

FACTORS INFLUENCING THE INTENTION TO CONTRIBUTE TO CASH WAQF AMONG KUIPSAS STUDENTS

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Abstract

Cash waqf plays a vital role in the development of a higher education institution and also produces excellent human capital. Nowadays, the fees at the higher educational institutions especially private education institutions are very high and sometimes burden the students. Educational financial aids cannot afford the full cost of the fees. History has proven that the waqf can provide better economic, educational and social support to Muslims. This research paper aims to look at the factors that influence the intention of contributing to cash waqf, particularly among Kolej Universiti Islam Pahang Sultan Ahmad Shah (KUIPSAS) students. Applying the Theory of Planned Behaviour (TPB), questionnaires were distributed and analyzed to measure the intention of students. The findings show that attitude, subjective norm, perceived behavioral control and religiosity had significant determinants on the intention to contribute to cash waqf among KUIPSAS students. This study provides a better understanding of the factors influencing the intention among students especially in private higher educational institutions towards cash waqf. Study on intentions to contribute to cash waqf among KUIPSAS students is important as the starting point to empower waqf for the benefit of future generations. It does not only give advantages to the students but also to the growth of the KUIPSAS itself.

Keywords: *Cash waqf, higher education, theory of planned behaviour*

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INTRODUCTION

Basic amenities such as capital, land, buildings, residences, bridges, road networks, irrigation systems and the like are the most important elements needed to generate income. Without access to these basic facilities, individuals and communities as a whole cannot afford to do any kind of work and generate income, especially to achieve a perfect life. In the history of the Islamic government, all these basic facilities are provided to the public through a free *waqf* institution.

The significant role of *waqf* in the social and economic growth of the world was written in Islamic history. *Waqf* was regarded as a wealth-sharing system for achieving a nation's economic balance in a holistic sense by providing facilities such as schooling, health care, worship, highways, and others.

The concept of *waqf* also had been practiced by the Western (known as an endowment) a long time ago. It is proven based on statistics shown in Table 1.1 below.

Table 1.1

Endowment funds by rank order of the 20 universities and colleges with the highest endowments: Fiscal Year (FY) 2015

INSTITUTION	RANK ORDER	MARKET VALUE OF ENDOWMENT (IN THOUSAND OF DOLLARS)	
		Beginning of FY	End of FY
United States, all institutions		\$533,105,732	\$547,217,872
Harvard University (MA)	1	36,429,256	37,615,545
Yale University (CT)	2	23,858,561	25,542,983
University of Texas System Office	3	25,445,315	22,548,856
Princeton University (NJ)	4	20,576,361	22,291,270
Stanford University (CA)	5	21,466,006	22,222,957

Source: U.S. Department of Education, National Center for Education Statistics. (2018). *Digest of Education Statistics, 2016* (NCES 2017-094)

Higher education means a higher level of education or known as education after primary or secondary education, namely diploma, bachelor's degree, master and doctorate (Kamus Dewan, 2007).

The history of education in Malaysia begins with traditional religious-oriented institutions like *Sekolah Agama Rakyat* (SAR), *Sekolah Agama Negeri* (SAN), *madrasah* and '*pondok*' (Asmak, 2009). In Malaysia, Muslims give up their land to build religious schools and then it grows as Muslims give up their property to build homes for teachers. It can be said that traditional *waqf* on education is in the form of land, houses, mosques, buildings, and books (Hisham Sabri, 2007).

In Johor Bahru, there is a demand for *waqf* for educational purposes to meet the needs of integrated religious schools (Mohd Jelani, 1998). This progress is important as a study shows that education funding through *waqf* resources can minimize the dropout issue and people who were unable to pursue their studies because of poverty.

Abdul Halim Sunny (2007) highlights factors in contributing to the successful implementation of education *waqf*. There are four determinants factor; (a) public awareness, (b) the demographic status of a large Muslim population, (c) a strong Muslim-owned economic position and lastly, (d) active and competent governance.

The development of educational *waqf* nowadays is no longer focused on the provision of '*pondok*', *madrasah*, book donations in the name of traditional educational systems and schools. Educational *waqf* involves public and private universities with specific funds to be established. Among others, the International Islamic University of Malaysia (IIUM) established the IIUM Endowment Fund in 1999, the Universiti Kebangsaan Malaysia (UKM) with *Dana Waqaf* and UKM Endowment in 2010, Universiti Putra Malaysia (UPM) with *Dana Wakaf Ilmu UPM* in 2012 followed by the Universiti Sains Islam Malaysia (USIM) in 2013 under the *Dana Wakaf Al-Abrar*.

The aim of setting up such funds is generally to obtain domestic and foreign financial aid and financial assets to support scholarships, loans and fundraising activities such as investment activities. The Albukhary International University (AiU) in Kedah is an example of a private institution of higher learning in Malaysia funded entirely by a *waqf* fund. Another example is the institution of higher learning, Universiti Islam Malaysia (UIM).

UIM development was based on the *waqf* concept that began with the *waqf* of the former Selangor Sultan who donated Istana Jameah (Jameah Palace) in Kampung Jawa in 1955 as a Kolej Islam Malaya (KIM) campus symbolizing the progress of education in Malaya. In line with its establishment, UIM is obliged to support any form of *waqf* contribution to the mission until it becomes a university that continues to grow in Islamic endowments without relying on the government or private contributions, thus ensuring freedom of knowledge and intellectual development. All UIM *waqf* issues will be monitored and advised by a panel called the 'Shariah Panel' composed of experts authoritative in Shariah law. In line with the government's desire to improve the value of human capital, education *waqf* itself would be able to provide major benefits to the Malaysia community as well (Mustaffa *et. al*, 2014).

In contrast to the earlier stages of educational *waqf* in Malaysia, the aimed is for Islamic educational. However, the latest development reflects the recommendation to create educational *waqf* that can meet the various disciplines especially in the field of medicine. This will benefits students who may be called medical practitioners. Medical *waqf* also can finance the patients who cannot afford, especially chronic patients who need immediate funding for medical purposes (Norsiah and Farhdina, 2009).

KUIPSAS was registered as a private higher education institution starting in April 1998 and ratified by the Ministry of Education to provide diploma-level opportunities. It is built on 41 acres of RM41 million, including building for the managerial, colleges, libraries, hostels, food court, hall, recreation center, rector's residence, and staffs' accommodation blocks. The Pahang State Government has also transferred a total of 503 acres of land in addition to annual contribution funds for the expansion of KUIPSAS.

With the increasing number of student enrollment, the study attempted to establish a new student accommodation with lower fees using the fund from the *waqf* institution establishment at KUIPSAS. Consequently, these funds from the *waqf* institution establishment can be used as a scholarship, and also provide financing, and assistance to the student of KUIPSAS who are in need.

Given the fact that every student needs to pay RM1, 400 per year, by using the fund from the *waqf* institution establishment at KUIPSAS, KUIPSAS students themselves will entitle the discounted fees in order to ease their burden of paying high fees. Thus, the fund aims specifically designed to reduce the student's accommodation.

LITERATURE REVIEW

Cash Waqf

Cash *waqf* has a major impact on the survival of society, as in the Ottoman Empire, where health, education, and welfare are effectively managed through endowment and donations (Toraman *et. al*, 2007). Poverty among Muslims can be alleviated by using the *waqf* funds (Sadeq, 2002) as we can see, most Muslim countries, such as Indonesia and Bangladesh, are still fighting poverty. According to data from 2005 of Statistics Central Bureau, about 40 million Indonesians lived in poverty (Masyita *et. al*, 2010). In improving the socio-economic

level amongst Muslim communities, *waqf* can help to narrow the gaps, particularly in education (Mahmood *et. al.*, 2013).

Intention to Contribute to Cash Waqf

There are several studies related to cash *waqf* using the TPB model. Many of the studies applied the TPB model regarding giving behavior and charity donation. For example, Osman *et. al.* (2017) used the TPB model to measure a cash *waqf* giving behavior among Muslim donors in Malaysia. Osman (2014) studied the determinants factors of the donor (*waqif*) intention to participate in giving cash *waqf* among young intellectual at the IIUM. Similarly, Muhammad Kashif and Ernest Cyril De Run (2015) used the TPB to examine the relationship of money donation intentions to charities in Pakistan and a study has been conducted by Kashif, Sarifuddin and Hassan (2015) to test the extended TPB model to investigate money donation intentions and behavior.

Behavioral Intention

According to Ajzen (1991), the more favorable the attitude, subjective norm, and the greater the perceived behavioral control, the stronger should be the individual's intention to perform the behavior under consideration. Azjen (1991) also highlights that, there are three types of beliefs lead to the person's intention and actions which are (a) behavioral belief which showed the attitude, (b) normative belief which is known as the subjective norm, and (c) control belief which is known as perceived behavioral control. Osman *et. al.* (2017), on the other hand, used the attitude, subjective norm and perceived behavioral control which are constructs from the TPB model. He found that based on these three constructs all are significant in determining cash *waqf* participation among the Muslim donors which is consistent with Osman (2014) that used the TPB model as significant antecedents of the intention of *waqf* participation among the young intellectual at IIUM.

Attitude

Attitude establishes a correlation between belief and actions (Taib *et al.*, 2008). Fishbein and Ajzen (1975) defined attitude as the behavior of the individual towards wrong or good actions and the feeling of individuals as positive or negative will affect individuals in performing a particular behavior. In contrast, the result from TPB indicates that attitude has an important relationship with individual behavior. There is a study which focuses on TPB among students in IIUM which is done by Osman (2014) in understanding the cash *waqf* intention to contribute among them. The findings show that attitude acts an important aspect of getting involved in cash *waqf*. Previous studies also showed the same results (such as Lada *et al.*, 2008; Amin and Chong, 2011).

Subjective Norm

Ajzen (1991) believed that the subjective norm is a matter that is a common belief by important referents. It refers to the perception of an individual who is important to the individual who really needs an opinion which leads to the intention of the behavior. The substantial impact of subjective norms on behavioral intention has been confirmed in the previous study by Shih and Fang (2004), Lada *et al.* (2008) and Amin and Chong (2011). Lada *et al.* (2008) explain the impact of subjective norm and behavioral intention by exploring in-depth that consumers will perform some behaviors because of the "environment". Another study specifically related to

cash *waqf*, subjective norm significantly related to cash *waqf* participation as highlighted by Osman (2014). In this context, subjective norm or people's influences affect the decision to participate in charity like cash *waqf*. It is supported by Osman *et. al.* (2017) that also found subjective norm had a significant effect on individual intention.

Perceived Behavioural Control

According to Ajzen (1991), perceived behavioral control is defined as the people that have all the prerequisites to perform the behavior such as skills and resources. Basically, the better the attitude of the person, with the convincing subjective norm and sufficient perceived behavioral control, the higher the individual's intention higher towards something. Earlier studies conducted by Notani (1998), Gumussoy and Calisir (2009) and Alleyne and Broome (2011) discovered that the relationship between perceived behavioral control and intention was significant. Alam *et. al.* (2012) also highlights in his study regarding the factors influencing the intention to undertake Islamic home financing where he found that perceived behavioral control had an impact on influencing the intention of people. Findings by Osman (2014) also discovered that perceived behavioral control was significantly related to people's intention to participate in cash *waqf*.

Religiosity

Religiosity is among the important element leading to Muslim donors' intention to contribute to cash *waqf*. Usually, Muslims who have a higher level of faith to their religion will be having a high intention in contributing to cash *waqf*. From the scholars' point of view, religion is a faith (*iman*) action (*amal*) and worship (*ibadah*) that shows obedience to God. For cash *waqf*, findings on the intention effects from religiosity to my knowledge are limited. The word of religion is a belief in God which demonstrating devotion to the rules and doctrines that have been created (McDaniel and Burnett, 1990). Studies have been conducted by Ong and Moschis (2006) and Mokhlis (2006) on researching a possible relation between the level of religiosity and buying behaviors of consumers. The results confirmed that consumer behavior was influenced by religious values. Muslims are required to do good instead of inviting others to do good. Any form of degradation and disobedience is strictly prohibited by Islam. Islam also emphasizes good deeds so that those who are considered to be the best of mankind are those who can benefit others. *Waqf* is one of the mechanisms of wealth sharing which is beneficial to others. A study by Osman (2014) and Shukor *et. al.* (2017) found that religiosity had a significant influence on the behavioral intention in participating in cash *waqf*.

PROBLEM STATEMENT

In general, the function of the cash *waqf* fund in the development of educational institutions is to provide opportunities for the community to pursue further education in higher education institutions. It does not only give advantages to the students but also to the growth of the institution itself. The implementation of *waqf* in universities has also been followed by westerners via an endowment system such as the universities of Oxford and Cambridge in the UK and also Harvard and Yale in the USA. Even, many universities in Oxford and Cambridge rely on endowment earnings to fund their operations. Indeed, the idea of the endowment is very close to *waqf* and has been widely practiced in the Muslim community, especially in the earlier days of Islamic civilization (Mahamood *et. al.*, 2015). The system was proven successful in financing the scholarly activities and the development of their educational development. Therefore, by diversifying their revenue, the university should not rely on external sources to

survive and become a self-reliant university.

Nowadays, there are 14 public universities and 6 private universities have established *waqf* in collaboration with their respective Majlis Agama Islam Negeri-negeri (MAINs). Universiti Sains Malaysia (USM), Universiti Kebangsaan Malaysia (UKM), Universiti Putra Malaysia (UPM) and University Sains Islam Malaysia (USIM) were pioneered among the public universities that had been implemented *waqf* fund since 2009 (JAWHAR, 2018).

Even though cash *waqf* had been practiced by the public universities in Malaysia but there is still a lack of understanding of cash *waqf* application among the private higher education institutions in Malaysia. In the East Coast region, there is only one private higher institution that had implemented *waqf* fund; University College Bestari (UCB) (formerly known as *Kolej Teknologi Bestari* (KTB)). The main goal of the establishment of UCB is to improve the education of orphans, the poor and students in rural areas. The UCB campus is set up on a 320-acre land that was approved by the Terengganu State Government and *Majlis Agama dan Adat Istiadat Melayu* (MAIDAM) as *waqf* land. MAIDAM functioned as the trustee for all kind of *waqf* in Terengganu.

The presence of UCB could give orphans and the poor more opportunities to pursue higher education and reduce the problem of dropouts among them besides giving them employment opportunities and increasing the socio-economic. The success of UCB in using *waqf* as a means of raising funds can be the best model for other private higher institutions to follow at the same time it will reduce the dependence on government funds (Hussin *et. al*, 2016).

Addressing cost and budget constraints in line with the demand for quality higher education institutions today, universities are expected to diversify and generate their own income. Recognizing the importance of *waqf* in the development of higher education institutions, the Minister of Ministry of Higher Education Malaysia (MOHE); Datuk Seri Idris Jusoh encouraged all the public universities to create and expand their income through *waqf* (The Sundaily, 2016). Because of that reason, a guideline was developed by the MOHE called UniTP Purple Book Enhancing University Income Generation, Endowment and Waqf (2016) to enhance income generation from alternative and complementary sources. There are three objectives of the UniTP Purple Book which are (a) to generate income from varied sources on funding the universities (b) to ensure the financial stability of the universities through the endowment and (c) to implement the *waqf* model towards financial sustainability of the universities. Considering the importance of *waqf* to public universities in addressing the cost and budget issues, it is imperative that private universities take a look at the government policy of diversifying their financial resources as private universities rely on their own financial resources and not fully on government.

However, students had limited knowledge and awareness of cash *waqf* as stated by the IIUM Endowment Fund's director, the contribution among them is still insufficient (Osman, 2014). Cash *waqf* was one of a mechanism in wealth sharing to serve any groups that were in need including students who deserved better facilities during their learning process. With a total number of 1, 563 of active students in KUIPSAS, a total of RM18, 756 by the end of the year can be collected if students aware of the role of *waqf* and willing to contribute at least RM1.00 per month. Looking at the figure, not only a lot of activities can be conducted but also the development of the KUIPSAS also be implemented. Besides that, it can be an alternative as financial aids to the students especially in reducing the accommodation fees or upgrading

the facilities. From the returns that have been generated by the *waqf*, it can be used for up keeping and maintenance of the university besides providing the best facilities to the students themselves.

Importantly, this study is aimed at identifying the factors influencing the intention to contribute to cash *waqf* among the KUIPSAS students by looking at the students who will get the benefits from the cash *waqf*. As narrated by Rasulullah (PBUH), “*Every action of a man will determine by intention*”. For the purpose, the TPB was used to identify the factors.

RESEARCH OBJECTIVE

From the research questions, four research objectives were developed, which are:

- i. To determine the relationship between attitudes and the intention to contribute to cash *waqf* among KUIPSAS students.
- ii. To examine the relationship between subjective norm and the intention to contribute to cash *waqf* among KUIPSAS students.
- iii. To identify the relationship between perceived behavioral control and the intention to contribute to cash *waqf* among KUIPSAS students.
- iv. To determine the relationship between religiosity and the intention to contribute to cash *waqf* among KUIPSAS students.

RESEARCH METHOD

Self-administered questionnaires are used in order to collect data. A total of 350 questionnaires provided, however only 252 are usable and retained for further analysis of the data. The respondents who participated in this study were students who study in Kolej Universiti Islam Pahang Sultan Ahmad Shah, Kuantan, Pahang. Table 5.1 shows the distribution of respondents who participated in this study.

Table 5.1:
Frequency Table

Profile of the Respondents

Items	Category	Frequency	Percentage (%)
Gender	Male	116	46
	Female	136	54
Age	Below 20 years	145	57.5
	21-30 years	95	37.7
	31-40 years	10	4.0
	41-50 years	2	0.8
	Above 50 years	0	0
Ethnicity	Malay	238	94.4

	<i>Bumiputera</i> Sabah	12	4.8
	<i>Bumiputera</i> Sarawak	2	0.8
	Others	0	0
Education level	Foundation	1	0.4
	Diploma	192	76.2
	Bachelor's degree	59	23.4
Field of Study	Dakwah	42	16.7
	Quran & Sunnah	14	5.6
	Syariah & Undang-undang	73	29
	Bahasa Arab	4	1.6
	Muamalat	4	1.6
	Pendidikan Islam Awal Kanak-Kanak	24	9.5
	Kaunseling Islam	1	0.4
	Media Islam	2	0.8
	Teknologi Rangkaian	0	0
	Internet & Multimedia	5	2
	Pengajian Perniagaan	21	8.3
	Pemasaran	2	0.8
	Perakaunan	11	4.4
	Kewangan & Perbankan	13	5.2
	Kewangan Islam	36	14.3

Measures

The dependent variable for this study is the intention to contribute to cash *waqf* among KUIPSAS students. Meanwhile, the independent variables are attitudes, subjective norms, perceived behavioral control and religiosity. The items of the questionnaire were adapted from several studies. The questionnaire which is adapted are the following: attitude was adapted from Alam *et. al.* (2012), Osman (2014), Hasbullah *et. al.* (2016) and Osman *et. al.* (2017), subjective norm was adapted from Alam *et. al.* (2012), Osman (2014), Hasbullah *et. al.* (2016) and Osman *et. al.* (2017) and perceived behavioral control (Alam *et. al.*, (2012); Osman, (2014); Hasbullah *et. al.*, (2016); and Osman *et. al.*, (2017)). While religiosity was adapted from Alam *et al.* (2012) and Osman, (2014). The participants were asked to evaluate on a 5-point Likert Scale, ranging from '1' representing 'strongly disagree' to '5' representing 'strongly agree'.

Research Model

The theoretical framework guides an analysis in this study to determine what variables should be considered. It is a set of theoretical assumptions that explained the relationships among sets of phenomena. The relationship is between attitude, subjective norms, perceived behavioral control and religiosity (independent variables) and the intention to contribute to cash *waqf*, as the dependent variable. These factors are represented in the theoretical framework as illustrated in Figure 5.2.

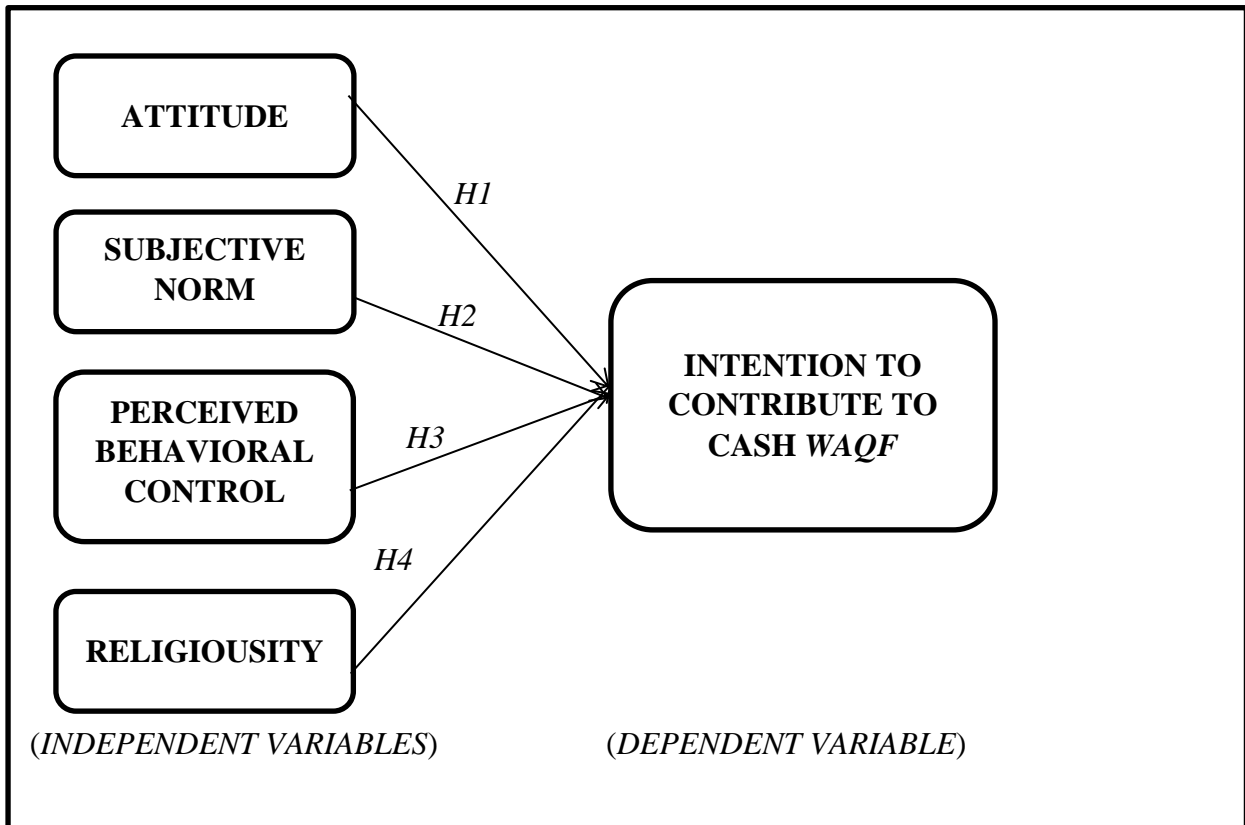


Figure 5.2
Research Model

FINDINGS

The objective of this study is to investigate if there any correlation between attitude, subjective norm, perceived behavioral control and religiosity (independent variables) and the intention to contribute to cash *waqf* among KUIPSAS students (dependent variable). The hypotheses for this test are followed below:

- H1:** There is a significant relationship between attitudes and the intention to contribute to cash *waqf* among KUIPSAS students.
- H2:** There is a significant relationship between subjective norm and the intention to contribute to cash *waqf* among KUIPSAS students.
- H3:** There is a significant relationship between perceived behavioral control and the intention to contribute to cash *waqf* among KUIPSAS students.
- H4:** There is a significant relationship between religiosity and the intention to contribute to cash *waqf* among KUIPSAS students.

Table 6.1:

Results of Pearson Correlation between students' intention to contribute to cash waqf and independent variables

Correlations

Variables	Correlation Coefficient	Sig. (2-tailed)
Attitude	.339**	0.000
Subjective Norm	.350**	0.000
Perceived Behavioral Control	.376**	0.000
Religiosity	.306**	0.000
**Correlation is significant at the 0.01 level (2-tailed).		

Table 6.1 shows the Pearson Correlation of the variables were tested. It is reported that all hypotheses are a significant linear relationship since the p-value is below 0.01 ($p < 0.01$). The attitudes, subjective norm, perceived behavior control, and religiosity have a significant relationship but weak relationship ($0.20 \leq r \leq 0.39$) with the intention to contribute to cash *waqf* since the range of the correlation coefficient is 0.339** (attitude), 0.350** (subjective norm), 0.376** (perceived behavioral control) and religiosity 0.306**. All the hypotheses that have been developed are failed to be rejected. This finding supports the result of the previous study conducted by Osman (2014) confirmed that the three constructs of TPB by Azjen (1991) and religiosity had significantly associated with cash *waqf* participation among young intellectuals of IIUM.

CONCLUSION

Study on intentions to contribute to cash *waqf* among KUIPSAS students is important as the starting point to empower *waqf* for the benefit of future generations. As proven in countries like Turkey, during the Ottoman Empire and Egypt, utilizing *waqf* instrument gave a high impact on societies' survival particularly for educational purposes. The same can be implemented in Malaysia. By improving the awareness of *waqf* among students, and intentions towards the practice would be better understood. Particularly cash *waqf* allowed being expanding and returning for the benefits of the institutions and the students.

Finding from this study is expected to have academic, practical and managerial implications to help the people especially the students to create awareness because they can spread that how important cash *waqf* to the development of higher education. For people at the management level, this study also can be made them realize as they are the one who provides the facilities to the students. Many benefits derived when cash *waqf* is allowed to be utilized which at most, to the establishment of *waqf* university. Its impact is not only on the students and management who can enjoy the benefits of the returns but also to the whole university and communities.

Taking the example from the Ottoman Empire and Egypt, the cash *waqf* if fully utilized also can be the alternative source of university funds. Same to an existing educational *waqf* at KUIPSAS, that are expected to provide benefit to students and community at large. Besides, it

can be enhanced with effective fund management, established legislation, good governance and effective marketing towards identifying appropriate *waqf* management models. Knowing the factors influencing intentions to contribute to cash *waqf*, efforts from specific parties involved can be enhanced and it is proposed that a special guideline and model for *waqf* management in KUIPSAS be developed for future benefits of community

There are several limitations that the researcher faces while conducting this study. First, this research has limited resources, as most *waqf*-related studies do not cover the part of cash *waqf* intention to contribute among students. The unavailability of accurate data and the limited amount of research on this topic also contributed to the inadequate information on the sector. Therefore, the researcher experienced some difficulties to find the references to complete this study.

Secondly, the researcher also faces some others obstacle during the data collection which are lack of cooperation and the willingness of the respondents to respond to the questionnaire. The researcher circulated a total of 350 questionnaires, but only 252 were received. The progress of gathering data was quite a time consuming since the questionnaire distributed to them might not be able to answer. This leads to inadequate responses when some of the respondents are reluctant to give the researcher cooperation.

Thirdly, there is a time limit. It's because the time given to finish the research is minimal. This thesis must be conducted within 4 months and a well-disciplined researcher must complete this work in one semester. For future studies, this study should be more comprehensive to get more valid and perfect results. Time allocation for conducting this research should be longer and scope of study and also sample size should be larger for more valid result.

Since this study location is confined to KUIPSAS, Kuantan, Pahang only which the findings of this study cannot be generalized to other students in higher education institutions who live in different geographies. In future research, it is highly suggested to conduct future studies to other higher education institutions in Malaysia including Sabah and Sarawak.

Besides that, this study is restricted to students in KUIPSAS who possess literacy on *waqf* but yet attempt to perform it. Perhaps, in the future, there will include those who are really performing the cash *waqf* practically. It is recommended that researchers should use varieties of research sample that can be obtained from the whole campus including the staffs in KUIPSAS which it will offer new insights of the level of knowledge and awareness towards the intention to contribute to cash *waqf*.

The objective of this study is to examine the factors influencing the intention to contribute to cash *waqf* among KUIPSAS students. Based on this study it was found that perceived behavioral control and religiosity strongly influence the intention to contribute to cash *waqf* among KUIPSAS students. The study is important as the starting point to empower *waqf* for the benefit of future generations. It is also found that most of the respondents have not taken seriously in contributing to cash *waqf*. This situation is very rampant and highly concerned, especially for Muslims. It also shows that the level of awareness is not to satisfactory level on the intention to contribute to cash *waqf* among students.

In conclusions, educational *waqf* should be applied based on the concept of not relying on any of the government's financial resources which is dominated by the political system. The *waqf* sources at Al-Azhar University and elsewhere in the world prove that the Islamic education system is capable of spreading its benefits to all Muslims who want to gain knowledge. In this era of globalization, it is a challenge for educational institutions to provide the best, most efficient education at every level of education for all classes of society.

This study may be significant in exploring awareness towards cash *waqf*. It is also hoped that the contents of this study will attract KUIPSAS to initiate and practice toward establishing this as part of *waqf* instruments since a lot of implication of cash *waqf* towards Muslim society especially KUIPSAS students and staffs can be gained. Besides, the practice of *waqf* also shows the role of *tawhidi*, together with morality and ethics since KUIPSAS is an Islamic higher education institution.

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