



INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



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To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v11-i1/9002> DOI:10.6007/IJARBSS/v11-i1/9002

Received: 08 November 2020, **Revised:** 04 December 2020, **Accepted:** 14 January 2021

Published Online: 26 January 2021

In-Text Citation: (Supian et al., 2021)

To Cite this Article: Supian, K., Samad, N. A., Rasli, S., Mohamed, J., Nordin, H. N. M., & Azim, Z. A. Z. (2021). Private Higher Education Institution Alumni Perception on Endowment Behavioral Intention: A Conceptual Framework. *International Journal of Academic Research in Business and Social Sciences*, 11(1), 814-824.

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Vol. 11, No. 1, 2021, Pg. 814 - 824

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Private Higher Education Institution Alumni Perception on Endowment Behavioral Intention: A Conceptual Framework

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Abstract

Nowadays, the endowment or waqf concept has been utilized to meet various intentions, including poverty alleviation, financing, housing and education, which is to bring benefit to society. Rising costs of education have provided the need to find alternatives sources of funding for higher education institution (HEI) i.e. endowments or waqf. Furthermore, the development of endowment fund or waqf in education has become one of the main agendas for Malaysia Higher Education Ministry. Realizing the possible forthcoming scenarios in the current education industry, scholars and researchers have made proposals to apply the concept of endowment or waqf for education development to ensure a more affordable and sustainable education industry in the country. Therefore, this paper aims to understand the perception of private higher education institution (PHEI) alumni on factors that will influence their intention to contribute endowments or waqf for the HEIs. This research adopted a quantitative method using questionnaire distribution and analyses using Smart PLS. For the potential of higher education endowment or waqf in Malaysia to be realized, the endowment or waqf board of PHEI further promote the utilization of endowment or waqf as it brings benefit to the society and economic development in Malaysia.

Keywords: Endowment, Waqf, Behavioral Intention, Alumni, Private Higher Education

Introduction

An endowment fund is also known as waqf in Islam. It refers to the religious endowment and unalienable property, which is a kind of voluntary charity and highly encouraged in Islam. The word "waqf" is an Arabic word that means to hold, confine, prohibit, detain, prevent, or restrain. Also, it is endowed for a charitable purpose in perpetuity. Thus, the endowment fund (waqf) refers to a perpetual charity by holding particular property and preserving it for the benefit of the needy. It specifies that the endowment fund (waqf) plays a considerable role in bringing out equality and human development for the nation. Historically, the endowment could be regarded as a fundamental economic institution that has played a precious function in economic aspect by generating economic activities and ensuring the benefits will accrue to certain parts of the society. Hence, the endowment is an economic proposition to shift the burden of financing from public funds, as well as to avoid the high

cost of for-profit initiatives. The endowment fund (waqf) is established even by non-Muslims in Muslim countries for the benefit of their communities.

The endowment fund (waqf) allocation before the 20th century is divided into four priority category, including prosperity of the mosque; education sector; the needy, orphan and detainee; and health sector (Mujani et al., 2016; Kahf, 2007). It indicates that education is crucial and become a priority of the country. In 2015, government expenditure on education was 19.72% of government expenditure in Malaysia. Its highest value was 25.90% in 2002 over the past 23 years, while its lowest value was 14.04% in 2008. Figure 1 shows the public spending on education in Malaysia.

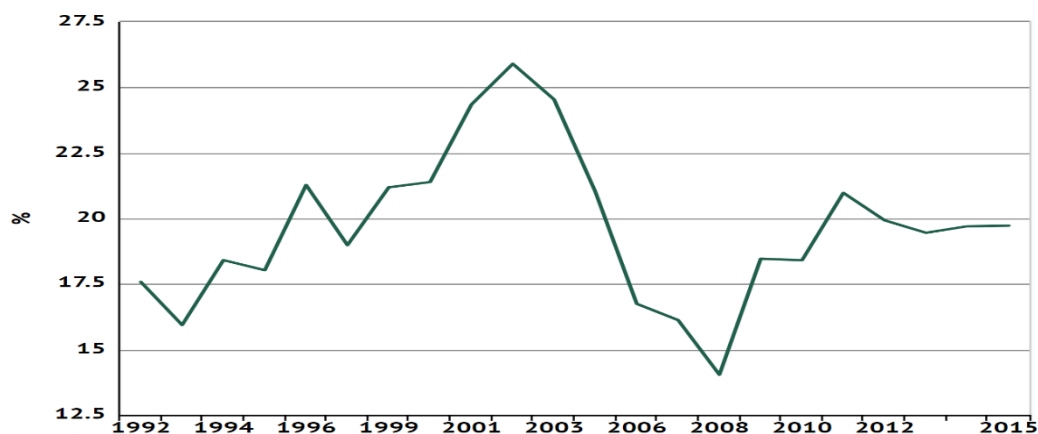


Figure 1: Malaysia Education Statistics

Source: Malaysia - Public spending on education – IndexMundi
(<https://www.indexmundi.com/facts/malaysia/public-spending-on-education>)

According to Siti Mashitoh and Asmak (2015), Malaysia's public universities implemented various approaches to generate their income, such as endowment and philanthropic, income-generated from university hospitals, profit-making activities through university enterprises, entrepreneurship programmes, consultancy, profit-making and increasing the post-graduate programmes. It indicates that endowment (waqf) plays as a critical approach to obtain funds. Furthermore, history has shown that endowment (waqf) has benefited various education institutions in Muslim and non-Muslim society. For example, the concept of an endowment-based university has also been the practice of the Oxford and Cambridge colleges. Moreover, the idea of endowment (waqf) has been practised widely throughout the Muslim community, particularly in the earlier days of the Islamic civilisation. Endowment (waqf) provided vital financial support for the success of establishments and the development of educational institutions at that particular time. Some alternative funding sources for universities include students and their parents, industry/services, alumni and other philanthropists, and international sources (Chandrasiri, 2003; Siti Mashitoh & Asmak, 2015).

Thus, this study is to review the literature on the endower characteristics that influence the attitude of the endower in giving endowment. According to Farra Munna et al. (2016), there are a significant number of studies on endowment (waqf) in the literature. However, comparable interest has not been paid to explore the involvement of alumni of PHEI in giving endowment.

Literature Review and Development of Research Framework

A popular theory in the field of social psychology is the theory of planned behaviour which extension of the theory of reason action where essentially attempts to explain people's behaviour (Fishbein & Ajzen 1975). Moreover, it has been applied to various behavioural situations (Ramayah et al. 2009; Gopi & Ramayah, 2007). Despite its universality in explaining social behaviour, the theory's application is yet to be tested on the context of the endowment. As such, the present research on the endowment is carried out based on the theory of planned behaviour whereby the intention to comply with endowment behavioural intention became the main focus of the study. Also, the theory of planned behaviour is argued to be reasonably applicable to explain behavioural intention to comply with endowment giving behavior since it is pertinent in predicting voluntary behaviour (Ajzen, 1991). In the context of endowment behavioural intention, endowment compliance is fundamentally a voluntary behaviour, and hence the theory is therefore apt in dealing with this issue.

Theory of Planned Behaviour

Theory of Planned Behaviour (TPB) was developed in 1985 by the introduction of Theory of Reasoned Action (TRA) by their founders, Martin Fishbein and Icek Ajzen (1975); Ajzen (1991); Ajzen & Fishbein (1975). Icek Ajzen proposed TPB through the article titled "From Intention to Action: A Theory of Planned Behavior". TPB is found to be well supported by empirical evidence by performing behavioural indifference area using predicting components which have high accuracy from the attitude towards behavioural (Ajzen, 1991). Many previous studies in the giving behaviour studies, applied TPB as an underlying theory in predicting giving behaviour. However, there is little attempt to examine endowment behavioural intention using TPB and consequently validate this theory.

This study applies TPB to predict endowment behavioural intention among PHEI alumni. In this regard, Adewale et al. (2012) viewed TPB proposes a model which can measure how human actions are guided, and it also predicts the occurrence of a particular intentional behaviour. Past studies reflect successful applications of the theory, and this has reinforced its utility for researching intentions predictions of PHEI alumni and a new focus on the intention on endowment (waqf) for business development (Knabe, 2012). To provide an accurate understanding of the prediction of behaviour, TPB deals with attitude, which is significant to that behaviour. These salient beliefs are regarded as the typical determinants of a person's intentions and actions.

Endowment Behavioural Intention

It is found that various factors lead to endowment behavioural intention in the literature. However, there are not many studies on endowment or waqf for higher education in Malaysia, and it only done revolved around endowment or waqf for religious education schools (Mujani et al., 2016). Due to its robustness in predicting behaviour, the behavioural intention has been used in many studies as the main issue of the study (Amirul Faiz, 2014; Nazihah & Mohamed, 2017). Thus, this study attempts to incorporate the Theory of Planned Behavior (TPB) (Ajzen, 1991) to understand the intention of alumni toward giving endowment (waqf) in the context of PHEI alumni in Selangor.

Hence, the dynamism of the endowment (waqf) institution and its mechanism could bring about essential contributions to the economic development in the present times. Furthermore, the contributions of endowment (waqf) for education development can be explained, among others, as follows:

Attitude

Ivancevich et al (2010) defined attitude as a mental state of readiness learned and organised through experience, exerting a specific impact on a person's response to the people, objects, and situations to which it is related. This definition is in line with Ajzen (1985), who mentioned that one with positive attitudes toward action is more likely to perform that action. Attitude toward a behaviour is one of the independent determinants of intention in TPB that refers to the degree of one's favourable or unfavourable evaluation of the behaviour in question (Ajzen, 1991; Klockner, 2013). Furthermore, attitude toward the behaviour represents one's overall evaluation of the behaviour based upon a belief regarding whether the behaviour will result in desirable outcomes (Greaves et al., 2013). Hence, attitude toward a behaviour is defined as an individual's positive or negative feelings that shows an evaluation effect about performing the target behaviour (Fishbein & Ajzen, 1975; Osman, Mohammed, & Fadzil, 2016).

Numerous studies have recorded a significant relationship between attitude and intention (Musa & Salleh, 2018; Zabri, Mohammed, & Mohammed, 2018; Osman & Muhammed, 2017). According to Ajzen (1991), attitude explains over 50% of the variance in intentions. Thus, the more positive the attitude; the more significant and stronger the intention in giving behaviour, i.e. endowment (waqf).

Religiosity

In this study, the researcher determines the level of religiosity able to be one of the predictors to the intention of PHEI alumni to participate in the endowment giving scheme. According to Syadiyah, Intan Fatimah, Sumaiyah, & Hisham (2017), religiosity refers to a belief in God, a set of consumption norms and a belief system and practices. Muslims with a higher level of religiosity is believed it would be more religious, and their intention to participate in the endowment scheme is stronger than others. The effect of religiosity on behavioural intention has been scanty in the context of endowment (waqf). In addition, the magnitude of religious influence varies in people, which reflects differences in people's attitude and behaviour (Stanford & Brewer, 2011).

In this study, perceived religiosity refers to the degree to which a person believes that participating in endowment would be of religious influence, as it is strongly encouraged in the religion of Islam. Hence, religiosity is an essential factor in determining one's consumer behaviour (Musa & Salleh, 2018; Syadiyah et al., 2017).

Knowledge

Endowment (waqf) knowledge is an essential factor in endowment giving behaviour decision. Mahiah et al. (2014) identified two types of knowledge: objective knowledge and subjective knowledge. Objective knowledge is accurate information on endowment (waqf) stored in people's long-term memory. On the other hand, subjective knowledge is what or how much people know about endowment (waqf) based on their subjective interpretation. In addition, endowment (waqf) knowledge is crucial because it can affect the relationship between attitudes and behaviour (Syadiyah et al., 2017). According to Shukor et al. (2015), knowledge about endowment (waqf) is a form of sadaqah (infaq) which will grant the contributor or endower in the hereafter life. However, information about the concept of endowment (waqf) needs to be communicated effectively so that it reaches potential contributors and might encourage endowers to contribute. Thus, individuals with more and broad knowledge tend to be more confident about making correct decisions and understanding of endowment

(waqf) would attract more endowers to donate. Accordingly, in this study, it is expected that an individual with more knowledge about endowment (waqf) would develop a positive attitude towards participation in the practice.

Altruism

Altruism or generosity is genuine kindness behaviour in giving and helping not because of having benefited from giving and helping (Mokthar, 2016; Fehr & Schmidt, 2006). Feigin et al. (2014) defined altruism as an intentional and voluntary act performed to benefit another person as the primary motivation and either without a conscious expectation of reward or with the conscious or unconscious expectation of reward. In addition, Beer and Watson (2009) emphasised that altruism is the principle or practice of concern for others.

In previous studies has shown that altruism is being used as a factor in money donation research (Mokthar, 2016). According to Smith et al. (1995), the altruism model has a strong influence in explaining the economic behaviour, including charity and volunteerism. Furthermore, the charity could do the most virtuous if donations produced the most significant welfare gains (Berman et al., 2018). Berman et al. (2018) also emphasised that individuals should allocate their limited resources to funds by increasing their selection of the welfare-maximising option. The use of altruism is related to the theory of planned behaviour, as Chaisamrej (2006) suggested altruism additional independent variables for inclusion in the TPB model. In TPB theory, altruism is considered under the moral norm, which is capable of influencing intention directly. According to Mokthar (2016), charity is one of the behaviours that include an ethical component. As discussed, this study demonstrates the influence of altruism on attitude and perceived behavioural control and endowment behavioural intention.

Trust

Hausman and Johnston (2010, p. 521) defined trust as “confidence in the integrity and reliability of another party, rather than confidence in the partner’s ability to perform a specific action.” The need for trust arises when individuals become vulnerable to some extent and are uncertain about a vital decision outcome. The existence of trust can reduce opportunism, increase specific asset investment, and a firm would like to collaborate with the partners, even though there may be at risk (Wang et al., 2011; Yeung et al., 2009). Trust can also be a valuable deal with social dilemmas and a fundamental ingredient to avoid conflicts (Zhang & Huo, 2013). Furthermore, trusting other parties is a basis to predict future behaviour based on former interaction and promises, reducing uncertainty and perception of risk associated with opportunistic behavior as well as undermining a formal decision making (Abosag & Lee, 2013; Fang et al., 2008; Morgan & Hunt, 1994).

As a result, trust can lead to higher levels of satisfaction as trust abstains from opportunistic behaviours (Abosag & Lee, 2013; Kottila & Rönni, 2008; Morgan and Hunt, 1994). Endowers in Malaysia often feel insecure with regards to the distribution of endowment (waqf) due to lacking information from endowment (waqf) institutions (Syadiyah et al., 2017; Shukor et al., 2015). Hence, having such a feeling of uncertainty might influence an individual’s attitude towards participating in endowment (waqf).

Informative Influence

Syadiyah et al. (2017) identified that there are two types of interpersonal influence: normative and informative. The classic differences between normative influence are derived

from the desire for others' approval, and rejection avoidance and informative influence rely on others' responses such as beliefs and opinions (Deutsch & Gerard, 1955) which cues for decision-making choices are, i.e. participating in endowment (waqf). When a potential endower intends to contribute endowment (waqf) for the first time or has no experience of contributing endowment (waqf), there is a tendency for him/her to refer to the behaviour of others such as friends, family members, relatives, or other Muslims. Also, the endower may think that others who have had experience in contributing endowment (waqf) are more knowledgeable or behave appropriately.

According to Fornara et al. (2016), normative influence happens in unambiguous situations, and informative influence occurs in ambiguous situations. People are expected to conform to group pressure to obtain extrinsic rewards or avoid costs in unambiguous situations is normative influence. Instead, Turner and Oakes (1986) described that informative influence happens in ambiguous situations that the information provided by others serves to reduce uncertainty. In addition, al-Ghazali (1980) asserted that a person would be much easier to do something with an external influence that related to behavioural intention.

Research Framework

Based on the above argument, a model is formed which is derived from the formulation on the basis of the theory of research conducted by Syadiyah et al. (2017) and Teng et al. (2015) that relates religiosity, knowledge, altruism, trust, informative influence, attitude, and endowment behavioural intention among PHEI alumni. Figure 1 illustrates the proposed research framework and the hypothesis employed in this study.

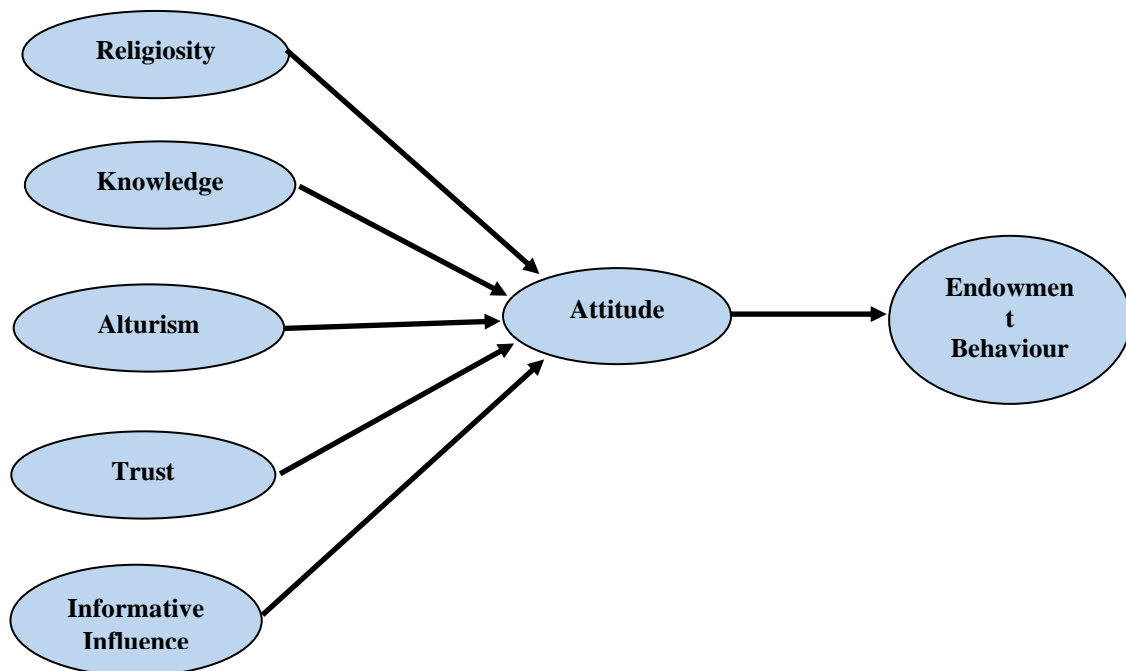


Figure ii: The Proposed Research Framework

Source: Extracted and modified from Syadiyah et al. (2017) and Teng, Wu, & Liu (2015)

Methodology

Quantitative research is used in this study by developing structured questionnaires. The above background and arguments lead us to develop a study that will be spread out through particularly purposes and methodology. This research uses Smart PLS to analyse the collected data. PHEI alumni in Klang Valley are the respondents of the study. Seven variables comprising of religiosity, knowledge, altruism, trust, informative influence, attitude and endowment behavioural intention involve in this study. All the variables are measured using Lickert Scale of 1 = strongly disagree, to 7 = strongly agree. All questionnaires are adapted and adopted from previous studies.

Discussion and Conclusion

The research explores the conceptual relationships between independence and endowment behavioural intention based on the Theory of Planned Behaviour. Existing literature review shows the limitation of studies on endowment behavioural intention related to its factors. This research is an effort towards adding more literature on the subject under study and contributing towards a better understanding of the endowment behavioural intention, which requires a different belief of people characteristics in endowment (waqf).

Alumni as a source of endowment (waqf) are the respondents in this study and actively used in the United Kingdom. Oxford and Cambridge are the universities which are partly funded by endowed funds. The main donors who contribute significantly come from the alumni, especially in Oxford University that contribute to money periodically or one lump sum payment. Subsequent-Contributions are made through endowment schemes established by the universities. The return of an investment will be utilised to support the areas needed for development and student activities such as provide scholarship scheme, academic award and conducting research (Dzuljastri et al., 2016; Mahamood & Ab Rahman, 2014).

Based on the discussions in this article, there are some endowers' characteristics that may influence their behaviours towards endowment behavioural intention and many benefits can be gained from the contribution of endowment (waqf). Thus, it was further proposed that the good endowers' characteristics, the better attitude and higher endowment (waqf) funds. As this is conceptual research, the proposed conceptual framework needs to be verified empirically.

Acknowledgement

The researchers would like to convey their gratitude to the Universiti Selangor (UNISEL) for granting the precious opportunity to engage with this fascinating research, particularly in providing a specific grant (GPB/02-UNISEL18/SS-020) as the financial support throughout the research period and also sponsoring this paper for this conference.

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