Predicting the Behavioural Intention for Cash Waqf: Evidence from Malaysia and Thailand

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ABSTRACT:
Cash waqf is one of the mechanisms of charitable behavior in Islamic belief and has been recognized as a way of waqf practice. The objective of this study is to test the relevancy of Theory of Planned Behaviour (TPB) in predicting the intention to perform cash waqf among the university students. Data for this study was collected through structured questionnaires both in Malaysia and Thailand. A questionnaire using a seven-point scale was employed to collect the data for the current study and items from previous studies were modified to adapt to cash waqf context. The questionnaires were distributed to 400 hundred students of Universiti Teknologi MARA Kelantan Campus, Malaysia and 200 hundred students of Prince of Songkla University Pattani Campus, Thailand. The return rate for Malaysia students is 94.7 percent (379 samples) while Thailand students’ return rate is 86 percent (172 samples). The results obtained from the data collection suggested that all three independent variables (attitude, subjective norm & perceived behavioural control) have significant relationship with the intention to perform cash waqf. Hence, TPB framework explained the intention to perform cash waqf.

Keywords: Cash waqf, Intention, Theory of Planned Behaviour, University students
1. INTRODUCTION

Abu Huraira (RadhiAllahu ‘anhu) narrated in a hadith that the Prophet Muhammad says:

*When a man dies, his acts come to an end, but three; recurring charity or knowledge (by which people benefit), or a pious offspring who pays for him (for the deceased).*

(Muslim)

*“By no means shall you attain Al-Birr (piety, righteousness), unless you spend (in Allah’s cause), of that which you love; and whatever of good you spend, Allah knows it well”.*

(Al-Quran 3:92)

By the referring to the above quotes, it is evident that giving charity is encouraged in Islam. In fact, both philosophical and religious teachings have long argued that charitable giving leads to prosperity (van der Linden, 2011). There are several types of charitable methods from Islamic point of view such as through *zakah* and *sadaqah* (donation). One of the imperative methods of *sadaqah* is *waqf*. *Waqf* refers to a religious endowment that is a voluntary and irrevocable dedication of one’s wealth or a portion of it either in cash or kind, and its disbursement for Shariah-compliant projects (MIFC, 2015). It is an Islamic instrument of wealth distribution that if properly structured and administered can provide perpetual benefit to the entire society (Mohamad Azhar, 2014). *Waqf* is also considered as a virtuous act, and is seen as the pillar of the religious, social, cultural, scientific, economic and political life of the Islamic society. From an economic perspective, *waqf* can be regarded as a type of savings-investment instrument where funds are diverted from consumption and invested in productive assets that generate revenue. The profits can be used to achieve social objectives such as building hospitals, orphanages, universities and others; thus, unlocking both its economic potential and philanthropic objectives (MIFC, 2015). Meanwhile, Khan (2010) viewed that *waqf* can be an effective Islamic instrument of poverty alleviation if the Bangladesh government integrates *waqf* in poverty alleviation programs and put it into practice like the classical age of Islam.

The common type of *waqf* is *cash waqf*. Abdel Mohsin (2008) defined *cash waqf* as the devotion of an amount of money by a founder and the dedication of its usufruct in perpetuity to the prescript purposes. According to *Yayasan Wakaf Malaysia*, *cash waqf* is defined as a religious endowment by using cash collected in a trust fund under the management of the administrator entrusted to manage this endowment for the welfare and benefit of the *ummah*. Endowment funds collected are then converted to the property to be utilized for the welfare and interests of the community. What distinguishes these from the standard real estate endowments is the nature of their capital, *corpus*, which is in the form of cash. The *corpus* of the real estate *waqf*, by contrast, is in the form of real estate (Cizakca, 2004a).

There are a lot of benefits from *waqf* contributions including cash *waqf*. Cash *waqf* is believed could provide some assistance to the needy ones in improving their life. Md. Shahedur Rahaman, Mohd Fahmi and Mohd Faisol (2011) noted that cash *waqf* can help restructure and improve the performance of the current institutional setup and networking throughout the country. Mochammad Arif (2014) viewed that the contributions of *waqf* for economic development can be explained from five points; (1) reducing government expenditure and participation in the economy, (2) preventing deficit financing and decreasing rate of interest, (3) restoring distribution of income and wealth, (4) eradicating poverty, and (5) enhancing economic progress. He concluded that *waqf* can fulfil the above-mentioned functions without any state coercion or through the usual method, i.e. redistributive taxation, but through
voluntary donations made by the well-to-do people in the society (Mochammad Arif, 2014, pp. 32). A study conducted by Farhah, Saim, Refik, Yahya and Omer (2014) proved that cash waqf has a strong prospect in developing the socio economic sector, especially in the area of poverty alleviation which is beyond religious purposes.

Despite the contributions of waqf to the society at large, there are some issues related to waqf specifically from local perspective. Amirul Faiz, Htay and Mustafa Omar (2012) viewed that the response of the Malaysian towards cash waqf is still lacking. Meanwhile, Tuanku Alina (2011) viewed that the Malaysian preference toward waqf was only for religious purposes. They only linked waqf with the construction of mosques and waqf land for cemetery despite a wider function and roles of waqf itself. Tuanku Alina (2011) also viewed that cash waqf schemes of general purpose (waqf al am) have still not generated sufficient funds to carry out impact program. Even though the cash waqf scheme in Malaysia has grown momentum in the recent years, the other problems arose when the contributors of the scheme required transparency to the usage of fund. Due to a few constraints, the operations have caused the scheme to develop at slower rate and reached fewer individuals (Farhanah, Emira & Dzuljastr, 2015). On the other hand, Munerah, Mohd Khairy, Nur Athira, Murniza & Muhammad Zuhair (2016) concluded that the main factors of cash waqf collection in the three states of Malaysia are promotion, staffs, method, place of collection and authority. Hence, it can be said that cash waqf development at Malaysia is still at infancy level.

In order to reduce the gaps in the previous studies, the main aim of this study is to investigate the factors influencing the intention of contributors particularly universities students to participate in cash waqf. The present study will provide some contributions for the various parties. Firstly, the study provides some ideas on which conceptually independent determinants of intention are more applicable in explaining the intention to perform cash waqf among younger generations, specifically university students. Hence, it will contribute to the number of literature in the field of investigating the factors that influence people’s intention to participate in cash waqf. The findings of the study could also be used by the respective authorities to design strategies to increase participation in cash waqf. The findings could also help the government in diversifying the present effort to find the solution to improve people’s intention which should be started with the younger generations to contribute in cash waqf.

2. LITERATURE REVIEW

2.1 Introduction

Waqf is one of the potential mechanisms that has a significant role to generate source of financing for the needs of the Muslim ummah. As an endowment, waqf is more in the form of fixed assets which is a permanent submission by a Muslim of a valuable property to the ownership of Allah swt. (Noor Aimi, Nurauliani & Wan Shahdila, 2014). Waqf revenues could be distributed to fulfil the needs of the poor, and used for the welfare of the society such as mosques, schools and higher education institutions. However, due to lack of awareness, the society does not realize the potential of waqf contribution towards the economics in which the funds obtained from waqf could be used for community purposes (Noor Aimi, Nurauliani & Wan Shahdila, 2014).

The Islamic world firstly introduced cash waqf in the eighth century (Soliha & Muhammad Hakimi, 2015) but it was only well practiced by the Ottoman and became very famous throughout the European provinces by the end of the sixteenth-century (Cizakca, 2004b). The 21st century has
observed the revival of *waqf* institution in many countries including Malaysia with the implementation of cash *waqf* (Amirul Faiz, Htay & Mustafa Omar, 2012). The society has started to realize that people’s donation in terms of cash money is a potential solution in fulfilling the necessity of public needs (Sayyed Hosseini, Salari & Zaman Abadi, 2014) and implementing activities such as helping those in need of loans, orphans, *muallaf*, and unemployed individuals since various parties can receive the benefits earned (Soliha & Muhammad Hakimi, 2015).

### 2.2 Waqf Practices in Malaysia and Thailand

The implementation of *waqf* in Malaysia is governed under the state’s jurisdiction of the 14 State Islamic Religious Councils with each institution manages the properties of *waqf* according to its standard of management practice and enactments (Zulkifli & Muhammad Najib, 2008). For instance, Johor introduced *Waqf* Prohibition Enactment 1911, Perak presented Control of *Waqf* Enactment 1951 (Noor Aimi, Nurauliani & Wan Shahdila, 2014), Selangor provided *waqf* legislations under the Enactment of *Waqf* (State of Selangor) 1999 while Melaka performed the Enactment of *Waqf* (State of Malacca) 2005 (Zulkifli & Muhammad Najib, 2008). As such, the states in Malaysia have their own legislations and each state religious council holds important role in managing and distributing *waqf* properties for the public common interest.

The legality of cash *waqf* in Malaysia was confirmed by the Fatwa Committee of the National Council for the Religion of Islam on 10 to 12 April 2007 at Kuala Terengganu which consequently dismissed the polemic concerning its implementation (Haslindar, Afizar & Tajul Ariffin, 2013; Soliha & Muhammad Hakimi, 2015). Cash *waqf* is exchanged into fixed asset and invested cumulatively before it is allocated to the beneficiaries and served the welfare of community (Soliha & Muhammad Hakimi, 2015). On top of that, several states in Malaysia have introduced cash *waqf* scheme such as Penang with minimal shares of RM5 while Selangor, Pahang, Johor, Terengganu and Malacca with donation of RM10 (Haslindar, Afizar & Tajul Ariffin, 2013). This proposes the potential to develop cash *waqf* because if each Muslim adult in Malaysia donates at least RM30 a month, the collection of cash *waqf* can achieve RM4.3 billion a year (Muhammad Salleh as cited in Haslindar, Afizar & Tajul Ariffin, 2013).

The application of cash *waqf* under different regulated laws and management of States Islamic Religious Council has offered some problems which might instigate the inefficiency of cash *waqf* collection in Malaysia (Amirul Faiz, Htay & Mustafa Omar, 2012). According to Tunku Alina (2011), cash *waqf* schemes have not generated adequate collection of money as the public’s response towards cash *waqf* is still lacking due to misconception and lack of awareness. Most people still have the perception that *waqf* fund is solely attributed to the development of religious purposes in relation to mosque or cemetery; thus, they are not conscious that the money donated can fulfil a diversification of purposes for the sake of the Islamic economy due to its flexibility form of assets (Haslindar, Afizar & Tajul Ariffin, 2013). Furthermore, Nurrachmi (2012) asserted that unqualified *waqf* manager or *mutawali* could lead to various issues like *waqf* asset being idle with no individual to manage it, corruption in distributing *waqf* money, and insufficient fund to cover operational cost of the planned project.

In comparison to Malaysia, the management of *waqf* institution in Thailand is still lacking since Thailand does not have any specific law governing the implementation of *waqf* and serving the purposes of *waqf* practices. Majority of the Muslims in Thailand live in four southern provinces of Yala, Pattani, Narathiwat and Satun but *waqf* practices could be found across the country as it contributes towards the improvement of Muslims’ wellbeing (Duereh & Noipom, 2016). At present, the
management of religious matters including *waqf* is jointly supervised by Chularajmontri (Shaykh al-Islam), Provincial Committee for Islamic Affairs (PCIA) and Mosque Committee Member (MCM) but the position of *waqf* land is still in the scope of Thai civil law (Dorloh, 2015). The administration of Islamic religion is associated with two acts which are the Administration of Islamic Organization Act 1997 and Islamic Law Enforcement in Pattani, Narathiwat, Yala and Satun Act 1946; however, these two acts provide no explicit provision on *waqf* management in Thailand (Duereh & Noipom, 2016).

According to Dorloh (2015), the common practice of *waqf* in Thailand is that the donor offers the property of land to the mosque and the *imam* becomes the trustee for *waqf* property. The income generated from the land is used to manage mosques and religious schools while the surplus of income is deposited into *waqf* committee’s account as to be spent with regard to development and poverty alleviation. However, issues like undocumented *waqf*, unable to transfer properties to the mosque and *waqf* under individual’s maintenance may occur due to the reason that Thailand has no specific provision towards *waqf* management (Duereh & Noipom, 2016). Due to this, Duereh and Noipom (2016) suggested the amendment of the Islamic Law Enforcement in Pattani, Narathiwat, Yala and Satun Act 1946 and proposed the setting up of national *waqf* organization to ensure that *waqf* property issues and administration are resolved by Islamic experts.

### 2.3 Studies on Cash *Waqf*

Even though cash *waqf* practice is still considered new to some people, its procedure has gained the attention of researchers to investigate its implementation, effectiveness and interest among the Muslim public. Several studies were conducted to identify the factors that influence the collection of cash *waqf* (Faradis, 2015; Fuadah, Mohammad, Syadiyah, Kalsom, Muhammad Ridhwan, Nursilah, Zurina, Fauzi & Patmawati, 2015; Munerah et al., 2016; Pitchay, Mydin Meera & Saleem, 2015) while others analysed its benefits towards the community and managerial aspect of cash *waqf* (Haslindar, Afizar & Tajul Ariffin, 2013; Lahsasna, 2010; Nurrachmi, 2012; Sayyed Hosseini, Salari & Zaman Abadi, 2014; Soliha & Muhammad Hakimi, 2015).

An analysis on the trend of cash *waqf* collection from three states in Malaysia was performed by Munerah et al. (2016) and they concluded that the south state experiences an increasing trend while the north and east coast states encounter fluctuating trends towards cash *waqf* collection. Moreover, several researchers have identified factors that influence the public to be involved in cash *waqf* contribution which include promotion, staff, method of collection, place of collection and authority (Munerah et al., 2016), religious obligation, benevolence, familiarity with *waqf* institutions and access to cash *waqf* (Fuadah et al., 2015), *waqif* or donor’s attitude, complaints, productive action, equity, product characteristic, religiosity as well as generosity (Faradis, 2015). It is interesting to note that among the common reasons for donating cash *waqf* is due to religious duty, being generous (Faradis, 2015; Fuadah et al., 2015) and the organisation responsible of collecting funds (Fuadah et al., 2015; Munerah et al., 2016).

Research has also mentioned that *waqf* institutions should conduct rigorous promotion so that people would be encouraged to continuously perform cash *waqf* in order to gain a higher collection of funds (Fuadah et al., 2015; Munerah et al., 2016). In addition, *waqf* institutions should build good reputation and integrity towards the public especially the Muslims in Malaysia since some individuals confessed that they did not trust the institution that manages *waqf* (Fuadah et al., 2015; Mohd Asyraf & Muhammad Ridhwan, 2013). This relates to the factor of equal distribution of funds and complaints regarding *waqf* as stated by Faradis (2015). Moreover, some respondents claimed they are reluctant to donate because of insufficient knowledge of cash *waqf* (Mohd Asyraf & Muhammad Ridhwan, 2013).
As such, it is the duty of the relevant authorities to increase the awareness of the community towards cash *waqf* practice and rejuvenate the current *waqf* institutions as to enhance its efficiency and performance.

A research by Pitchay, Mydin Meera and Saleem (2015) ranked the developments prioritized by donors using analytical hierarchy process and they discovered that donors have a high preference to channel their cash *waqf* contribution towards the development and current needs of education, health, mosque and welfare. This corresponds to the findings of a survey that the public has a strong willingness to perform cash *waqf* in accordance to education needs due to the reason that the establishment of Islamic *waqf* bank would be an alternative for students to obtain loan or finance their education (Muhammad Ridhwan & Mohd Asyraf, 2014; Muhammad Ridhwan, Mohd Asyraf & Fuadah, 2013). Consequently, further studies on the awareness and intention of cash *waqf* donors especially individuals involved in education domain need to be conducted with the aim to intensify their commitment towards cash *waqf* practices.

### 2.4 Theory of Planned Behavior

Theory of Planned Behavior (TPB) was presented by Ajzen (1991) by including the variable perceived behavioral control to the original Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) as a result of its limitation in dealing with people’s incomplete volitional control of behavior. Since then, TPB has been extensively used in studies to predict people’s behavior with the concept that a single behavior involves an action focusing on a target to achieve a certain context at a particular point of time (Ajzen & Fishbein, 2005).

TPB model includes three variables namely attitude, subjective norms and perceived behavioral control which in turn affects an individual’s intention (Ajzen, 1991). According to Fishbein and Ajzen (1975), intention is expressed as a subjective probability to carry out behavior which relates to the willingness to try and the exertion to plan the effort as to perform the behavior (Ajzen, 1991). The variable intention has been used in many studies as a dependent variable due to its robustness in predicting behavior (Amirul Faiz, 2014). As conferred by Ajzen (1991), an individual’s intention is driven by three types of belief; (1) behavioral belief which yields a favourable or unfavourable attitude towards behavior, (2) normative belief that is associated with other people’s expectation and motivation to comply toward the expectation which resulted in perceived social pressure or subjective norm, and (3) control belief that denotes the presence of factors that may facilitate or impede the performance of behavior which then gives rise to perceived behavioral control (van der Linden, 2011). Bringing together the three antecedents of attitude, subjective norm and perceived behavioral control has led to the founding of intention in the Theory of Planned Behavior.

### 3. HYPOTHESES DEVELOPMENT

As discussed earlier, the theory of planned behavior postulates three conceptual independent determinants of intention. Combining the attitude, subjective norm and perceived behavioral control towards behavior would lead to the behavioral intention.

#### 3.1 Intention to Perform Cash Waqf

Intentions are assumed to capture the motivational factors that influence a behavior. It is an indication of how hard people are willing to try and how much of an effort they are planning to exert in order to
perform the behavior (Ajzen, 1991, p. 181). Generally, the higher the level of intention to perform in behavior, the stronger or more likely to perform the behavior.

### 3.2 Attitude and Intention to Perform Cash Waqf

Attitude towards behavior signifies the psychological tendency that is expressed from favourable or unfavourable evaluation or appraisal of the behavior in question (Ajzen, 1991). In other words, it is the degree to which a person has positive or negative feelings of the behavior of interest because the more favourable a person’s attitude towards behavior, the more likely the person will be engaged towards the behavior (Amirul Faiz, 2014; Salwa Amirah, Joni Tamkin, Mohamad Taqiudin & Fidlizan; 2017). Several studies have utilized TPB and documented significant relationship between attitude and intention specifically research that investigated zakah payment (Nurul Huda, Nova Rini, Yosi Mardoni & Purnama Putra, 2012; Raedah, Noormala & Marziana, 2011), corporate waqf (Nurul Adilah, Khairil Faizal, & Muhammad Ridhwan, 2016), donation to charity or giving behavior (Salwa Amirah, Fidlizan, Joni Tamkin & Mohamad Taqiuddin, 2015; van der Linden, 2011) and cash waqf involvement (Amirul Faiz, 2014). However, one study among Muslim donors in Malaysia found that attitude had no effect towards cash waqf giving intention (Amirul Faiz, Mustafa Omar & Aiman, 2016). Therefore, further research needs to be conducted to determine whether attitude factor influences the Muslim’s intention to contribute towards cash waqf. As such, the first hypothesis for this study is:

**H1:** There is a significant relationship between attitude and intention to perform cash waqf.

### 3.3 Subjective Norm and Intention to Perform Cash Waqf.

Another predictor of TPB is subjective norm which was defined by Ajzen (1991) as the perceived social pressure whether or not the behavior should be performed. It also denotes the belief about whether significant others think a person will perform the behavior since it relates to the person’s perception of social environment surrounding the behavior (Salwa Amirah et al., 2017). Subjective norm has gained much attention in the literature of behavioral intention including studies on cash waqf performance in which Amirul Faiz (2014) found a significant relationship between subjective norm and intention whereas Amirul Faiz, Mustafa Omar and Aiman (2016) concluded an insignificant finding. Another research on the intention to contribute towards corporate waqf by Nurul Adilah, Khairil Faizal and Muhammad Ridhwan (2016) also discovered a positive relationship. However, most research concluded that subjective norm did not explain the variance in intention such as the studies on zakah payment involving respondents in Jakarta (Nurul Huda et al., 2012) and academics in Malaysia (Raedah, Noormala & Marziana, 2011). In addition, subjective norm also had no effect towards the giving behavior of the Malaysian (Salwa Amirah et al., 2015) and European participants (van der Linden, 2011). Due to this, this study extends the analysis of subjective norm by proposing the second hypothesis of:

**H2:** There is a significant relationship between subjective norm and intention to perform cash waqf.

### 3.4 Perceived Behavioral Control and Intention to Perform Cash Waqf.

Perceived behavioral control refers to people’s perception of the ease or difficulty of performing the behavior of interest which is closely linked to self-efficacy concept (Ajzen, 1991) since it reflects previous experience and anticipates barrier (Nurul Adilah, Khairil Faizal & Muhammad Ridhwan, 2016). In addition, if attitude and subjective norm are more favourable with respect to behavior,
perceived behavioral control will be better and the individual’s intention to perform such behavior will be greater (Amirul Faiz, 2014). Majority of the studies in TPB concluded that perceived behavioral control is a significant predictor towards intention such as studies concerning zakah payment (Nurul Huda et al., 2012; Raedah, Noormala & Marziana, 2011), donation to charity or giving behavior (Salwa Amirah et al., 2015; van der Linden, 2011), and cash waqf practice (Amirul Faiz, 2014; Amirul Faiz, Mustafa Omar & Aiman, 2016). Hence, the third hypothesis is:

H3: There is a significant relationship between perceived behavioral control and intention to perform cash waqf.

3.5 Research model

Although Theory of Planned Behavior has been extensively applied in various fields of study, its validity is yet to be proven especially in the study related to the intention to perform cash waqf. As such, utilizing the determinants of TPB, this research examines the context of cash waqf in order to explore the influencing factors towards Muslim’s intention to contribute in cash waqf. Figure 1 depicts the model of the research.

4. RESEARCH METHODS

4.1 Sample and procedures

Data for this study was collected though structured questionnaires both in Malaysia and Thailand. The questionnaires were distributed to 400 hundreds students of Universiti Teknologi MARA Kelantan Campus, Malaysia and 200 hundreds students of Prince of Songkla University Pattani Campus, Thailand. A total of 379 were obtained from Universiti Teknologi MARA Kelantan Campus, Malaysia and 172 from Prince of Songkla University Pattani Campus, Thailand. Hence, a combined total of 551 were obtained from 600 questionnaires distributed in classes and the return rate was 92 percent.

![Research model diagram]

Figure 1: Research model
4.2 Variables and measurements

A questionnaire using a seven-point scale was employed to collect the data for the current study. Items from previous studies were modified for adaptation to the cash waqf context. The measures of attitude, subjective norm, and perceived behavioral control towards intention to perform cash waqf were adapted from various studies related to the Theory of Planned Behaviour (Shih & Fang, 2004; Amirul Faiz, 2014; George, 2004; Gopi & T. Ramayah, 2007). Likert type scale was used to measure the scale ranging from “very unlikely” (1) to “very likely” (7). The items for attitude towards intention to perform cash waqf were adapted and adopted from Shih and Fang (2004), Amirul Faiz (2014) and George (2004). Meanwhile, the items for subjective norms were adapted and adopted from Shih and Fang (2004) and Amirul Faiz (2014). Lastly, the items for perceived behavioral control were adapted from George, (2004) and Gopi and T. Ramayah (2007).

Participants’ intentions to perform cash waqf were assessed using three items which were adopted from Amirul Faiz (2014): “I plan to perform cash waqf”, “My general intention to perform cash waqf is higher” and “I will choose cash waqf as a way for my donations”. Items were anchored by a 7-point Likert-type scale ranging from 1 (“Strongly disagree”) to 7 (“Strongly agree”). Similar to Cunningham and Kwon (2003), the mean of the three items represents the final score. The reliability estimate (Cronbach’s alpha) for this measure was 0.96.

4.3 Demographics Analysis

Table 1 shows the detailed information about the respondents. The respondents comprised mainly of females for both countries, which represented 76.52 percent from Malaysia and 76.74 percent from Thailand. The average age group of the respondents was 18 to 24 years for both countries. In the educational level analysis, the respondents from Malaysia were mainly from bachelor degree students (93.93 percent) while for Thailand, all respondents were from bachelor degree students. With regard to the level of knowledge towards cash waqf among the respondents, it shows that majority of the respondents have little knowledge about cash waqf, which represents 48 percent of respondents from Malaysia and 44 percent from Thailand.

<table>
<thead>
<tr>
<th>Profile</th>
<th>Description</th>
<th>Malaysia</th>
<th>Thailand</th>
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<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>89</td>
<td>40</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>290</td>
<td>132</td>
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<tr>
<td>Age Group</td>
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</tr>
<tr>
<td></td>
<td>25 – 35 years old</td>
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<td></td>
<td>Bachelor Degree</td>
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<tr>
<td></td>
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<td>0</td>
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<tr>
<td>Knowledge Level</td>
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<td></td>
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<td></td>
<td>High</td>
<td>0</td>
<td>2</td>
</tr>
</tbody>
</table>
4.4 Data Analysis

Prior to hypotheses testing, the factor analysis was conducted to determine the reliability and the validity of the items under both independent and dependent instruments (attitude, subjective norms, perceived behavioral control, and intention behavior). The Eigen-value for both independent and dependent variables was more than 1 as shown in Table 2 below. Any variables with eigen-value of less than one have to be rejected while variables with eigen-value of more than one would be retained for further analysis (Hair, Anderson, Tatham & Black, 2006).

The reliability of the items was tested by calculating Cronbach alpha in order to determine the margin of free from random error of the items. Cronbach alpha of 0.70 and above is considered to be reliable. Table 2 shows that all items under both independent and dependent variables are more than 0.70, which can be considered as reliable.

To further ensure the validity of the instruments, the figures for KMO and Bartlett’s test of Sphericity were also included in Table 2. KMO measures sampling adequacy for each variable in the model and the complete model. KMO figures of 0.95 (attitude, subjective norms and perceived behavioral control) and 0.76 (intention to perform cash waqf) indicated that the sampling was adequate and the basic threshold for KMO was 0.6 and above. The Bartlett’s Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. For Factor Analysis to be recommended suitable, the Bartlett’s Test of Sphericity must be less than 0.05. The p-values for both independent and dependent variables are less than 0.05. This indicates that the samples were collected from the population with equal variance.
Table 2: Factor Loading Outcome

<table>
<thead>
<tr>
<th></th>
<th>Attitude</th>
<th>Subjective Norms</th>
<th>Perceived Behavioral Control</th>
<th>Intention Behavior</th>
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<tr>
<td>Variance explained</td>
<td>69.71%</td>
<td>77.34%</td>
<td>73.74%</td>
<td>88%</td>
</tr>
<tr>
<td>Eigen-value</td>
<td>5.6</td>
<td>4.42</td>
<td>3.87</td>
<td>2.64</td>
</tr>
<tr>
<td>Cronbach alpha</td>
<td>0.94</td>
<td>0.93</td>
<td>0.93</td>
<td>0.93</td>
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<tr>
<td>KMO</td>
<td></td>
<td>0.95</td>
<td></td>
<td>0.76</td>
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<tr>
<td>Bartlett’s Test of</td>
<td>Chi-square=9493.56, p-value=.000</td>
<td>Chi-square=1373.37, p-value=.000</td>
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<tr>
<td>Sphericity</td>
<td></td>
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</table>

5. **RESEARCH FINDINGS**

In order to test the relationship between the independent variables (attitude, subjective norm and perceived behavioral control) and the dependent variable, multiple regression analysis was conducted. The results from the multiple regression analysis (p-value) will indicate whether independent variables (attitude, subjective norms and perceived behavioral control) have an effect on the intention to perform cash *waqf*. Meanwhile, the r-square will determine whether the degree of variation in intention to perform cash *waqf* is explained by the independent variables.

The results obtained from the data collection suggested that all three independent variables (attitude, subjective norm & perceived behavioral control) did influence the intention to perform cash *waqf*. With p-values of 0.000 (Malaysia) and 0.001 (Thailand), hypothesis 1 (attitude has significant relationship with attention to perform cash *waqf*, H1) is accepted. The same results were obtained for both hypothesis 2 (H2) and hypothesis 3 (H3). P-value for subjective norm for both Malaysia and Thailand is 0.000; and perceived behavioural control is also 0.000 for both countries. This clearly indicates that both subjective norm and perceived behavioral control did influence the intention to perform cash *waqf*.

Table 3: Multiple Regression Analysis

<table>
<thead>
<tr>
<th></th>
<th>Malaysia</th>
<th>Thailand</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>β</td>
<td>R square</td>
</tr>
<tr>
<td>Attitude</td>
<td>2.776</td>
<td>1.75</td>
</tr>
<tr>
<td>Subjective Norm</td>
<td>0.157</td>
<td>0.157</td>
</tr>
<tr>
<td>Perceived behavioral control</td>
<td>1.979</td>
<td>0.409</td>
</tr>
</tbody>
</table>

*Significant at 5% confidence level.

6. **DISCUSSION**

The current study indicates that attitude plays a significant role in determining the intention to perform cash *waqf*. This is in line with other studies that conclude attitude will affect the intention to perform such behavior (Raedah, Noormala & Marziana, 2011; Nurul Huda et al., 2012; Salwa Amirah et al., 2015; Nurul Adilah, Khairil Faizal, & Muhammad Ridhwan, 2016). Nevertheless, the current study is in contrast with result obtained by Amirul Faiz, Mustafa Omar and Aiman (2016). They suggested that the differences of the environment of their study, population and the classification of study may influence the individual’s attitude towards participating in cash *waqf*. According to Ajzen (1991), attitude is developed from the beliefs that individuals hold about the object of the attitude. Hence, if the
individual believes that the particular behaviour will lead to favourable circumstances, the same individual will have a positive attitude towards the behaviour and vice versa. The result from the study suggested that respondents believe on the importance and benefits of cash waqf, as a result, the respondents spontaneously acquire a positive attitude which demonstrates into the positive p-value toward the intention to perform cash waqf.

The findings also show that subjective norm has a significant relationship with the intention to perform cash waqf among university students. It means that social pressure did influence the intention to perform cash waqf among the respondents. The result is consistent with the study conducted by Nurul Adilah, Khairil Faizal and Muhammad Ridhwan (2016). They discovered a positive relationship between subjective norm and intention to engage in corporate waqf. Even though Amirul Faiz, Mustafa Omar and Aiman (2016) conducted the same area of cash waqf, they obtained a different result. Most research concluded that subjective norm did not explain the variance in intention such as the studies conducted by Nurul Huda et al. (2012), and Raedah, Noormala and Marziana (2011). The current study proposed that even though cash waqf is voluntary in nature, the respondents still believe that people important to them or near to them will want the respondents to be involved with cash waqf.

Lastly, the study also found that the relationship between perceived behavioural control and intention to perform cash waqf among university students is significant. This is in line with the results obtained by Amirul Faiz, Mustafa Omar and Aiman (2016), and Raedah, Noormala and Marziana (2011). Perceived behavioural control relates to people’s perception of the ease or difficulties in performing the behaviour of interest. The higher is the perception of the ease in performing the behaviour of interest, the higher is the intention to perform the behaviour and vice versa (Ajzen, 1991). According to Ajzen (1991), perceived behavioural control relates with past experience concerning the intention or from second hand information such as from family and friends experience. As students, there is a very slim chance that the respondents have any past experience in performing cash waqf and the setting of answering questionnaire session hinders the respondents from finding information about cash waqf from their family or friends. This led to the suggestion by Ajzen (1991) and Beck and Ajzen (1991) that personal feeling of moral obligation or responsibility will influence the perception of the ease or difficulties in performing the behaviour. Since cash waqf is religious in nature, respondents feel that it is their moral obligation to perform cash waqf.

In general, the current research shows that Theory of Planned Behaviour is usable in predicting the intention to perform cash waqf among university students in Universiti Teknologi MARA Kelantan Campus, Malaysia and Prince of Songkla University Pattani Campus, Thailand.

7. LIMITATION AND SUGGESTIONS FOR FUTURE RESEARCH

Despite the contribution of this study, several limitations are identified which offer directions for future researches in the area. Firstly, the location of this study is confined to Universiti Teknologi MARA Kelantan Campus, Malaysia and Prince of Songkla University Pattani Campus, Thailand which explains that the findings should not be generalized to other countries in Malaysia or Thailand. Hence, it is suggested to conduct future researches that cover broader geographical areas.

Secondly, the sample for the current study did not specifically focus on individuals who have experience in cash waqf; therefore, it could not represent individuals who have just decided to perform waqf.
In the future, perhaps the sample should include those who are practically performing cash *waqf* as one way of their donations.

Thirdly, the findings of the study largely depend on the honesty of the respondents. Similar to Gopi and T. Ramayah (2007, pp. 357), it is known that individuals would agree more on socially desirable answers and disagree more towards socially undesirable answers rather than fully and truly express their feelings and opinion. Furthermore, cash *waqf* is not obligatory but highly encouraged in Islam.

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