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# Examining Cash *Waqf* from the Perspectives of Malaysian Actual Donors

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## Abstract

This study examined the cash *waqf* giving behaviour in Malaysia covering Selangor, Perak, Negeri Sembilan and Pahang. The theory of planned behaviour (TPB) was employed as a point of departure to observe the factors influencing the cash *waqf* behaviours involving 777 respondents. SPSS 27 was then utilised to assess and consider the data to test hypotheses and draw statistical conclusions. The TPB's factors were instrumental in shaping the expansion of cash *waqf* giving in Malaysia. The added variable, Islamic altruism was also statistically influential and played an important role in determining the behaviour formation. Besides, in the *post hoc* analyses, we discovered a mediating role of attitude for the tested and examined independent variables involved. The usefulness of the results obtained was confined to the theory used as well as the geographical areas chosen. The results obtained can be learned by Malaysian *waqf* institutions to further strengthen the *waqf* collections by optimising the significant variables found in this study. This study is the first to check the effects of the TPB's factors in the context of actual behaviour, which adds more knowledge to the existing *waqf* literature available in the world.

**Keywords:** Cash *waqf*, Consumer behaviour, Consumer theories, Malaysia.

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## I. Introduction

According to the World Giving Index (2023), there are three important measures used to understand the giving index in many countries in the world. These include helping a stranger, money donations and volunteering time for those who are in need. Jamaica, Liberia and Libya were good in terms of helping a stranger whilst Myanmar, Indonesia and the United Kingdom were good for monetary donations. In terms of volunteer time, Liberia, Indonesia and Tajikistan were the first three ranked countries, considered top in time sharing with others. Earlier, historically, it was witnessed that Myanmar was a country with many sensitive issues, was declared to be the most charitable country in the world for two periods of 2015 – 2016 and was able to do so until the year 2019.

One of the peculiar reasons leading to these trends was the importance of being altruistic in the religion of Buddhist, stimulating donations from all society classes to the Buddhist temples, denoting their devotion to the religion. Until recently, the trend has been twisted due to the Rohingya issue which is today becoming a global humanitarian issue and as if the religion's devotion is separated from the humanitarian issue, where secularism is brought into play. Globally, there was a remarkable transition in terms of the ranking presently. Indonesia was ranked the world's most generous country (World Giving Index, 2023). Following Ascarya et al., (2023), the reason leading to this development is the importance of philanthropy which promotes the Indonesian tradition of "Gotong Royong", a joint bearing of burdens, creating a better impact on society.

Though Malaysia also promoted "Gotong Royong" similar to Indonesia, the country, however, was ranked 31, quite marginal due to a low score for the volunteered time, making Malaysia was still lag behind compared to Indonesia. Nevertheless, the country is still blessed with cash *waqf* giving which is important, in supporting the established *zakat* system. Cash *waqf* gives flexibility to State Islamic Religious Councils (SIRCs) in improving societal flaws of society through the development and funding of schools, mosques and the like. Cash *waqf* allows all individuals to earn the benefit of the asset bought using cash *waqf* for social well-being (Baqutayan et al., 2018). Unlike *zakat*, cash *waqf* has no designated beneficiaries, making it wider in terms of the recipients and scopes. Equally, both contribute to the spiritual profits for those who are making it in the cause of Allah SWT, which helps advance the social welfare of disadvantaged groups. Building and developing long-term assets that support the expansion of economic activity and the *ummah* (community) can be done with the *waqf* fund.

Though cash *waqf* is important, the contributions made by donors are still marginal and they are not consistent over the years perhaps due to their financial commitments as well as discretion nature of the amount donated. This has led to some important uniqueness that the present study can breed to the literature. This study is different in four ways. First, our work is one of the important efforts in scrutinising the actual behaviour of cash *waqf* in the context of Malaysia. Prior readings have documented cash *waqf* investigations for behavioural intentions, typically, measured based on the terms, receptiveness, acceptance and willingness to take up (Osman, 2016; Johari et al., 2015; Adeyemi, 2016; Osman & Mohammed, 2017). Second, our work adds Islamic altruism as a novel integrated variable in the theory used that strengthens the predictive influence in the conceptual framework proposed. Besides, TPB's factors are enhanced and subject to modification to reflect the research context in Malaysia. The importance of altruism has been addressed by studies in the related area, asserting that altruism plays an important role in fostering social bonds and community cohesion. When individuals act in altruistic ways, it promotes a sense of trust and cooperation within a group or

society. This, in turn, strengthens social ties and helps build a supportive community and therefore money donations via cash *waqf* (Mohd & Mohammed, 2009). Third, this study collected data from Selangor, Perak, Negeri Sembilan and Pahang, which played important roles in cash *waqf* collections and used to build up the welfare of individuals in these geographical areas. These differentiators warrant this study to be conducted.

Giving donations via cash *waqf* is at the donors' discretion. Negativity in terms of attitude and pessimistic environment about Islamic social finance has confined cash *waqf* contributions in terms of amount and the number of donors who participated. There exists also limited awareness about the future benefits that can be earned by donors through cash *waqf* owing to the limited social circle and poor altruistic actions. Hence, the success of cash *waqf* contributions often depends on the willingness of individuals to contribute and a lack of understanding can impede the growth of cash *waqf* funds. Therefore, our work investigates what reasons influence cash *waqf* giving behaviour using empirical investigation in Malaysia.

## II. Literature Review

### The Underpinning Theory

The Theory of Planned Behaviour (TPB) was used. The reasons are two-fold, First, the TPB has been successfully applied across different cultures and populations. Its core constructs are broad enough to capture cultural variations in attitudes, subjective norms, and perceived behavioural control, making it a versatile framework for cross-cultural research; and Second, the TPB has demonstrated strong predictive power in explaining and forecasting a wide range of behaviours. Research studies across diverse contexts and domains have consistently found support for the theory, making it a reliable tool for understanding and predicting human actions (Amin, 2017; Gopi & Ramayah, 2007).

### Related studies

#### Attitude

By definition, attitude is demarcated as the notch in which one views the conduct in both separations, favourable or non-favourable depending on the intrinsic value embedded in the person. Stated differently, attitude weighs a personality's conviction regarding the magnitudes of following a detailed course of action (Amin, 2022). Examined in more detail, past studies have documented important empirical findings pertinent to the relationship between attitude and outcome variables (Amin, 2022; Osman, 2016; Goh & Sandhu, 2014; Lada et al., 2009). Amin (2022) revealed a substantial effect of attitude on behaviours, beliefs and intrinsic value, which are of value in shaping the attitude towards the behaviour in the context of online *sadaqah* else to be known as online donations. Osman's (2016) study proximated to the current's context examined cash *waqf* in Selangor, Malaysia and found that attitude is contributory in shaping the growth of cash *waqf* intentions. Believing donors who donate have a strong belief that the act of donations and religion are inseparable, implying the more donations the more likely one to be associated with his religion. Put differently, attitude gauges a character's conviction regarding the magnitudes of participating in a specific behaviour (Goh & Sandhu, 2014). Besides these lessons, a study by Lada et al., (2009) also proved the importance of attitude in shaping *halal* adoption in Malaysia. In light of the aforementioned, the current study will investigate if good behaviour in terms of cash *waqf* giving behaviour is correlated with a positive attitude.

According to Osman (2016), a positive attitude is thought to reflect donors' favourable perceptions of a *waqf* organization, which in turn motivates people to make cash contributions to the *waqf*. Thus, the following hypothesis is put out for this investigation.

*H<sub>1</sub>: Attitude is projected to have a weighty effect on cash waqf giving behaviour.*

### **Subjective Norm**

One's decision to contribute to cash *waqf* is persuaded by the social circle in which that person is surrounded and lives. Subjective norm can be broken down into descriptive and injunctive where the descriptive is what one can perceive as certain behaviour on others whilst the latter refers to what others view to oneself on behaviour. When the subjective norm term is expressed, it typically refers to people's influences that can shape the formation of acceptance, willingness or receptiveness. These include the influences of family members, friends, colleagues and religious leaders, among others. Lessons have recognised the importance of social circles when examining charitable giving (Amin, 2022; Osman & Mohammed, 2017; Knowles et al., 2012; Smith & McSweeney, 2007). In more detail, Amin (2022) discovered the factor is influential in shaping the recognition of online *sadaqah* in which the greater the extent of the subjective norm the superior the reception. This finding is also reinforced by early work by Osman and Mohammed (2017) that examined the effect of people's influence on cash *waqf* behavioural intentions and found a significant relationship between the two. However, Knowles et al., (2012) disagreed with the findings, suggesting that because of inadequate conceptualisation, the subjective norm is a poor forecaster of charitable giving. According to Smith and McSweeney (2007), donors should consider the advice of their parents, relatives, and friends when making a cash *waqf* contribution. It illustrates how important it is for people to know what other people think of those who make cash *waqf* contributions. These mixed results demonstrate the cavity existed in the writings and therefore the current study is conducted to add a new perspective. Hence, H<sub>2</sub> was hypothesised as:

*H<sub>2</sub>: Subjective norm is projected to have a weighty effect on cash waqf giving behaviour.*

### **Perceived Behavioural Control**

According to Ajzen (1991), perceived behavioural control is predisposed by an individual's control of the chances and possessions desirable to participate in the action. Following Gopi and Ramayah (2007), perceived behavioural control can be referred to as a person's aptitude to control and manage whether to take an action. It is worth noting that when one has increased resources both financial and non-financial, the greater is the perceived control of the particular system. In our case, here, if the resources are found to be elevated, the tendency for one's person to perform the behaviour will be greater, implying their capacity and autonomy are better when certain power in terms of financial resources, for instance, are better. This helps improve the collection of cash *waqf* among donors. According to Ajzen and Driver (1992), when two individuals have the same motives to perform certain behaviours, the one who comes with greater belief in his capacity is more likely to act. This has been supported when both studies by Amin (2017) and Gopi and Ramayah (2007) reported that perceived behavioural control is influential in shaping behavioural intentions owing to improved abilities gained from both tangible and intangible resources that can impact the intentions or behaviours. We anticipate the same outcome when perceived behavioural control is extended to actual behaviour. Dahiya and Gayatri (2017) argued that the development of behaviour depends on perceived behavioural control. An individual is more inclined to contribute to cash *waqf* if they feel more

in control of the decision. Regarding cash *waqf* giving behaviour for the sake of this study, an individual should feel good about their behavioural control over making a cash *waqf* donation if they feel confident about doing so. Thus,

*H<sub>3</sub>: Perceived behavioural control is projected to have a weighty effect on cash waqf giving behaviour.*

### **Islamic Altruism**

Following al-Qaradhawi (1981), Islamic altruism is the idea of charitable giving and selflessness that is based on Islamic precepts and teachings. Generally speaking, altruism is the conviction or action of having unselfish concern for the welfare of others. In the framework of Islam, the moral and ethical precepts of the faith are firmly rooted in charity. Islam places a significant emphasis on charitable giving. *Zakat* for instance is so essential in combating and addressing the alleviation of poverty and considered to be a more effective measure for the purpose (Al-Qaradhawi, 1981). We expect the same to be found in the context of cash *waqf*, which also includes the prominence of communal impartiality and impartiality in the distribution of wealth. Unlike *zakat*, cash *waqf* beneficiaries can be of *ummah* at large without being confined to special groups of individuals. Given the importance of Islamic altruism, a study by Amin (2022) proved that Islamic altruism is an important determinant of the formation of online *sadaqah* acceptance in the context of Malaysia. This factor was ranked third in the equation sourced from Amin (2022). Past studies by Morgan and Miller (2002) and Noufou et al., (2014) supported Amin's (2022) finding. Both studies confirmed altruism to be the key predictor for the actual donations. In more detail, Noufou et al., (2014) discovered that philanthropy is essential in the development of pupils' inclination to take part in peer mentoring, helping others to improve mutual performance. On the same note, Morgan and Miller (2002) discovered that altruism is related to tangible behaviour. Donors exhibit pro-social behaviour and are more inclined to give because they think that kindness promotes mutual well-being. In contrast, however, Delaney and White (2015) proved that altruism is not essential for the formation of behaviour, perhaps they are largely influenced by secular society, making the separation between good value for helping others and actual behaviour visible. These mixed findings warrant this investigation of the following hypothesis.

*H<sub>4</sub>: Islamic altruism is projected to have a weighty effect on cash waqf giving behaviour.*

### **Mediation Analysis**

Importantly, this study also views attitude as an intermediary for the relationships between subjective norm, perceived behavioural control, Islamic altruism and cash *waqf* behaviours. Prior works namely Amin and Shaikh (2023) and Ismail et al., (2007) reported the significant mediating role of attitude in consumer studies and we are projected it to be found in this study. As such, these hypotheses were postulated:

*H<sub>5</sub>: Attitude is assumed to have a mediating role in the association between subjective norm and cash waqf giving behaviour.*

*H<sub>6</sub>: Attitude is assumed to have a mediating role in the association between perceived behavioural control and cash waqf giving behaviour.*

*H<sub>7</sub>: Attitude is assumed to have a mediating role in the association between Islamic altruism and cash waqf giving behaviour.*

## Conceptual Framework

The research model of this study is displayed in Figure 1, identifying the relationships based on the literature evaluations. The dimensions are projected to influence the behaviour and the mediating role of attitude is also evaluated in the framework at best.

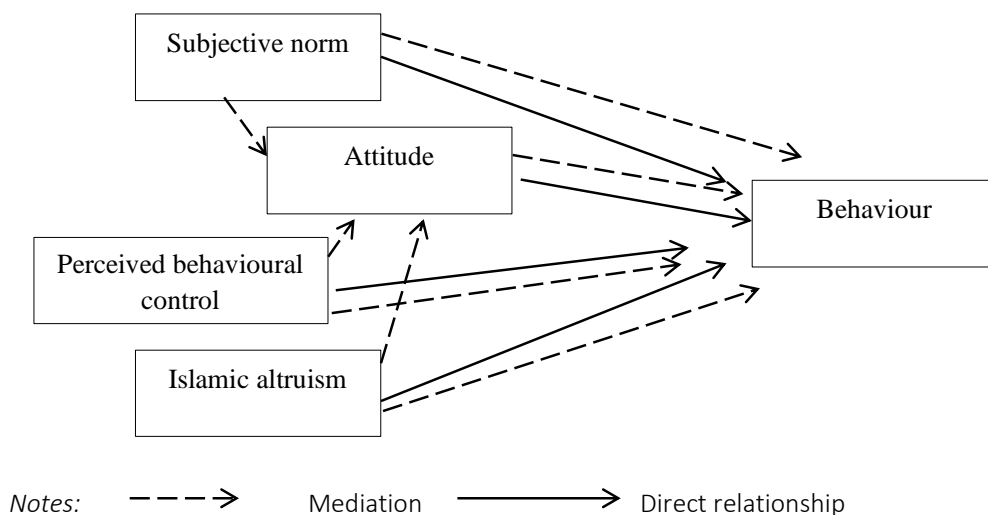


Figure 1. Conceptual framework

## III. Methodology

### Data and Research Variables

The unit of analysis is a donor or *waqif*. The participants are sourced from four localities covering Selangor, Perak, Negeri Sembilan and Pahang which they were approached online using Google Forms. To evaluate the battery items, a pilot study was carried out with thirty participants who were specially chosen for this study before the main survey. To prevent bias and preserve the integrity of the study's findings, these subjects were excluded from the study's real sample. The survey topics were sourced from the test, and no significant flaws with phrasing were discovered. The only modifications made were to use a correct arrangement and simple vocabulary to increase participants' clarity and comprehension. The instrument was thereafter sent for an actual survey.

As for actual surveys, judgmental sampling was used to collect responses from actual donors of *waqf* in these geographical areas. Following Guarte and Barrios (2006), judgmental sampling is defined as a non-probability sampling method in which the authors used their judgments in selecting the targeted respondents. For this purpose, three criteria were established and we detailed them like these:

1. Respondents selected should perform cash *waqf* donations at least one time at the time this study is conducted;
2. Respondents selected should be aware of the basic information about cash *waqf* donations in terms of benefits and modus operandi; and
3. Respondents selected should be employed Muslims, implying their financial capacity to make donations effectively.

When the aforementioned requirements were met, a respondent was chosen as evidence that he or she accurately represents a real donor. This is done to reduce the number of potential research respondents, who should only be chosen based on the three specified criteria. In all, the respondents were those who performed cash *waqf* donations and were aware of the benefit and significance of cash *waqf* that can be brought to *ummah* at large. They were also employed Muslims whether they were civil or private officers. The sample size was 777. Of these, 51.0 per cent were female subjects and 49.0 per cent were male subjects. A total of 93 subjects were single whilst the majority of the subjects were married with 684 or 88.0 per cent. Table 1 displays the outline of the participants.

**Table 1.** Summary of subjects

Item	N	Percentage
<i>Gender</i>		
Male	381	49.0
Female	396	51.0
<i>Marital status</i>		
Single	93	12.0
Married	684	88.0
<i>Occupation</i>		
Civil officers	304	39.1
Private employees	261	35.6
Self-employed	212	27.3

Source: The authors'

## Model Development

This study suggests this regression equation to reflect the research objective:

$$AB_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} ATT_{\kappa i} + \sum_{\ell=1}^5 \gamma_{\ell} SN_{\ell i} + \sum_{M=1}^5 \psi_M PBCM_i + \sum_{N=1}^5 \psi_P IAP_i + \varepsilon_i \quad (1)$$

Notes:  $AB_i$  (Actual behaviour),  $ATT_{\kappa i}$  (Attitude),  $SN_{\ell i}$  (Subjective norm),  $PBCM_i$  (Perceived behavioural control),  $IAP_i$  (Islamic altruism), and  $\varepsilon$  (Error)

Equation (1) indicates that actual behaviour possibly will be predisposed by attitude, subjective norms, perceived behavioural control and Islamic altruism.  $AB_i$  is the actual behaviour.  $ATT_{\kappa i}$  is a vector of attitude.  $SN_{\ell i}$  is a vector of subjective norm and  $PBCM_i$  is a vector of perceived behavioural control.  $IAP_i$  is a vector of Islamic altruism.

Besides, mediation analysis considers these regression equations:

$$AB_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} SN_{\kappa i} + \varepsilon_i \quad (2)$$

$$AB_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} PBC_{\kappa i} + \varepsilon_i \quad (3)$$

$$AB_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} IA_{\kappa i} + \varepsilon_i \quad (4)$$

$$ATT_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} SN_{\kappa i} + \varepsilon_i \quad (5)$$



$$ATT_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} PBC_{\kappa i} + \varepsilon_i \quad (6)$$

$$ATT_i = \alpha + \sum_{\kappa=1}^5 \beta_{\kappa} IA_{\kappa i} + \varepsilon_i \quad (7)$$

$$AB_i = \alpha + C^1_{\kappa i} + \sum_{\ell=1}^5 \gamma_{\ell} ATT_i + \varepsilon_i \quad (8)$$

Notes:  $AB_i$  (Actual behaviour),  $ATT_i$  (Attitude),  $SN_{\kappa i}$  (Subjective norm),  $PBC_{\kappa i}$  (Perceived behavioural control),  $IA_{\kappa i}$  (Islamic altruism), and  $\varepsilon$  (Error)

## Method

The data collected for the current study were analyzed using SPSS 27, a statistical package for social science. The selection of SPSS is based on its adaptability to many data sources, including online surveys and Excel spreadsheets. Additionally, data modifications can be effortlessly performed within SPSS for analysis and conversion (e.g. Pallant, 2005; Sekaran & Bougie, 2010). With the use of SPSS, the collected data were entered to generate responses that were methodical and manageable.

To analyse the data obtained, five (5) stages are considered as follows:

1. First, factor analysis is used to recognise dimension items that represent the constructs covering independent and dependent variables, under consideration. Following Pallant (2005), before utilising them in additional analyses like multiple regression or multivariate analysis of variance, factor analysis can also be used to condense vast dimensions tested into a more handy numeral;
2. Second, a reliability test is used for the constructs' items' internal consistency. Reliability analysis is performed to determine whether a group of items (Pallant, 2005);
3. Third, a correlation test is conducted to check multicollinearity issues. Importantly, to identify multicollinearity for improved retention of the constructs involved (Pallant, 2005);
4. Following Pallant (2005), we further used multiple regression to observe the effects of the dimensions tested on the actual use; and
5. For *post hoc* analysis, we conducted the mediation analysis and for that purpose Preacher and Hayes' (2004) approach was conducted.

Furthermore, a questionnaire is an operative research device in data collection and we comply with Jack and Clarke's (1998) proposal. This is especially true if the produced questionnaire is improved through a pilot test to ensure validity and reliability before being sent to the study population. The form is developed and written in English, reducing potential biases arising from differences in translation quality or linguistic nuances. Constructs' items were adapted from preceding studies and adjusted to reflect the current investigation.

The details are given five items sourced from attitude were modified from Lada et al., (2009) and Osman (2016), five items sourced from the subjective norm were modified from Lada et al., (2009) and Osman (2016), five items sourced from perceived behavioural control were modified from Gopi and Ramayah (2007) and Osman (2016), five items sourced from Islamic altruism were modified from Amin (2022); and five items sourced from actual behaviour were modified by Shih and Fang (2004) and Amin (2022).

To validate the instrument, three *Shariah* scholars with expertise in *waqf* practices and theories were recruited. Every item was determined to be legitimate and kept for a test run. A 5-point

Likert scale was used and the mid-point was “Slightly Agree”, an ordinal scale. The questionnaire was broken down into two sections. The first section requested respondents’ demographic questions, and the second section had 20 items that measured four different aspects of cash *waqf*. Each construct contained five items.

## IV. Results and Discussions

### Results

#### Validity and reliability

Prior to employing them in multiple regression, factor analysis is employed, following Pallant (2020), to summarise arrays of connexions among the dimensions involved for a meaningful number of valid factors. There are four distinct predictors reported in Table 2. Cash *waqf* giving behaviour is one dependent variable. There were no cross-loadings and all items exceeded the suggested value of 0.60, signifying strong convergent validity. Therefore, all constructs' items were retained for further analysis of the data.

**Table 2.** Validity and reliability

Construct	Battery item	Loadings	Variance explained	Eigenvalue	Cronbach's $\alpha$
<i>ATT</i>			7.049	1.410	.810
ATT2	Carrying out cash <i>waqf</i> is a decent idea	.727			
ATT3	Carrying out cash <i>waqf</i> is a positive idea	.724			
ATT5	Carrying out cash <i>waqf</i> is a valuable idea	.720			
ATT4	Carrying out cash <i>waqf</i> is a favourable idea	.719			
ATT1	Carrying out cash <i>waqf</i> is a wise idea	.616			
<i>SN</i>			11.531	2.306	.871
SN2	The majority of the people who matter to me would agree that carrying out cash <i>waqf</i> is a smart move	.873			
SN3	The majority of my significant others believe that I ought to execute cash <i>waqf</i>	.816			
SN1	The majority of people who matter to me would ponder that performing cash <i>waqf</i> is a wise idea	.795			
SN5	My family who are imperative to me would ponder whether I should perform cash <i>waqf</i>	.767			
SN4	My family influences me to perform cash <i>waqf</i> as a good idea	.649			
<i>PBC</i>			13.587	2.717	.872
PBC4	I can perform cash <i>waqf</i>	.831			
PBC2	I have the expertise to accomplish cash <i>waqf</i>	.825			
PBC3	I have familiarity with accomplishing cash <i>waqf</i>	.785			
PBC5	I have the skill to implement cash <i>waqf</i>	.731			
PBC1	I would be able to accomplish cash <i>waqf</i>	.677			
<i>IA</i>			36.719	7.344	.944
IA2	I believe that helping others is an important aspect of my life	.901			
IA3	I believe in working for the welfare of others	.884			
IA5	I believe in helping others as my life purpose	.876			
IA4	I believe in improving other conditions	.867			
IA1	I believe in giving is better than receiving	.853			
<i>AB</i>			50.756	2.538	.732
AB4	I donate for cash <i>waqf</i> continuously	.791			
AB1	I donate for cash <i>waqf</i> frequently	.762			
AB2	I donate for cash <i>waqf</i> more often	.734			

AB3	I donate for cash <i>waqf</i> more effective than others	.645
AB5	I donate for cash <i>waqf</i> currently	.615

Notes. ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control, IA=Islamic altruism and AB=Actual behaviour  
Source: The authors'

Following Sekaran and Bougie (2010), the tested dimensions exceeded the commended value of 0.8, implying the dimensions have good internal consistencies.

When Table 3 is examined, there were momentous and optimistic associations between the four dimensions measured and the outcome variable. Following Sekaran and Bougie (2010), there were no multicollinearity issue was found since the inter-relationships between the tested variables had a value lesser than 0.80, demonstrating each construct is distinct and representative.

**Table 3.** Correlation test

Construct	IA	ATT	SN	PBC	AB
IA	1				
ATT	.564**	1			
SN	.256**	.394**	1		
PBC	.341**	.536**	.338**	1	
AB	.246**	.419**	.391**	.556**	1
Mean	4.808	4.730	4.150	4.490	4.102
Std. deviation	.356	.404	.634	.538	.687

Notes: \*  $p < 0.05$ , \*\*  $p < .01$

Source: The authors'

## Multiple Regression

To evaluate the result of an outcome variable with a set of endogenous variables, multiple regression analysis was employed. When Table 4 is examined, the TPB's predictors and Islamic altruism account for 38.4 per cent of the variances in cash *waqf* giving behaviour ( $R^2 = 47.1$ ,  $p < 0.01$ ).

**Table 4.** Multiple regression analysis

Model	Standardised $\beta$	t-value	p-value	Hypothesis	Supported
ATT	.082	2.348*	0.019	H <sub>1</sub>	Yes
SN	.171	5.366**	0.000	H <sub>2</sub>	Yes
PBC	.399	11.591**	0.000	H <sub>3</sub>	Yes
IA	.157	4.987**	0.000	H <sub>4</sub>	Yes
F-value		120.158**	(.000)		
$R^2$			0.384		
Adjusted $R^2$			0.381		

Notes: \*  $p < 0.05$ , \*\*  $p < .01$ , ns – not significant, ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control, IA=Islamic altruism and AB=Actual behaviour

Source: The authors'

According to Table 4, the attitude was significantly related to cash *waqf* giving behaviour ( $\beta = 0.082$ ,  $p < 0.05$ ). This outcome supports hypothesis (H<sub>1</sub>). Hence, when one's good attitude rises, so does one's inclination to donate to cash *waqf*. For H<sub>1</sub>, the hypothesis was supported. Furthermore, the subjective norm was also suggestively linked to the actual behaviour ( $\beta = 0.171$ ,  $p < 0.00$ ) and therefore H<sub>2</sub> was supported. Donors with a greater social circle are more likely to donate for cash *waqf*.

According to the third hypothesis H<sub>3</sub>, there will be direct and positive influences of perceived behavioural control on cash *waqf* giving behaviour. According to Table 4, cash *waqf* giving behaviour was shown to be significantly influenced by perceived behavioural control ( $\beta = 0.399$ ,  $p < 0.01$ ). This demonstrates that individuals who are seen to have greater behavioural control are more inclined to engage in financial *waqf* donations. Thus, hypothesis H<sub>3</sub> was validated. As for H<sub>4</sub>, Table 4 reports that Islamic altruism was significantly associated with cash *waqf* giving behaviour ( $\beta = 0.157$ ,  $p < 0.01$ ). This indicates that donors are more likely to make financial *waqf* donations when Islamic charity is higher. Hence, H<sub>4</sub> was supported.

## Post Hoc Analyses

This work evaluated the mediating function of attitude on the links between subjective norms, perceived behavioural control, Islamic altruism, and behaviour, using the methodology of Preacher and Hayes (2004). Simple mediation was utilised in model number 4.

**Table 5.** Mediation analysis

Pathways	Total Effect	Direct Effect	Indirect Effect	CI		t-value
				LB	UB	
Social influence → Attitude → Cash <i>waqf</i> giving behaviour	.3906	.2683	.1223	.0913	.1559	7.457**
Perceived behavioural control → Attitude → Cash <i>waqf</i> giving behaviour	.7104	.5947	.1157	.0664	.1651	4.610**
Islamic altruism → Attitude → Cash <i>waqf</i> giving behaviour	.4738	.0272	.4466	.3560	.5440	7.794**

Notes: \*  $p < 0.05$ , \*\*  $p < 0.01$ , ns – not significant, LB=Lower bound, UB=Upper bound and CI=Confidence intervals

Source: The authors'

As reported in Table 5, the attitude mediated the interactions between subjective norm, perceived behavioural control, Islamic altruism and actual behaviour, validating that attitude could affect the cash *waqf* behaviour via these variables. Hence, all hypotheses were accepted. In more detail, all relationships were called complementary mediation since the computed direct effect\*indirect effect produced positive results. All pathways were partially mediated.

## Discussions

### Attitude

The findings obtained indicate that there was a statistically noteworthy helpful correlation between mindset and cash *waqf* giving behaviour. Donors' willingness to give to cash *waqf* is likely to improve when they have a positive impression of the organization. This result is in tandem with a prior study by Amin (2022), which discovered a substantial relationship between attitudes and behavioural intentions, extending the present study's contribution to include actual behaviour. Similar to this, attitude is positively correlated with the desire to select *halal* items in the setting of TPB, a study steered by Lada et al., (2009). This study demonstrates that, on the whole, people's desire to select *halal* items is influenced favourably by their attitude, which also plays a role in the decision to choose a *halal* product. In fact, our attitudes influence how we view and understand the world. Positivity can result in a more upbeat and accepting perspective on the world, which makes it simpler to accept novel concepts, individuals, or

events. This can lead to the formation of the actual behaviour of cash *waqf* as proposed in this study.

### **Subjective Norm**

This study reported a significant role of subjective norm. The results obtained by Smith and McSweeney (2007) and Amin (2022) are also reliable with the outcomes of this study, which show that people use the subjective standards of a certain group as a point of reference while doing certain behaviours. This is in line with Osman and Mohammed's (2017) earlier research. The results made by Smith and McSweeney (2007) and Amin (2022) are also in tandem with the results of this study, which show that people use the subjective standards of a certain group as a point of reference while doing certain behaviours. Following Amin (2022), the important role of subjective standards or reference groups from the perspective of virtuous wealth distribution, such as *waqf*, shows that Muslims are prone to being swayed by the beliefs or viewpoints of other Muslims on religious concerns. Adherence to social norms contributes to the formation of individual and collective identities. This is essential in the formation of continued cash *waqf* behaviour among donors in Malaysia. Similar to Indonesia, Malaysia is traditionally a collective society. Norms shape how individuals see themselves within the larger social context and influence the identity of social groups, whether based on nationality, religion, or other shared characteristics.

### **Perceived Behavioural Control**

This study discovered a strong correlation between actual donors' cash *waqf* giving behaviour and their perception of behavioural control in Malaysia. The findings of this study support those of Amin (2017) and Gopi and Ramayah (2007) regarding the notable correlation between control and behaviour. According to this relationship, people can successfully carry out the behaviour when they have the necessary skills, knowledge, resources, money, and time (Ajzen, 1991). It has been established that people underwrite to cash *waqf* once they treasure themselves able to do so. This is in line with research by Gopi and Ramayah (2007), which established a positive correlation between perceived behavioural control and the expenditure of money on morally righteous actions. Perceived behavioural control is a significant forecaster of the behaviour. The model posits that individuals are more likely to engage in behaviour if they believe they have control over it. High ranks of perceived behavioural control are linked with a greater likelihood of successfully performing actual behaviour for cash *waqf*.

### **Islamic Altruism**

Islamic altruism and cash *waqf* behaviour were statistically related. This outcome aligns with those findings by Morgan and Miller (2002) and Noufou et al., (2014) which exposed that altruism is an important aspect of charitable actions. According to Amin (2022), respondents' readiness to donate increases with their perception of their empathy. This supports the current study's findings, which indicate that the donors' motivation to help the underprivileged by making monetary *waqf* contributions stems from the philanthropic nature of Islam. Following al-Qaradhawi (1981), Muslim donors are more willing to contribute to monetary *waqf* if they exhibit higher levels of Islamic compassion. This data demonstrates the relationship between donors' contributions to cash *waqf* funds, which are supported by Islam, and their compassion for others, particularly the poor. Altruism is considered a religious duty in Islam. Engaging in acts of kindness and charity helps individuals cultivate virtues such as compassion, empathy, and

humility, contributing to their overall moral character. This assertion leads to the significant formation of cash *waqf* contributions via the significance of Islamic altruism, as reported in this study.

### Mediation Analysis

As acknowledged earlier, this study also treats attitude not only as an endogenous variable but also as a mediator. The analysed relationships found that attitude mediated the relations between subjective norm, perceived behavioural control, Islamic altruism and cash *waqf* behaviours. These outcomes are in tandem with earlier lessons by Amin and Shaikh (2023), and Ismail et al., (2007) which have established attitude as an intermediary in numerous connexions between endogenous and exogenous variables. Three hypotheses proposed, H<sub>5</sub>, H<sub>6</sub> and H<sub>7</sub>, were supported. The results obtained conclude that one's attitude often reflects a person's beliefs, values, and opinions. As a mediator, attitude can help explain why cash *waqf* behaviour occurs and provide insights into the underlying motivations or beliefs driving the behaviour.

## IV. Conclusion and Recommendation

### Conclusion

The framework developed in this study provides new perspectives on donors' behaviour in the context of cash *waqf* giving behaviour in Malaysia, which received less attention in early investigations. The framework developed is proven distinct for at least two main reasons using the TPB by Ajzen (1991), the model constructed in this research incorporates real cash *waqf* donors in Malaysia to investigate the extent to which variables can impact cash *waqf* giving. This brings us to our first point of concern pertinent to the respondents. The majority of past studies, even though many employed TPB in their work on cash *waqf* are focused solely on the creation of behavioural intentions among potential donors. This study broadens the use of TPB by examining the cash *waqf* giving behaviours of the real contributors. The study's results are particularly useful in illuminating the attitudes and behaviours of real donors toward *waqf* organisations as well as their financial *waqf* contributions.

The findings also deliver a fresh understanding of the reasons behind donors' contributions to cash *waqf*. The proposed model incorporates Islamic altruism in the form of financial *waqf* donations. The dimension is a key predictor that may also have an impact on real donors' cash *waqf* giving behaviour. In addition to the extra element of Islamic altruism, attitude is also given more weight in this context by taking into account the mediating effect that attitude may have in this study. The addition of these factors to TPB offers new insights that enhance TPB in the context of cash *waqf* giving behaviour.

Notwithstanding these advantages, this study contains at least two drawbacks that can direct future research to expand on the contributions discovered here in a fresh setting with distinct geographical regions and theoretical frameworks. More specifically, the study's first drawback is that it only included respondents from four states in Malaysia: Negeri Sembilan, Pahang, Perak, and Selangor. Future studies are extended to include other states in Malaysia to extend the findings. The second drawback is the use of the variables examined in this study confined to the TPB's factors and Islamic altruism, demonstrating the limitations are the generalisations. Future studies may consider perceived expected benefits and perceived financial freedom among donors to improve research contributions in this area.

Yet, this study is focused on actual behaviour, adding important knowledge to the literature, which is presently limited. With proper care, the results can become a new-fangled guide to strengthen the quality of *waqf* collection and therefore improving the societal development sourced from good impacts that the funds generated can benefit society at large in terms of infrastructure and demographic structural changes.

## Recommendation

Equating this study to earlier studies that have used TPB as a baseline structure to clarify intentions toward the behaviour gives a distinct viewpoint on how TPB is applied. To better understand the real cash *waqf* giving behaviour, the researchers in this study expand on their use of TPB as a framework. Even though the model used here deviated from TPB conventions by removing intents to explain the behaviour, the results nevertheless demonstrate how robust TPB is in explaining cash *waqf* giving behaviour. Apart from the TPB's motivators, this study significantly adds to the body of literature by elucidating the variables that affect monetary *waqf* giving behaviour in the context of Islamic altruism. This study establishes new links and understanding regarding cash *waqf* because these examined variables have a substantial relationship with cash *waqf* donating behaviour. Hence, the current study empirically identifies additional factors that are crucial in affecting donors' attitudes when they make a cash *waqf* fund donation.

Three *Shariah* experts, who are knowledgeable about Islamic social finance theories and practices, both in Malaysia and globally, have provided face validity for this work. This study can produce a sufficient number of battery items to investigate the relationships between the factors under investigation and the outcome variable, cash *waqf* giving behaviour, thanks to the analyses of the literature review. This effort has generated a total of 25 battery items covering five variables tested in this study. In other words, each construct has five items, developed in the same number from one to another for consistency purposes, allowing better operationalisation to capture complex knowledge properties by respondents under contemplation. Besides these generated 25 battery items, this study also attempted to consider the use of PROCESS 3.5 to examine the mediating role of attitude, which received less attention in cash *waqf* studies but the current one closes the gap by providing new empirical perspectives pertinent to its robustness.

Cash *waqf* donations can be further enhanced in various ways. First, there is a need to have a clear policy for cash *waqf* collections which should be established by the SIRCs as a circular in allowing improved public image about the impact that cash *waqf* funds can bring to individuals in society at large. This effort can improve the attitude of donors, having good mind-sets can stimulate them to engage in cash *waqf* donations as well as encourage other circles to engage in this type of philanthropist activity. Second, creating agents among existing donors can also provide new platforms to stimulate the behaviour of donation and the economics of giving. Social support for donors should be established in terms of the acculturation of cash *waqf* giving through developing a new database of social supports that document some testimonials pertinent to the champion of donors and the followers. This encourages and enforces the role that subjective norm can play to improve the environment of charitable giving among individuals. Importantly, this leads to the established cash *waqf* communities in our society at best. Third, channels that can help donors be aware of the existing and new cash *waqf* schemes should be made available and communicated on official platforms. Peace of mind knowledge dissemination via digital brochures should be made available for knowledge and thus actual

behaviour. Fourth, cash *waqf* contributions can also be promoted through the establishment of a special task force to illustrate the initiatives that can benefit the needy folks like offering healthcare services to those in need, supporting orphanages and financial assistance to low-income families.

In the *post doc* analyses, the mediating impact of attitude between the relationships on perceived behavioural control, Islamic altruism, actual behaviour, and subjective norm was also introduced to this study. This result depicts a mechanism in which these variables influence the formation of donors' attitude toward performing actual behaviour. It suggests therefore that the SIRC's managers should enhance their services to promote donors' positive attitude and therefore impact future actual behaviour.

### **Author Contributions**

*Conceptualization; Methodology, Hanudin Amin; Nor Syakina Jam, Patrick J Ring, Dwi Suhartanto, Muhamad Umar Mai, Dzuljastri Abdul Razak and Imran Mehboob Shaikh; Investigation, Nor Syakina Jam, Hanudin Amin and Patrick J Ring; Analysis, Hanudin Amin; Original draft preparation, Hanudin Amin; Review and editing, Hanudin Amin.*

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### **Conflicts of Interest**

*The authors declare no conflict of interest.*



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