

FACTOR INFLUENCING CASH WAQF GIVING BEHAVIOR: A REVISED THEORY OF PLANNED BEHAVIOR

Amirul Faiz Osman¹
Mustafa Omar Mohammed²
Aiman Fadzil³

Abstract

Many previous researches in the giving behavior studies, applied the Theory of Planned Behavior (TPB) as an underlying theory in predicting giving behavior. However, there is little attempt to examine cash waqf giving behavior using TPB and consequently validate this theory. In this study an extended Theory of Planned Behavior was introduced by included three additional construct namely trust, religiosity and perceived services quality towards cash waqf giving behavior intention. Concern with findings, out of seven hypotheses, four was found to have positively influence intention toward cash waqf giving namely perceived behavior control, trust and religiosity. While intention is positively influence the cash waqf giving behavior. This study also confirms the suitability and validation of TPB in cash waqf giving behavior context. This shows that TPB is a general theory which can be applied in various fields to explain compliance behavior.

Keywords: *Cash Waqf Giving Behavior; Theory Of Planned Behavior; Trust; Religiosity; Perceived Service Quality*

2016 GBSE Journal

Introduction

Cash *waqf* is a type of *waqf* where the original capital consists of cash or money (Cizacka, 2000). The introduction of cash *waqf* in early fifteenth century opened a new insight for *waqf* development, specifically to encourage *Muslims* giving behavior. Many *waqf* institutions, for instance, in Syria, Egypt, India, Singapore and Malaysia embraced the idea of cash *waqf* which seems to have great potential and benefit (Mohsin, 2009).

For instance, cash *waqf* is perceived as a sources of fund in the Islamic economy. It can serve as a financial tool for the *Muslim ummah*. The return obtained from cash *waqf* can be channeled into a public project, for example, building schools, mosques, bridges, providing food, etc. (Cizacka, 2000). Moreover, cash *waqf* is easy and flexible⁴ (Kuran, 2001). It is not

¹ Ph.D Student at IIUM Institute of Islamic Banking and Finance (IiBF). Islamic Business School (IBS), *College of Business, Universiti Utara Malaysia*

² Lecturer at IIUM Institute of Islamic Banking and Finance (IiBF)

³ Islamic Business School (IBS), *College of Business, Universiti Utara Malaysia*

⁴ Cash *waqf* provides liquidity and option for instance, it can be used for property investment or buying *sukuk* in market.

restricted to any law⁵ which would prevent anyone from giving cash *waqf*. Anybody can endow cash *waqf* as much as he wishes. Furthermore, cash *waqf* carries the least burden and procedure, such as, it does not require much documentation⁶ (Mahamood, 2011). In addition, cash *waqf* comes as a great solution to the liquidity problem faced by many *mutawallis* in developing *awqaf* properties and assets (Meera, 2013). Therefore, cash *waqf* opens a wide opportunity for *Muslims* especially in Malaysia to be involved in this practice.

In spite of the great potential and administrative transformation of the *waqf* instrument, cash *waqf* giving behavior remains unattractive, in Selangor in particular and Malaysia, in general. Mahamood (2011) stated that the acceptance level of the *waqif*/donors towards cash *waqf* giving behavior is relatively low. Most of the *waqif*/donors are inclined toward endowment of real assets and property as subjects for *waqf* instead of cash *waqf* giving, despite the fact that it is much easier and flexible in nature (Ismail, 2009). On the same note, Mohsin (2009) revealed that although the amount of cash *waqf* collected is quite considerable, however, the feedback is still lacking. She related this to the fact that the level of public understanding on cash *waqf* schemes is still relatively low and the majority of them still think that *waqf* is only limited to immovable assets. In addition, Al-Habsyi, (2014) and Mohammed, (2012) mentioned that the number of *Muslim* donors (*waqif*) who contributed cash *waqf* in this present day is very small as compared to the early age of Islam. Similarly, Al-Bugha (2012) stated that the desire to contribute *waqf* in this current day has decreased among many *Muslims*.

Unfortunately, in this context the framework that covers the determinant factors toward cash *waqf* giving behavior, especially in the Malaysia context, are missing. Many studies by previous scholars highlighted the importance and significance of cash *waqf* instrument in the development of the social economics of the ummah and in the development of the Islamic Economic System (Mannan, 1998; Cizacka, 2000; Mohsin, 2009; Lahsasna, 2010; Alias, 2011). However, these studies have neglected the importance of cash *waqf* giving behavior. According to Mohammed, (2012) and Hassan, (2010) cash *waqf* giving behavior is socially significant in the development of *awqaf* instruments and institutions which rely much on cash to support the establishment and sustainability of these *awqaf* institutions. Hence, in such circumstances, it is increasingly important to understand the characteristics and behavior of *Muslim* donors in cash *waqf* giving practices.

Furthermore, one main reason why the collection of cash *waqf* is not promising may be attributed to trust. According to Mohsin, (2009), some donors are reluctant to give *waqf* or cash *waqf* to the *mutawallis* due to the lack of trust, and prefer to manage it on their own. It has been cited in other literatures that trust and giving behavior are related sequentially (Sargeant et al., 2006). Trust refers to the extent of donor belief that a charity will behave as expected and fulfill its obligations (Sargeant & Lee, 2004). According to Tonkiss and Passey (1999) the potential donor will be driven by the extent to which they believe the organization has demonstrated it will use donations wisely. With regards to studies of cash *waqf* giving behavior, the nature of cash *waqf* scheme, which requires an appointment of trustee or *mutawallis*, adversely entails a higher degree of trust among *waqif* towards the *mutawallis*. Hence, in this context, trust deserves to be revisited because this variables has not been

⁵ For *waqf* of property such as land, it is restricted to the National Land Code 1965

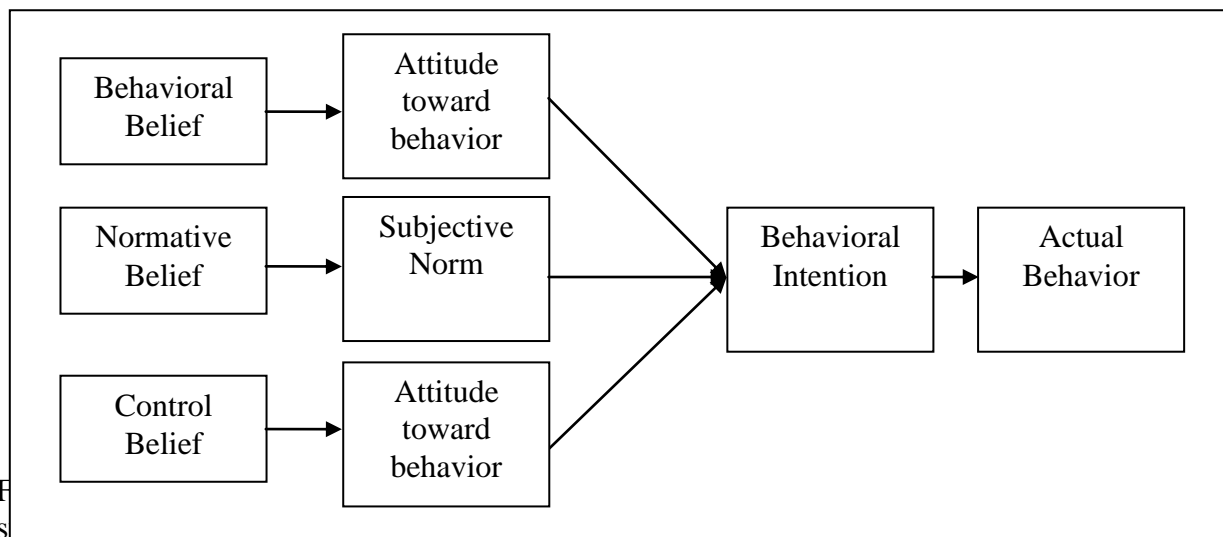
⁶ For example, document of transfer of ownership of *waqf* by *waqif*/founder

empirically tested in relation to nonprofit (*mutawallis*) –donor (*waqif*) relationship especially in context to *Muslim* donors in Malaysia.

Theory Of Planned Behavior

Azjen (1985) proposed Theory of Planned Behavior (TPB), which is an extension of theory of reason action (TRA). The main similarity between TPB and TRA is that both models focus on the individual's intention to perform a given behavior. However, TPB tackles the issue of behaviors that occurs without a person's volitional control. In addition, TPB adds the Perceived Behavioral Control (PBC) element, which differentiates it substantially from TRA. PBC is the component that accounts for situations where an individual has less than complete control over the behavior, which can differ according to various situations and actions (Azjen, 1991).

To provide accurate understanding of prediction of behavior, TPB deals with attitude, subjective norm and perceived behavioral control. TPB hypothesizes that behavior is a function of prominent beliefs, which are significant to that behavior. These salient beliefs are regarded as the widespread determinants of a person's intentions and actions. Figure 1 outlines these salient beliefs.



TPB assumes that individual behavior is led and controlled by behavioral intentions.

Intention

Intention is an indication of a person's readiness to perform a given behavior, and it is considered an immediate antecedent of behavior (Ajzen & Fishbein, 1980). Intention is assumed to capture the motivational factors that influence the 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. In general, the stronger the intention to engage in behavior, the more likely it would be performed. (Ajzen & Fishbein, 1985).

Attitude

Attitude toward behavior is defined as an individual's positive or negative feelings (evaluation effect) about performing the target behavior (Fishbein & Ajzen, 1975). According to Ajzen (2008), attitude towards behavior generally affects the intention more than the dimensions of subjective norm and perceived behavioral control. Moreover, attitude dimension depends on individual salient beliefs, which represent perceived outcomes or attributes of the behavior (Conner & Armitage, 1998). Based on a wide range of studies in different settings of behaviors and intentions to engage in those behaviors, attitude explains over 50% of the variance in intentions (Ajzen, 1991). The more positive the attitude; the greater is the intention.

Subjective Norm

Subjective norm is the perceived social pressure to engage or not to engage in a behavior. It is assumed that subjective norm is determined by the total set of accessible normative belief concerning the expectation of important referents (Ajzen, 1991).

Perceived Behavior Control

Perceived behavioral control refers to people's perceptions of their ability to perform a given behavior.

Previous Research

The review of the selected works revealed that TPB has been successfully applied in many areas of study including in the giving behavior setting (Linden, 2011; Saad, 2010; Bidin, 2008; Smith & Mcsweeney, 2007). However, very few studies conducted focused on cash *waqf* giving behavior especially in context of *Muslim* donors in Malaysia.

In the context of giving behavior studies, a recent study by Knowles et al., (2012) used TPB to predict young people's intention to donate money to charities among teenagers in Australia. Similarly, Linden (2011) extended the TPB construct to test the influence of six social-psychological variables namely; attitude, perceived behavior control, prescriptive norm, descriptive norm, moral norm and past behavior on an individual's intention to donate to charity in the United Kingdom. While Smith and Mcsweeney, (2007) used a revised TPB model to determine the influence of attitudes, norm (injunctive, descriptive and moral norms), perceived behavior control, and past behavior on intention to donate money to charitable organizations in Australia

In *zakah* compliance behavior studies, Huda et al., (2012) analysed the potential of *zakah* payer in Indonesia by examining the theory of planned behavior on attitude, subjective norm and perceived behavior control of the *muzakki's* intention to pay *zakah*. In the Malaysian context, Sapingga et al., (2011) examined the intention of *muzakki* to pay *zakah* of employment among academic staff in public and private university in Malaysia. Saad (2010), studies the factors that influence compliance behavior on business *zakah*. By using the theory of planned behavior, the study identifies that the theory such as attitudes, subjective norms and perceived behavioral controls, could explain intention and compliance behavior in business *zakah* environment. Similarly Bidin (2008) used the theory of planned behavior as

the underlying theory in determining *zakah* compliance behavioral intention on employment income.

A number of previous studies have incorporated TPB in their work (Knowles et al., 2012; Huda et al., 2012; Sapingga, 2011, Linden, 2011; Smith & McSweeney, 2007; Saad, 2010; Bidin, 2008) and some of them used other theories to examine giving behavior such as Theory of Reason Action (TRA) and Technology Acceptance Model (TAM) (Saad & Hanifa, 2014; Amin et al., 2014). The following table 1 summarizes these previous studies using TPB model and other models. The following section present more details of these studies.

Table 1: Underpinning Theories of Previous Studies in Giving Behavior Setting

Author/Year	Country	Respondents	Underpinning Theory
Saad and Hanifah, (2014)	Malaysia	Businessman	TRA
Amin et al., (2014)	Malaysia	Banking Customer	TAM
Knowles et al., (2012)	Australia	Undergraduate	TPB
Huda et al., (2012)	Indonesia	Public workers	TPB
Sapingga, (2011)	Malaysia	Academic's staff	TPB
Linden, (2011)	United Kingdon	Postgraduate	TPB
Smith and Mcsweeney, (2007)	Australia	District community	TPB
Saad, (2010)	Malaysia	<i>Muslim</i> businessman	TPB
Bidin, (2008)	Malaysia	<i>Muslim</i> workers	TPB

In its original formulation, the TPB was a parsimonious account of the attitude-behavior relationship and decades of research have demonstrated the power of the model to predict behavioral performance (Armitage & Conner, 2001). Nevertheless, Ajzen, (1991) suggested that if further predictors can be identified, the TPB is open to expansion. This has led to the consideration of a number of additional predictors. Previous research in giving behavior setting has included several number of additional predictor in TPB (Knowles et al., 2012; Linden, 2011; Smith & Mcsweeney, 2007). Thus, in the present study, the role of trust, religiosity and perceived service quality were examined.

Discussion And Conclusion

The present study revealed that attitude had no effect toward cash *waqf* giving intention, which contradicts the findings of previous studies on giving behavior (Osman et al., 2014; Knowles et al., 2012; Linden, 2011; Smith & Mcsweeney, 2007; Bidin, 2008). However, the finding of this study is in line with Saad, (2010) who indicated that attitude did not have a significant effect on *zakah* business compliance behavior intention.

Among the reason that may attribute to this cause are the differences of the environment of the study, population, and the classification of study which could influenced of individual's attitude. In contrast to other research studies (Knowles et al., 2012; Linden, 2011; Smith &

Mcsweeney,2007; Bidin, 2008) the environment of cash *waqf* giving behavior is unique whereby it is voluntary in nature and requires the trustee to manage the cash *waqf* fund. The donors themselves do not have a right to determine where the money goes and manage their cash *waqf* fund despite the need to have another party to manage it, called the *mutawallis*. Thus, the influence of personal factor, such as attitude, would be a little different than other previous studies. This study showed that the attitude of *Muslim* donors is different with the attitude of students donor (Osman et al., 2014) in respect to cash *waqf* giving behavior. Hence, According to Ajzen and Fishbein, (1980) this difference is due to the changes in attitude objects and a population of studies. This shows that the construct of attitude cannot be generalized to all objects and population because it is depends on a specific attitude objects and population.

The study found that the relationship between subjective norm and cash *waqf* giving intention was insignificant. Even though this study contradicts previous studies such as Osman et al., (2014); Knowles et al., (2012) ;Linden, (2011); Smith and McSweeney, (2007). It is found to be in accordance with recent studies in *zakah* compliance behavior intention (Huda et al., 2012; Sapingga, 2011; Saad, 2010). It is also in agreement with Armitage and Conner, (2001) who revealed a meta-analytic review of 185 independent studies dealing with TPB. Armitage and Conner (2001) showed that subjective norm is a weak predictor of behavioral intentions. In the context of cash *waqf* giving behavior, the perception of whether people who are important (family) think that he or she should or should not perform the behavior does not matter/ motivate *Muslims* donors toward cash *waqf* giving behavior. The reason may be due to the nature of cash *waqf* itself, which is a voluntary action, depending on the individual *Muslims* (*Muslim* donors) either to give or not to give without need any cues to participate in cash *waqf* giving behavior. The possible factors of influence could be other network characteristics, such as information quality and trust (Shih & Fang, 2004).

This study also revealed that perceived services quality have no significant effect toward both intention. The result of this study contradicted the previous research in giving behavior setting (Sargeant et al., 2006; Bidin, 2008; Ahmad et al., 2005; Idris, 2002). Perhaps, these differences occur due to several reasons. Firstly, the donors may not consider services quality as an important issue in their decision to donate. This is because the nature of cash *waqf* itself which is a voluntary action, could be the reason for the insignificance. The donor only aims for Allah's reward regardless of any services provided, different with *zakah* compliance which is compulsory which might require donors to have some needs or expectation of good services provided (Bidin, 2008; Idris, 2002). Secondly, it is estimated that other issues may be more powerful in influencing their behavior to donate cash *waqf*. For instance, donors may be very much influenced by religiosity and trustworthiness. Additionally, this suggests that perceived services quality dimension in charitable organization, in this context is the State Islamic Religious Council may be different in other industries (Nugroho, 2007).

However on the other hand, The study found that perceived behavior control is significantly and positively related to cash *waqf* giving intention. This positive relationship between perceived behavior control and intention is parallel to the Theory of Planned Behavior (TPB). TPB framework is developed with emphasis on the role of perceived behavior control which influences intention and behavior.

In this study, the *Muslim* donors who has a high perceived behavior control has a strong intention to participate in cash *waqf* giving behavior compared to those with low perceived behavior control. This study is in accordance to related previous studies (Osman et al., 2014; Knowles et al., 2012, Linde, 2011; Saad, 2010; Bidin, 2008; Smith & Mcsweeney, 2007; Gopi & Ramayah, 2007; Idris, 2002).

Thus, sufficient evidence is obtained in this study to confirm the role of perceived behavior control in an environment of cash *waqf* giving. Perceived behavior control seems to be an important determinants of cash *waqf* giving intention because it is major requirement for the *Muslim* donors which determining the control behavior of the *waqif*.

Similarly, trust was found to have a positive significant effect toward cash *waqf* giving intention. It is described that the element of trust plays a crucial role in determining *Muslim* donors' willingness to engage in cash *waqf* giving behavior. According to Sargeant and Lee (2004), trust is the basis of public goodwill. If the public has little confidence in charity, they will be less willing to offer resources to support it.

This finding is in accordance with previous research in giving behavior context (Sargeant & Lee, 2004; Sargeant et al., 2006; Cheung & Chan, 2000). Cheung and Chan, (2000) discovered the determinants of donation to international reliefs organizations (IROs) in Hong Kong. The result supported the causal relationship of trust which showed a significant positive effect on intention. Trust gives voluntary organization the 'political license' they require to operate. It occupies a moral space quite distinct from government and other business entity and has a profile far outweighing its economic significance. Thus, trust is important as it helps create this moral space and lends credibility to the stance adopted by the organizations concerned (Sargeant & Lee, 2004).

Hence, the *mutawallis* should, therefore, take into careful consideration the prerequisites for the development of cash *waqf* giving behavior. Trust take a long time to build but can easily be destroyed, and it is hard to regain. Also, since breaking trust gives rise to distrust, maintaining trust requires careful attention from the *mutawallis*. This research contributed by validating previous trust models for *Muslim* donors in Malaysia, a sample that was not considered by previous researchers regarding this specific area of research.

The result also indicated a significant and positive relationship between religiosity and cash *waqf* giving intention. This result is consistent with previous studies (Osman et al., 2014; Ranganathan & Henley, 2007; Shabbir, 2009; Bidin, 2008) in giving behavior context. Qardawi, (1988) stated that intention plays an important role in the implementation of worship in Islam including giving behavior such as *sadaqah* or *waqf*. In Islam, any worship that is not accompanied by intention will not get good rewards from God (Allah) (Qardawi, 1988).

The significant effect of religiosity and cash *waqf* giving intention explained that the higher the *Muslim* donors' belief in Allah's S.W.T rewards on those who give (*infaq*) their wealth in the way of Allah S.W.T, they will receive a bounty of Allah's blessing and reward, the higher the motivation of the individual's *Muslim* donors to participate in cash *waqf* giving behavior. Thus, the *mutawallis* should conduct more religious talks (*tazkirah*) regarding the benefits

and advantages of cash *waqf* giving behavior to *Muslims* at the state and national levels. The program should be conducted frequently from time to time. For example, programs such as cash *waqf* contribution week or campaign for cash *waqf* contribution at every agencies and institution under the state government. This is to increase and enhance the donor awareness and understanding about cash *waqf* from the Islamic teaching perspective, and eventually motivate them and increase their willingness to give cash *waqf* in order to get reward and bless from Allah S.W.T.

One of the objectives of this study was to empirically investigate the relationship between intention and cash *waqf* giving behavior. The study found the relationship between intention and cash *waqf* giving behavior to be positively significant with $p < 0.001$. This finding is in line with previous studies especially in giving behavior context. Saad (2010) found positive effect between *muzakki's* intention and business's *zakah* compliance behavior. Indeed, the significant relationship between intention and behavior is in accordance with the Prophet Muhammad S.A.W *Hadith*⁷ about the role of intention in determining the behavior.

Apart from that, it supports the recommendations of TPB and is parallel to previous studies. For example, in marketing literature, Al-Ekam (2013) and Al-Jabari, (2013) found those intentions have a positive effect on the actual purchase behavior.

The present study also provides empirical evidence that intentions translate into actual behavior, thus, validating the practical utility of the proposed model. In addition, it is shows that the donors have high readiness and motivation for giving cash *waqf*. Therefore, if the *mutawallis* could generate intention to the *Muslim* donors about cash *waqf* giving behavior, there are significance chances to convert this intention into actual behavior.

Finally, this study confirms the suitability and validation of TPB in cash *waqf* giving behavior context. Variables highlighted in TPB, such as attitudes, subjective norm, perceived behavior control, intention and three additional construct namely trust, religiosity and perceived services quality, play an important role in explaining cash *waqf* giving behavior. This shows that TPB is a general theory which can be applied in various fields to explain compliance behavior.

⁷ Umar bin al Khattab related that : I hear the messenger of Allah, Muhammad S.A.W saying: “ Verily actions are by intentions, and for every person is what he intended. So the one whose hijra was to Allah S.W.T and His Messenger, the his hijrah was to Allah S.W.T and His Messenger, and the one whose hijrah was for the world gain form it or woman to marry her, then his hijrah was to what he made hijrah for”. (Al-Bukhari and *Muslim*)

References

- Ahmed, H. (2007). *Waqf Based Microfinance: Realizing the Social Role of Islamic Finance* “Integrating Awqaf in the Islamic Financial Sector”
- Ahmed, H., Khan.A (1998). *Strategies to Develop Waqf Administration in India*. Jeddah. Islamic Research and Training Institute (IRTI).
- Adil, M-Azam., Mat-Rani, M.A., Sahri,M.(2012).Transformation of Education For the Malays in Malaysia Through the Instrument of *Waqf*: UITM Perspective. Kuantan.3rd International Conference on Islam and Higher Education
- Aidit, G. (1989). Fenomena pembayaran zakat melalui saluran tidak rasmi- satu analisis empirik. Dalam B.Mohd Ali (Ed). *Zakat Ditinjau Dari Perspektif Sosial, Undang-undang dan Taksiran*. Kuala Lumpur. Dewan Pustaka Islam.
- Alias, T.A (2011). Tax laws affecting *Waqf* in Malaysia: A Comparison with the United States and Turkey. Pulau Pinang, 6th UUM International Legal Conference.
- Alias, T.A (2011), *Unleashing The Potential of the Waqf as An Economic Institution in Malaysia: Policy, Legal and Economic Reforms*. Thesis of Doctoral of Philosophy in Islamic Finance .International Center for Education in Islamic Finance (INCEIF),
- Alias, T.A (2012) , Special Talk on *Waqf*, center for Islamic economic, Kulliyah of Economics and Management Sciences (KENMS) , IIUM , Kuala Lumpur
- Ajzen, I (1971), Attitudinal vs Normative Message: An Investigation of the Differential Effects of Persuasive Communications on Behavior. *Sociometry*, 34, 263-80
- Ajzen, I and Fishbein,M. (1980) *Understanding Attitudes and Predicting Social Behavior*. Englewood-Cliffs, NJ : Prentice Hall
- Ajzen, I.,Timko, C.and White, J.B (1982).Self-monitoring and the attitude-behavior relation – *Journal of Personality and Social Psychology* 42, 426-35
- Ajzen, I (1985) *From intentions to actions; A theory of planned behavior*, Action Control: 11-39 Germany; Springer-Verlag
- Ajzen, I., Madden, T.J (1986). Prediction of goal-directed behavior: Attitudes, intentions, and perceived behavioral control. *Journal of experimental social psychology*, 22(5), 453-474
- Ajzen, I (1988). *Attitudes, Personality and Behavior*, Britain,Open University Press, Milton Keynes
- Ajzen, I. (1991), “The theory of planned behaviour”*Organizational Behavior and Human Decision Processes*, Vol.50 No.2, pp.179-211.
- Ajzen, I.(2005).*Attitudes, Personality and Behavior*.2nd edition. Open University Press, New York, N.Y
- Ajzen, I (2006), *Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior*. *Journal of experimental social psychology*, 22(5), 453-474
- Al-Bugha, M.D. (2010) *Tanwir al Masalik bi Sharh wa Adillah Umdah al Salik wa Uddah al Nasik*. Damascus. Dal Al-Mustafa
- Al-Habsyi, S.O. (1991) *Waqf Management in Malaysia. The Islamic Voluntary Sector in Southeast Asia. Islam and the Economic Development of Southeast Asia*. Singapore : Institute of Southeast Asian Studies.
- Al-Zuhaili, W. (1989) *Al-Fiqh al Islami wa Adillatuh* : Dar al-Fikr, Damascuss
- Al-Zuhayli, W (2003). *Fiancial Transaction in Islamic Jurisprudence*. Damascus: Dar al Fikr

- Amin et al., (2014) "Determinants of Online *Waqf* Acceptance : An Empirical Investigation" The Electronic Journal on Information Systems in Developing Countries EJISDC 60,8,1-18.
- Amin, H., Ghazali, M.F. and Supinah, R. (2010), "Determinants of Qardhul Hassan financing acceptance among Malaysian bank customers: an empirical analysis", International Journal of Business and Society, Vol. 11 No. 1, pp. 1-16.
- Amin, H. and Chong, R. (2011), "Is the theory of reasoned action valid for Ar-Rahnu? An Empirical investigation", Australian Journal of Basic and Applied Sciences, Vol. 5 No.10, pp. 716-726.
- Amin, H, Muhammad, M.Z., Hamid, M.R.A and Lada, S.(2006), "Explaining intention to use SMS banking Among Bank Islam Malaysia Berhad (BIMB) customers: is gender a good indicator?., Proceeding of IBBC,Vol.2,pp.603-18
- Antonio, M.S. (2002), Cash *Waqf* dan Anggaran Pendidikan Umat, Republika, Indonesia.
- Armitage, C.J., & Corner , M.(2001).Efficacy of the theory of planned behavior : A Meta Analytic review .British Journal of Social Psychology, 40 , 471-499.
- Astrom, A.N.,& Rise,J.(2001), Young adults intentions to eat healthy food: Extending the theory of planned behavior.Psychology and Health, 16, 223-237
- Baharuddin, S. Asmak Hj.Ali, S. S. S. (2006). Pengenalan Kepada Konsep Wakaf dalam Islam. Shah Alam: Pusat Penerbitan Universiti (UPENA).
- Baharuddin, S. (2011). Isu isu Semasa Mengenai Waqaf. Shah Alam. Pusat Penerbitan Universiti (UPENA).
- Bagozzi, R.P.,& Yi., Y.(1988). On the evaluation of structural models. Journal of the Academy of Marketing Sciences, 16, 74-94
- Bidin, Z. (2008). Faktor-Faktor Penentu Gelagat Kepatuhan Zakat Gaji. Ph.D Thesis. Universiti Utara Malaysia.
- Bidin, Z, and Kamil, M.I. (2008). The Role of Attitude and Subjective Norm on Intention to Comply *Zakah* on Employment Income. Ikaz International Journal of *Zakah* 1(1), 113-134.
- Bidin, Z.,and Kamil, M.I (2009). Sikap, Norma subjective dan Kawalan Gelagat Ditanggap Terhadap Niat Gelagat Kepatuhan Zakat Gaji. International Journal of Management Studies, 16(1), 31-35.
- Bidin, Z., Md-Idris, K. and Mohd-Shamsudin, F. (2009), "Predicting compliance intention on *zakah* on employment income in Malaysia: an application of reasoned action theory", Jurnal Pengurusan, Vol. 28, pp. 85-102.
- Burgoyne, C,B., Young, B., & Walker, C,M.(2005).Deciding to give to charity : A focus group study in context of the household economy . Journal of Community and Applied Social Psychology,15, 383-405.
- Bozionelos, G.,& Bennet,P.(1999). The Theory of planned behavior as predictor of exercise : the moderating influence of beliefs and personality variables. Journal of Health Psychology, 15,383-405.
- Boudreau, M.,Gefen, D., Straub, D.,(2001) "Validation in Information Systems Research : A State of Assessment," MIS Quarterly (25 :1), pp1-6
- Chang, M.K.(1998). Predicting Unethical Behavior; A Comparison of the Theory of Reason Action and Theory of Planned Behavior. Journal of Business Ethics, 17(16), 1825-1834

- Chowdhury, S.R., Fahmi, M., & Ibrahim, M.F.(2011). Economics of Cash *Waqf* management in Malaysia: A proposed cash *Waqf* model for practitioners and future researchers. *African Journal of Business Management*, 5(30), 12155-12163 doi:10.5897/AJBM11.1810.
- Cheung, C.K and Chan, C.M (2000). *Social Cognitive Factors of Donating Money to Charity, with Special Attention to an International Relief Organization*. Elsevier. *Evaluation and Program Planning* 23 241-253.
- Chen, L. (2009). *Online Consumer Behavior : an empirical study based on theory of planned behavior*, Faculty of The Graduate College, University of Nebraska
- Carabain, C. L. and Bekkers, R. (2011), “Explaining differences in philanthropic behavior between Christians, *Muslims*, and Hindus in the Netherlands”, *Review of Religious Research*, Vol. 53 No.4, pp. 419–440.
- Chatfield, C. and Collins, A.J. (1992), *Introduction to Multivariate Analysis*, Chapman & Hall, London.
- Cizakca, M. (2008). *The British Legislation in Malaya and Its Impact Upon The Malaysian Waif System*. Paper Presented at the Second Harvard Conference: “ Law of Waif, Modern State Control and Nationalization.
- Cizakca, M. (2013), “Cash *Waqf* of bursa, 1555-1823”, *Journal of Economic and Social History of the Orient*, Vol. 38 No.3, pp. 313–354.
- Cizakca, M. (2000). *A History of Philanthropic Foundations: The Islamic World From the Seventh Century to the Present*. Istanbul: Bogazici University Press.
- Cizakca, M. (2011). *Waqf In History and Its Implication for Modern Islamic Economies*. In *Essential Readings in Contemporary Waqf Issues* (pp. 3–38).
- Cizakca, M. (2013). *Cash Waqf of Bursa, 1555-1823*. *Journal of Economic and Social History of the Orient*, 38(3), 313–354.
- Cizakca, M. (2004) *Incorporated Cash Waqf and Mudarabah, Islamic non-bank Financial Instruments from the Past to the Future*. Paper presented at the International Seminar on Non-Bank Financial Institutions.
- Crecelius, D. (1971). *The Organization of Waqf Documents in Cairo*, *International Journal of the Economics and Social History of the Orient* 29, 176-186
- Conner, M.,& Armitage, C.(1998) *Extending the theory of planned behaviour : A review and avenues for further research*. *Journal of Applied Social Psychology*,28 ,1429-1464.
- Conner,M., Norman,P.,& Bell,R.(2002). *The theory of planned behaviour and healthy eating*, *Health Psychology*, 21,195-201.
- Colesman, J.S.(1990). *Foundations of Social Theory*. Cambridge, MA: Harvard Univeristy Press
- Cohen, J. (1998). *Statistical Power Analysis for the Behavioral Science* (2 ed.): Mahwah.NJ: Lawrence Erlbaum Associates.
- Clotfetler, C.T (1997). *The economics of giving*. In J.W. Barry & B.V Manno (Eds), *Giving Better, giving smarter : National Commission on Philanthropy and Civic Renewal*, Wanshington D.C
- Creswell, J.W. (2002) *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (2nd Edition) Sage Publication, Inc, Thousan, Oaks, CA,
- Dodik Siswantoro, M. K. D. (2011). *The Effectiveness of Waqf Fund Raising Through Mutual Fund in Indonesia*. *Essential Readings in Contemporary Waqf Issues* (pp. 243–265).

- Drollinger, T.L (1998). A multidisciplinary model of monetary donations to charitable organisations. Dissertation Abstract International: Section B: The Sciences and Engineering , 59, 0458.
- Fishbein, M.,and Ajzen. (1980). Understanding Attitudes and Predicting Social Behavior: Eagle-Wood-Cliffs, Prentice Hall.
- Frumkin, P.& Kim, M.T.(2001). Strategic positioning and the financing of nonprofit organizations; Is efficiency rewarded in the contributions market place.Public Administration Review, 61(3), 266-275
- Fornell, C.,& Lacker, D.(1981). Structural Equation Models With Unobservable Variables and Measurement Error: Algebra Statistic. Journal of Marketing Research , 18(3), 382-388
- Giles,M., & Cairns, E. (1995). Blood donation and Ajzen's theory of planned behavior; An examination of perceived behavioural control.British Journal of Social Psychology, 34, 173 -188
- Gopi, M. and Ramayah, T. (2007), "Applicability of theory of planned behavior in predicting intention to trade online: some evidence from a developing country", International Journal of Emerging Markets, Vol.2 No.4, pp.348-360.
- Gotlieb, J.B.,Grewal, D.,& Brown, S.W.(1994).Consumer satisfaction and perceived quality: Complementary or divergent constructs. Journal of Applied Psychology, 79(6), 875-885
- Gorsuch, R.L.(1983). Factor Analysis, Hillsdale, NJ: Lawrence Erlbaum
- Gumussoy, C.A. and Calisir, F. (2009), "Understanding factors affecting e-reverse auction use: an integrative approach", Computers in Human Behavior, Vol.25 No.4, pp.975-988.
- Hair, J. F., Blake, W. C., Babin, B. J. and Anderson, R. E. (2010), Multivariate Data Analysis: A Global Perspective, Prentice-Hall, Upper Saddle River, NJ.
- Hair, J., Blake, W., Babin, B.,and Tatham, R (2006) Multivariate Data Analysis. New Jersey :Prentice Hall
- Mohd, S., Wafa, G., Syed, B., & Wafa, A. (2010). Development of *Waqfs* for Education in Malaysia. In Development of *Waqf* For Education in Malaysia (pp. 137–153)
- Morgan, P.,and Lawton C.(eds).(1996) Ethical Issues in six religious traditions. Edinburgh : Edinburgh University Press.
- Mandaville, J. E. (2013). Usurious Piety : The Cash *Waqf* Controversy in the Ottoman Empire Usurious Piety : the Cash Empire Controversy. International Journal of Middle East Studies, 10(3), 289–30
- Mannan, M.A. (1986) Islamic Economics: Theory and Practices: London. Hodder and Stoughton
- Mannan, M.A. (1998). Cash *Waqf* Enrichment of Family Heritage Generation to Generation. Social Investment Press.
- Mannan, M.A. (2008). Beyond the Malaysian Twin Towers: Mobilization Effort of Cash *Waqf* Fund at Local, National and International Levels for Development of Social Infrastructure of the Islamic Ummah and Establishment of World Social Bank.Johor Baru. International Seminar on Awqaf.
- M-Sadeq, A. (2002). *Waqf*, Perpetual Charity and Poverty Alleviation, International Journal of Social Economics, 29, 1/2 135-151.
- Mathieson, K. (1991), Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior, Information

- Mc Millan, B., & Conner M. (2003a) Using the theory of planned behavior to understand alcohol and tobacco use in students, *Psychology, health and medicine*, 8 317-328.
- Mc Millan, B., & Conner, M. (2003b) Applying an extended version of the theory of planned behavior to illicit drug use among students. *Journal of Applied Sociology* , 33, 1662-1683.
- Mesch, D.J., Rooney, P.M., Steinberg, K.S. & Denton, B, (2006). The effect of race, gender and marital status on giving and volunteering in Indiana. *Nonprofit and Voluntary Sector Quarterly* , 35(4), 565-587
- Mohsin, M Ismail (2009) "*Cash Waqf* a New Financial Product" Prentice Hall. Kuala Lumpur
- Mohammed, M.O. (2012) Special Talk on *Waqf*, Organized by Kulliyah Economic and Management Sciences (KENMS), IIUM , Kuala Lumpur
- Mohammed, M.O. (2011). The Objective and Performance Measures of Islamic Banking Based on Al-Shariah Framework. Universiti Sains Malaysia. Ph.D thesis
- Othman. M.Z. (1998). Wakaf Dari Perspektif Undang-Undang Islam, Amalan dan Permasalahannya di Malaysia. In A. Ibrahim (Ed.) *Al-Ahkam; Undang-Undang Keluarga dan Pentadbiran Harta Wakaf* (Vol.6). Kuala Lumpur : Dewan Bahasa dan Pustaka.
- Osman, A.F, Muhammed, M.O, Amin. H (2013). An Analysis of Cash *Waqf* Participation Among Young Intellectual. Paper presented at the 1st Asian Islamic Finance and Banking Conference, IIUM Institute Islamic Banking and Finance, IiBF Damansara. Kuala Lumpur
- Osman, A.F, Muhammed, M.O, Amin. H (2014). An Analysis of Cash *Waqf* Participation Among Young Intellectual. Paper published in Book Article. *Waqf Iqlimi*. Universiti Sains Islam Malaysia.
- Osman M.Zain. (2011). Readings in Marketing : An Islamic Perspective. International Islamic University Malaysia. IIUM press.
- Ramayah, T., Roubah, K., Gopi, M. and Rangel G.J. (2009), "A decomposed theory of reasoned action to explain intention to use Internet stock trading among Malaysian investors", *Computers in Human Behavior*, Vol. 25 No.6, pp. 1222-1230.
- Ramayah, T., Talib, S.A., Kumar, M. (2013). *Business Research Methods*. Shah Alam. Oxford University Press
- Saad, R. A. (2010). Gelagat Kepatuhan Zakat Perniagaan di Negeri Kedah Darul Aman. Ph.D Thesis. Universiti Utara Malaysia
- Saad, R.A., & Hanifa, R. (2014). Determinants of *Zakah* (Islamic Tax) Compliance Behavior. *Journal of Islamic Accounting and Business Research*, Vol.5 182-193.
- Sapinggi, R., Ahmad, N., Mohamad.M. (2011). A Study of *Zakah* of Employment Income : factors that Influence Academics' Intention to Pay *Zakah*. National University of Malaysia. 2nd International Conference on Business and Economic Research Proceeding.
- Smith J.R, & Mcsweeney (2007). Charitable Giving : The Effectiveness of a Revised Theory of Planned Behaviour Model in Predicting Donating Intentions and Behaviour. *Journal of Community & Applied Social Psychology*, 386(September 2006), 363-386. doi:10.1002/casp
- Smith, J.K. (1983), Quantitative versus qualitative research: An attempt to clarify the issue, *Educational Researcher*, 12, 6-13
- Shih, Y. and Fang, K. (2004), "The use of a decomposed theory of planned behaviour to study Internet banking in Taiwan", *Internet Research*, Vol.14 No.3, pp.213-223.

- Shiu, E., Vaughan, L., Donnelly, M. (1997). Service quality: New horizons beyond SERVQUAL. An Investigation of the portability of SERVQUAL into the voluntary and local government sectors
- Sheppard, B.H., Hartwick, J., and Warshaw, P.R. (1988). The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendation for Modifications and Future Research. *Journal of Consumer Research*, 15, 325-343
- Sargeant, A., Ford, J. B., & West, D. C. (2006). Perceptual determinants of nonprofit giving behavior. *Journal of Business Research*, 59(2), 155–165. doi:10.1016/j.jbusres.2005.04.006
- Sargeant, A and Woodliffe (2007) , Gift Giving : An Interdisciplines Review ; *International Journal of non profit and voluntary sector marketing*
- Sargeant, A., & Lee, S. (2004). Trust and relationship commitment in the United Kingdom voluntary sector: Determinants of donor behavior. *Psychology and Marketing*, 21, 613-635
- Sekaran, U. (2000). *Research Methods for Business: New York : Hermitage Publishing Services*
- Sekaran, U. (2003) *Research Methods for Business ; A Skill Building Approach (4ed): John Wiley and Sons, Inc.*
- Tabachnick, B.G and Fidell, L.S. (1996), *Using Multivariate Statistics*, 3rd ed., Harper Collins Publisher, NY.