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Exploring Intention among Universiti Teknologi Mara Terengganu Community to Donate into Education Waqf Fund

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ABSTRACT

Studies on waqf and endowment initiatives in higher education document a transformation of traditional waqf practices into modern funding mechanisms in Malaysia. Historical accounts note that Western academic endowments may have drawn inspiration from waqf, while recent policy documents — such as the Malaysian Education Blueprint 2015–2025 and the University Transformation Programme Purple Book call for integration of waqf into state strategies for higher education financing. This study tries to explore the intention of community of UiTM Cawangan Terengganu in Malaysia to contribute to the educational waqf (endowment) fund. Extending Theory of Planned Behavior, six domains were tested, namely Attitude, Religiosity, Knowledge, Trust, Subjective Norms, and Perceived Behavioral Control. This study uses Partial Least Square - Structural Equation Modelling (PLS-SEM) method to analyse data collected from a survey involving 261 respondents. The study found Attitude, Perceived Behavioral Control and Subjective Norms as significant factors in influencing intention of the community to contribute to the educational waqf fund. Understanding this will potentially open new avenues in fundraising efforts by targeting the specific domains of interest.

Keyword: Waqf, Education, University, PLS-SEM, Theory of Planned Behavior

INTRODUCTION

Financial Sustainability is listed as Shift five in the Malaysia Education Blueprint 2015-2020. This to ensure the self-sufficiency of the public universities in Malaysia and reduce the dependency on Government. In 2016, Malaysia's Ministry of Education has launched the University Transformation Programme Purple Book to guide the Public Universities to engage on income generating initiatives. This book also provides suggestions on income generation activities that can consider diversifying the sources of income.

As one of the public universities in Malaysia, Universiti Teknologi MARA (UiTM) Terengganu branch is a university that always pursue excellence in academic and research activities. Not only that, UiTM Terengganu is also active in assisting their students, as a significant number of their students come from low-income family. In doing so, UiTM Terengganu need to source substantial financial support every year.

Currently, UiTM Terengganu has been actively involved in several fund-raising activities to generate income, such as through the organization of academic events, leasing of facilities, and business activities via planting and selling of honey, pineapple and chillies. However, this income generation business is quite limited, with the university still depending substantially on government grants and subsidies. This is still far away from the aspiration set up in the National higher Education Strategic Planning, in which one of the key agenda is for Public Higher Education Institutes (IPTA) in Malaysia to generate their own income and be sustainable on their own, without relying on government grants and subsidies.

With this in mind, UiTM Terengganu has identified waqf as one of the avenues that can be used to raise funding for UiTM Terengganu. This cash fund could be used to improve facilities, student developments, and

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research activities. This fund can also be used to assist students in need. Development of an organised waqf structure would provide opportunities for UiTM Terengganu's community, in particular alumni, students, lecturers, corporate bodies, private sectors, as well as surrounding communities to contribute towards the development and wellbeing of the university.

However, the awareness and motivation to contribute towards this have not yet been deeply and widely exposed among university community. This study is important to unravel the factors influencing UiTM Terengganu's community intentions to contribute, which in turn can help in formulating more effective strategies to encourage contributions to the educational waqf fund at UiTM Terengganu.

This writing focuses on the aspect of educational waqf, which is not only relevant to academic development but also to the social needs and well-being of the community. Waqf as a social mechanism is greatly needed in addressing the increasing challenges of educational financial resources, especially among underprivileged students. By understanding the motivations of the community to contribute, educational institutions like UiTM Terengganu can plan and implement more effective programs to enhance waqf contributions, thereby supporting the sustainability of higher education in Malaysia.

The remainder of this article covers the literature on education waqf and theory of planned behaviors, followed by a description of research methodology and an analysis of results. We conclude this paper by outlining the major findings and their implication for policymakers.

LITERATURE REVIEW

Research on using educational waqf to fund higher education is growing in Malaysia and other Islamic countries. Rohmana et al., (2024) highlight that educational waqf could be a lasting way to pay schools and educational programs. They argue that the community's acceptance of educational waqf is still low. However, help from the government and businesses is important to improve its effectiveness. On the other hand, Mahamood & Ab Rahman (2015) pointed out that waqf could be a useful way to pay for higher education. This study uses detailed analysis based on secondary data and shows that waqf can be a lasting financial tool given there is good control and support from different parties.

As for Malaysia, there are a number of universities that have already established their own waqf-based university concept in their higher education operations; these involve welfare services and academic or professional programmes and activities. These universities are the UPM (Putra University of Malaysia), the UKM (National University of Malaysia), the IIUM (International Islamic University of Malaysia), the UiTM (Universiti Teknologi MARA), the UNISZA (Universiti Sultan Zainal Abidin), the IUM (Islamic University of Malaysia) and the AiU (Albukhary International University, Malaysia).

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was proposed by Ajzen in 1985, that extends the boundary condition of pure volitional control in the Theory of Reasoned Action. TPB argues that there are three factors that control human behavior: behavioral beliefs; normative beliefs; and control beliefs (Ajzen, 1985). In general, behavioral beliefs can be construed as beliefs about the potential behavioral decisions, and the assessment of these decisions. Normative beliefs are the beliefs about normative expectations of others, and the motivation to fulfill those expectations. Control beliefs can be interpreted as the beliefs about the presence of factors that can affect the performance of the behavior (both in positive and negative manner), and the perceived power of those factors (Ajzen & Fishbein, 2005). In other words, behavioral beliefs create a positive or negative attitude towards behavior. On the other hand, normative beliefs include the perceived social pressure, whilst behavioral intention is a result of perceived behavioral control.

In light of this, there are few studies that has been conducted using TPB to measure intention to waqf. Osman (2014) in their study among young intelectuals in IIUM found that attitude, subjective norms, perceived behavioral control and religiosity as significant predictors of intention. This is almost similar to Yusoff et al., (2017), in which they discover that attitude, subjective norms, and perceived behavioral control as significant

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factors in influencing the intention of Muslim staff at UiTM Kelantan to perform cash waqf. Further research by Md Nor et al., (2023) discovered that attitude, subjective norms, perceived behavioral control, knowledge and religiosity are significant factors in influencing polytechnic staffs in Malaysia to do cash waqf. On the other hand, Abdul Samad, (2022) found that altruism and trust are significantly influenced behavioural endowment intention. However, knowledge has no significant influence on the endowment intention among alumni of Private Higher Education Institutions.

Based on the above discussions, this study saw the lack of research on the intention among community to donate in an education waqf fund, in this context, UiTM Terengganu community. As the community are the beneficiaries of the fund, exploring this is crucial in the context as they seek to investigate potential donors intention, as well as factors that may influence their decision to donate into the education waqf fund. Therefore, this study aims to explore how attitude, subjective norms, perceived behavioral control, trust, religiosity and knowledge influence the intentions of the UiTM Terengganu community to donate into education waqf fund. This study is founded on the following hypotheses:

H1: Attitude influences intention of UiTM Terengganu community to contribute to education waqf fund.

H2: Subjective norms influences intention of UiTM Terengganu community to contribute to education waqf fund.

H3: Perceived behavioral control influences intention of UiTM Terengganu community to contribute to education waqf fund.

H4: Trust influences intention of UiTM Terengganu community to contribute to education waqf fund.

H5: Religiosity influences intention of UiTM Terengganu community to contribute to education waqf fund.

H6: Knowledge influences intention of UiTM Terengganu community to contribute to education waqf fund.

RESEARCH METHODOLOGY

This study uses purposive non-probability sampling method, by collecting data from UiTM Terengganu's community. The respondents are selected based upon the criteria that they must be either lecturer, students, alumni, or staffs of UiTM Terengganu.

To determine the sample size required, we conduct power analysis using G*Power programme. This is aligned with Memon et al., (2020) which have used G*Power for sample size estimation. The result is presented in Figure 1. Based on a 95 percent alpha value, a probability of 0.8, and 3 predictors, a minimum sample size of 77 respondents was predicted, with an effect size of 0.15. In total, 261 responses were used in this study. This is more than sufficient, according to G*Power analysis that is conducted.

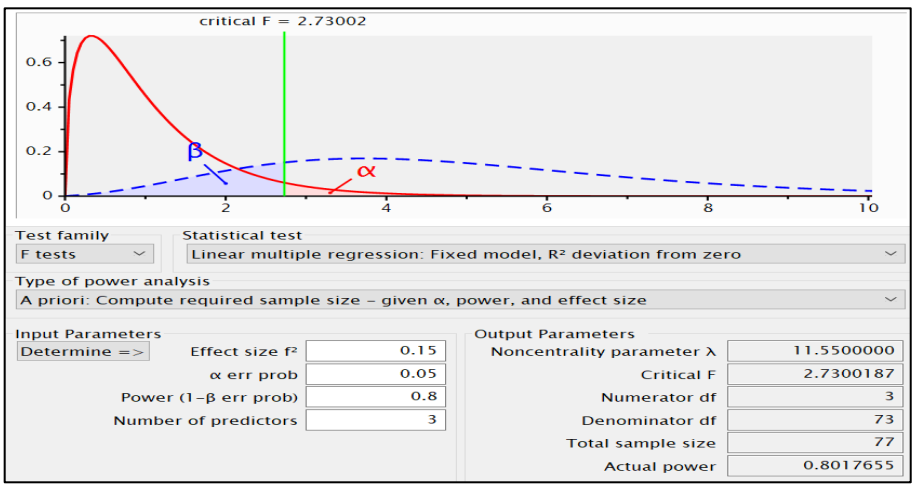

Figure 1: Sample Size Estimation

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To analyse the data, we utilised Partial Least Square Structural Equation Modeling (PLS-SEM) technique. Using this technique, the properties of the scales utilized are tested against the theoretical structures and correlations among those constructs are postulated (Barclay et al., 1995; Chin et al., 2003).

This research adopts the framework developed by Kasri & Chaerunnisa (2022) in assessing the intention of Warga UiTM Terengganu in contributing towards education waqf. In this framework as outlined in Figure 2, the role of knowledge, trust, and religiosity are assessed in influencing attitude that influence the intention to contribute towards the education waqf fund.

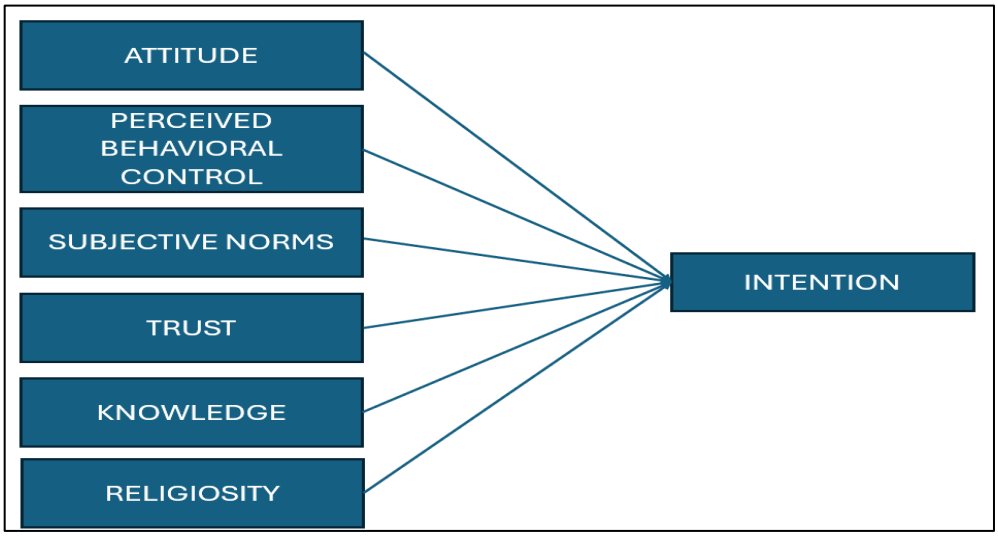

Figure 2: Research Framework

In total, there are 36 constructs used to measure the seven variables, which are Attitude, Subjective Norms, Perceived Behavioral Control, and Intention for Cash Waqf (ICW).

Analysis

The data were analysed for validity and reliability testing using Cronbach's alpha value. Sekaran & Bougie (2013) posit that Cronbach's alpha value must exceed 0.60 for each variable, while the loading factor value that is less than 0.5 will be dropped (Hair et al., 2017). Table 3 shows the data validity and reliability tests.

If the factor loading of an item falls below 0.50, it should be removed from the construct to achieve convergent validity. Table 3 suggested that the items met the criterion of factor loading for all items exceeding 0.50. At the same time, Cronbach's alpha value for all variables must exceed 0.60 (Hair et al., 2017). The test passed the requirement.

Then, in assessing the measurement model, it is necessary to establish the discriminant validity of the constructs used in this analysis. The Heterotrait-Monotrait (HTMT) ratio of correlations was used. Henseler et al., (2016) suggested that the HTMT ratio values below 0.85 are deemed acceptable. Table 1 shows the result from the HTMT tests.

Table 1: HTMT Test

	ATT	ICW	K	PBC	R	SN	T
ATT							
ICW	0.720						
K	0.587	0.519					

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PBC	0.669	0.710	0.682				
R	0.694	0.540	0.465	0.454			
SN	0.673	0.769	0.580	0.750	0.519		
T	0.757	0.718	0.567	0.729	0.540	0.750	

Then, multicollinearity and factor loading tests were conducted using VIF values. Hair et al., (2017) suggested that the VIF value must not exceed 10, as it shows that the item does not suffer from a serious multicollinearity problem. On the other hand, if the value exceeds 10, the item will be dropped. Table 2 shows the results of the multicollinearity test using VIF values.

Table 2: Multicollinearity Test

Variables	**Item**	**VIF Value**	**Status**
Knowledge	K1	3.559	No multicollinearity in the inner and outer models
	K2	4.584	
	K3	3.556	
	K4	2.863	
	K5	4.222	
	K6	3.483	
Religiosity	R1	3.446	No multicollinearity in the inner and outer models
	R2	5.040	
	R3	3.659	
	R4	4.175	
	R5	2.509	
	R6	2.641	
Trust	T1	3.571	No multicollinearity in the inner and outer models
	T2	4.404	
	T3	5.798	
	T4	5.752	
	T5	5.318	
	T6	5.570	
Attitude	ATT1	3.087	No multicollinearity in the inner and outer models
	ATT2	3.298	
	ATT3	3.294	
	ATT4	4.030	

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	ATT5	3.904	
	ATT6	1.908	
Subjective Norms	SN1	1.894	No multicollinearity in the inner and outer models
	SN2	3.231	
	SN3	2.577	
	SN4	3.266	
	SN5	3.636	
	SN6	3.560	
Perceived Behavioral Control	PBC1	1.655	No multicollinearity in the inner and outer models
	PBC2	2.233	
	PBC3	2.963	
	PBC4	4.650	
	PBC5	3.434	
	PBC6	2.765	
Intention for Cash Waqf	ICW1	2.539	No multicollinearity in the inner and outer models
	ICW2	2.350	
	ICW3	2.944	
	ICW4	3.673	
	ICW5	3.460	
	ICW6	3.267	

Then, the analysis looks at the values of factor loading (CV), Average Variance Extracted (AVE), R^2, β, p value, and t value. Table 3 shows the factor analysis test for the variables.

Table 3: Factor Analysis Test

Variable	Item	(CV)	α	CR	AVE	R^2	β	p-value	t-value
K	K1	0.869	0.941	0.943	0.772		0.058	0.470	0.723
	K2	0.905							
	K3	0.868							
	K4	0.855							
	K5	0.904							
	K6	0.869							
R	R1	0.865	0.939	0.942	0.768		0.057	0.240	1.176
	R2	0.909							

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	R3	0.899							
	R4	0.901							
	R5	0.828							
	R6	0.853							
T	T1	0.864	0.959	0.960	0.831		0.082	0.071	1.805
	T2	0.908							
	T3	0.931							
	T4	0.924							
	T5	0.920							
	T6	0.920							
ATT	ATT1	0.858	0.932	0.932	0.748		0.069	0.001*	3.312
	ATT2	0.875							
	ATT3	0.875							
	ATT4	0.902							
	ATT5	0.902							
	ATT6	0.772							
SN	SN1	0.756	0.927	0.930	0.735		0.073	0.000*	4.581
	SN2	0.881							
	SN3	0.838							
	SN4	0.879							
	SN5	0.889							
	SN6	0.890							
PBC	PBC1	0.673	0.909	0.917	0.692		0.063	0.005*	2.804
	PBC2	0.795							
	PBC3	0.871							
	PBC4	0.910							
	PBC5	0.882							
	PBC6	0.839							
ICW	ICW1	0.810	0.923	0.925	0.723	0.620			
	ICW2	0.797							
	ICW3	0.851							
	ICW4	0.895							
	ICW5	0.873							

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	ICW6	0.872							

The results of the factor analysis found three significant factors influencing intention to donate to education waqf fund, namely attitude, subjective norms, and perceived behavioral control. The first factor is attitude, showing a CR value of 0.932, which is above the minimum value of 0.70, while the AVE value is 0.748, which is above the minimum value of 0.50 (Chin, 1998). The β value is 0.069, which shows a positive relationship to INT. The p and t values are 0.001 and 3.312 respectively, which is less than 0.05 for the p value and more than 1.96 for the t value (Hair et al., 2014). Subjective Norms, the second factor, exhibits a CR value of 0.930, an AVE value of 0.692, the β value at 0.073, and p and t values at 0.000 and 4.581. The third factor is Perceived Behavioral Control, with a CR value of 0.917, AVE value of 0.692, the β value at 0.063, and values of p and t at 0.005 and 2.804 respectively.

On the other hand, three other factors show results that do not affect ICW due to the p and t values not being significant. Structural model of the analysis is depicted in Figure 3.

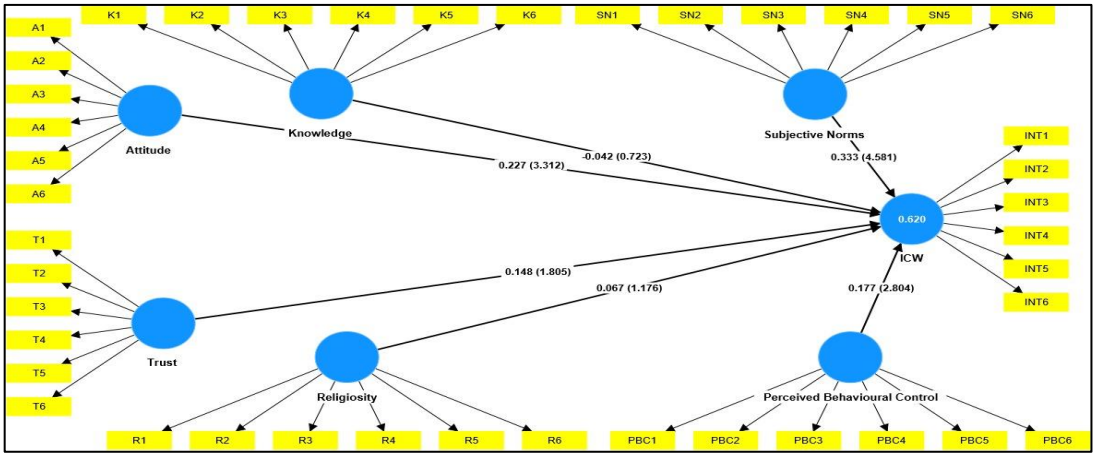

Figure 3: Structural Model of the Analysis

DISCUSSION

The findings indicate that attitude, subjective norms, and perceived behavioral control as significant factors in influencing UiTM Terengganu's community to contribute to education waqf fund. This is in line with the findings of Md Nor et al., (2023); Osman (2014); and Yusoff et al., (2017). However, religiosity is found to be as insignificant, in contrast to Md Nor et al., 2023; and Osman (2014). Similarly, trust is also found to be insignificant, negating the findings by Abdul Samad (2022). This could be potentially due to the reason that UiTM Terengganu's community does not find that religiosity should be an important factor in influencing their decision-making, as they are already deeply religious. Similarly, they potentially do not have trust issues with the institution. With regards to another insignificant factors which is knowledge, this finding is in line with Abdul Samad (2022). Among the potential reason for this phenomenon is that the community is already knowledgeable about the education waqf, hence, the factor is not important to influence their decision making.

CONCLUSION

This study explores the awareness and intention of UiTM Terengganu students to donate into educational waqf fund. Exploring this awareness and intention is crucial for policymakers in UiTM Terengganu, as this will allow them to potentially open new avenues in fundraising efforts. Overall, waqf could be a valuable way to fund education needs in UiTM Terengganu. In addition to that, the analysis could potentially be generalised to another higher learning institutes that have similar structure or environment as UiTM Terengganu.

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