



## Exploring Motivational Factors for Muslims' Cash Waqf Participation: A Case Analysis from Selangor, Malaysia

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**ABSTRACT** - The Muslim population in Malaysia has long followed the practice of paying monetary *waqf* to mosques. However, no prior research has revealed the characteristics that drive donors to provide cash *waqf*. As a result, this research aims to investigate the factors that motivate Muslims in Selangor to pay monetary *waqf* to mosques. This study is deductive quantitative survey research in which the conceptual model was developed based on theory and empirical findings. To evaluate data for research utilising Structural Equation Modelling (SEM), 200 sample questionnaires were collected and analysed using Analysis of Moment Structure (AMOS). This study discovered that the characteristics, attitudes, subjective norms, and religiosity greatly influenced the intention of Muslims in Selangor, Malaysia, to pay cash *waqf* to a mosque as a result of data analysis. This study should have a theoretical impact by empirically contributing reference information to the body of knowledge in the field of *waqf*.

### ARTICLE HISTORY

Received: 31<sup>st</sup> May 2023

Revised: 24<sup>th</sup> Oct 2023

Accepted: 17<sup>th</sup> Nov 2023

Published: 20<sup>th</sup> Nov 2023

### KEYWORDS

Cash waqf, mosque, religion.

## INTRODUCTION

*Waqf* is an Islamic charitable instrument that has significantly contributed to the early development of Islamic society (Chapra, 2008). Meanwhile, Ahmed (2004) argues that *waqf* literally means "to remain in perpetuity." This type of Islamic donation takes the form of a *Maal* (an asset) held by donors to provide usufructs to objectives representing righteousness and philanthropic efforts, as long as the original asset remains intact. This is either natural (as in land) or through conditions and arrangements put in place by the donors (Kahf, 2003). *Waqf* must have three main features: irrevocability, perpetuity, and inalienability. Once the property is declared *waqf*, the donor's donation is irrevocable and remains in perpetuity. This means the donation is permanent and binding, and the asset will remain fixed. Furthermore, *waqf* property is absolute and cannot be sold, traded, mortgaged, gifted, inherited, attached, or otherwise alienated. As a result, both the donor and the recipient benefit from this perpetual gift.

*Waqf* plays a significant role. Aside from providing cash assistance to the needy, it is also responsible for education and health, public goods (roads, bridges, and national security), commercial business, utilities (water and sanitation), and religious services (construction and maintenance of mosques and graveyards). This assistance is provided without government funds

(Mohsin, 2009). However, since the fall of the Ottoman Empire, the development of *waqf* institution has stalled. As a result of this situation, this institution negatively impacts economic development. Thus, the current trend emphasises cash *waqf* as the preferred and more convenient method. This type of facility (cash *waqf*) is also effective in curbing financial problems for people in need (Ibrahim et al., 2013).

Cash *waqf* accumulation in Malaysia can increase, as stated by (Abdullah, 2009). Cash *waqf* is a flexible option in the *waqf* framework, allowing anybody with cash to participate in voluntary contributions. However, it has become unpopular due to misunderstandings about cash *waqf* implementation (Rashid, 2012). Hence, given the lack of understanding and awareness, cash *waqf* contributions were inadequate in Malaysia (Osman, 2014).

The previous research on cash *waqf* has concentrated on State Religious Islamic Councils (SRICs), with only a few studies investigating the problem in mosques. Mosques rely primarily on cash *waqf* contributions, yet the administration is unable to utilise the revenue effectively (Harun et al., 2012). Mosques in Malaysia should give particular attention to the division of responsibilities aspect of their internal control processes (Noorman Masrek et al., 2014).

To fill that gap, this study investigates donors' intentions for making cash *waqf* contributions, specifically focusing on mosque institutions in Sepang, Selangor. This study's instruments and models were adapted from previous studies (Razak et al., 2021; Razak & Zulmi, 2022), but this study focuses on mosque institutions in and around Sepang, Selangor. This research has four main goals, which are as follows: (a) Does attitude significantly influence the intention to contribute cash *waqf* to mosques? (b) Does subjective norm significantly influence the intention to contribute cash *waqf* to mosques? (c) Does perceived behavioural control significantly influence the intention to contribute cash *waqf* to mosques? (d) Does religiosity significantly influence the intention to contribute cash *waqf* to mosques?

This work will be continued in the subsequent section of the literature review, which includes aspects of the variable factors. The section on methodology and study analysis will follow. This study's final section will review the research findings and conclusions.

## LITERATURE REVIEW

### Intention to contribute to cash *waqf*

Cash *waqf* is a type of Islamic endowment in which money is donated to assist social and philanthropic goals. Cash *waqf* has recently gained popularity as a measure of boosting social welfare and economic development in Muslim communities. As a result, academics have investigated the elements that influence people's inclinations to contribute to cash *waqf*. According to several studies, religious beliefs and values are key indicators of individuals' intentions to donate to cash *waqf*. For example, Amuda et al. (2016) discovered that religiosity influences individuals' desire to participate in cash *waqf*. Similarly, (Abd Jalil et al., 2022) discovered that Islamic religiosity impacts individuals' desire to *infaq*<sup>1</sup>.

The cash *waqf* system's trustworthiness and transparency have been determined to be crucial elements affecting individuals' intentions to give. According to Nour Aldeen et al. (2022), people are more willing to contribute to cash *waqf* when they believe the system is transparent and trustworthy. Furthermore, Zainudin et al. (2020) discovered that individuals' propensity to contribute to cash *waqf* is favourably influenced by the perceived trustworthiness of the *waqf* institution. The perceived social impact of cash *waqf* is also an important aspect in determining people's willingness to give. According to a study by Ab Shatar et al. (2021), individuals are more willing to contribute to cash *waqf* when they believe their contributions would have a substantial societal impact. In addition, Febriyanti and Ihsani (2020) discovered that perceived social impact predicts individuals' propensity to give to cash *waqf*. Individuals' awareness and comprehension of

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<sup>1</sup> *Infaq* is spending your property for those in need.

cash *waqf* have also been discovered to be major determinants of their willingness to donate. According to Putranti et al. (2022), people who are better aware of cash *waqf* and its benefits are more willing to donate. Similarly, Hasan et al. (2019) discovered that people's comprehension of cash *waqf* influenced their willingness to contribute.

Overall, these studies indicate that religious beliefs and values, perceived trustworthiness and transparency, perceived social impact, and awareness and comprehension of cash *waqf* are important factors influencing people's intentions to give to it. By recognising these variables, policymakers and practitioners can design ways to promote cash *waqf* and boost its influence on social welfare and economic growth in Muslim communities.

### **Theory of Planned Behaviour**

The Theory of Planned Behaviour (TPB) is a comprehensive framework in social psychology that aims to explain the connection between human attitudes, subjective norms, perceived behavioural control, and individual behaviour. The TPB, introduced by Ajzen (1991) in the late 1980s, has received significant scholarly interest across multiple disciplines in the social sciences. This is primarily attributed to its ability to forecast and elucidate human actions, particularly in relation to health behaviours, decision-making processes, and consumer preferences.

The TPB asserts that an individual's inclination to partake in a specific behaviour is shaped by three fundamental factors: attitudes, subjective norms, and perceived behavioural control (Manstead & Parker, 1995). Attitudes refer to an individual's subjective assessment of behaviour, which includes their beliefs regarding the potential consequences and corresponding values (Shaver, 2015). Subjective norms encompass the individual's perception of societal and interpersonal expectations pertaining to behaviour, reflecting the impact of one's social network and prevailing societal norms (Kan & Fabrigar, 2017). Meanwhile, perceived behavioural control encompasses an individual's evaluation of their capacity to conduct a specific behaviour, considering factors such as self-efficacy and external limitations (Ajzen, 2002).

The TPB has seen limited yet emerging applications in philanthropic research. TPB has been widely used in areas such as health (Tarkar, 2023), the environment (Wang et al., 2023), and consumer behaviour (Djafarova & Fouts, 2022). However, its application to philanthropic behaviour is still in its infancy. Nonetheless, some research has begun investigating how TPB concepts can be used to understand and predict philanthropic intentions and actions. Furthermore, researchers examined attitudes toward giving, subjective norms related to philanthropy within social networks, and perceived control over charitable activities. This includes their impact on people's intentions to donate money, time, or resources to charitable causes. Thus, the TPB may provide a valuable framework for gaining insights into the motivational and psychological factors that drive philanthropic behaviour as the study of philanthropy evolves (White et al., 2023).

### **Attitude**

Attitude toward behaviour can be described as positive or negative feelings of an individual about performing the target behaviour Ajzen and Fishbein (1972). Attitude can be described as one method of psychology that acts on a scale of likes and dislikes (Eagly & Chaiken, 1993). Attitude is an indicator of a person's behaviour to responding and acting on something (Heikal et al., 2014). According to several studies about different settings of behaviours as well as the intention to engage, from the three factors, attitude describes over 50% of the variance in intentions (Ajzen, 1991). Most prior research has demonstrated that attitude strongly affects an individual's behavioural intention (Venkatesh & Davis, 2000). This indicates that when people have a positive experience with products and services, their inclination to utilise them increases. For example, Chuang et al. (2020) discovered a favourable correlation between users' attitudes and their intent to adopt products and services in Taiwan. According to Ajzen and Cote (2008), attitude towards behaviour generally affects the intention more than the dimensions of subjective norm and perceived behavioural control. Furthermore, the attitude component is influenced by individual

salient beliefs, which indicate behaviour perceived results or qualities (Conner & Armitage, 2006). Research also suggests that attitude is positively related to an individual's behavioural intention (Fang et al., 2017).

The study conducted by Osman et al. (2012) using the Theory of Planned Behaviour (TPB) in cash *waqf* revealed that attitude had no effect on cash *waqf* intentions. This contradicted the study made by Razak et al. (2021) that used Theory of Reasoned Action (TRA) to investigate factors that influence intentions on the use of cash *waqf* as an aid in COVID-19 in Malaysia, which indicated that attitude has a significant effect. It is also supported by another study made by Hasbullah et al. (2016), which indicated a significant relationship between attitude and intention to contribute to corporate cash *waqf*. Furthermore, Kim and Hall (2021) discovered that attitude and subjective norms are positively related to the intention to participate in crowdfunding by making financial contributions. Attitude variables have been researched and discovered to significantly affect the intention of young intellectuals to participate in cash *waqf* in Malaysia (Abd Mutalib et al., 2019). Mujahidah and Rusydiana (2023) also suggest in the research that the essential variables influencing young entrepreneurs' intention to make cash *waqf* are awareness and attitude. Hence, this paper develops the following hypothesis.

**H<sub>1</sub>:** The intention to contribute cash *waqf* to mosques is significantly influenced by attitude.

### **Subjective Norm**

Donation behaviour is affected by a number of factors, but one of the most important is perceived social norms. Some scholarly references in support of this claim are as follows: Ajzen (1991) presents the TPB, which proposes that an individual's subjective norm, attitudes and perceived behavioural control influences individuals' behavioural intentions and subsequent behaviour, including donation behaviour. Ajzen's TPB also suggests that individuals' perceived behavioural control influences their behaviour. Volunteerism and charitable giving are two areas that Fisher and Ackerman (1998) investigated. They revealed that individuals are more likely to donate or engage in volunteer activities when they perceived a stronger subjective norm driven by the desire for social recognition and fulfilling group needs.

The study by Steg et al. (2014) underlines the significance of subjective norms as an influential component in moulding individuals' pro-environmental behaviour. When perceiving a stronger subjective norm, the findings suggest that individuals are more likely to engage in pro-environmental behaviours, such as donating to environmental causes. These behaviours include donating money to environmental causes. Malti et al. (2016) investigate the impact of descriptive norms (perceptions of what others actually do) on donation behaviour. Moreover, it underscores the fact that individuals' donation behaviour is influenced by subjective norms since it demonstrates that individuals are more inclined to donate when they perceive that others engage in a donation activity.

These sources provide evidence that supports the reoccurring conclusions drawn from previous research, namely that subjective norms significantly influence donation behaviour. The subjective norm is just one of many factors influencing donations. Moreover, empirical research has widely observed and supported its impact. Hence, this paper develops the following hypothesis.

**H<sub>2</sub>:** The intention to contribute cash *waqf* to mosques is significantly influenced by subjective norms.

### **Perceived Behavioural Control**

Donation habits are discovered to be affected by the donor's sense of urgency. Researchers Buchanan and Bardi (2010) investigated the link between helping others and happiness. It suggests that people who feel more responsible for their charitable actions, such as monetary donations, report higher happiness levels. The article by Webb and Sheeran (2006) explores the connection

between intentions and actual behaviour change, including altruistic behaviour. Perceived behavioural control was discovered to be a strong predictor of actual behavioural change, suggesting that those who feel they have more agency in the decision to donate are more likely to actually do so.

Stead et al. (2005) examine the effects of perceived behavioural control on speeding behaviour, but their findings have broader implications. It demonstrates the efficacy of interventions designed to increase people's sense of agency in deciding whether or not to engage in a desired behaviour, such as making a gift. The effect of materialistic values on charitable giving is investigated by Richins and Rudmin (1994). It suggests that people who value material possessions more highly may feel less in control of their financial situation and be less likely to give to charity.

Although Guenzi and Georges's (2010) research does not zero in on perceived behavioural control, it does look at how social context affects charitable giving. It implies that information, experience, and affective connectedness with the cause can influence an individual's perceived control over donating. Moreover, differences in charitable contributions were analysed across four nations in a cross-cultural study conducted by Franke and Nadler (2008). It examines the relationship between perceived behavioural control and cultural characteristics like individualism-collectivism, which can affect charitable giving.

The overall framework of the TPB and related studies suggests that perceived behavioural control can influence donation behaviour via its impact on behavioural intentions. However, direct research into the relationship between perceived behavioural control and donation behaviour is limited. Based on the discussion above, this paper develops the following hypothesis.

**H<sub>3</sub>:** The intention to contribute cash *waqf* to mosques is significantly influenced by perceived behavioural control.

### **Religiosity**

Religiosity is the degree to which someone adheres to one's religious principles, practises, and beliefs in everyday action. It can be defined as a unified system of sacred object beliefs and practices that come together to form a single moral community (Dawes & Maclaurin, 2012). Religiosity (also known as religious commitment) is "the degree to which beliefs in specific religious values and ideals are held and practised by an individual" (Singh et al., 2021). It also refers to a person's commitment to religious activity. However, according to Ogunbado (2012), no single meaning can be given to the meaning of religion due to its diversity. On the other hand, Amin and Chong (2011) feel that religiosity refers to believers who practise their beliefs and that religion or faith impacts their daily commitment. According to the study, donors' intentions to contribute to giving cash *waqf* might be influenced by their degree of religiosity. Muslims with greater religiosity would be more committed to giving cash *waqf* than non-religious Muslims. Moreover, religion is an important cultural factor to study, as it is one of the most universal and influential social institutions that significantly influence people's attitudes, values, and behaviours at both the individual and societal levels (Mokhlis, 2009).

As a result, it is important to consider religiosity as one of the contributing factors, as *waqf* is closely associated with Islam, allowing a better understanding of the correlation between *waqf* activities and religiosity. They also suggested that religiosity has a significant role in forecasting Islamic bank products and services. Most studies incorporated religiosity as an important indicator that warranted further investigation into an individual's motivation. This is due to the fact that there is a strong link between consumer behaviour and religion, with people's demand for goods and services reflecting their religious values, beliefs, and doctrines (Amin et al., 2014). The use of *waqf*, for example, can encourage Muslims to donate a portion of their savings as a form of worship to god (Assadi, 2003). Plus, some studies have provided evidence that religion influences people to do *waqf* (Mokhlis, 2009). Other than that, Rizal and Amin (2017) discovered that religiosity has a

significant role in the intention to contribute cash *waqf*. Other than that, Amalia et al. (2018) revealed the same result, which both have a significant relationship.

The inclusion of religiosity as a separate variable within the framework of the TPB is crucial due to its ability to encompass the distinct cultural, moral, and personal aspects that religious beliefs bring to the decision-making process. This goes beyond the broader construct of subjective norms. Religion is a powerful factor influencing attitudes and intentions due to its inherent motivation, deep personal dedication, and moral identity. These influences often interact with subjective norms in intricate manners. Thus, by incorporating the concept of religiosity into the TPB, the predictive accuracy of the model is enhanced. This allows for a more comprehensive comprehension of how individuals' behaviours are shaped by their spiritual beliefs. Moreover, it facilitates the formulation of specific interventions and strategies that cater to the unique motivations and values associated with religious convictions. Hence, this paper develops the following hypothesis.

**H<sub>4</sub>:** The intention to contribute cash *waqf* to mosques is significantly influenced by their religious belief.

## **METHODOLOGY**

### **Research design**

The nature of this paper is deductive quantitative survey research, where the conceptual model was built based on the theory and empirical findings. The findings of this study will later strengthen or oppose the supported theory and the findings of previous studies. This study will also use primary-type data through surveys to answer the research questions that have been constructed.

### **Population and Sampling**

The study encompasses the entire population of Muslims residing in Sepang, Selangor who engages in regular congregational prayer at the mosque. The selection of this area was based on its highly prosperous geographical position. Numerous individuals possess professional occupations and exhibit considerable potential for residents of Sepang to contribute cash *waqf* to local mosques. Most of these people in Sepang have different job backgrounds, whether in the government, private, or self-employed sectors. Sepang also has a large population of Muslim communities in the district. Besides, Sepang has 22 mosques and 51 surau in the area, which most Muslims have a higher possibility that they have contributed cash *waqf* to mosques<sup>2</sup>. Therefore, the sample targets for this research focus on people who lives in Sepang with an estimated age of 20 years and above only. The sampling method used in this study is convenience sampling. The total number of samples targeted is 200 respondents.

### **Research instrument**

This study uses an online questionnaire method to collect data. The platform used by the researcher for this study is Google Forms. The questionnaire was distributed through the official WhatsApp groups of the mosques in Sepang, Selangor. Fortuitously, the *imams* possess a WhatsApp group exclusively comprising of *imams* affiliated with each mosque in Sepang. Assistance was sought from mosque *imams* within the group to distribute the questionnaire among the mosque congregation. In addition, a filter was set; only residents in Sepang can answer the questions.

The questionnaire consists of sections: Section A, Section B, and Section C. Section A contains demographic questionnaire about respondent data that measures gender, age, ethnicity, employment, and monthly salary. Consequently, Section B states the dependent variables questions, which are the intention to contribute cash *waqf* to mosques. Subsequently, Section C

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<sup>2</sup> Verbal information from the local community

contains the independent variables that are measured: attitude, subjective norms, perceived behavioural control, and religiosity that determine the intention to contribute cash *waqf* to mosques among Muslims in Sepang, Selangor. This measurement is equivalent to the prior study.

**Table 1:** Measurement items

Construct/ Items	Source
<b>1 Attitude</b> a. Giving cash <i>waqf</i> is a noble practice. b. Giving cash <i>waqf</i> will be rewarded. c. Giving cash <i>waqf</i> can help improve the Muslim socio-economy. d. I like giving cash <i>waqf</i> . e. I have a positive perception of cash <i>waqf</i> .	(Gopi & Ramayah, 2007; Smith & McSweeney, 2007; van der Linden, 2011)
<b>2 Subjective Norm</b> a. Many people who are close to me think I should give cash for <i>waqf</i> donations. b. People around me support my action to contribute to cash <i>waqf</i> . c. If I contribute to cash <i>waqf</i> , most of the people who are important to me will regard it as a noble attitude. d. My family support contributed to the cash <i>waqf</i> . e. My family is happy if I contribute to cash <i>waqf</i> .	(Knowles et al., 2012; Smith & McSweeney, 2007)
<b>3 Perceived Behavioural Control</b> a. I am able to contribute cash <i>waqf</i> . b. I have knowledge about cash <i>waqf</i> . c. I have sufficient financial resources to contribute cash <i>waqf</i> . d. The decision to give cash <i>waqf</i> is entirely up to me. e. If I want, I can contribute cash <i>waqf</i> at any time.	(Gopi & Ramayah, 2007; Smith & McSweeney, 2007; van der Linden, 2011)
<b>4 Religiosity</b> a. I make donations to seek the pleasure of Allah. b. I weigh my actions in the light of the hereafter. c. I try to make donations from halal (legitimate) sources. d. I encourage good and forbid evil. e. I maintain good relations with others.	(Abdulkareem, 2020)
<b>5 Intention to Contribute Cash <i>Waqf</i> to Mosques</b> a. I would choose cash <i>waqf</i> as one of the ways of my charity. b. I will promote cash <i>waqf</i> for the benefit of the Muslim community. c. My intention to give cash <i>waqf</i> is getting higher. d. Overall, I plan to give a cash <i>waqf</i> .	(Gopi & Ramayah, 2007; Smith & McSweeney, 2007; van der Linden, 2011)

## DATA ANALYSIS AND FINDINGS

### Demographic Background

According to Table 2, 200 people completed the survey questionnaire via the link in the Google Form. Forty eight (48%) of these respondents were male, while the remaining 42% were female. This questionnaire was studied in terms of the age of the respondents who completed it. Of the 200 respondents, 47.5% were between the ages of 20 and 30, and 31% were between the ages of 31 and 40. Furthermore, 18% respondents were between the ages of 41 and 50, with the remaining 3.5% being between the ages of 51 and over. Furthermore, with 48% respondents, it was discovered that most respondents have a bachelor's degree. Then, 28.5% respondents have an STPM education level, 13% have a master's degree, 5.5% have a PhD, and 5% have an SPM. According to respondents' occupations, most are self-employed (32.5%), followed by civil servants (25.5%). With 22.5%, some respondents are still students, while 19% are private employees. Based on their monthly income, 34.5% respondents answered less than RM2,000, and 14.5% answered

more than RM5,000. Note that 14% people responded with RM3,001-RM4,000. The amount is the same for 18.5% respondents who answered RM2, 001-RM3, 000 and RM4, 001-RM5, 000.

**Table 2:** Respondent profile

<b>Variable</b>	<b>Frequency (n=200)</b>	<b>Percentage (%)</b>
<i>Gender</i>		
Male	96	48
Female	104	52
<i>Age</i>		
20-30 years old	95	47.5
31-40 years old	62	31
41-50 years old	36	18
51 years old and above	7	3.5
<i>Education Level</i>		
SPM	10	5
STPM / Diploma / STAM	57	28.5
Bachelor	96	48
Master	26	13
Phd	11	5.5
<i>Occupation</i>		
Self-employed	65	32.5
Civil servant	51	25.5
Private employee	38	19
Student	45	22.5
Others	1	0.5
<i>Monthly Income</i>		
Below RM2,000	69	34.5
RM2,001-RM3,000	37	18.5
RM3,001-RM4,000	28	14
RM4,001-RM5,000	37	18.5
Above RM5,001	29	14.5

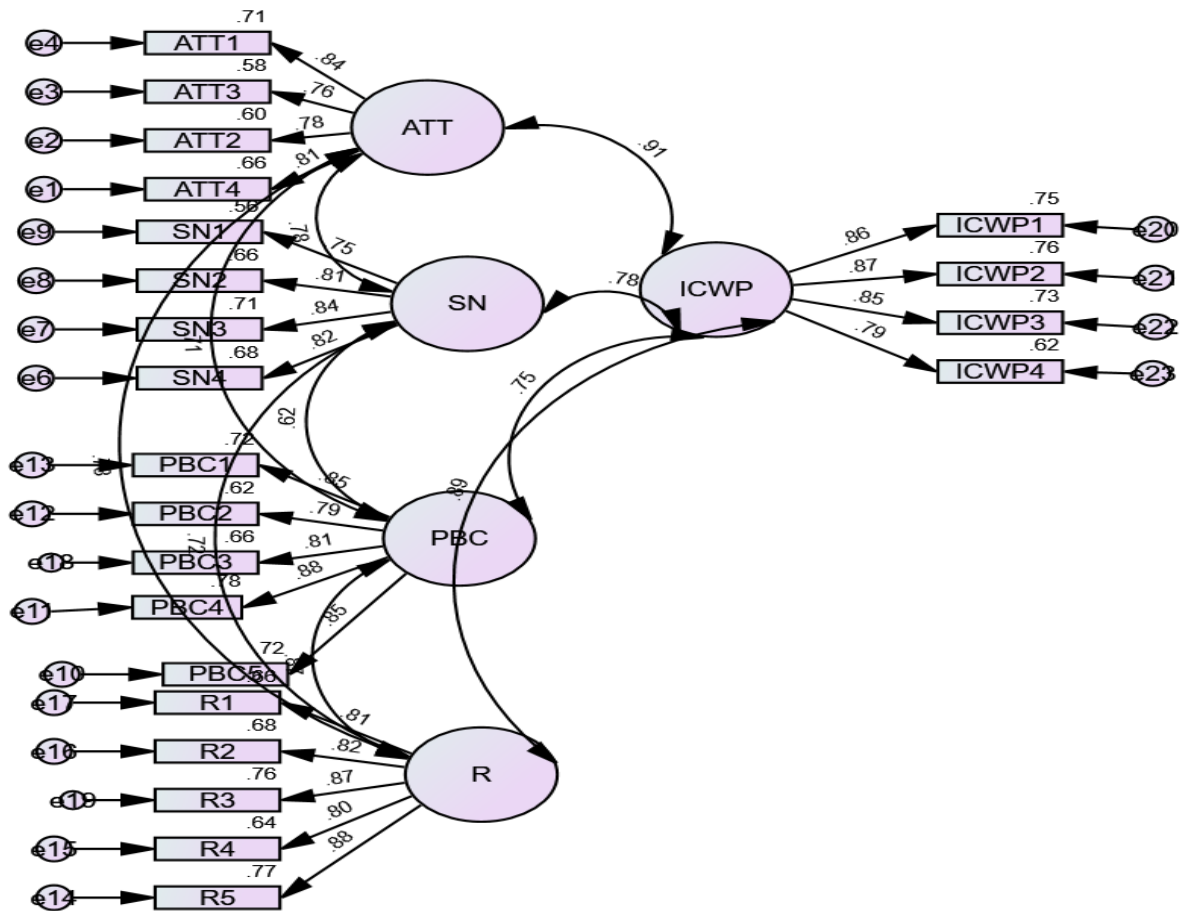
### **Data analysis**

AMOS, or Analysis of Moment Structure, was used to evaluate data for research using Structural Equation Modelling (SEM). SEM is applicable to the current study since it is a covariance-based method (Jr. et al., 2017). According to Ramayah et al. (2018), SEM is effective since it can evaluate both quantification and the structural model simultaneously. Aside from that, the study framework has been used and validated in a few studies. As a result, there is still strong theoretical support for the definition of our model.

### **Measurement model**

The Comparative Fit Index (CFI) and maximum likelihood estimation were used to evaluate model fits in this study as depicted in Figure 1. Compared to other fit indices, CFI is the preferred model fit index by researchers (Jr. et al., 2017). In order to determine whether the variables measured the hypothesised causal latent variable dependability, Smith and McMillan (2001) resolved that the least CFI threshold is 0.90, but higher is preferable. The criterion was also used to investigate validity. Consequently, the estimated pattern coefficient of indicators is significant in its postulated construct factor.





Notes: Intention towards cash *waqf* participation = ICWP, Attitude = ATT, Subjective norm = SN, Perceived Behaviour Control = PBC, Religiosity = R

Figure 1: Measurement model

### Validity measures

Discriminant and convergent validity are examples of construct validity. The Average Variance Extracted (AVE) is used to test discriminant validity. According to dos Santos and Cirillo (2023), 0.60 is the minimum threshold validity required to achieve validity, which is exceeded by factor loadings. Furthermore, the AVE value for composite reliability is 0.50 or greater, which is greater than the minimum threshold. In addition, an AVE value greater than 0.50 indicates the presence of an ideal convergent validity. It is also revealed that the 0.70 Cronbach's alpha threshold recommended by Santos and Cirillo (2023) is exceeded for internal consistency measurement. As a result, there is sufficient discriminant validity. The findings reveal that discriminant and convergent validity was achieved. As per the findings, the acceptable goodness-of-fit model is summarised in Table 3.

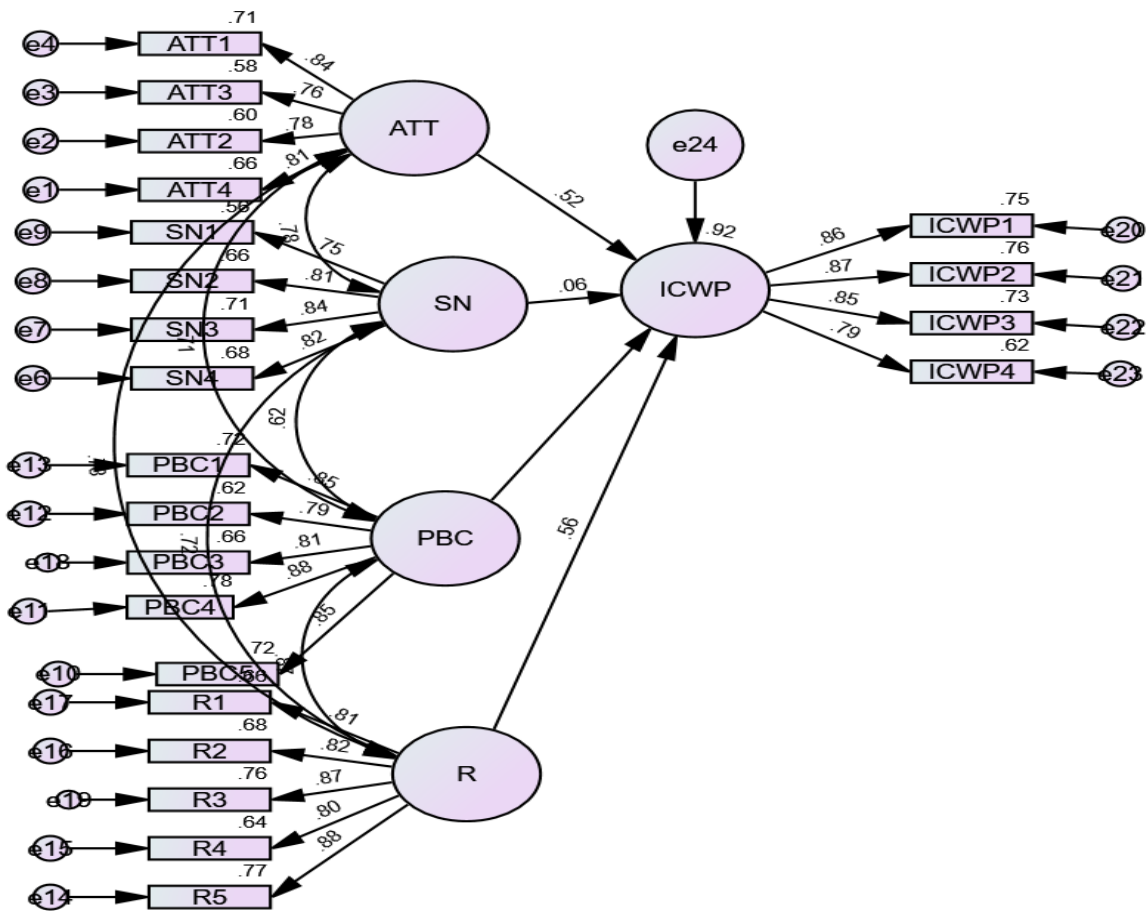
**Table 3:** Model's Validity and Reliability Testing

	CR	AVE	MSV	ASV	R	ATT	SN	PBC
R	0.898	0.643	0.781	0.632	0.802			
ATT	0.826	0.613	0.666	0.637	0.816	0.783		
SN	0.762	0.514	0.632	0.476	0.670	0.795	0.717	
PBC	0.822	0.594	0.781	0.580	0.884	0.783	0.588	0.771

Notes: Intention towards cash *waqf* participation = **ICWP**, Attitude = **ATT**, Subjective norm = **SN**, Perceived Behaviour Control = **PBC**, Religiosity = **R**

**Structural model**

Figure 2 depicts the structural model, which specifies that attitude, subjective norm, religiosity, and perceived behaviour control contribute to 93% of the variance in intention among cash *waqf* participants. The CFI value exceeds the basic threshold of 0.90, while the Root Mean Square Error of Approximation (RMSEA) value of the model is 0.069, implying a viable model fit based on the suggestion of (Esposito Vinzi et al., 2010).



Notes: Intention towards cash *waqf* participation = **ICWP**, Attitude = **ATT**, Subjective norm = **SN**, Perceived Behaviour Control = **PBC**, Religiosity = **R**

**Figure 2:** Structural model

**Table 2: Model Fit**

<b>CMIN/DF</b>	<b>TLI</b>	<b>NFI</b>	<b>CFI</b>	<b>IFI</b>	<b>PCLOSE</b>
1.942	0.938	0.954	0.946	0.947	0.001

DF: Degrees of Freedom, TLI: Tucker Lewis Index, NFI: Normed Fit Index, CFI: Comparative Fit Index, IFI: Incremental Fit Index

Hair et al. (2010) suggested that three or four fit indices are enough to support the fitness of the model. They recommend reporting one measure from each group along with  $\chi^2$  and df. In this study, measurement models were assessed by normed chi-square ( $\chi^2$ : df), the CFI, the Normed Fit Index (NFI), the Tucker-Lewis Index (TLI), Incremental Fit Index (IFI) and RMSEA as presented in Table 4. Incremental indices (CFI, NFI, IFI, and TLI) are used to measure the proportionate improvement in the model by comparing the hypothesised and the baseline models. At the same time, RMSEA is considered one of the most informative criteria in covariance SEM, where it takes into account the approximation error in the population (Karlsson et al., 1995).

**Table 3: Regression Weights for Hypotheses Testing**

	<b>Relationship</b>	<b><math>\beta</math></b>	<b>S.E.</b>	<b>C.R.</b>	<b>P</b>	<b>Result</b>
<b>H<sub>1</sub></b>	ATT → ICWP	0.164	0.078	2.102	0.036*	Supported
<b>H<sub>2</sub></b>	SN → ICWP	0.458	0.085	5.410	0.000***	Supported
<b>H<sub>3</sub></b>	R → ICWP	0.551	0.118	4.681	0.000***	Supported
<b>H<sub>4</sub></b>	PBC → ICWP	0.122	0.099	1.233	0.218	Not supported

Notes: \*\*\* Significant at 0.001, \*\* Significant at 0.01, \* Significant at  $q < 0.05$

Table 5 presents the results obtained from analysing predictor variables, specifically attitude, subjective norms, religiosity, and perceived behaviour control, in relation to the intention of participants in cash *waqf*. It is imperative to conduct a more thorough analysis of the findings, particularly concerning the discourse on methodology. Upon careful examination of the findings, it becomes evident that there is a noteworthy and favourable impact of attitude on the intention of participants towards cash *waqf* ( $\beta = 0.164$ ,  $q < 0.05$ ). This outcome lends substantial backing to Hypothesis 1 (H1). This discovery highlights the significant role that attitude plays in shaping one's intention.

Furthermore, the findings highlight the significant influence of subjective norms on participants' intention towards cash *waqf* ( $\beta = 0.458$ ,  $q < 0.001$ ), providing strong evidence in support of Hypothesis 2 (H2). This result underscores the importance of social influences in driving intention. The finding that stands out is the observation that religiosity has the greatest impact on the intention to participate in cash *waqf*, compared to other variables ( $\beta = 0.551$ ,  $q < 0.001$ ), thus providing strong support for Hypothesis 3 (H3). This result underscores the significant influence of religiosity in shaping individuals' intentions.

Nevertheless, contrary to the expected result, the influence of perceived behaviour control on the intention of cash *waqf* participants is not statistically significant ( $\beta = 0.122$ ,  $q > 0.05$ ). As a result, Hypothesis 4 (H4) is rejected. The outcome, which stands as the sole unsupported hypothesis in the current study, suggests that perceived behaviour control may not significantly influence intention. In order to elevate the level of rigour and comprehensiveness in our discourse, it is crucial to move beyond a superficial examination of statistical outcomes and instead engage in a thorough investigation of the research findings. Furthermore, conducting a thorough comparative analysis by incorporating findings from analogous studies can provide valuable insights into the distinctive contributions of our research. By considering and addressing these aspects, the overall quality of our discussion on the study's results is expected to be strengthened.

In brief, the results strongly validated Hypotheses 1, 2, and 3, highlighting the significant influences of attitude, subjective norms, and religiosity, respectively, on participants' intention towards cash *waqf*. Although Hypothesis 4 is not supported in the present study, the comprehensive examination of all findings offers a nuanced comprehension of the complex relationship between predictor variables and intention within the specific context of cash *waqf* participation.

## Discussion

The researchers extensively reevaluate the four fundamental hypotheses in light of the findings obtained from the study. This academic undertaking examines the fundamental assumptions through a meticulous empirical analysis, aiming to provide valuable insights. The initial hypothesis, which serves as a crucial indicator of theoretical expectation, demonstrates the harmonious intersection of attitudes and intentions in distributing cash *waqf* to mosques. The H1 hypothesis, substantiated by statistical evidence, offers a compelling account of influence following a comprehensive analysis. The existing empirical evidence indicates that individuals who adhere to the Islamic faith consciously opt for cash *waqf*-endowed mosques as a result of their attitudes. Additionally, our research indicates that individuals with a pessimistic mindset may be inclined to divert their attention from philanthropy and instead explore alternative avenues for engaging in altruistic behaviour and accessing resources. This nuanced revelation aligns with the scholarly discourse on attitude and *waqf* participation, as demonstrated by Hasbullah et al. (2016), Razak et al. (2021), and (Razak & Zulmi 2022). The researchers have significantly contributed to the knowledge within this particular field and the scholarly discourse surrounding this topic.

The second hypothesis posits that there exists a statistically significant positive correlation between subjective norms and individuals' engagement in cash *waqf* donations for mosques. The study's results indicate a notable association between subjective norms and behavioural intention, aligning with the prevailing model. This underscores the significant impact of subjective norms on individuals' willingness to contribute to cash *waqf* for the purpose of mosque development. The validity of the hypothesis is reinforced by the consistent support from previous studies, including the research conducted by Razak et al. (2021) and Hasbullah et al. (2016). The existing body of evidence emphasises the significant impact of subjective norms on individuals' intentions and behaviours regarding cash *waqf* donations. This contributes to our understanding of cash *waqf* as a form of charitable giving.

The third hypothesis proposed that a statistically significant and positive relationship exists between the level of religiosity and the extent of engagement in cash *waqf* contributions towards mosques. The proposition was supported by empirical data, as indicated by the positive relationship between religiosity and intention within the established model. The result emphasises the significant impact of religiosity on individuals' inclination to participate in cash *waqf* contributions, which is consistent with the research conducted by Amalia et al. (2018). Amalia et al. (2018) also emphasise the influence of religiosity on the intention to donate cash *waqf*. Furthermore, the study conducted by Rizal and Amin (2017) provides further support for these conclusions by illustrating the consistent influence of religiosity on the inclination to donate cash *waqf*. The participants in the study emphasised the importance of religious aspects in shaping their perception of benevolence and driving their engagement in such charitable contributions. Collectively, these findings highlight the significant impact of religion as a fundamental catalyst in motivating individuals to participate in cash *waqf*, emphasising its central role in shaping the patterns of cash *waqf* contributions.

The fourth and ultimate hypothesis investigated the correlation between perceived behavioural control and engagement in cash *waqf* contributions for mosques. Nevertheless, the results of the study indicated that there was no statistically significant influence of consumer perceived behavioural control on their intention to participate in cash *waqf* mosque activities. As a result, hypothesis 4 was not supported. The strength of this outcome is enhanced by its alignment with previous research, as demonstrated by Hasbullah et al. (2016) and (Teo & Lee 2010), whose

findings similarly supported the notion that perceived behavioural control does not have a significant impact on individuals' intention to contribute to cash *waqf*. The existing body of evidence supports the notion that perceived behavioural control may be influential in various settings. However, its impact on individuals' intentions regarding cash *waqf* mosque donations is not definitive. This highlights the unique characteristics of motivations and decision-making within this particular domain.

## CONCLUSION

In the world of philanthropy, cash-based *waqf* is a well-known method. Compared to other types of *waqf*, it is considered simple and easy to manage. Not only it is used to complement the poor people's income, but it is also used to fund large-scale construction projects such as mosques, *suraus*, and schools. Consequently, conducting a study that examines the consumer aspect of individuals' intention to participate in this cash *waqf* is crucial in order to ensure the sustainability of the fund. This situation is also required if the mosque institution is the primary medium for *waqf* management. This study has revealed that two core determinants within the TPB (i.e. attitude and subjective norm) significantly influence individuals' engagement with the cash *waqf* sector, moreover, the religiosity factor has a positive impact.

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APPENDIX

