

Perceptions of Universiti Sains Malaysia Muslim Staff on Factors Influencing their Intention to Perform Cash Waqf

Mohammad Zulfakhairi Mokhtar¹

Abstract

Starting from 2016, the Malaysia Government has reduced the budget for Public Universities with 10 to 20 percent cut from the previous years. Hence, it is encouraged for the Public Universities to generate 30 percent of its income. One of the ways is through waqf. It is stated that since the 17th century, the education activities were funded by waqf and charitable giving until there are universities established based on waqf such as Cordova University and al-Azhar University. In Malaysia, the development of waqf education has been started by several universities as well Universiti Sains Malaysia (USM) in 2014 through the establishment of Yayasan USM. Compared to another public university, USM is considered new in waqf education, and it is needed for the university management to understand the behavioural aspect of waqf education especially in cash waqf giving behaviour. The paper aims to understand the perception of USM Muslim staff on factors that will influence their intention to perform cash waqf. It is to identify which factors contribute to the performance of cash waqf giving among USM Muslim staff. This research adopted a quantitative method using questionnaire distribution and analyse using IBM SPSS. The result shows the religious factors scored highest which means that USM Muslim staff thinks that religiosity is the strongest factor influencing their intention to perform cash waqf. From the result, the USM management should know what they need to do to enhance waqf education collection better.

Keywords: Perceptions, Universiti Sains Malaysia, Intention, Cash waqf.

1. Introduction

The development of waqf education has become one of the main agenda for Malaysia Higher Education Ministry. Its Minister, Datuk Seri Idris Jusoh encourage the expand on waqf education because of the potential to be an economic source to generate university income (Berita Harian, 21 October 2016). In Malaysia, there are several Public Universities has started waqf for education such as International Islamic University Malaysia (IIUM) in 1999, Universiti Kebangsaan Malaysia (UKM) in 2010, Universiti Putra Malaysia (UPM) in 2011, Universiti Sains Islam Malaysia (USIM) in 2013 (Siti Zakiah Ali & Hairunnizam Wahid, 2014); Universiti Teknologi Mara (UiTM), Universiti Teknologi Malaysia (UTM) and al-Bukhari International University (UiA) (Najibah Mustafa & Mohd Zamro Muda, 2014).

The establishment of waqf education in Universiti Sains Malaysia (USM) due to the establishment of Yayasan Universiti Sains Malaysia on 6th November 2014. There are nine trust fund namely *Tabung Kursi*, *Tabung Penyelidikan*, *Tabung Akademik dan Pengantarabangsaan*, *Tabung Libatsama (Komuniti & Industri)*, *Tabung Bakat (Hadiah & Biasiswa)*, *Tabung APEX*, *Tabung Bangunan dan Penyelenggaraan*, *Tabung Endowmen Islam* and *Tabung Am* to collect fund donated from within and outside USM. Apart from the nine-trust fund in Yayasan USM, there is also specific waqf fund called ISDEV Waqf Education which the collection of waqf fund conducted by the Centre for Islamic Development Management Studies (ISDEV), one of the research centres in USM. To compare with other public universities, it is cleared that USM is still an infant in waqf education. For only two years established, lots of work still needs to be done.

¹ Mohammad Zulfakhairi Mokhtar is a Phd Candidate's of Centre for Islamic Development Management Studies (ISDEV), Universiti Sains Malaysia, Pulau Pinang, Malaysia. Email: zulfakhairi@yahoo.com

When talking about the fund, it is important to have a sustain and continuous collection of the fund because it can be a primary source of alternative fund for university development. However, there are lots of issues on cash waqf fund especially receiving insufficient of waqf funds (Mustafa Mohd Hanefah, Abdullah Jalil, Asharaf Mohd Ramli, Hisham Sabri, Norhaziah Nawai & Syahidawati Shawan, 2009); inadequacy of waqf fund (Anwar Allah Pithcay, Ahamed Kameel Mydin Meera & Muhammad Yusof Saleem); insignificant of cash waqf contribution among student (Amirul Faiz Osman, 2014); unattractive behaviour of cash waqf giving (Amirul Faiz Osman, Mustafa Omar Muhammad & Aiman Fadzil, 2015), the relatively low acceptance level of donors towards giving (Siti Mashitoh Mahamood, 2007) and inclination of the donors (Magda Ismail Mohsin, 2009)

To ensure the development of USM waqf education, the institution needs serious waqif/donors to maintain the fund. Thus, this study attempts to determine the factors that positively accepted by the USM Muslim staff to influence their intention to perform cash waqf.

2. Literature Review

Few researchers have done the study on a charitable giving behaviour. Among the factors found to influence the intention to perform donations are religiosity, knowledge, generosity, service delivery and recommendation.

2.1 Religiosity

Shafiq Falah Alwaneh (2009:220) stated that primary motivation in Islam is Iman (faith). Iman functions are to trigger the behaviour, maintaining the behaviour and evaluate the conduct from bad or good. This is because Iman has a solid foundation of directing, educating and influence life. Mustapha Achoui (2009:67) also support the psychological dimension should consider the Iman dimension or belief which helps to realise the function of intention as a determinant of the remuneration received by a person if behave in certain situations.

Various researchers have done the religiosity aspect of behaviour. Edmundson (1986) found between 47 to 70 percent of charitable donations in the United States have contributed to a church or religious organisation. 70 percent of estimation was recorded in the year 1985 based on the research done by Yankelovich, Skelly and White which concluded that religious feeling could be used by management to influence charitable giving. Halfpenny and Saxon-Harold (1990) in Britain reported the same finding from the year 1988 to 1989 through Charity Household Survey indicates that respondent who is concerned with religion will contribute to scores of donations. As well Natsuko Higa (2011), who found that individuals in Tonga donate because obeying the church and to meet the needs of the community which is the priorities in the community.

Others research was done by including the influence of religiosity as one of the determinants of donation behaviour. One of it is Hiewu, Tungshan and Osborne (2011) who studied the comparative between religion and financial factors influence on the donors' behaviour in Taiwan. The research found religiosity has a strong influence on likelihood to donate than financial factors. Oppoku (2012) also found a significant relation between religiosity and donation in Saudi Arabia as well as Lwin, Phau and Lim (2013) in Brunei. However, Ibrahim Sulaiman (2013) found the opposite when religiosity does not influence donation behaviour in Saudi Arabia. While Teah, Lwin and Cheah (2014) found that religiosity is a moderating factor between attitude towards donation and motivation to donate. Apart from that, Amirul Faiz Osman (2015) who done research on the behaviour of cash waqf contribution found the weak effect of religiosity in influencing intention towards cash waqf when the significant level is only at 10 percent degree of significant.

2.2 Knowledge on waqf

Al-Ghazali (1980:17) stated that human would never have a desire to what he does not know. By having knowledge about something, desire will arise on that thing. This statement nevertheless shows how an understanding of something becomes a major factor in determining behavioural intention. The important of understanding also been touched by Shafiq Falah Alwaneh (2009:219) by stating that human is blessed with the intellect to think and learn. From intellect, human obtained knowledge about itself and the surrounding. Based on that knowledge, human interact freely to choose between different alternatives. Only when a human has the knowledge, he will have a free will. The critical of waqf knowledge stated by Siswanto and Dewi (2002) when the ineffective cash waqf collection in Indonesia was due to the lack of understanding on waqf among the people. Their knowledge on waqf still in the form of fixed asset for example land and building. In Malaysia context, the situation is the same (Muhammad Akram Laldin, 2008). Knowledge and understanding are related to the level of education, and many of research done verify the relation between the level of education and charitable giving. For example, Eisenberg and Miller (1987) found that individual with higher educational attainment more likely to donate.

As well as Tiehen (2001) who found a significant relation between the degree of education and donation when educated people felt it is their responsibility to contribute to society.

2.3 Generosity

Generosity or altruism is genuine kindness in giving which is giving help not because of having benefited from helping (Fehr & Schmidt, 2006). This factor is being used in research especially in money donation research. According to Smith, Kehoe and Cremer (1995), the altruism model has a strong influence in explaining economic behaviour including charity and volunteerism. Even though, there is some researcher criticise the theory especially Andreoni (1990). He stated that altruism model is having low predictive power because generosity might be influenced by the conditional altruism (impure altruism). The use of generosity in similar concept also found in the theory of planned behaviour. In this theory, generosity is subsumed under the moral norm. According to Gorsuch and Ortberg (1983), the moral norm is capable of influencing intention directly. As well as Burgoyne, Young and Waker (2005) also stated that sense of individual responsibility is a strong reasoning in giving to charity. It is because charity is one of the behaviours that includes a moral component.

2.4 Financial

There are researchers looked at financial factor as one of the factors influence donation intentions. Among them are Jencks (1987) and Kitchen & Dalton (1990). Besides them, Drollingger (1998) also found that financial factor influence donation. This factor also supported by Smith and McSweeney (2007) and Katharina, Grohs & Eckler (2003) when they found the increase in age and income will increase intention to donate. Mohd Asyraf Yusof and Muhammad Ridhwan Ab. Aziz (2013) make a conclusion from their research that there is a strong willingness from people to contribute in Islamic waqf bank whether their income is low or high.

2.5 Service Delivery

According to Harvey (1990), the success of a non-business oriented organisation depends on three dimensions which are organisation management; services provided and related support activities. This statement backed by several researchers such as Katharina, Grohs and Eckler (2003). They said that individual desired to donate increased when they are receiving benefits from services provided by charity institution.

As well as Ram Arifin Saad, Zainol Bidin, Kamil Md Idris and Md Hairi Md Hussain (2010) who stated that zakat organisation need to provide a variety of facilities to facilitates payment of zakat as well as continuous advisory services to develop a positive perception and increase the intention to pay zakat. Besides that, research done by Bank Negara Malaysia in 2003 identified that good service influence people to choose Islamic banking (Juniza Mohamad Jamari, 2012). Later, Kamil Md Idris (2002) looked at the importance of service quality provided by *Baitulmal* in shaping the perception of people. From the research done it is advice for the *Baitulmal* to improve people perception towards it service quality as well re-investigate the zakat promotion strategies.

2.6 Recommendation

When discussing on behavioural intention, al-Ghazali (1980:19) stated that a person will be much easier to do something if there are an external influence. According to Yasien Mohamed (2009:244), there is two external factors influence people behaviour. The first one is acquisitive drive received from the social and cultural environment.

For example, why people behave in collecting property because the social and cultural environment around them tell them that money is very important for living and resulted in money collection behaviour. The second is competitive drive receive by a human through education or learning and depend on public perceptions of what is right and wrong. For example, if people think something is good then it will influence another people to do the things. Recommendation or descriptive norm in the expansion of theory of reasoned action has been proven to influence donation behaviour. Among the researchers done that are Van der Linden (2011) and Muhammad Kashif, Syamsulang Sarifuddin and Azizah Hassan (2015).

3. Methodology

Research methodology adopted in the current study is a quantitative method. The design use is survey design to provide a numeric description of trend, attitudes, the opinion of a population (Creswell, 2009:145). The survey was done through the distribution of questionnaires in printed form and distributed directly to targeted respondents who work in USM. There are 323 responds collected by the researcher from 46 Responsibility Centre. Sampling technique is using stratified random sampling. It is a technique refers to a sample that represents a population consist of several different categories (Fauzi Hussin, Jamal Ali dan Mohd Shaifoul Zamzuri Noor, 2014).

Which in this study, the respondent are taken from three main groups, the support staff, the officers and the academic staff? Data received from the respondent then analysed statistically using SPSS version 22. The current research will analyse the mean for each item and variable to determine which factors that USM Muslim staff think will influence their intention to perform cash waqf. The reliability of the scale was tested in Cronbach Alpha value with coefficient alpha that is higher than 0.6 (Sekaran, 2003). Table 1 below shows the Cronbach alpha for all variables.

Table 1: Alpha Cronbach Result

Variables	Items	Cronbach Alpha
Religiosity	6	0.920
Cash Waqf Knowledge	5	0.889
Generosity	3	0.903
Financial	4	0.844
Service Delivery	4	0.858
Recommendation	4	0.874

From Table 1, all the Cronbach Alpha value is higher than 0.6 it is assumed that the instrument is valid and the internal consistency is confirmed (Nunnaly, 1987).

This research is focusing on Muslim staff of USM because the diversification of demographic factors in term of places of staying, the level of education as well as income distribution which should represent the Muslim in Penang. The data collected in this paper done through the distribution of questionnaires to 323 Muslim staff of USM and analysed with a descriptive statistic technique using SPSS version 22.

4. Findings and Discussion

4.1 Demography Analysis

The respondent demographic profiles are as in Table 2.

Table 2: Respondent Demographic Profiles (n=323)

Respondent Profile	Frequency	Percentage (%)
Gender		
Male	121	37.5
Female	202	62.5
Total	323	100
Age		
18 – 24	14	4.3
25 – 29	53	16.4
30 – 34	93	28.8
35 – 39	49	15.2
40 – 44	36	11.1
45 – 59	27	8.4
50 – 54	14	11.5
55 above	14	4.3
Total	323	100
Marital Status		
Bachelor	71	22.0
Married	242	74.9
Divorced	10	3.2
Widow/Widower	0	0
Total	323	100
Level of Education		
LCE/SRP/PMR	4	1.2
MCE/SPM	108	33.4
STPM/STAM	6	1.9
Diploma	76	23.5
First Degree	53	16.4
Masters /PhD	76	23.5
Others	0	0
Total	323	100
Position		
Academic Staff	74	22.9
Officer	47	14.6
Support Staf	202	62.5
Total	323	100
Income Level		
RM1000 – RM2000	88	27.2
RM2001 – RM3000	99	30.7
RM3001 – RM4000	46	14.2
RM4001 – RM5000	15	4.6
RM5001 – RM6000	27	8.4
RM6001 – RM7000	32	9.9
RM7001 and above	16	5.0
Total	323	100
Overall Total	323	100

Table 2 shows there are 121 (37.5%) respondents are male while 202 (62.5%) respondents are female. The respondents in this study consist of different ages. There are respondent with age between 18-24 years old (n=14; 4.3%), respondents age between 25-29 years old (n=53; 16.4%), respondents age between 30-34 years old (n=93; 28.8%), respondents age between 35-39 years old (n=49; 15.2%), respondents age between 40-44 years old (n=36; 11.1%), respondents age between 45-49 years old (n=27; 8.4%), respondents age between 50-54 years old (n=37; 11.5%) and respondents age between 55 years old and above (n=14; 4.3%). The highest frequency of respondent in this research comes from respondent age between 30 – 35 years old.

For marital status, the data shows majority of USM Muslim staff are married (n=242; 74.9%) compared to bachelor (n=71; 22.0%) and divorce (n=10; 3.1%). From the perspective of education level, the majority of staff having their education until MCE/SPM (n=108; 33.4%). This is because the number of supporting staff are more than academic staff and officers with (n=202; 62.5%). Staff who have diploma also high with (n=76; 23.5%). As well as staff who have masters or PhD with (n=76; 23.5%). Followed by staff who have a first-degree qualification (n=53; 16.4%). The data also shows that USM Muslim staff is low with people who have LCE/SRP/PMR and STPM/STAM level of education with (n=4; 1.2%) and (n=6; 1.9%). The levels of education obtain by USM Muslim staff are appropriate with the position studied in this research which is academic staff, officer and support staff.

Based on the level of income, the majority of USM Muslim staff receive monthly income around RM2001-RM3000 (n=99; 30.7%). As well as respondent who receives monthly income around RM1000-RM2000 with (n=88; 27.2%) of those surveyed. Monthly income for RM3001-4000 are (n=46; 14.2%) number of respondents. Most of the USM Muslim staff fall under this three group of income because of the number of support staff is more than academic staff and officer as well more respondents have only MCE/SPM level of education.

While, staff receiving a monthly income RM4001-RM5000 are (n=15; 4.6%), monthly income of RM5001-RM6000 are (n=27; 8.4%), monthly income RM6001-7000 are (n=32; 9.9%) and monthly income more than RM7001 are (n=16; 5.0%).

4.2 Perceptions of USM Muslim staff on Factors that Influence their Intention to Perform Cash Waqf

To analyse the perceptions of USM Muslim staff on factors that influence their intention to perform cash waqf, the mean value of each variable is calculated using IBM SPSS version 22. The result of mean value for each variable is in Table 3.

No.	Variables	Mean Values
1	Religiosity	5.38
2	Cash Waqf Knowledge	5.00
3	Generosity	5.15
4	Financial	4.86
5	Service Delivery	4.73
6	Recommendation	4.75

From Table 3, the highest mean recorded by religiosity factor with 5.38, followed by the generosity with 5.15, cash waqf knowledge with 5.00, financial with 4.86, a recommendation with 4.75 and finally service delivery with 4.73.

From above figures, it is cleared that USM Muslim staff perception on religiosity will be the highest in their consideration to perform cash waqf. This is because the term waqf itself is used in Islamic law as the action of giving the property to close oneself towards Allah Subhanahu WaTa'ala (SWT) (al-Zuhaili, 2011). So, in a way, they are obliged to perform cash waqf because it is one of the things ordered by Allah SWT. Allah SWT said:

“Never will you attain the good (reward) until you spend (in the way of Allah) from that which you love. And whatever you spend – indeed, Allah is knowing of it.”

(Surah Ali Imran, 3:92)

It is proven when item stated “My obedience towards instruction of Allah SWT influence the intention to perform cash waqf” scored the highest mean with 5.50 compared to other items under religiosity factor. The religiosity factors maybe have some effect on the second most influential factor, which is generosity. In Islam, people who have high faith will obviously obey Allah SWT order and be generous is one of it. It is narrated in Tafsir Ibnu Kathir, a hadith by Imam Ahmad about a story between Rasulullah SAW with Abu Talhah, the richest man in Madinah during that time. When verse 92 from *Surah Ali-Imran* came, he quickly gives his most beloved property for *sadaqah*. But, be generous does not mean the *sadaqah* will be accepted by Allah SWT because what matter the most is the heart, the sincerity. Hadith Rasulullah SAW stated:

"Allah SWT does not look at your physical, nor the treasure you have but He looks at your heart and deeds."

(Hadith narrated by Muslim, Hadith number: 4651)

That is why the majority of USM Muslim staff scored high on item "sincerity in giving help is important to influence my intention to perform cash waqf." with 5.23 mean value. The next factor is cash waqf understanding. The highest mean value for this factors falls under two items which are "the understanding of advantages of cash waqf towards own self and the understanding of advantages of cash waqf for beneficiaries of waqf" with 5.15 and 5.10 mean value each. It is stated in al-Quran that Muslim must not be selfish and we need to help others because each Muslims are relatives.

"The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy."

(Surah al-Hujurat, 49:10)

"A Muslim is not a believer until he loves for his brother as he loves for himself."

(Hadith narrated by Bukhari, Hadith number: 12)

Based on the al-Quran and hadith, it shows that Islam calls on brotherhood and that's why USM Muslim staff scored high on these two items. For financial factor, items with highest mean value are the flexibility of cash waqf amount to suit financial capability because with no fixed amount it will make the waqif much easier to donate based on their financial capability. For recommendation factor, the intention to perform cash waqf among USM Muslim staff is highly influenced by religious activity that they attended. Religious activity such as listening to lecture gives high impact on their preferences towards cash waqf. This is maybe because of cash waqf specifically or waqf, in general, is a religious donation and people need to be convinced with the law of it from religious people. If religious people discuss it, it will increase their confident level to perform cash waqf. In term of service delivery, it is much convenience for USM Muslim staff to perform cash waqf if there are counters open. This will make their intention to perform cash waqf much stronger if they see the counters. It is mean that the face to face approach is much more effective to influence the intention to perform cash waqf.

5. Conclusion

The present study found that the religiosity highly influences the intention of USM Muslim staff to perform cash waqf based on their perceptions. The religiosity influence is also underlying other factors such as cash waqf knowledge, generosity and recommendation. This situation has portrayed that USM Muslim staff put religious in their day to day life and become the main consideration in doing something. The present study also finds that USM Muslim staffs are attracted to counters approach to performing cash waqf. Both factors, the religiosity and service delivery, needs to be a highlighted for USM management knowledge to enhance USM cash waqf collection in the future better. It is hoped that in the future research be conducted with inferential statistic rather than a descriptive statistic to understand better the factors influencing the intention to perform cash waqf.

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