

AN EMPIRICAL STUDY ON AWQAF ENDOWERS' PERCEPTION: IMPERATIVES FOR AWQAF INSTITUTIONS' SUCCESS

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ABSTRACT

The success of *awqaf* institutions are determined by many factors, among others is good feedback from the endowers either from their contribution or repeat endowing. This study investigates the perception of endowers to endow and factors motivating them to repeat endowing in ensuring *waqf* institution success among 366 respondents in 2014. The study employs two models of multiple linear regression analysis. The first model examines the determinant factors influencing the intention to endow whereas the second model investigates internal and external factors influencing the intention to repeated *waqf* endowment in future. The findings show integrity of *waqf* institution, religious obligation and access to cash *waqf* have significant contribution to the endower's perception to endow cash *waqf*. Meanwhile, repeated cash *waqf* behavior will take place if endowers are familiar with *waqf* institutions and have easy access to cash *waqf* as these two variables are significantly related to dependent variable. Thus, in order to motivate endowers to repeat cash *waqf* behavior, continuous promotion to create familiarity together with easy access to cash *waqf* are vital to encourage repeated charitable behavior.

Keywords : Cash *waqf*, Islamic social finance, external and internal factors, critical success factors.

INTRODUCTION

The success of *awqaf* institutions are determined by many factors, including, good feedback from the endowers either from their contribution or repeat endowing to endow cash *waqf* to *awqaf* institution. Numerous studies on cash *waqf* behavior among individuals have been carried out. Cash *waqf* is an easy instrument for people to do charity (*jariah*). Due to the benefits of *waqf*, Muslims are motivated by the intention to contribute *waqf* to gain benefits in the hereafter as well as to gain the blessings from Allah SWT. According to Muhammad Ridhwan et al. (2013), Muslims understand that

contribution to *waqf* funds will be rewarded by Allah SWT. However, they have very limited possession of tangible assets or properties to be given away (*infaq*). The *waqf* of properties is highly dependent on the individual's economic background and capabilities (Antonio, 2002, Amirul Faiz Osman et al, 2012). Therefore, the use of cash *waqf* is more convenient and cheaper as compared to *waqf* of properties such as land, buildings etc. Besides, *waqf* contribution in the form of cash is a convenient charitable act and will promote repeat in the future.

Chowdhury et al. (2011) explain that cash *waqf* can also help to restructure the current institutional setup of *waqf* institutions and their networking throughout the country to increase their performances. For example, since the early seventh century, many educational activities were financed by *waqf* and voluntary contributions (Muhammad Ridhwan et al., 2015). It is a historical fact that Muslim society depended considerably on *waqf* for the funding of education at all levels. This has contributed in producing high caliber scholars and academia as a whole and also contributed to reduction of socio-economic differences by offering education to those based on merit rather than on ability to pay. Therefore, the economically poor people in the society would have better access to education and can increase their living standard.

Mohd Umar Mohd Marzuki et al. (2012), in their study on solving poverty alleviation in Malaysia, highlighted cash *waqf* as a way to reduce poverty and increase national saving and create more job opportunities. Even though their study showed promising poverty alleviation up to 50 per cent based on simulation, the study should support the findings empirically.

According to Amirul Faiz (2012), Muslims are not really aware of the *awqaf* system and its functions in this country, thus *waqf* literacy is at the minimum basic level. As compared to Muslims understanding on *zakat* and *sadaqah*, their understanding on *waqf* is too narrow, and limited to donation for the purpose of building mosques and sites for graveyards. This observation is supported by Siswanto & Dewi (2002) in Indonesia, Laldin (2008) and Amirul Faiz (2012), in Malaysia. Moreover, the donors are unaware that *waqf* contribution can be expanded to many other forms.

Overall, the awareness level towards cash *waqf* in Malaysia is still low (Magna, 2014) and it is still lagging behind as compared to other countries like Indonesia and Middle Eastern countries (Ibrahim H. et al., 2013). Thus, this study attempts to evaluate the internal and external factors affecting *waqf* endowers' intention to endow and repeat endowing behavior in order to ensure *waqf* institution's success in Malaysia.

FACTORS INFLUENCING THE PERCEPTIONS OF ENDOWERS TO ENDOW FOR AWQAF INSTITUTIONS' SUCCESS : A REVIEW

In determining the success of *waqf* institution, this study employs the critical success factor (CSF) framework as an underlying principle. The CSF consists of two major elements - internal and external factors. The study proposes that, the contributions made by endowers to the institution are due to both internal and external factors. Critical success factors (CSF) are a limited area in which satisfactory results will ensure successful competitive performance with a few key areas where "things must go right" as for the manager's goals to be attained (Rockart, 1986). In order to measure the *awqaf* institutions' success, endowers will have their internal and external CSF. The primary characteristic of internal CSFs is that they deal with issues and situations within the institution's influence and control. The external CSFs however, pertain to situations generally less under their control and in this study, it depends on the *awqaf* institution's performance and delivery.

Another idea of using "external and internal" factors is based on Lee's article "Theory of Migration" (1966) in which he describes factors affecting migration with the term "plus" (for factors stimulating migration), "0" (for factors that had no effect to migration) and "minus" (for factors that

discourage migration). One of the reasons which raised this theory's popularity among scientists and researchers was the ability to combine economic, personal, politic, ecological, demographic and all different types of factors that might drive migration (Gurcinaite, 2014). Ever since, many researchers have referred to this theory as "push-pull factors theory", although the author himself did not give such name to his theory. Thus, this study is focusing on the internal (pull) and external (push) factors to determine the perception of endowers to endow as an imperative for *amqaf* institutions' success. Push factors refer to the external or negative or uncontrollable factors, while pull factors refer to internal or positive or controllable factors. For example, research done by Shultz et al. (1998) about the influence of external and internal factors on voluntary and involuntary early retirees' retirement decision and adjustment found both push (e.g., poor health) and pull (e.g. leisure interests) factors have influenced the decisions to retire and adjustment after retirement.

Other researchers also used "push-pull factors theory" in their studies. Some studies which are related to migration studies like Lee's paper include studies by Kainth (2009), Min (2011) and Rasool et al. (2012). This theory was also applied in other research fields. For instance, Norazilawati et al. (2009) used the theory to determine satisfactions feeling of urban park visitors. In a study to examine and compare the perceptions of South African health workers, George et al. (2013) identified the factors associated with the issue. Shah et al. (2014) expose the factors which might drive and restrain internationalization of Pakistani SMEs. Such usages inspired other researchers to implement the theory in studies related to poverty alleviation, including cash *waqf*.

On top of external and internal factors as illustrated in the immigrant theory, in Islam the most important aspect in determining action is intention (*al-niyyah*). Intention is a very important element to determine individual's actions. Intention may determine action whether it will benefit the actor in this world and the hereafter. Good intention will lead to a good deed. Thus, a good intention will affect continuous attempt to contribute in *waqf* and create sustainable wealth for future generations. Intention has strongly been highlighted in the hadith of Prophet Muhammad SAW as follows:

عَنْ عُمَرَ بْنِ الْخَطَّابِ، رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ:

« إِنَّمَا الْأَعْمَالُ بِالنِّيَّةِ وَإِنَّمَا لِأَمْرِي مَا نَوَيْتُ..... »

*On the authority of Umar bin Al-Khattab, who said: I heard the messenger of SAW say:
"Actions are but by intention and every man shall have but that which he intended
.....". (Reported by Bukhari and Muslim)*

In fact, in the Quran, there are many verses which discuss and encourage Muslims to endow and give charity such as in Surah al-Baqarah (2: 261), al-Baqarah (2: 271), Ali Imran (3: 92), Ali Imran (3: 134), al-Lail (92: 18-21) and al-Hadid (57: 18). Distribution of wealth is a key issue in the modern economy to make it more dynamic, prejudice-free and entrepreneurial (Muhammad Ridhwan et al., 2015).

In the review of previous research, intention is outlined under the theory of planned behaviour. According to Conner & Armitage (1998), the theory of planned behaviour that had been developed by Ajzen (1991), suggests that intentions represent a person's motivation in the sense of her or his conscious plan or decision to exert effort to enact the behavior. Intentions and behavior are held to be strongly related when measured at the same level of specificity in relation to the action, target, context, and time frame.

Measuring the Intention in Ensuring the Waqf Institution's Success

In measuring the intention from perception of the endowers (*waqif*), this study refers to previous literature. Among them, Snip (2011) mentioned that the statements used for the construct “intention” was significant measurement as represented by Smith & McSweeney (2007) in charitable giving, the effectiveness of a revised theory of planned behavior model in predicting donating intentions and behavior. Six parameters were identified in their study as good indicators as scientifically measured by acclimating this method as constructed measurements of intention. Thus, this research proposes that intention to endow be measured to observe the pattern of voluntary contribution of cash *waqf* inculcating the Islamic social finance among Muslims in Malaysia with some modifications relevant to *waqf* institution. Based on the modifications, *Intention to endow* and *endowing repeat* are constructed as dependent variables. *Intention to endow* refers to respondents that have the intention to endow and have endowed at least once. On the other hand, repeat *endowing* refers to respondents that have endowed more than once and are more likely to repeat endowment in the future or the repeated endowers. *Intention to endow* is used as the dependent variable in Model 1 and *endowing repeat* is the dependent variable in Model 2. Model 1 is tested to all respondents (n=366) whereas Model 2 focuses on repeated endowers comprises of 217 respondents.

Religious Obligation

Religious obligation and affiliation are important social determinants of charitable giving (Lammam & Gabler, 2012). Many religions espouse charitable giving as a moral obligation; some religions even mandate that their adherents to endow a specified fixed percentage of their annual income (i.e., a tithe). As a result, religious affiliation is an important indicator of whether people will endow to charity. On top of that, some studies show that jurisdictions with a greater proportion of the population identifying with a religious affiliation display higher levels of charitable giving (Lammam & Gabler, 2012). Amirul Faiz Osman et al., (2012) estimate the religiosity has a potential that affects cash *waqf* giving, which can be defined as the intrinsic motivation to the *waqif*. Islamic view sees religion as faith “*iman*”, action “*amal*”, and worship “*ibadah*” as a triple mandate.

Trust to Waqf Institution and Benevolence (maslahah)

Trust is an important element in enhancing social contribution or particularly for *waqf* contribution. According to Amirul Faiz Osman et al (2012), three determinants for transforming particularized trust (*al-theqab*) into a generalized social trust (*amanah*) should be presented in any community in order to stimulate economic activity namely, the existence of business and corporate ties, reliable and positive public institutions and perception of the community as *umanaa* (plural of *ameen* meaning trustworthy) and safety. This also been addressed by Babiche Snip (2011) in his research, the trustworthiness of an organization is determined by the perceived benevolence, integrity and ability of that organization. The more benevolent, honest and able to help beneficiaries the charity organization seems, the more trust people will have in the charity organization. Thus, trust can be linked to ability, integrity and benevolence (Snip, 2011) and solely based on integrity and reputation based on the latest finding of trust for *awqaf* institution in Malaysia (Syadiyah et al., 2018).

Familiarity with Waqf Institution in General

Amirul Faiz Osman (2012) highlighted *Waqf* literacy is a very crucial part as some Muslims are not aware of the *awqaf* system and its functions in this country is too narrow. Their understanding is only limited to donations for the purpose of building mosque and sites for graveyard. Furthermore, the

donors are not aware that the diversity of their contribution under *waqf* are wider as compared to *zakah* and *sadaqah*.

Access to Cash Waqf

Muhammad Ridhwan et al. (2013) stated that access to cash *waqf* is very important as each and every level of income earners are willing to contribute to *waqf*. The system to be used as method of payment is vital in order to make the process of giving more convenient and easy.

Affinity Cause to Endow

Affinity cause to endow here means the attraction cause to endow. Snip (2011) in constructing the questionnaires of “affinity with the cause of the organizations” were inspired by the study of Sargeant & Woodliffe (2007), and this study found that affinity with the cause to endow is an important aspect to be assessed.

Opportunism / Perceived Risk

Perceived opportunism has a negative influence in endowing *waqf* and action plan should be developed at the end of this study to improve and diminish people’s perceived opportunism of the charity organization. Thus, this construct is important to be tested as a balance to the other variables.

Ability of the Waqf Institution

Amirul Faiz Osman (2012) emphasized on efficient management and mentioned that there are potential donors to non-profit organizations if efficient management can be clearly demonstrated. Individuals would give more to non-profit organizations if administrative costs are accounted for and transparent and if organizations could better demonstrate the impact of donations.

Integrity of the Waqf Institution, Reputation and Obligation to endow

Integrity involves a person’s perception that the trustee adheres to a set of principles that the person finds acceptable (Snip, 2011). Reputation among others, consistency of past actions and congruency between words and actions could positively influence the perceived integrity of a party. This study positions this Integrity, reputation and obligation to endow as push factors that should influence the *waqif* to contribute cash *waqf*.

Communication with Stakeholders

Communication plays an important role to investigate on how the donor perceives the charity organization and most of the donors think that a charity organization should not be too professional and should not engage in too many marketing activities. The more commercial the communications from a charity organization are the less positive people are on the idea that the organization spends money on those kinds of communication. Therefore, it is important that the communications from the charity organization are effective. This means that the organization should communicate suitably and periodically (Snip, 2011).

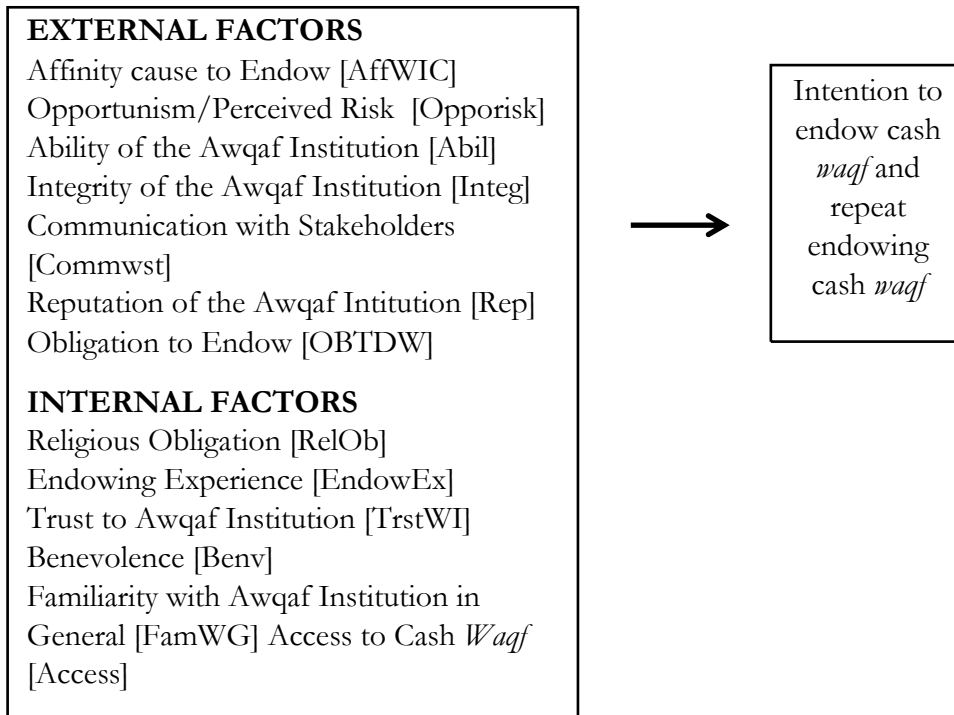


Figure 1: Framework of the study

Hypothesis

The hypothesis for the study is as follows:

H₁: External and internal factors have a significant association with respondents' intention to endow cash waqf

H₂: External and internal factors have a significant association with respondents' intention to repeat endowing cash waqf in future

METHODOLOGY

This study employs a quantitative analysis. The first phase of data collection began with developing suitable variables through literature review in order to develop a conceptual framework as to develop questions which are related to the research objectives. The second phase is to test the questionnaires through a pilot test and 30 respondents had been involved in this process. The validity and reliability of the survey instrument were indicated by Bartlett's Test of Sphericity and Cronbach Alpha of more than 0.7 (Nunnally & Bernstein, 1994).

The study used multiple linear regression analysis to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable (Hair, 2010). Two models were tested. The first model analysed the perception of 366 respondents on the intention to endow. This model identify factors that had significant relationship among respondents to their intentions to endow to *awqaf* institution in Malaysia. Eight predictor variables were involved which were: Opportunism/Perceived risk, Integrity of the *Waqf* Institution, Reputation, Religious obligation, Trust to *Waqf* Institution, Benevolence (*maslahah*), Familiarity with *Waqf* Institution in general and Access to cash *Waqf*. **Model 1** is shown below in equation (1).

Model 1

$$\widehat{WIE} = f(\text{Opprisk, Integ, Rep, ReligiousOB, TrustWI, Benevolence, FamiliarityWG, Access})$$

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \epsilon_t \dots \quad (1)$$

- Y = Intention to Endow
- X₁ = Opportunism / Perceived risk
- X₂ = Integrity of the Awqaf Institution
- X₃ = Reputation of the Awqaf Institution
- X₄ = Religious obligation
- X₅ = Trust to Awqaf Institution
- X₆ = Benevolence (masalahah)
- X₇ = Familiarity with Awqaf Institution in general
- X₈ = Access to cash *Waqf*
- ε = Error term

The second model focused on 217 respondents who had contributed cash *waqf*. This model was used to identify factors that have significant relationship among respondents to continue donating in future. Five new predictor variables were added to the model which were: Affinity cause to endow, Ability of the *waqf* Institution, Communication with stakeholders, Obligation to endow and Donating experience. **Model 2** is presented in equation (2).

Model 2

$$\widehat{WRE} = f(\text{AffWC, Opprisk, Abil, Integ, Coms, Rep, Wasiyyah, ReligiousOB, EndowEx, TrustWI, Benevolence, FamiliarityWG, Access})$$

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + \beta_{11} X_{11} + \beta_{12} X_{12} + \beta_{13} X_{13} + \epsilon_t \dots \quad (2)$$

- Y = Repeat endowing cash *waqf* in future
- X₁ = Opportunism / Perceived risk
- X₂ = Integrity of the Awqaf Institution
- X₃ = Reputation of the Awqaf Institution
- X₄ = Religious obligation
- X₅ = Trust to Awqaf Institution
- X₆ = Benevolence (masalahah)
- X₇ = Familiarity with Awqaf Institution in general
- X₈ = Access to cash *waqf*
- X₉ = Affinity cause to endow
- X₁₀ = Ability of the Awqaf Institution
- X₁₁ = Communication with stakeholders
- X₁₂ = Obligation to endow
- X₁₃ = Endowing Experience
- ε = Error term

Research Objective

This paper aims to identify external and internal factors associated with endowers' (*waqif*) intention to contribute cash *waqf* and repeat endowing particularly among Muslims in Malaysia. This is to inculcate the culture of giving through Islamic Social Finance. The questions for the survey related to intention and patronage were adapted from previous research such as by Snip (2011), Smith et al. (1994), Fuadah et al. (2013: 2015a & 2015b) & Johari et al. (2015) with some modifications to

achieve the research objectives. A number of dependent and independent variables were constructed to evaluate the external and internal factors that could influence the endowers to contribute cash *waqf* and continue patronage to *amqaf* institutions in Malaysia.

Sample and Data Collection

400 survey questionnaires were distributed to all respondents randomly for one year, from 27 October 2013 until 15 September 2014. After the data cleaning process, only 366 questionnaires are usable and valid. For the data collection, two types of survey methods were conducted. First, an online questionnaire through “Survey Monkey” software to obtain wider respondents coverage within Malaysia. The second method involved appointing 35 enumerators to distribute the questionnaires via face-to-face method. The respondents were Malaysians, including those who have previously endowed to *waqf* institution and had expressed the intention to endow again. The sample size of 400 respondents were estimated since Muslims in Malaysia accounted for approximately 65 per cent from the whole Malaysian population of 29.915 million (Malaysian Economic Report 2014/2015). According to Krejcie & Morgan (1970), the minimum number of allowed sample size based on a population of more than 1 million is 384 respondents.

The measures pertaining to external and internal factors with its relation to the intention to endow again, respondents were asked questions in a form of a 5-point Likert scale, ranging from ‘1’ (strongly disagree) to ‘5’ (strongly agree). Respondents were also asked to provide their demographic details.

Reliability and Validity test

The ensure that all data and items are reliable and valid, Cronbach Alpha test was conducted. Adjusted and modification was done to make sure all constructs and items achieved recommended value of the minimum of 0.70. The process of accepting and deleting items after modification are as follows (**Table 1**);

Table 1: Items accepted and deleted after modification

Variables	Items Accepted	Items Deleted
Affinity to <i>amqaf</i> institution	5 (Q1,2,3,4,5)	-
Opportunism perceive risk	4 (Q3,4,5,6)	2 (Q1,2)
Ability of the <i>amqaf</i> institution	6 (Q1,2,3,4,5,6)	-
Integrity	5 (Q1,2,3,4,5)	-
Communication	7 (Q1,2,3,4,5,6,7)	-
Reputation of the <i>amqaf</i> Institution	3 (Q1,2,3)	1 (Q4)
Obligation to endow	10 (Q1,2,3,4,5,6,7,8,9,1)	-
Religious obligation	3 (Q2,3,5)	3 (Q 1,4,6)
Donating experience	4 (Q1,2,3,4)	-
Trust to <i>amqaf</i> institution	6 (Q1,2,3,4,5,6)	-
Trust propensity	4 (Q1,3,4,5)	1 (Q2)
Benevolence	4 (Q1,2,3,4)	-
Familiarity with <i>waqf</i> institution in general	6 (Q1,2,3,4,5,6)	-
Access to cash <i>waqf</i>	3 (Q1,2,3)	-
Intention to endow <i>waqf</i>	3 (Q1,2,3)	1 (Q4)
Repeat endowing	3 (Q 1,2,3)	2 (Q4,5)

Table 2 shows the results of the Bartlett's test of Sphericity confirming the suitability of the data for factor analysis (Pallent, 2005).

Table 2: Reliability and validity test

Constructs	KMO	Bartlett's' Test of Sphericity			Total Variance
		Chi Square	df	Significant	
Affinity to <i>awqaf</i> institution	0.878	753.093	10	0.000	76.206
Opportunism perceive risk	0.779	561.180	6	0.000	66.188
Ability of the <i>awqaf</i> institution	0.897	1248.515	15	0.000	80.715
Integrity	0.880	1330.330	10	0.000	76.371
Communication	0.875	1560.936	21	0.000	75.745
Reputation of the <i>awqaf</i> institution	0.678	429.955	3	0.000	74.040
Obligation to endow	0.936	2685.586	45	0.000	77.621
Religious obligation	0.500	56.033	1	0.000	68.898
Endowing experience	0.824	643.163	6	0.000	81.974
Trust to <i>awqaf</i> institution	0.903	1733.643	15	0.000	74.383
Trust propensity	0.771	486.478	6	0.000	63.900
Benevolence	0.764	961.625	6	0.000	76.275
Familiarity with <i>waqf</i> institution in general	0.846	1420.842	15	0.000	66.217
Access to cash <i>waqf</i>	0.689	566.835	3	0.000	78.413
Intention to endow <i>waqf</i>	0.695	289.617	3	0.000	68.688
Repeat endowing	0.500	121.986	1	0.000	83.756

RESULTS

Based on this study, a majority of the respondents were male (57.4 per cent) while female constitutes 42.6 per cent. Most of the respondents aged between 40 and above (36.1 per cent); 72.1 per cent were married; 42.9 per cent hold professional and managerial positions; 52.5 per cent from rural areas; 36.1 per cent were degree holders. 36.1 per cent of the respondents reported that they received formal Islamic education in university while 37.4 per cent reported that they received informal religious education from religious talk/ religious class (*surau* /mosque). A majority of the respondents (79.5 per cent) are classified under the B40 group (below 40 per cent) with below RM5,000 household income. The respondents' demographic profile is presented in **Table 3** as follows;

Table 3: Demographic profile results

Demographic Variables	Category	Sample (n=366)	
		Frequency	(%)
Gender	Male	210	57.4
	Female	156	42.6
	Total	366	100
Age	20-25 years old	55	15.0
	26-30 years old	40	10.9
	31-35 years old	77	21.0
	36-40 years old	62	16.9
	40 and above	132	36.1
	Total	366	100
Marital Status	Single	98	26.8
	Married	264	72.1
	Divorced	4	1.1
	Total	366	100
Occupation	Professional and management	157	42.9
	Self employed	106	29.0
	Administrative staff	60	16.4
	Housewife	7	1.9
	Student	22	6.0
	Others	14	3.8
	Total	366	100
Location	Urban	174	47.5
	Rural	192	52.5
	Total	366	100
Education	SPM or equivalent	95	26.0
	STPM or equivalent	23	6.3
	Diploma or equivalent	60	16.4
	Bachelor degree/Advanced diploma or equivalent	132	36.1
	Master/Ph.D	38	10.4
	None	18	4.9
	Total	366	100
Formal Islamic Education	Advanced Religious School (Johor only)	68	18.6
	UPKK/ PSRA	54	14.8
	Syahadah sanawi/ SMA	34	9.3
	STAM	14	3.8
	University	132	36.1
	None	64	17.5
	Total	366	100
Informal Islamic education	Mass media (newspaper/ tv/ others)	83	22.7
	Reading from religious book	93	25.4

Demographic Variables	Category	Sample (n=366)	
		Frequency	(%)
	Friends/ <i>usrab</i>	32	8.7
	Religious talk/ religious class (<i>musolla</i> / mosque)	137	37.4
	Informal religious education	21	5.7
	Total	366	100
Income	Below RM5,000	291	79.5
	RM5,001-RM10,000	59	16.1
	RM10,000 and above	16	4.4
	Total	366	100

Source: Survey questionnaires

The linear regression results revealed the total variation associated with intention to endow cash *waqf* was accounted by the eight dimensions of the external and internal factors affecting endowers to contribute the cash *waqf*. Positive regression coefficients explain that any improvement in *waqf* institution's success factors dimensions will increase donors' intention to endow cash *waqf*. In reverse, negative regression coefficients explain that any improvement to *awqaf* institution will decrease the endowers' intention to endow cash *waqf*. The finding shows in **Table 4** that all significant result achieved positive regression coefficient.

Table 4: Linear regression model summary for Model 1

Model	Independent Variables	B	Beta	t	Sig (p)
1	(constant)	.531		1.790	0.74
	Opportunism / Perceived risk	.105	.076	1.750	0.81
	Integrity of the Awqaf Institution	.286	.271	3.913	.000***
	Reputation of Awqaf Institution	.114	.108	1.709	.088
	Religious obligation	.207	.188	4.005	.000***
	Trust to Awqaf Institution	-.037	-.037	-.607	.544
	Benevolence	.009	.008	.128	.898
	Familiarity with Awqaf Institution in general	.058	.063	1.362	.174
	Access to cash <i>Waqf</i>	.144	.177	3.789	.000***

*** Significant value at 1 per cent

$R^2 = 0.309$, $F = 21.913$

Dependent Variable: Intention to Endow

Out of eight predictors, only three predictors had a significant relationship with intention to endow cash *waqf*. Those significant predictors variables were Integrity of the *Waqf* Institution ($\beta = 0.27$ $t = 3.92$, $p < 0.05$), Obligation to endow (*wasiat*) ($\beta = 0.19$ $t = 4$, $p < 0.05$), Access to cash *Waqf* ($\beta = 0.18$ $t = 3.79$, $p < 0.05$). The overall model equation can be expressed as follows;

$$\widehat{WIE} = 0.531 + 0.27 \text{ Integ (external)} + 0.19 \text{ ReligiousOB (internal)} + 0.18 \text{ Access} + \epsilon_t$$

Table 5 displays the results for Model 2 in which the dependent variable is “patronage endowing cash *waqf* in future” and 13 predictor variables.

Table 5: Linear regression model summary for Model 2

Model	Independent Variables	B	Beta	t	Sig (p)
2	(constant)	1.120		2.255	.025
	Opportunism / perceived risk	-.160	-.100	-1.592	.113
	Integrity of the awqaf institution	.106	.085	.911	.363
	Reputation of the awqaf institution	-.018	-.014	-.155	.877
	Religious obligation	.149	.118	1.722	.087
	Trust to awqaf institution	.046	.041	.454	.650
	Benevolance (masalahah)	-.158	.132	-1.198	.232
	Familiarity with awqaf institution in general	.328	.306	4.614	.000***
	Access to cash waqf	.185	.196	2.878	.004***
	Affinity cause to endow	.091	.079	.859	.391
	Ability of the awqaf institution	-.008	-.007	-.055	.956
	Communication with stakeholders	.180	.172	1.491	.137
	Obligation to endow	-.043	.109	-.397	.691
	Endowing experience	-.036	-.034	-.346	.730

*** Significant value at 1 per cent

$R^2 = 0.291$, $F\text{-test} = 6.401$

Dependent Variable: patronage endowing cash waqf in future

Based on Table 5 shows that, out of thirteen predictor variables, only two predictors had a significant relationship with dependent variable as to patronizing to endow cash waqf in future. The significant predictors variables Familiarity with Waqf Institution in general ($\beta = .306$ $t = 4.62$, $p < 0.05$) and Access to cash waqf ($\beta = .196$ $t = 2.878$, $p < 0.05$). The overall model equation can be expressed as follows;

$$\widehat{WPE} = 1.12 + 0.31 \text{ FamiliarityWG}^{***} + 0.19 \text{ Access}^{***} + \epsilon_t$$

CONCLUSION

The finding shows that the integrity of waqf institution, religious obligation and access to cash waqf had significant contribution to the perception to endow cash waqf. Meanwhile, the endowers will endow if they are familiar with the awqaf institutions and have easy access to cash waqf as these two variables had significant relations with the dependent variable. The result shows that awqaf institution's successes are contributed highly from these factors. Thus, in order to motivate the endowers to continue giving cash waqf, continuous promotion and familiarity to the awqaf institution should be done in parallel with the easy access to cash waqf to encourage endowers to contribute cash waqf continuously. The findings also indicate that the awareness towards cash waqf in Malaysia is still lagging behind based on the awqaf institutions' critical success factors performance from the endower's perspectives. There is little awareness on cash waqf practices to boost up the intention of endowers to endow cash waqf for awqaf institutions in Malaysia. Thus, identifying to what extent the internal and external factors affect the waqf endowers are vital and significant to the policy makers. If

we can tackle this situation, the solutions provided will not only encourage those who have the intention to endow but also to encourage repeated cash *waqf* behavior for sustainable third economic sector. Greater awareness and patronage will ensure *anqaf* institutions' success as the third sector to complement the government and private sector and the impact will benefit the community and *ummah* at large in Malaysia.

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