

The Cash Waqf Contributions among Young Intellectuals in Johor

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ABSTRACT

Cash waqf plays a crucial role in enhancing waqf institutions and contributing to the socioeconomic development of the ummah. However, there is a significant gap in previous studies regarding the social and psychological factors influencing individuals' decisions to donate to a cash waqf. This study aims to examine the determinants of donor (waqif) intention to contribute to cash waqf among young intellectuals in Malaysia, specifically in Johor. Utilising the Theory of Reasoned Action (TRA) as the foundational framework, a structured questionnaire was developed to measure donor intention. The findings indicate that attitude and subjective norm significantly influence young intellectuals' participation in cash waqf. Additionally, trust is found to play a crucial role in shaping behavioural intentions. This study pioneers an in-depth understanding of factors affecting cash waqf receptivity in Malaysia and validates the applicability of TRA in this context. The findings provide practical implications for waqf institutions and policymakers to enhance strategies for promoting cash waqf contributions.

Keywords: Cash Waqf, Intention to Participate in Giving Cash Waqf, Attitude, Subjective Norm.

INTRODUCTION

Economic pressure and the government's reduction spending trend have switched many universities from depending on full government support to independent funding. Therefore, the suggested alternative is waqf. Waqf is a philanthropic behaviour that was encouraged by Islam a long time ago. Waqf is charitable behaviour that may give prosperity not only to Muslims but also to non-Muslims. This study therefore is aimed at examining the determinants of donor (waqif) intention to participate in giving cash waqf in the context of Muslims in Malaysia, particularly amongst young intellectuals in Johor.

Cash waqf is viewed as easy and flexible; therefore, anybody can contribute or donate in the form of cash waqf as long as they have cash in hand. Cash waqf has been proven successful during the Ottoman Caliphate era (Cizacka, 1993). Cash waqf is offered in various types of activities such as education, food, justice, maintenance of waqf buildings and mosques, social services, water works, and workers. In response to this, Majlis Fatwa Kebangsaan has given permission for the implementation of cash waqf in Malaysia. Among the famous and advanced states which practised cash waqf is Selangor Darul Ehsan.

In higher education, cash waqf funds can be important tools to assist higher education in terms of giving loans or scholarships to students or even as a potential helper in the sustainability of universities. However, the collection of waqf is still low. According to statistics in eWakaf Johor, only 15% of waqf is collected. The total fund needed is RM207,751,274, however, the funds raised to date are only RM33,106,191 (E-Wakaf Johor, 2025). Therefore, it is important for relevant institutions to understand the factors influencing waqf behaviour in order to increase waqf contributions. Importantly, this study is aimed at identifying the factors influencing young intellectuals' participation in cash waqf contribution. As mentioned in the hadith of Rasullullah PBUH that "every action of a man will be determined by intention". This study adopts the Theory

of Reasoned Action (TRA) as the underlying framework to identify the factors influencing participation in cash waqf. Given that cash waqf contribution is a voluntary and intentional act, TRA is deemed appropriate as it emphasizes the role of attitude and subjective norms in shaping individual intentions without requiring assumptions about external constraints. In addition to these core constructs, this study incorporates trust as a critical psychological factor that potentially enhances an individual's willingness to participate in cash waqf. Trust in the waqf institution, particularly in its transparency, accountability, and integrity, plays a pivotal role in reinforcing positive attitudes and social influence, thereby strengthening the intention to contribute.

LITERATURE REVIEW

Charitable Giving

Charitable giving, a foundational element of civil society, involves voluntary donations to benefit others beyond one's immediate family. While traditionally rooted in religious teachings, modern philanthropic behavior also reflects psychological, cultural, and economic factors. The waqf institution, a unique form of Islamic endowment, has historically flourished in countries such as Turkey (Çizakça, 1993) and Indonesia (Anggraini et al., 2024), where trust in religious institutions and waqf governance remains relatively high. Despite its potential, youth participation in waqf in Malaysia remains low, warranting further exploration of motivational and deterrent factors.

Little has examined the motivations of waqif in executing waqf, especially among university students. To understand the motivational factors for waqf participation, this study is conducted. A widely recognised idea in social psychology is Theory of Reasoned Action (TRA). The Theory of Reasoned Action (TRA), proposed by Fishbein and Ajzen (1975), explains that a person's behavior is directly influenced by their behavioral intention, which is shaped by two main factors: attitude toward the behavior (positive or negative evaluation of performing the behavior) and subjective norm (perceived social pressure from important others). This intention is the strongest predictor of whether the individual will actually perform the behavior.

Behavioural Intention (BI)

Behavioural intention refers to an individual's subjective willingness to engage in a specific behaviour, influenced by various factors. Behavioural intention is a strong predictor of actual behaviour (Fishbein & Ajzen, 1975). Within the framework of TRA, behavioural intention (BI) is influenced by factors such as attitudes, subjective norms, and perceived control (Fishbein & Ajzen, 1975). A study has been conducted by Amrizal (2024) that resulted in positive attitudes towards giving, such as cash waqf, significantly enhancing the intention to donate. Individuals who perceive cash waqf as beneficial are more likely to engage in behaviour. Furthermore, in green consumer behaviour, favourable attitudes towards environmentally friendly products also correlate with higher purchase intentions (Zulfikar et al., 2023).

Attitude

Attitudes are defined as summary evaluations that can be either positive or negative (Wolf et al., 2020). They consist of cognitive beliefs, emotional responses, and behavioural intentions, which can be explicit or implicit ("Attitudes", 2023) (Schwarz & Lee, 2018). The structure of attitudes can be simple or ambivalent, indicating varying degrees of complexity in how individuals perceive objects. Understanding attitudes is essential for predicting behaviour, as they serve as indicators of how individuals are likely to act in various situations (Wolf et al., 2020). Attitude mediates the relationship between religious commitment and waqf intention, suggesting that a positive disposition towards waqf can enhance participation (Nordin & Khalid, 2022).

Subjective Norm

Subjective norm refers to the perceived social pressure to engage or not engage in a particular behaviour, influencing individuals' intentions and actions (Ajzen, 1991). It reflects how much an individual believes that

important people such as family, friends, colleagues, or society approve or disapprove of their actions. This concept is pivotal in understanding various behavioural intentions across different contexts, such as giving behaviour, online shopping, social media use, crowdfunding, and health behaviours. Family encouragement is a strong predictor of an individual's intention to participate in waqf, as familial ties often dictate social behaviour (Hamzah et al., 2024). In the context of social pressures, the perception of what is socially acceptable or expected within a community can motivate individuals to contribute to waqf, reinforcing the behaviour through social validation (Amrizal et al., 2024). In addition, subjective norms mediate the relationship between religious commitment and waqf intention, indicating that social pressures can enhance or diminish the impact of personal beliefs on waqf participation (Nordin & Khalid, 2022). Meanwhile, Mohamad et al., (2023) in his study, found positive subjective norms correlate with higher intentions to donate, suggesting that social approval can drive waqf behaviour.

Trust

Trust is a multi-dimensional construct comprising institutional and interpersonal dimensions. Institutional trust refers to confidence in waqf institutions' governance, transparency, and accountability. On the other hand, interpersonal or personal trust relates to belief in individual religious leaders or community figures managing waqf. Effective trust-building strategies, including consistent communication, public disclosure of fund usage, and visible community impact, have proven essential in countries like Indonesia and Turkey. Anggraini et al. (2024) highlight that Good Corporate Governance (GCG) practices in waqf institutions foster stakeholder confidence. Similarly, Asyari et al. (2024) emphasize that personal trust can drive donation behavior, especially in online settings. Future waqf models must recognize both dimensions to effectively enhance donor engagement.

Trust, along with knowledge of cash waqf, significantly influences the intention to adopt online cash waqfs. Trust partially mediates the relationship between knowledge and intention, underscoring its importance in shaping behavioural intentions (Asyari et al., 2024). Good Corporate Governance (GCG) practices in waqf institutions significantly affect public trust. Transparency, accountability, and other GCG indicators are crucial for building trust among stakeholders (Anggraini et al., 2024).

METHODOLOGY

The methodology used to determine the factors of cash waqf contributions among young intellectuals involves the collection and analysis of quantitative primary data. This study collects data through a survey conducted by disseminating questionnaires. The population under investigation consists of students from various programmes residing in one of the universities located in Johor, aged between 18-23 years. A total of 217 questionnaires were examined. The data was analysed using the SPSS method.

This research examines attitudes, subjective norms, and trust as variables. Variables are assessed by indicators based on previous research, utilising a five-point Likert scale for measurement. The scale ranges from 1, indicating strong disagreement, to 5, indicating great agreement.

TABLE 1: DISTRIBUTION OF ITEM SURVEY

Section	Variables	No. of Items
2	Attitude	5
3	Subjective Norm	3
4	Trust	7

According to Table 1, Section 1 of the questionnaire comprises demographic enquiries, while Section 2 includes five elements that delineate attitude. Section 3 consists of three items evaluating subjective norms. Section 4 comprises seven measures assessing trust.

Meanwhile, this study applied descriptive analysis to examine the demographic section. It uses multiple linear regression to determine the indicators that influence cash waqf participation. The F-test is used to evaluate the null hypothesis. Besides, this study also employed the F-test, R-value, and R-squared to evaluate the model's goodness of fit.

TABLE 2: DESCRIPTIVE ANALYSIS OF DEMOGRAPHICS

Item		Frequency	Percentage
Gender	Male	65	30.0
	Female	152	70.0
Age	18 - 20	141	65.0
	21 - 23	76	35.0
Ethnicity	Malay	212	97.7
	Indigenous Peoples of Sabah	3	1.4
	Others	2	.9
Level of study	Diploma	187	86.2
	Bachelor's degree	30	13.8
Year of study	Year 1	31	14.3
	Year 2	139	64.1
	Year 3	45	20.7
	Year 4	2	.9

Table 2 indicates an analytical summary. Among 217 respondents, 30 percent are male and 70 percent are female. 65 percent of respondents are aged 18 to 20, and 35 percent are aged 21 to 23. Regarding ethnicity, 97.7 percent are Malay, 1.4 percent are Indigenous people of Sabah, and 0.9 percent belong to other groups. Most respondents are studying diplomas, and another 13.8 percent are pursuing a bachelor's degree. 64.1 percent of respondents are in year 2, followed by 20.7 percent in year 3, 14.3 percent in year, and 0.9 percent in year 4.

TABLE 3: RELIABILITY TEST ANALYSIS

Variable	Cronbach Alpha
Attitude	.915
Subjective norm	.904
Trust	.950

As shown in Table 3, the Cronbach's alpha value of all variables is exceeding 0.7. This result verifies that this study's measurement instruments are reliable. It provides consistency in assessing respondents' cash waqf perception.

TABLE 4: THE GOODNESS OF FIT OF THE MULTIPLE REGRESSION MODEL

Statistical Measure	Value
R	0.733
R-squared	0.537
F-test	(<0.001)

Table 4 shows the model's goodness of fit. The R value signifies a robust positive correlation between the independent and dependent variables. The R-squared indicates that 53.7% of the variance in the dependent

variable is accounted for by the model. The F-test result indicated the statistical significance of the overall model. The independent variables collectively account for the variation in cash waqf participation.

TABLE 5: FITTED MODEL

Variable	t	significance	Status
(Constant)	1.405	.161	
Attitude	3.015	.003	significant
SN	4.202	<.001	significant
TR	6.671	<.001	significant

Table 5 presents the regression result. It shows that attitude has a significant influence on cash waqf participation. It is consistent with Nordin & Khalid (2022) and Amin & Chong (2011), revealing that a favourable attitude towards waqf can encourage greater participation. It assists the waqf institution to have a deeper understanding of individual decisions.

The above result also shows that subjective norm has been identified as a significant factor of cash waqf participation. This affirms that social influences tend to impact an individual's decision to engage in charitable activities. This result is aligned with Mohamad et al. (2023), Hamzah et al. (2024), and Amrizal et al. (2024), social approval plays a crucial role in encouraging contributions, reinforcing the significance of subjective norms in driving waqf participation. Trust, on the other hand, is identified as the most significant predictor, highlighting its importance in decision-making processes. It supports the findings of previous studies such as Asyari et al., (2024) and Anggraini et al., (2024).

CONCLUSION

This study offers significant insights into the behavioural factors affecting monetary waqf payments among young intellectuals in Malaysia. The results indicate that attitude, subjective norm, and trust greatly influence the intention to contribute to cash waqf. The research underscores the significance of social influence and trust in enhancing involvement in cash waqf efforts. The findings indicate that waqf organisations have to prioritise enhancing public knowledge, fostering confidence via transparency, and utilising social norms to promote contributions. Moreover, incorporating religiosity into awareness campaigns might strengthen donor loyalty. Future research should investigate further psychological and institutional elements that may affect waqf participation, especially in varied demographic circumstances. By addressing these variables, waqf institutions can formulate more effective plans to enhance and maintain cash waqf contributions, thereby promoting the long-term financial sustainability of higher education and other social activities.

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