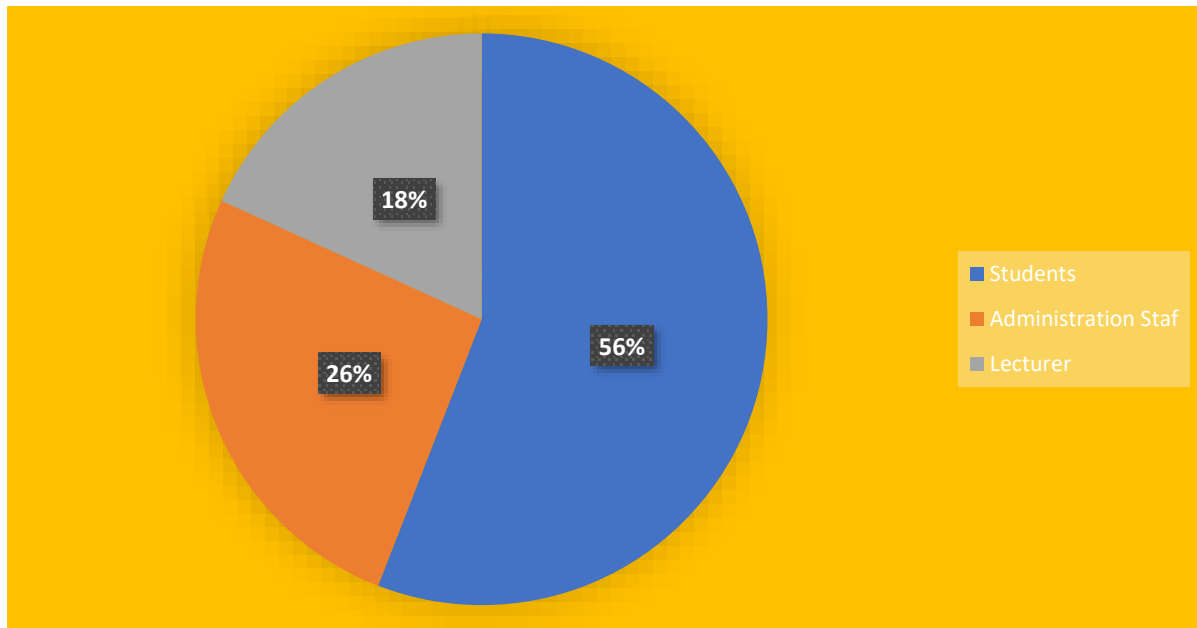


Figure 4- Percentage for Profession

Based on the profession of the respondents in Figure 4, 56% are students, 26% of the respondents are administrators' staff and 18% of the respondents are a lecturer in the university

Q4 Residence

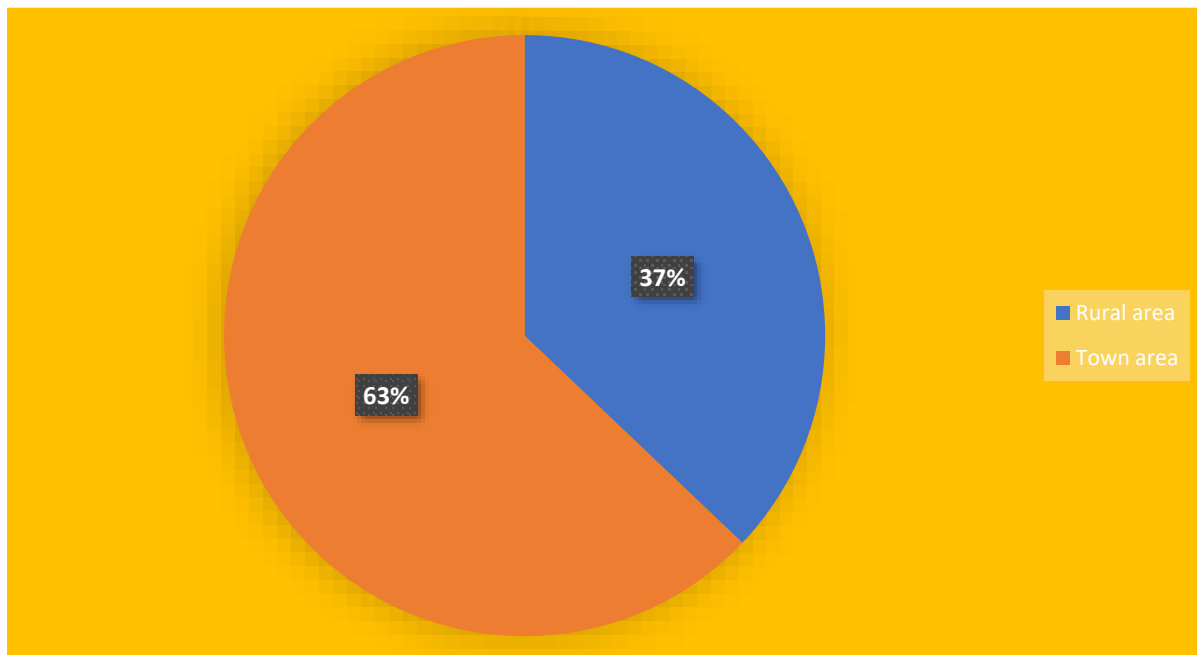


Figure 5- Percentage for Residence

Relative to the residence background (refer to Figure 5) of the respondents 37% lived in a rural area and the rest 63% lived in a town area.

Q5 Level of Waqf Knowledge

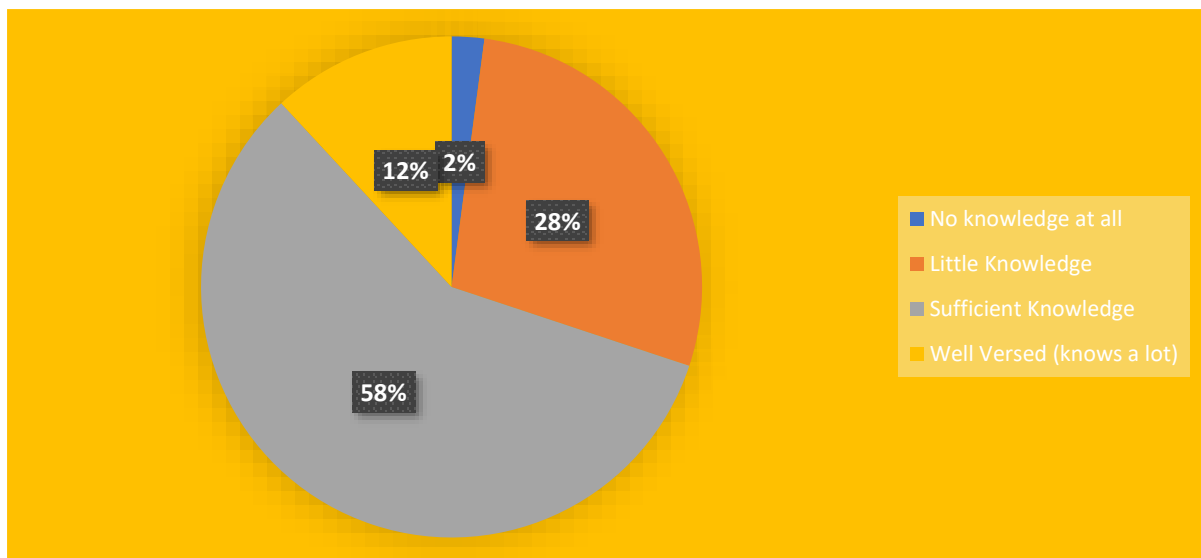


Figure 6- Percentage for Waqf Knowledge

Based on the level of knowledge in Figure 6, question, 2% of respondents got no knowledge about waqf at all, 28% got little knowledge, 58% had sufficient knowledge, 12% had well-versed knowledge about waqf.

Q6 Country of Origin

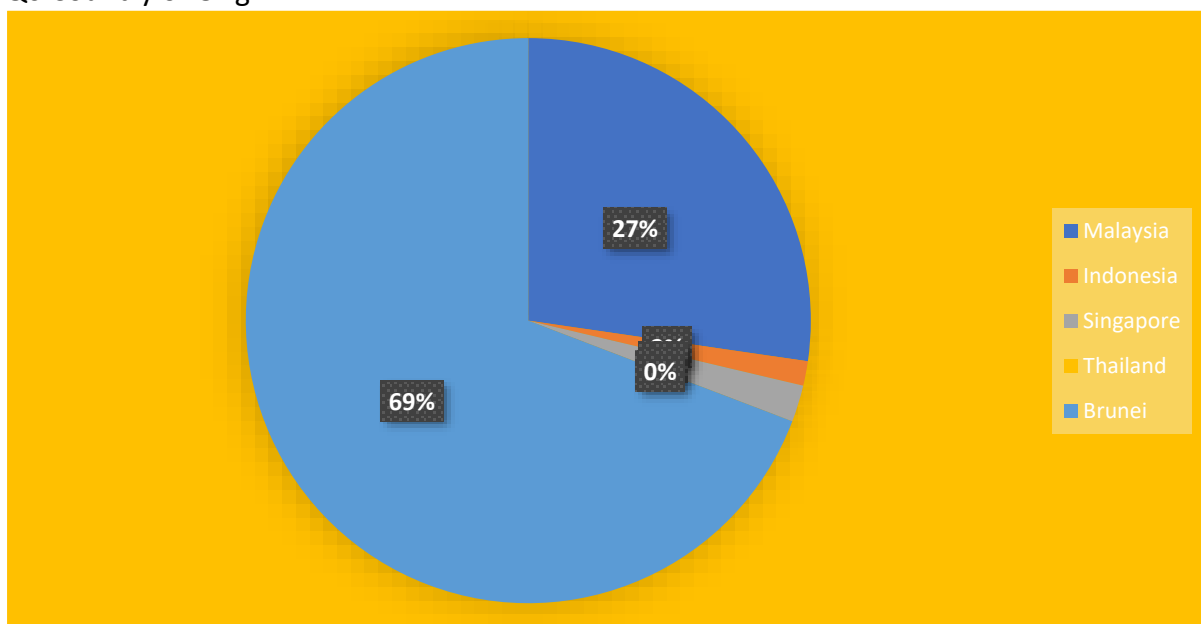


Figure 7- Percentage for Country of Origin

According to the country of origin in Figure 7, 27% of respondents came from Malaysia, 1% from Indonesia, 2 % from Singapore, and 69% from Brunei.

Findings for RQ1

This section presents data to answer research question 1- How do participants' backgrounds influence waqf giving? Waqf can be either (a) cash waqf and also (b) Waqf immovable property. According to Aldeen et al., (2021), knowledge of (a) Cash waqf can be measured by (i) awareness, (ii) trust in management, and (iii) willingness. Next, according to Saufi et al., (2021) knowledge for (b) waqf immovable property can be measured by (i) awareness.

(a) - Cash Waqf. Awareness (Aldeen et al., 2021)

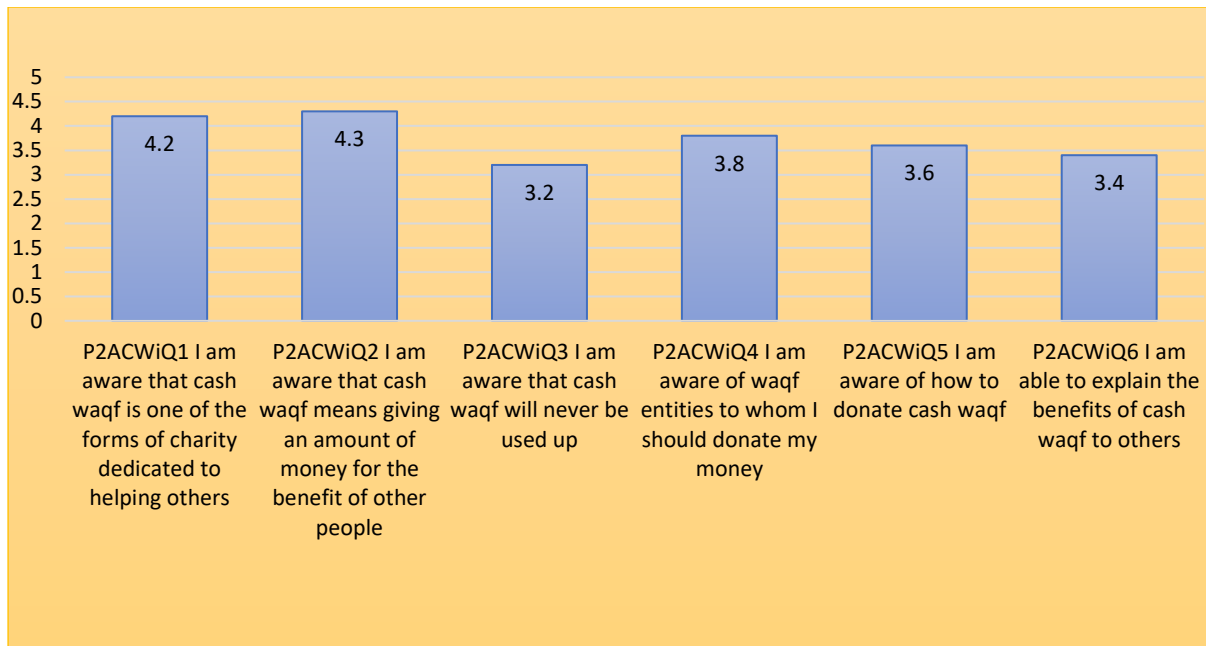


Figure 8- Mean for Cash Waqf-Awareness

Figure 8 shows the mean for cash waqf-awareness. The highest mean is 4.3 for “aware that cash waqf means giving an amount of money for the benefit of other people”. This is followed by the mean of 4.2 for “aware that cash waqf is one of the forms of a charity dedicated to helping others”. The lowest mean is 3.2 for “aware that cash waqf will never be used up”

Trust in Management (Aldeen et al., 2021)

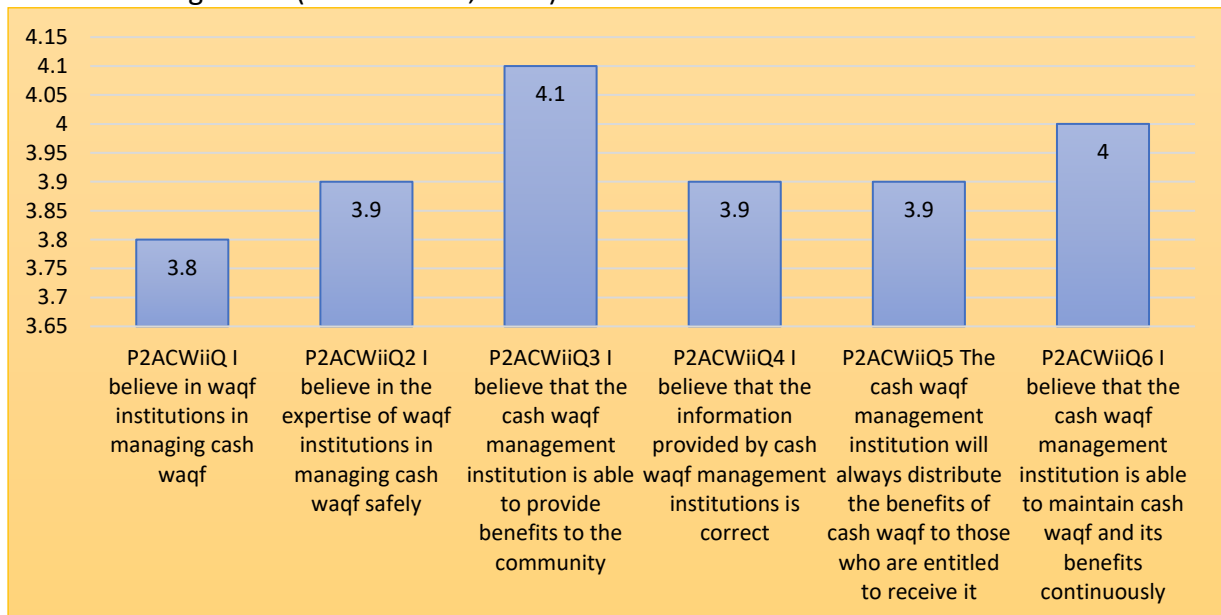


Figure 9:Mean for Cash Waqf-Trust in Management

With reference to Figure 9 above, the highest mean is 4.1 for the item “I believe that the cash waqf management institution is able to provide benefits to the community”. This is followed by the mean of 4 for the item “believe that the cash waqf management institution is able to maintain cash waqf and its benefits continuously”. The lowest mean is 3.8 for the item “believe in waqf institutions in managing cash waqf”.

(Willingness (Aldeen et al., 2021)

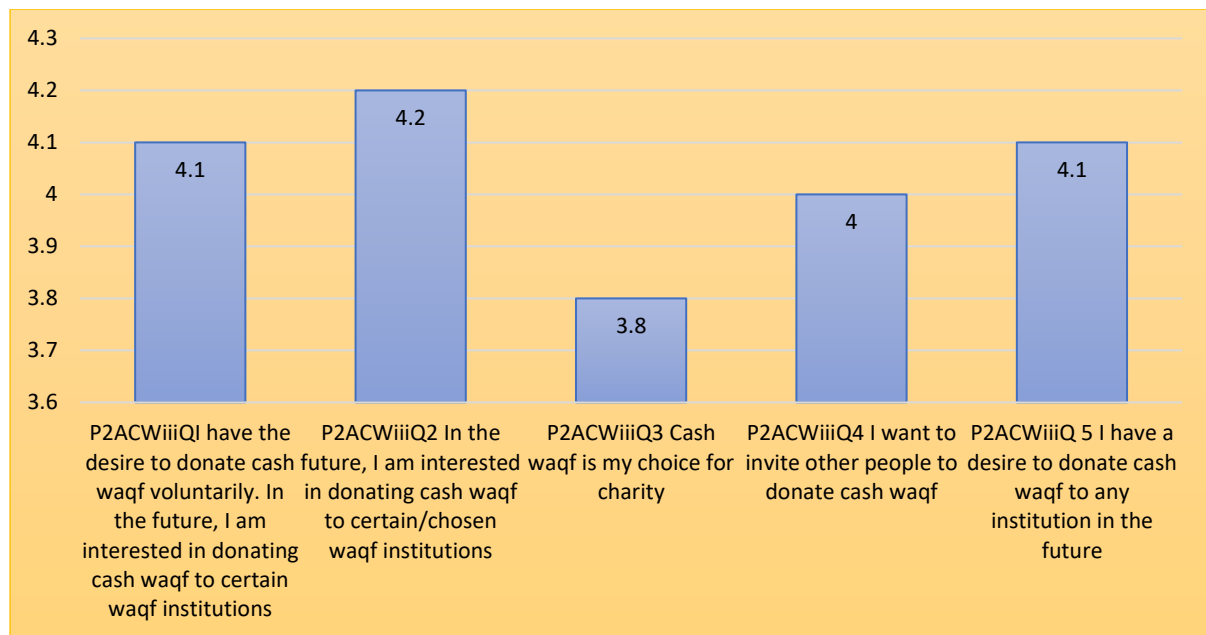


Figure 10:-Mean for Cash Waqf-Willingness

Figure 10 shows the mean for willingness. The highest mean is 4.2 for the item “In the future, I am interested in donating cash waqf to certain/chosen waqf institutions”. Next, two items shared the same mean of 4.1 and they are “have the desire to donate cash waqf voluntarily. In the future, I am interested in donating cash waqf to certain waqf institutions” and “have the desire to donate cash waqf to any institution in the future”. The lowest mean is 3.8 for the item “Cash waqf is my choice for charity”.

(b) Waqf Immoveable Property. Awareness (Saufi et al., 2021b)

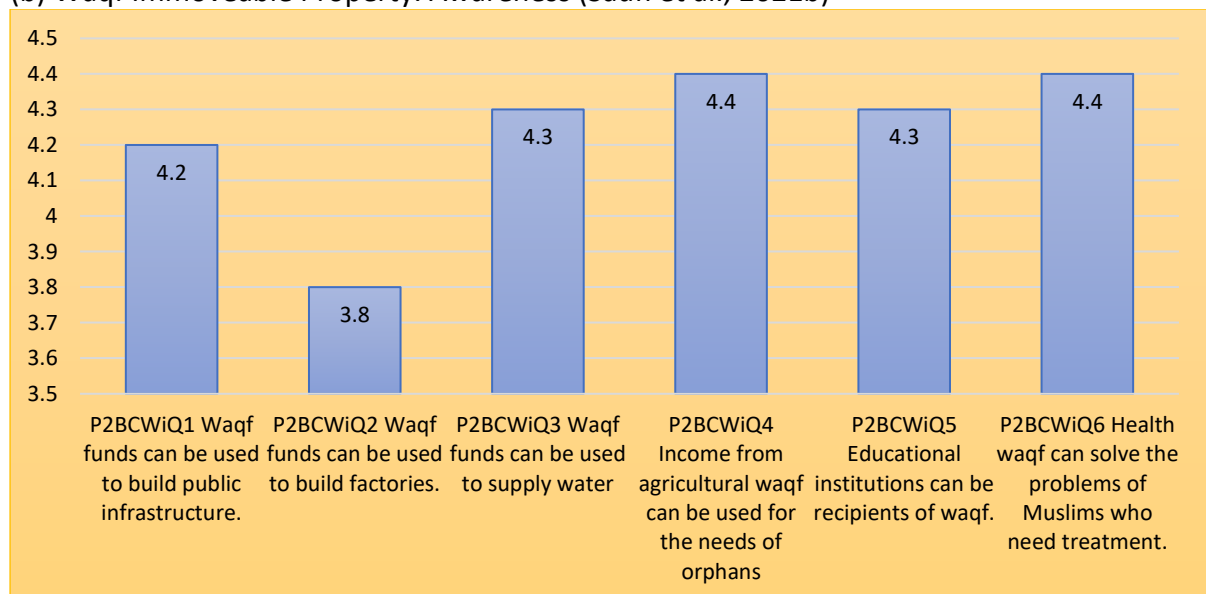


Figure 11: Mean for Immovable Property-Awareness

Figure 11 presents the mean for immovable property awareness. Two items share the highest mean of 4.4 and they are “Income from agricultural waqf can be used for the needs of orphans” and “Health waqf can solve the problems of Muslims who need treatment.”. This is followed by two items with the same mean of 4.3 and they are” Waqf funds can be used to supply water” and “Educational institutions can be recipients of waqf.”. The lowest mean is 3.8 for “Waqf funds can be used to build factories”.

Findings for RQ 2

This section presents data to answer research question 2- How does attitude influence waqf giving? In the context of this study, waqf influence behavior is influenced by (i) attitude (Osman & Mohamed, 2017), and (ii) intention (Osman & Mohammed, 2017).

Attitude

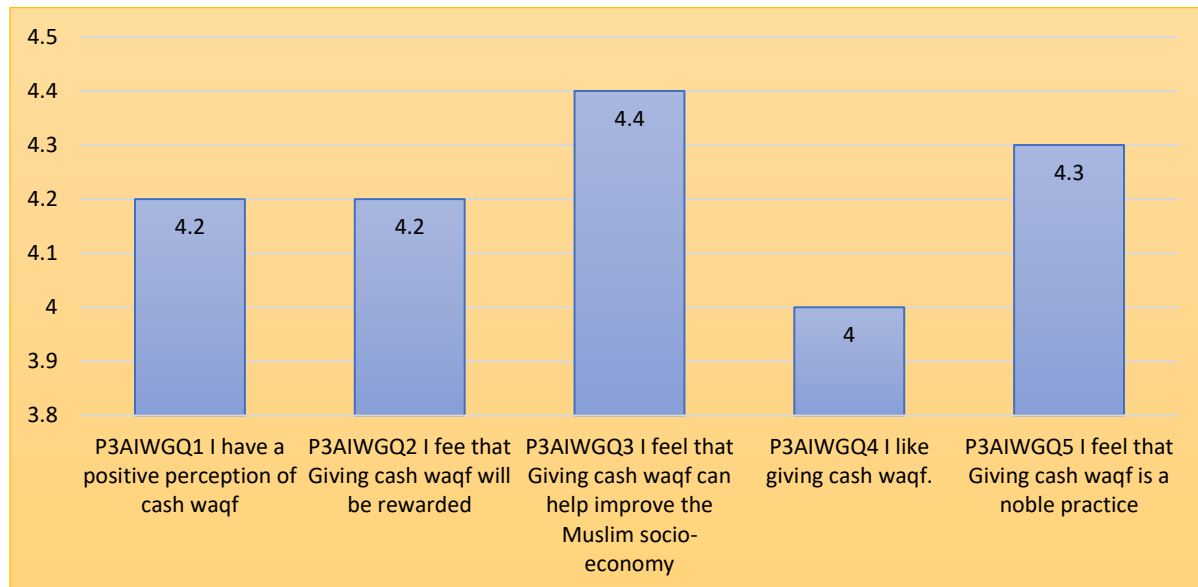


Figure 12: Mean for Attitude

Concerning Figure 12, the highest mean is 4.4 for the item “feel that Giving cash waqf can help improve the Muslim socio-economy”. Next, the item “I feel that Giving cash waqf is a noble practice” showed a mean of 4.3 The lowest mean is 4 for the item “like giving cash waqf”.

Intention

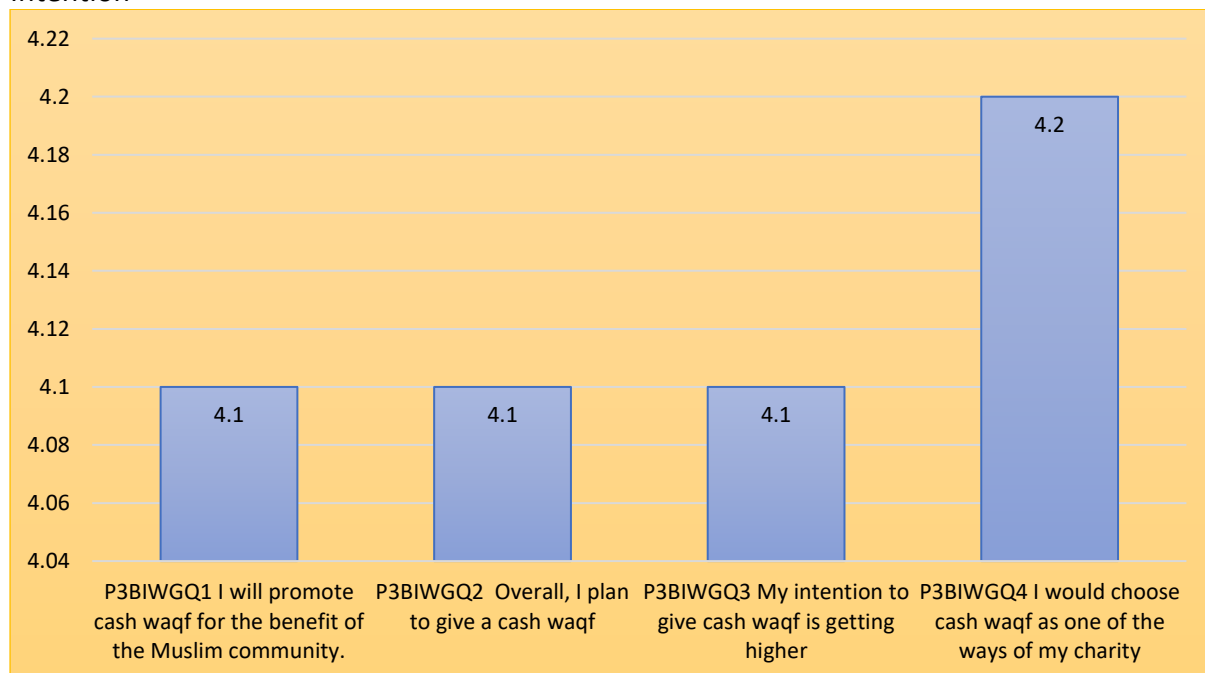


Figure 13: Mean for Intention

Figure 13 shows the mean for intention. The highest mean is 4.2 for the item “would choose cash waqf as one of the ways of my charity”. Three items share the same mean of 4.1 and they are “I will promote cash waqf for the benefit of the Muslim community”, “Overall, I plan to give a cash waqf”, and also “My intention to give cash waqf is getting higher”.

Findings for Research Question 3

This section presents data to answer research question 3- How does perceived behavioral control influence waqf giving? In the context of this study, perceived behavioral control is measured by (i) perceived behavior control (Osman & Mohammed, 2017).

Perceived Behavior Control

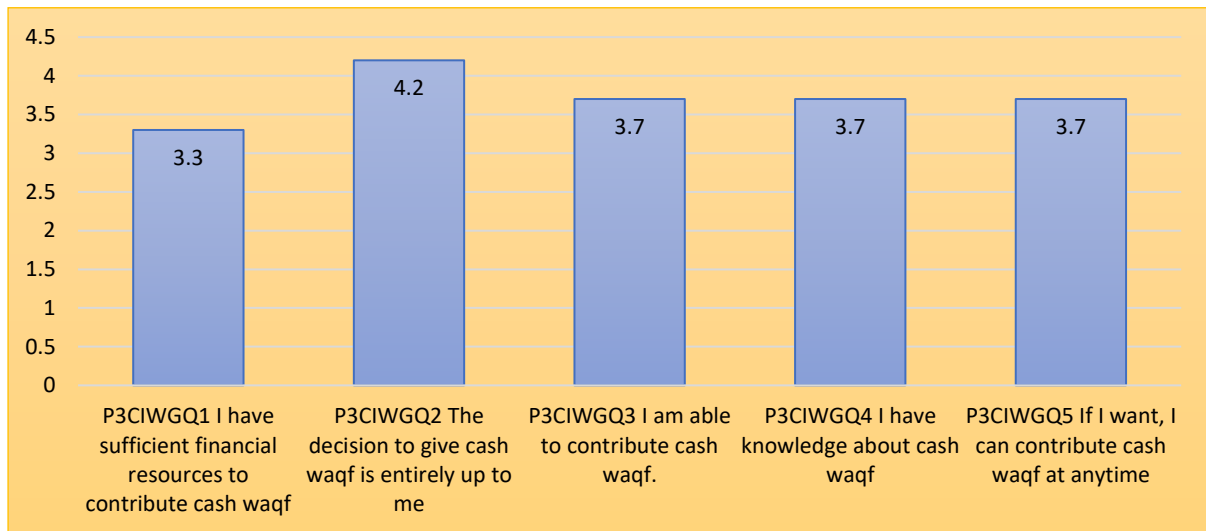


Figure 14: Mean for Perceived Control

With reference to Figure 14, the highest mean is 4.2 for the item “The decision to give cash waqf is entirely up to me”. This is followed by three items with a mean of 3.7 and they are “am able to contribute cash waqf”, “have knowledge about cash waqf”, and “If I want, I can contribute cash waqf at any time”. The lowest mean is 3.3 for the item “have sufficient financial resources to contribute cash waqf”.

Findings for Research Question 4

This section presents data to answer research question 4- How does subjective norm influence waqf giving?

Subjective Norm (Osman & Mohammed, 2017)

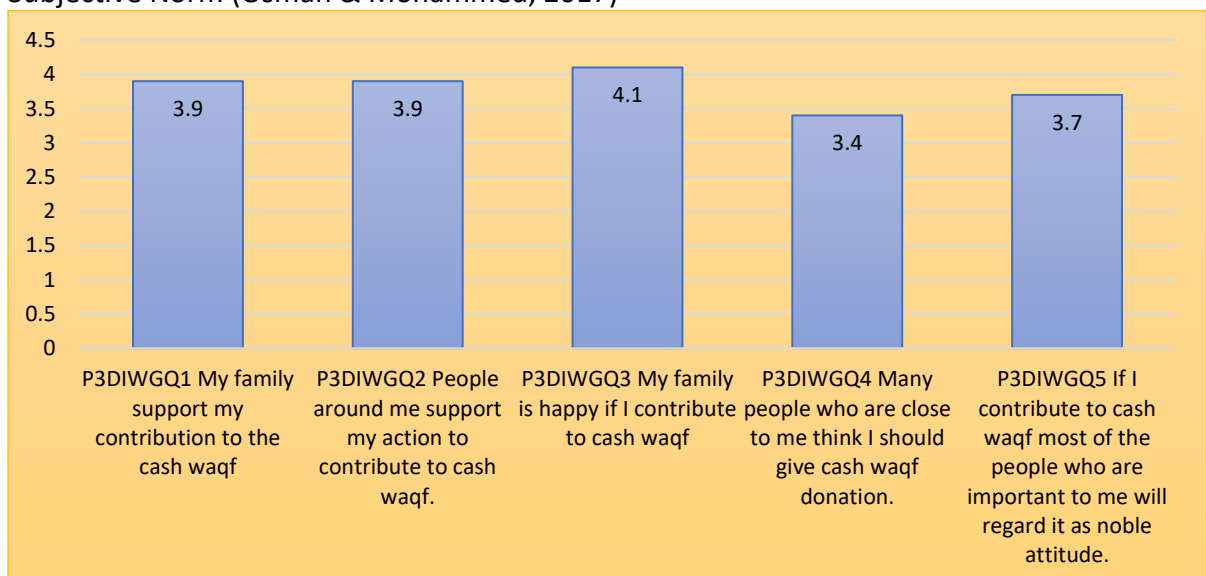


Figure 15: Mean for Subjective Norm

Figure 15 shows the mean for the subjective norm. The highest mean is 4.1 for the item “My family is happy if I contribute to cash waqf”. This is followed by a mean of 3.9 for the items “My family supports my contribution to the cash waqf” and “People around me support my action to contribute to cash waqf.”. The lowest mean is 3.4 for the items “Many people who are close to me think I should give cash waqf donation.”.

Findings for Research Question 5

This section presents data to answer research question 5- How does intention influence waqf giving? In the context of this study, the intention is measured by (i) cash waqf contribution (Osman & Mohammed, 2017) and (ii) Religiosity (Amin et al., 2014).

Cash Waqf contribution

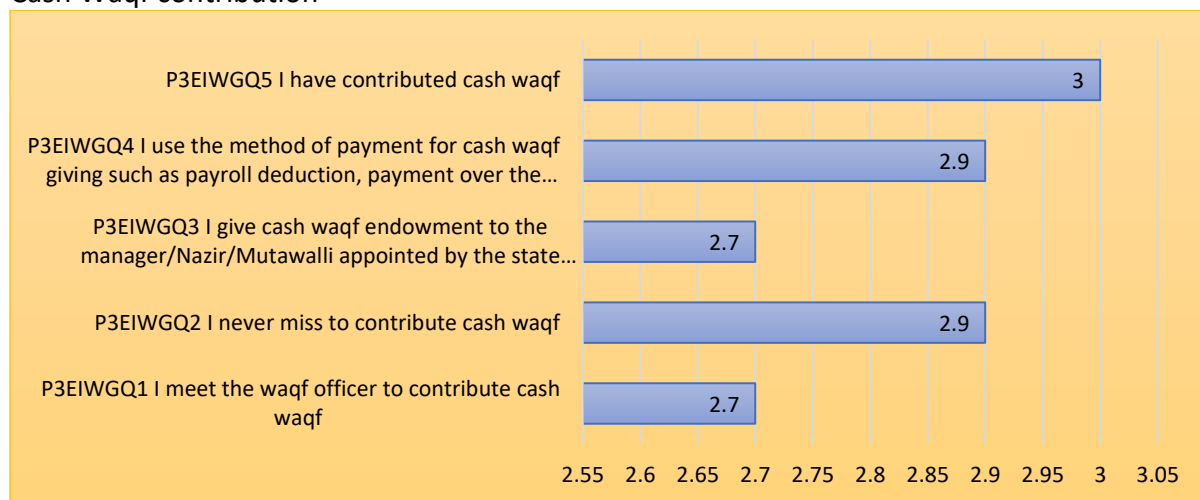


Figure 16: Mean for Waqf Contribution

Figure 16 presents the mean for waqf contribution. The highest mean is 3 for the item “I have contributed cash waqf”. This is followed by the mean of 2.9 for two items and they are “I never miss to contribute cash waqf” and “I use the method of payment for cash waqf giving such as payroll deduction, payment over the counter, through an agent, e-waqf and etc”. The lowest mean is 2.7 for items “I meet the waqf officer to contribute cash waqf” and “give cash waqf endowment to the manager/Nazir/Mutawalli appointed by the state Islamic religious councils”.

Religiosity

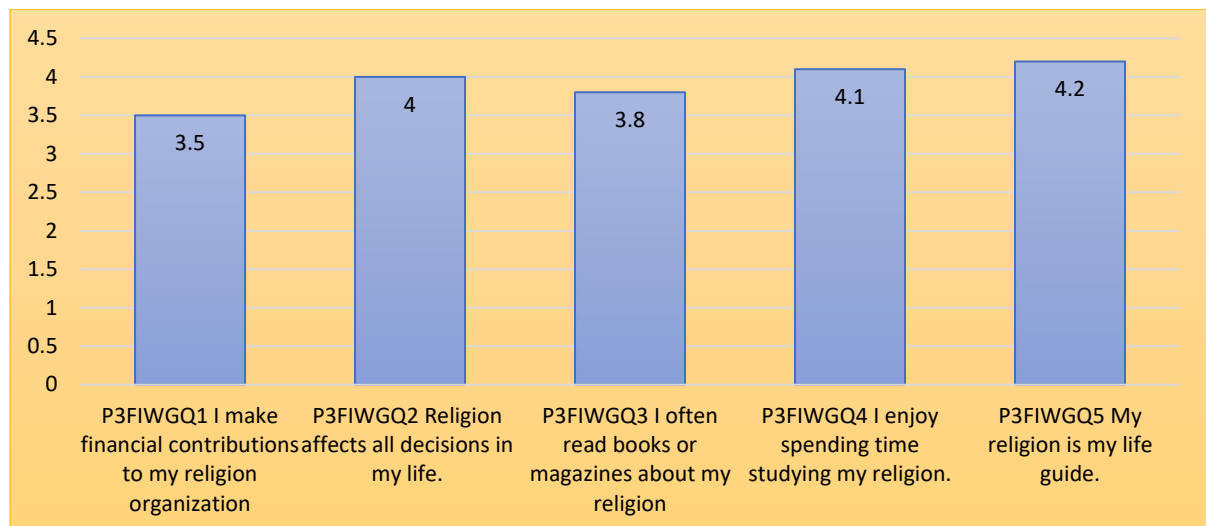


Figure 17: Mean for Religiosity

Figure 17 shows the mean. The highest mean is 4.2 for the item “My religion is my life guide”. This is followed by the mean of 4.1 for “I enjoy spending time studying my religion.”. The lowest mean is 3.5 for “I make financial contributions to my religious organization”.

Conclusion

Summary of Findings and Discussion

Knowing waqf-giving behavior is crucial to the Muslim community because, from the findings of this study, only 12% of respondents have well-versed knowledge about waqf. It means the more knowledge about waqf the more influence of waqf giving. It is also backed up by studies by Mokhtar & Bahari (2022), and Muhaymin et al., (2018) which indicate that the knowledge of waqf has a relationship with Muslim waqf-giving behavior. It also concludes that giving waqf can improve the Muslim socio-economy. Yusroni & Chadhiq (2021) also agreed that the Islamic economic system could not be separated from waqf, which are potential instruments for improving the economy of the ummah. It’s also can overcome financial issues faced by the ummah.

The findings of the study also concluded that the decision to give cash waqf entirely comes from individual encouragement and not to influence by others. We also find that decision-making over charitable giving is reasonably interpreted as a privilege and a task, and the decisions seem to reflect individual tastes (Andreoni & Rischall, 2000). The findings also showed that happiness is the key factor in giving waqf. The results of Cohen’s path analysis by Boenigk & Mayr (2016), indicate that the causal direction from happiness to charitable giving is the more dominant one. Other findings of this study show that the contribution of waqf-giving behavior is related to the religious practice as a life guide of the Muslim path. According to Qurrata et al., (2020), there is a significant relationship between Islamic religiosity and cash waqf contribution. Justine & Abd Jalil (2022), also stated that religious practices significantly influence the behavior of repeated waqf contributions. Shukor et al., (2016) also suggest that individuals knowledgeable about waqf were more likely to donate waqf which means that understanding the concept and function of waqf is crucial in determining waqf giving.

The results of this study show that waqf-giving behavior among university students is at a high and proud level. It also shows that students, administrators, and academics also show a high interest in contributing to the third economic sector which is the philanthropic sector. This finding explains that when all parties help each other the dropout problem among poor and

needy students can be overcome and ultimately contribute to the improvement of the national economy through a high rate of graduate employment. More experts in various fields can also be born through waqf contributions to education that last forever.

Pedagogical Implications and Suggestions for Future Research

Waqf giving is one of the ways to do charitable *fisabilillah*. It has to be prevalent among Muslims to be grateful to Allah al-Mighty for his given and others' favor. Rather than that waqf activities should be multiplied by all Muslims not only for the building of mosques, and land for the cemetery as tradition-giving behavior. There is demand for education financing, especially for poor and needy families background, and also for health treatment and building a free hospital. So, research on readiness to give waqf on education and healthcare can be conducted by other researchers as future research. Otherwise, everybody should know that what he gives he will give back here and hereafter as God promises to his mankind.

References

- Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211. Retrieved from [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Abello, D., Alonso-Tapia, J., & Panadero, E. (2021). Classroom Motivational Climate in Higher Education: Validation of a Model for Assessment. *International Journal of Instruction*, 14(2), 685-702. Retrieved from <https://eric.ed.gov/?id=EJ1291017>
- Boenigk, S., & Mayr, M. L. (2016). The happiness of giving: Evidence from the German socioeconomic panel that happier people are more generous. *Journal of Happiness Studies*, 17, 1825-1846. Retrieved from https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=The+Happiness+of+Giving%3A+A+Evidence+from+the+German+Socioeconomic+Panel+That+Happier+People+Are+More+Generous&btnG=
- Andreoni, J., Brown, E., & Rischall, I. (2000). *Charitable Giving by Married Couples: Who Decides and Why Does it Matter?* (No. 2000-44). Claremont Colleges Working Papers in Economics. <https://citeseerx.ist.psu.edu/document?repid=rep1&type=pdf&doi=2b2682928b51d12f8951447ddc9e9a8916246c52>
- Justine, N. I. B., & Abd Jalil, M. I. (2022). REPEATED GIVING OF CASH WAQF: A CASE STUDY OF SABAH, MALAYSIA. *Journal of Islamic Monetary Economics and Finance*, 8, 107-124. <http://www.jimf-bi.org/index.php/JIMF/article/view/1448>
- Shukor, S. A., Anwar, I. F., Sabri, H., Aziz, S. A., & Ariffin, A. R. M. (2016). Giving behavior: who donates cash waqf? *Malaysian Journal of Consumer and Family Economics (MAJCAFE)*. Retrieved from <https://oarep.usim.edu.my/jspui/bitstream/123456789/2048/1/Giving%20Behaviour-Who%20Donates%20Cash%20Waqf.pdf>
- Qurrata, V. A., Seprillina, L., Narmaditya, B. S., & Hussain, N. E. (2020). Media promotion, Islamic religiosity, and Muslim community perception towards charitable giving of cash waqf. *International Journal of Monetary Economics and Finance*, 13(3), 296-305. Retrieved from <https://www.inderscienceonline.com/doi/abs/10.1504/IJMEF.2020.108825>
- Yusroni, N., & Chadhiq, U. (2021). Understanding the impact of zakat and waqf as economic development of the community in rural areas. *International Research Journal of*

- Management, IT and Social Sciences*, 8(6), 639-647. Retrieved from <https://pdfs.semanticscholar.org/eb0b/af5fa0e699c69789afe531ceec831d12efcb.pdf>
- Azizi, S. M. H, Sabri, S. A & Takril, N. F (2017). Faktor-Faktor Mempengaruhi Sumbangan Wakaf Tunai di KUIS: Proceeding of the 4th Intenational Conference On Management anf Muamalah 2017.
- Mokthar, M. Z., & Bahari, Z. (2022). Factors Influencing the Intention of Universiti Sains Malaysia (USM) Muslim Staff to Perform Cash Waqf. Retrieved from <https://knowledgewords.com/images/factors-influencing-the-intention-of-universiti-sains-malaysia-usm-muslim-stafs-to-perform-cash-waqf.pdf>
- Jalil, M. I. A. (2020). Issues and Challenges of Waqf Practice in Malaysia: A Review. *Labuan E-Journal of Muamalat And Society (LJMS)*, 14, 80-86.
- Hasan, R., Hassan, M. K., & Rashid, M. (2019). The Role of Waqf in Educational development-evidence from Malaysia. *Journal of Islamic Finance*, 8(1), 001-007.
- Abd Mutalib, H., & Maamor, S. (2018). Investigating issues and challenges in utilizing waqf property. *International Journal of Engineering & Technology*, 4(4.19), 158-160.
- Arshad, M. N. M., & Haneef, M. A. M. (2016). Third sector socio-economic models: how waqf fits in? *Institutions and Economies*, 75-93.
- Al-Zuhaili, Wahbah. (2012). *al-Mausu'ah al-Fiqh al-Islami Wa al-Qadhaya al-Mu'asirah*. Damsyiq: Dar al-Fikr.
- Triayudha, A., Pramitasary, R. N., Anas, H. A., & Mahfud, C. (2019). Relations between mosque and social history of Islamic education. *HUNAF: Jurnal Studia Islamika*, 16(1), 142-153.
- Ismail, N.A., Razak, A.A., Muhammad, F (2015) Amalan Wakaf Dalam Kalangan Masyarakat Islam Di Kota Bharu Kelantan: Labuan e-Journal of Muamalat and Society, Vol.9,2015, pp.14-25.
- Kamaruddin, M., Hanefah, M., & Masruki, R. (2022). Challenges and prospects in waqf reporting practices in Malaysia. *Journal of Financial Reporting and Accounting*.
- Kusumaningtias, R. (2019). The Role of Waqf in Social Development. *KnE Social Sciences*, 348-352.
- Lee, U. H. M., Azizi, A. R. A., & Isa, A. M (2020) Understanding and Behavior of Society to The Practice of Islamic Philanthropy During COVID-19 Pandemics: Malaysian Journal of Social Sciences and Humanities (MJSSH), Volume 5, Issue 12, (page 1-15), 2020.
- Noor, A. M., Ghazali, A. Z., & Rani, M. A (2014) Pengurusan dan Pembangunan Harta Wakaf di Negeri Kedah Darul Aman: International Conference on Masjid, Zakat and Waqf (I-MAF 2014). Kuala Lumpur.
- Omar, I (2020). Pelan Induk Wakaf Nasional Urus Aset Lebih Sistematis. *Berita Harian*. <https://www.bharian.com.my/rencana/lain-lain/2020/11/752375/pelan-induk-wakaf-nasionalurus-aset-lebih-sistematis>.
- Saufi, S., Mohamed, N.A., Saleh, M., Ghani, H.A., & Noor, S (2021a) A Study on Community's Beliefs in Waqf Management Institution in Malaysia: *RABBANICA* Vol. 2, No.2 (November 2021).
- Shahriar, S. M., Alam, M. M., Said, J., & Monzur-E-Elahi, M. (2019). Waqf is a Tool for Rendering Social Welfare Services in the Social Entrepreneurship Context.
- Sukmana, R., Ratnasari, R. T., & Widiastuti, T. (2022). Issues and challenges of waqf in providing healthcare resources. *Islamic Economic Studies*, (ahead-of-print).
- Amin, H., Rahim, A., Ramayah, T., & Supinah, R. (2014). Determinants of Online Waqf Acceptance: An Empirical Investigation. *Journal of Information Systems in Developing Countries*, 60(8), 1–18. <https://doi.org/10.1002/j.1681-4835.2014.tb00429.x>

- Osman, A. F., & Muhammed, M. O. (2017). Measuring a cash waqf giving behavior among Muslim donor in Malaysia: A theory of planned behavior approach using structural equation modeling. *The Journal of Muamalat and Islamic Finance Research*, 39-63.
- Aldeen, K. N., Ratih, I. S., & Pertiwi, R. S. (2021). Cash waqf from the millennials' perspective: a case of Indonesia. *ISRA International Journal of Islamic Finance*.
- Rahmat, N.H. (2018) Educational Psychology Tool: A Tool for Language Research. PEOPLE: International Journal of Social Sciences, Vol 4(2), pp 655-688. Retrieved from <http://dx.doi.org/10.20319/pijss.2018.42.655668>
- Saufi, S., Mohamed, N. A., Saleh, M., Abdul Ghani, H., & Noor, S. (2021b). HUBUNGAN TAHAP KEFAHAMAN MASYARAKAT TERHADAP SUMBANGAN WAKAF DENGAN KEPERCAYAAN TERHADAP INSTITUSI PENGURUSAN WAKAF DI MALAYSIA. *International Journal of Mosque, Zakat And Waqaf Management (Al-Mimbar)*, 1(2), 50-60. Retrieved from <http://almimbar.kuis.edu.my/index.php/almimbar/article/view/24>
- Muhaymin, A., Johar, A. H. A., Kusuma, J., Abdullah, A. I., & Azali, N. H. (2018). Does knowledge and benefits of WAQF influence perception towards WAQF. In *Conference: 11th International Conference Islamic In Borneo 2018* (pp. 21-25). Retrieved from https://hrmars.com/papers_submitted/9816/the-influence-of-promotion-and-waqf-knowledge-toward-cash-waqf-awareness-in-pahang-region.pdf
- Bidin, Othman & Azman (2013) Zakat compliance intention behavior on saving among Universiti Utara Malaysia's staff. Proceeding of the International Conference on Social Science Research, ICSSR
- Jusoh, A.T., Hamid, M.A & Wahab, S (2021) An Empirical Study of the Influence of Planned Behavior Theory on Intention to Make a Hibah: Jurnal Dunia Pengurusan e-ISSN: 2682-8251 | Vol. 3, No. 4, 20-31, 2021 <http://myjms.mohe.gov.my/index.php/jdpg>
- Said, N. M & Hasan, Z. A (2020) Attitudes And Its Influences Towards Hibah Giving Behavior : Volume: 4 Issues: 27 [December 2019] pp.1-7] *Journal of Islamic, Social, Economics and Development (JISED)*.
- Wahab, A. A & Borhan, J.T (2015) Kepatuhan Zakat Oleh Syarikat Tersenarai Awam Di Malaysia: Vol. 12/No 2.2015: *Journal of Muamalat and Islamic Finance Research (JMIFR)*.
- Moktar, M.A (2018), Pengaruh Niat Terhadap Tingkah Laku Berwakaf Tunai Dalam Kalangan Muslim Di Pulau Pinang : Universiti Sains Malaysia. <http://eprints.usm.my/47929/1/MOHAMMAD%20ZULFAKHAIRI%20BIN%20MOKTHAR-%20PENGARUH%20NIAT%20TERHADAP%20TINGKAH%20LAKU.pdf>
- Saad, R. A. J., Bidin, Z., Idris, K. M. & Hussain, M. H. M (2010) Factors that Influenced the Business Zakah Compliance Behaviour : *Jurnal Pengurusan* 30 (2010) 49-61.