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## DETERMINANTS OF REPEATED ENDOWERS' DONATION INTENTION IN CASH WAQF: A CASE STUDY IN MAJLIS AGAMA ISLAM DAN ADAT MELAYU PERAK (MAIPk)

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**Abstract:** Cash waqf means movable property which is structured by money and it is contributed for the waqf project development. To achieve this objective, committed endowers are needed to contribute continuously to ensure sufficient funds for waqf projects development in the future. Therefore, this study investigating the factors that determine the endowers' intention to re-contribute to cash waqf by employing Extended Theory of Planned Behaviour (TPB). Data were collected through the survey questionnaires which is distributed to 374 endowers who are existing endowers. The result indicates that all variables predict the dependent variable. These results show that extended TPB is crucial in describing the repeated endowers' donation intention in cash waqf. The result provide important insight for MAIPk to develop an effective marketing strategy to keep endowers contribute constantly in the future.

**Keywords:** Cash Waqf; Donation Intention; Repeated.

### Introduction

Waqf is a kind of charitable giving which is encourage in Islam. Cash waqf is considered as a practical method as it is easy and affordable to donate compared to other form of waqf. According to Mohsin (2009), cash waqf is the "detention of an amount of money from donors and dedication of its usufruct subject to donors' condition in perpetuity to the welfare of the society". The practise of cash waqf has been approved through the decision of Muzakarah Fatwa Committee No. 77 in April 10-12, 2007 (Malaysian Islamic National Council Ruling). Based on the decision, several states have introduced cash waqf including in Perak.

Majlis Agama Islam dan Adat Melayu Perak (MAIPk) is a sole trustee of all waqf properties in Perak. On 7 April 2016, Waqaf Perak Ar-Ridzuan (WPAR) has been introduced by MAIPk. The purpose of introducing WPAR is to uplift Islamic economics via waqf projects development in religious, education, health and economics sectors. It is also a medium for any

**Table 1** The Total Amount of Cash Waqf Collection from 2016-2018

Year	Total amount of Cash Waqf Collection
2016	RM 3,063, 615.48
2017	RM 6, 292,932.16
2018	RM 3, 237,512.79

**Source:** Majlis Agama Islam dan Adat Melayu Perak, 2019

individual or organisations to channel cash waqf contribution through effective methods. Because MAIPK depends on the public donation as a source of fund, it is important to identify what would lead to the donors to continue donating cash waqf in order to sustain sufficient fund for financing waqf projects. There are several factors influencing donors to contribute to the charity for the first time. However, according to France, France, and Himawan (2007), majority of donors do not become regular donors. It is reinforced by Naskrent and Siebelt (2011)'s study where around 50% of first-time donors stopped giving to the organisation for the second time. Hence, identifying the drivers of repeated endowers' donation intention is crucial to have maximize donation compared to recruiting new endowers.

Based on Table 1, the trend of cash waqf collection is inconsistent throughout the year. A total of RM 3,063,615.48 was collected in the year 2016. This collection has increased to RM 6,292,932.16 in the subsequent year. However, the trend dropped to RM 3,237,512.79 in the year 2018. The decline amount of cash waqf collection may be due to less involvement among existing endowers.

Besides, studies on repeat donation intention seems to be limited (Beldad, Snip, & Hoof, 2014; Beldad, Gosselt, Hegner, & Leushuis, 2015; Naskrent & Siebelt, 2011). Similarly, there has been little discussion about donor return in cash waqf area. Few published studies have actually examined the intention to repeat cash waqf (Johari, Alias, Shukor, Wahab, Aziz, Ahmad, Zulkefli, Hussin, & Ibrahim, 2015; Johari, Ahmad, Alias, Shukor, Wahab, Aziz, Zulkefli, Orip, Hussin, & Ibrahim, 2018). Hence, this study predicting the repeated endowers' intention in cash waqf and also to determine the strongest factor that contribute to endowers' intention.

This study employs extended TPB by including past behaviour as several of the past studies reveal that past behaviour significantly influence donation intention (Kashif & De Run, 2015; Kashif, Sarifuddin, & Hasan, 2015; Knowles, Melissa, & Katherine, 2012; Linden, 2011; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007). And also, it was found that past behaviour leads to future donation intention (Paco, Rodrigues, & Rodrigues, 2014). On top of that, Quellette and Wood (1998) found that past behaviour is the imperative predictor of future behaviour, often beyond the predictive power of behavioural intention and other established constructs. Hence, this research has included past behaviour to increase the predictive ability to the TPB.

## Literature Review and Hypotheses Development

### Theory of Planned Behaviour (TPB)

Theory of Planned Behaviour (TPB) is an expansion on Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975; Yusof & Mat Derus, 2013). In TPB, intention is the main factor and it is influenced by three fundamental constructs that affect the behaviour. Ajzen (1991) defined intention as a trial to execute certain behaviour by a person. TRA consists of attitude and social norms as the key factors influencing intention to perform specific behaviours (Ajzen & Fishbein, 1977). While, TPB comprises of attitude, subjective norms and perceived behavioural control. These variables are influenced by three types of salient beliefs which are behavioural belief, normative belief and control belief (Ajzen, 1991).

Attitude has been defined as the "degree to which a person has favourable or unfavourable evaluation or appraisal of the behaviour" (Ajzen, 1991, p.188). It is influenced by "beliefs about the consequences of the behaviour", described as behavioural beliefs (Ajzen, 1991, p. 189; Ajzen, 2002, p. 107). While, subjective norm has been described as the "perceived social pressure to perform or not to perform the behaviour" (Ajzen, 1991, p. 188). Normative belief is the antecedent of subjective norms formation. Normative beliefs are "beliefs about how other people who are important to the person would approve or disapprove in performing the behaviour" (Ajzen, 1991, p. 195). While, perceived behavioural control refers to "perception of ease or difficulty by persons in performing specific behaviours that reflects past experience as well as anticipated challenges and obstacles to perform the behaviour" (Ajzen, 1991, p.188). It is determined by control beliefs which means "beliefs about the presence of factors that may facilitate or impede performance of the behaviour" (Ajzen, 2002, p.107). This theory has shown that these three variables have been associated with behavioral intention.

Through the literature review, a plethora of studies have used this theory according to the area of studies. For example in charitable giving behaviour (Dunford, 2016; Kashif & De Run., 2015; Kashif et al., 2015; Knowles et al., 2012; Linden, 2011; Metawie & Mostafa, 2015; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007) in zakat (Hamdan, 2011; Heikal & Khaddafi, 2014; Huda, Rini, Mardoni, & Putra, 2012; Sapongi, Ahmad, & Mohamad, 2011) in cash waqf (Osman, 2014; Osman, Mohammed, & Fadzil, 2016; Yusoff, Rahman, & Mohamed, 2018) and other.

To increase the predictive power of TPB, several additional predictors have been inserted in the TPB (Ajzen, 1991). For example extended TPB has been employed in areas of money donation intention studies (Kashif & De run, 2015; Kashif et al., 2015; Knowles et al., 2012; Linden, 2011; Metawie & Mostafa, 2015; Mittelman & Rojas-mendez, 2018; Smith & McSweeney, 2007), zakat (Heikal, Khaddafi, & Hasbalah, 2014) and in cash waqf studies (Osman, 2014; Osman et al., 2016). Most of the studies included the descriptive norms, injunctive norms, moral norms and past behaviour factors except for studies by Osman (2014) and Osman et al. (2016).

### Donor retention

The term “donor retention” is used by Naskrent and Siebelt, (2011) to refer to “a person (a donor) who voluntarily and repeatedly acts in favour of an organisations and intends to continue to do so in the future” (p.760). Intention to continue donating is defined by Beldad et al., (2014) as donor motivation to donate money to the same organisations after a first-time donation. Throughout this study, the term “intention to re-contribute to cash waqf” is used to refer to endowers' decision to contribute cash waqf repeatedly at the similar organisation.

A number of studies have focused on intention of future money donation (Beldad et al., 2014; Beldad et al., 2015; Kashif et al., 2015; Knowles et al., 2012; Linden, 2011; Naskrent & Siebelt, 2011; Smith & McSweeney, 2007). Four out of seven studies employed extended TPB in understanding the intention of future donation (Kashif et al., 2015; Knowles et al., 2012; Linden, 2011; Smith & McSweeney, 2007). Previous studies showed that attitude, perceived behavioural control, injunctive norms, moral norms and past behaviour influence charitable giving intention (Smith & McSweeney, 2007). This result is comparable with Knowles et al. (2012) and Linden (2011)'s studies except for injunctive norms. While, Kashif et al., (2015) found that injunctive norms and past behaviour are important factors towards money donation intention. Besides, Beldad et al., (2014) revealed that a good donation experience, affinity cause to the charity, trust and reputation predict the intention to continue donating among Dutch citizens. In 2015, Beldad and colleagues revealed that affinity cause to the charity influenced the intention of both Dutch and American donors to continue donating. In addition, trust towards charity positively influence the Dutch donors' intention to continue donating. While, efficacy of money donation is important for American donors to continue donating to the charity. Besides, donor commitment influence on donor retention directly (Naskrent & Siebelt, 2011). However, donor involvement and satisfaction influence on donor retention indirectly.

### Conceptual Framework

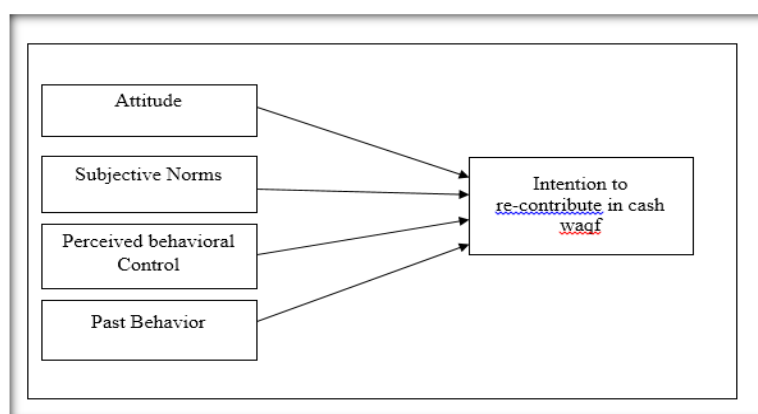


Figure 1 Conceptual Framework

While in cash waqf studies, only two studies focused on factors of repeated cash waqf donation. Johari et al., (2015) reported that religious obligation, benevolence, familiarity with waqf institution, and access to cash waqf are crucial for establishing repeat cash waqf intention among donors. These factors represent internal determinants. Whereas, in 2018, Johari and his colleagues investigate the internal and external influence on endowers' intention to endow and repeat endowing behaviour. The results showed that factors of familiarity with waqf institution and easy access to cash waqf are significant for repeated cash waqf behaviour.

Attitude is defined as "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour" (Ajzen, 1991, p.188). According to Ajzen (1991), attitude is determined by the behavioural beliefs which relate to evaluation of the consequences of a certain behaviour. Prior studies have noted the importance of attitude towards behavioural intention. It can be seen in several areas of studies. The researchers revealed that attitude has a positive relationship towards money donation intention (Kashif & De Run 2015; Knowles et al., 2012; Linden 2011; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007) as well as in the context of zakat (Heikal et al., 2014). Likewise, a strong association between attitude and intention to contribute cash waqf has been reported in the literature (Dennis, Qoyum, & Sakti, 2018; Osman, 2014; Pitchay, Meera, & Salim, 2015; Sakti, Thaker, Qayyum, & Qizam, 2016; Yusoff et al., 2018). Therefore, the following hypothesis is developed:

**H1** : *Attitude positively influences the intention to re-contribute to cash waqf.*

Subjective norms have been described as "the perceived social pressure to perform or not to perform the behaviour" (Ajzen, 1991, p. 188). In this theory, normative beliefs lead to the formation of subjective norms. Several studies have shown empirically that social norms positively contribute towards money donation intention (Kashif & De Run, 2015; Smith & McSweeney, 2007). It also influences the intention to contribute cash waqf (Osman, 2014; Pitchay et al., 2015; Sakti et al., 2016; Yusoff et al., 2018). Therefore, it is hypothesised as follows:

**H2** : *Subjective norms significantly influence the intention to re-contribute to cash waqf.*

Perceived behavioural control is "the perceived ease or difficulty of performing the behaviour and it is assumed to reflect past experience as well as anticipated impediments and obstacles" (Ajzen, 1991, p.188). Perceived behavioural control is reflected by the control belief (Ajzen, 1991). Several studies have shown empirically that perceived behavioural control significantly affects money donation intention (Kashif & De Run, 2015; Knowles et al., 2012; Linden, 2011; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007). Similarly, Heikal et al., (2014) found that perceived behavioural control influences the intention to pay zakat commercially by traders and the intention of cash waqf giving (Osman, 2014; Osman et al., 2016; Yusoff et al., 2018). Therefore, the current study proposed that:

**H3** : *Perceived Behavioural Control significantly influence the intention to re-contribute to cash waqf.*

Past behaviour can be defined as “an actions or reactions of a person in response to external or internal stimuli in the past” (Lutz Sommer, 2011, p. 96). A further definition is given by Philippsen (2015) who describe that past behaviour could refer to any time, but the author specify the last three months as a period of time. The literature has emphasized the role of past behaviour towards behavioral intention. It has been proved that that past behaviour significantly predicts money donation intention (Kashif & De Run, 2015; Kashif et al., 2015; Knowles et al., 2012; Linden, 2011; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007). In addition, Paco et al. (2014) noted the importance of past donation to predict the future donation intention. They conclude that: “it is very important to facilitate the process of donation in order to satisfy the donor and convince him/her to repeat the behaviour. Probably donors who have made some donations to the NGO in the past might have developed a strong internal reference point” (Paco et al. 2014, p.18). In the same vein, Heikal et al. (2014) revealed that past behaviour has the strongest determinants of intention to pay zakat commercial Therefore, it is hypothesised that:

**H4** : *Past Behaviour positively influences the intention to re-contribute to cash waqf.*

## **Research Method**

This study involves data collection through three methods namely; online survey, telephone interview and distribution of survey questionnaire. A total sample of 374 completed questionnaires. The survey questionnaire has three main sections. The first section relate to general questions on respondents' demographic profile. The second section comprises questions on cash waqf and the third section comprises questions on determinants of endowers' intention to re-contribute to cash waqf. The participants were asked to complete all the questions. Then, data management and analysis were performed using SPSS software version 21. Several statistical techniques was carried out which consist of descriptive analysis, exploratory factor analysis, reliability analysis and regression analysis.

### **Data analysis & results**

Total of the respondents for this study are 374. Out of the 374 respondents, 52.1% were male compared to female 47.9 %. In term of age, the largest age group were within the range of 31-40 years old (43%). 30.2% of the respondent was recorded by the age group of 21 to 30 years old while 17.1 % within the range of 41 to 50 years old. 7.5% of the respondents were aged between 51-59 years old. The percentage of youngest respondents group (15-20 years old) and the oldest respondent group (60 years old and above) was balanced which is 4%. Regarding the marital status of the respondents, majority of the respondents were married (69.5%), compared to single (27.8 %) and divorced (2.7%). With regard to the educational background, the highest percentage come

from respondents who have degree (45.5%). While the percentage of Diploma holders and had SPM are 25.4% and 12.8% respectively. 10.2 % had a postgraduate degree, 5.3% had STPM/STAM and 0.8% are others. In terms of respondents' occupation, the largest group are comprised of public servant (57.8%) followed by private servant (30.7%), self-employed (6.1%), retirees (3.2%), unemployed (1.6%) and students (0.8%). Based on monthly income, most of the respondents had a monthly income around RM1000-RM2999 (40.9%). While 37.7%, 12% and 4.8% were in the range of RM3000 to RM5999, RM6000 to RM9999 and RM10000 and above respectively. About 3.5% of the respondent are earning RM0-RM900 monthly, while the least respondents (1.1%) earned between RM901-RM999 monthly income.

In terms of reliability result, the cronbach alpha values for all variables is above 0.9. With respect to multiple regression result, demonstrate that 52% of the variance in endower's intention to re-contribute can be predicted by the four independent variable. Perceived behavioural control ( $B=.402$ ,  $t=8.709$ ,  $p=.000$ ) was the strongest factor. Followed by attitude ( $B=.286$ ,  $t=6.737$ ,  $p=.000$ ), past behaviour ( $B=.155$ ,  $t=3.930$ ,  $p=.000$ ) and subjective norms ( $B=.115$ ,  $t=3.025$ ,  $p=.003$ ).

In this study, researcher has fixed the significant value is  $p<.05$ . It is accordance with the argument by Neuman (2014) stated that "being 95% confident of results is accepted standard for explaining the social world". Based on this result, all the variables were significant at the level of  $p<.05$ .

## **Result and Discussion**

The current study found that the intention to re-contribute to cash waqf is predicted by the endowers' attitude. This finding highlight the positive attitude towards cash waqf donation have been contributed to the high intention to re-contribute to cash waqf. This result is similar to others studies in which attitude significantly influence the money donation intention (Kashif & De Run 2015; Knowles et al., 2012; Linden, 2011; Mittelman & Rojas-Mendez, 2018; Smith & McSweeney, 2007). Other previous research also support that attitude significantly influence the intention to contribute cash waqf (Dennis et al., 2018; Osman, 2014; Pitchay et al., 2015; Sakti et al., 2016; Yusoff et al., 2018).

Besides, the study found that subjective norms has been an important factor in determining the intention to re-contribute to cash waqf. Another possible explanation for this is that perception of people surrounding the endowers plays an important role in influencing them to donate again. It is because they are close, and they keep reminding the endowers to contribute again. This positive support have given rise to the intention to contribute cash waqf in the future. This finding is consistent with previous research that revealed social norm had a significant relationship with money donation intention (Kashif & De Run, 2015; Smith & McSweeney, 2007). Similarly, Osman, (2014); Pitchay et al., (2015); Sakti et al., (2016) and Yusoff et al., (2018) found that subjective norms is an important determinant of the intention to contribute cash waqf.

Another important finding was that perceived behaviour control positively impacts the endowers' intention to re-contribute to cash waqf. It is possible that this result might have been affected by knowledge of waqf and financial resources. They are existing endowers and have some information how to perform cash waqf. This knowledge makes the donors easy to donate again. In addition, people are more willing to donate again if they have money. Combination of these elements has effect the perceived behavioral control. This finding is similar to those reported by (Heikal et al., 2014; Kashif & De Run, 2015; Knowles et al., 2012; Linden, 2011; Mittelman & Rojas-Mendez, 2018; Osman, 2014; Osman et al., 2016; Smith & McSweeney, 2007; Yusoff et al., 2018) which revealed that perceived behavioural control as antecedent of intention to donate.

## Conclusion

Finally, past behaviour is significantly associated with endowers' intention to re-contribute in cash waqf. This finding indicate that prior donation frequency has a significant impact on the intention to contribute cash waqf repeatedly. It also supported by having a pleasant donation experience will help endowers to give back to the institution. This study is in accordance to related previous researches which support the influence of past behaviour towards intention to donate (Heikal et al., 2014; Kashif & De Run, 2015; Kashif et al., 2015; Knowles et al., 2012; Mittelman & Rojas-Mendez, 2018; Paco et al., 2014; Smith & McSweeney, 2007).

In summary, an extended TPB proved valuable in revealing the determinants of repeated endowers' donation intention in cash waqf. Based on this finding, MAIPk can have information how to keep existing endowers contribute repeatedly in their institution. In the same vein, MAIPk will come out with good strategies to raise the collection.

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