

GIVING BEHAVIOUR: WHO DONATES CASH WAQF?

Syadiyah Abdul Shukor¹, Intan Fatimah Anwar, Hisham Sabri, Sumaiyah Abd Aziz and Avylin Roziana Mohd Ariffin

Abstract

Malaysia ranked 10th out of 145 countries in The World Giving Index 2015. This study explored whether cash waqf donors/non-donors can be distinguished using demographic variables and their perceptions of cash waqf. Data were collected through survey questionnaires in Selangor/Klang Valley, Malaysia. Based on 386 samples, the results indicate that demographic variables and individual perceptions on cash waqf are useful to explain and predict donors/non-donors. Findings from this study will help awqaf institutions in their effort to develop some marketing plans that can encourage Muslim to participate in cash waqf.

Keywords: giving behaviour, Islamic finance, cash waqf.

Introduction

Malaysians are generally caring people; most possess a giving spirit and are willing to help the less fortunate. In 2015, Malaysia was ranked 10th out of 145 countries in terms of charitable behaviour (Charities Aid Foundation, 2015). The Index is based on an average of three measures of giving behaviour: the percentage of people who donate money to charity, those who volunteer their time, and those who help a stranger, in a typical month (Charities Aid Foundation, 2015). In terms of studies on giving behaviour, the primary focus has been on the United States and the United Kingdom. Giving behaviour studies for other countries is thus lacking, presenting an opportunity for further research particularly in a more Eastern context such as that of Malaysia. Consequently, this study attempts to investigate giving behaviour among Muslims in Malaysia.

Malaysia recorded a total population of 31.7 million people in 2016, of which 68.6 percent were Bumiputera (Department of Statistics Malaysia, 2016). In terms of giving behaviour, Muslims are obliged to engage in charitable giving. Generally, there are three types of Islamic charitable giving: zakat, sadaqah, and *waqf*. Zakat is a charitable obligation to aid Muslims. It is calculated at 2.5 percent of the wealth annually and there are elaborate rules for calculating zakat obligations. Sadaqa refers to voluntary or discretionary charity, not necessarily monetary in nature, and recipients need not be Muslim. *Waqf*, by contrast, refers to certain property which is held and/or preserved for the confined benefit of any philanthropic use (Mahamood, 2006). *Waqf* is permanent, neither returnable nor refundable, and disposition of it outside the specific objective is prohibited (Mohamed Yusof et al., 2014). Two types of prominent *waqf* are immovable property (*`aqar*) and movable (*manqul*) property (Ab. Rahman, 2009).

¹ Corresponding Author: Syadiyah Abdul Shukor, Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia, 71800 Bandar Baru Nilai, Negeri Sembilan, Malaysia. Email: syadiyahas@usim.edu.my

In 2007, the Malaysian National Fatwa Council decided that cash *waqf* is allowed in Islam (Ab Rahman, 2009). With this ruling, the Muslim community in Malaysia is allowed to participate in cash *waqf* whereby money is donated to finance a planned or specified project. Even though cash *waqf* has been implemented in Malaysia for a number of years and has the potential to promote the development of the ummah (Osman et al., 2012), it is considered to be still at its infancy stage (Osman et al, 2012). The cash *waqf* schemes of general purpose known as '*waqf al am*' have still not generated sufficient funds of scale to carry out a program with impact (Alias, 2011). In addition, Magda (2009) reported that even though the amount of cash *waqf* collected is quite considerable, the response received is still inadequate. A study conducted by Osman et al. (2012) found that factors of religious satisfaction, literacy of *waqf*, trustworthiness, efficient management and tax incentives contributed toward cash *waqf* participation in Malaysia (Osman et al., 2012). Individuals' perception of cash *waqf* may also determine a cash *waqf* donor/non-donor. On this basis, little is presently known about the demographic profiles of cash *waqf* donors/non-donors in Malaysia. Understanding the profile of cash *waqf* donors/non-donors will help *awqaf* institutions to develop strategies in targeting both groups; hence, more donation can be collected. Accordingly, this study explores whether cash *waqf* donors/non-donors can be distinguished using demographic variables and how they perceive cash *waqf*.

Who is Involved in Giving Behaviour?

Many studies have been conducted to examine the determinants of charitable giving by individuals. Several studies have identified individual characteristics as one of the main factors that affect giving behaviour (Sargeant, et al., 2000; Kottasz, 2004). The age of an individual appears to have a positive relationship with individual involvement in giving behaviour (Bekkers and Wiepking, 2011). For instance, 60 percent of charitable gifts in the USA came from people aged between 60 and 76 (Royer, 1989). A similar finding was reported in the UK (Pharoah and Tanner, 1977). Younger generations were less motivated to give to charity. Other than age, gender has also been shown to have an impact on giving behaviour (Kottasz, 2004), with women tending to support a larger number of charities (Piper and Schnepf, 2008). Involvement in giving behaviour is also affected by the variable of income. The consensus is that those earning a higher income are significantly more likely to support charity (Lee and Chang, 2007).

Previous literature also indicates individual intrinsic variables have an impact on giving. A diverse number of factors have been identified, the most common of which is the degree to which the prospective donor feels empathy with, or sympathy for, the beneficiaries of the cause (Mount and Quirion, 1988). Empathy can be defined as an individual's emotional arousal elicited by the expression of emotion in someone else (Berger, 1962; Shelton and Rogers, 1981). A further factor influencing the degree of an propensity to donate has been identified as self-confidence; self-confident individuals are more likely to help.

On the basis of the preceding discussion, it would appear that people who are

involved in giving behaviour are mainly older people, women, and higher income earners. These people also were involved in giving due to empathy, and individual factors. It should be noted, however, that much of the pertinent literature has mainly been conducted in the United States or the United Kingdom, and it would thus be useful to confirm many of these findings in the context of Malaysian giving behaviour.

In studying consumer behaviour, researchers have established that an individual attitude is positively related to consumer behaviours (Fishbein and Ajzen 1980). Attitude is one of the crucial concepts in the study of consumer behaviour (Evans et al, 2009). Besides the demographic factors, obviously the attitude of the individual can motivate the action of cash *waqf* endowers. It has been stated that the effect of attitude on the behavioural intention is found to be instrumental in understanding cash *waqf* acceptance (Osman et al., 2014; Shukor et al., 2015).

A study by Osman et al. (2012) revealed the positive impact of knowledge and attitude in determining an endower's trust towards the *waqf* institution. Clearly, the endower's knowledge about cash *waqf* is important since it can affect the strength of the relationship between attitudes and behaviour (O'Cass, 2004). In Indonesia, the ineffectiveness of cash *waqf* fund raising is due to a lack of *waqf* literacy among its people (Siswantoro and Dewi, 2002). The Indonesian public still assume that *waqf* is limited to the form of fixed asset such as land and building. Laldin (2008) similarly found that the understanding of *waqf* among Malaysian people is too narrow.

Schul et al. (2008) viewed a state of trust to be associated with a feeling of safety. In Malaysia, the *waqf* properties, including cash *waqf*, are under the administration of an appointed trustee—the State Islamic Religious Council (SIRC). This means that the endower or donor has no right to manage their own *waqf* properties (Mahamood, 2006); these properties will be managed by SIRC for planned projects. Thus, endowers' trust of *waqf* institutions is crucial in determining public confidence in participating in cash *waqf*. This has been supported by Shukor et al. (2015), who reports that cash *waqf* endowers often feel insecure, as they are not informed by the *waqf* institutions about the distribution of their *waqf* donations.

Besides that, the perception of convenience can influence consumers' overall evaluation of a service (Berry et al., 2002). According to Berry et al. (2002), the perception of a service's convenience affects consumers' overall evaluation of the service. In the context of contributing cash *waqf*, a potential endower can contribute immediately since contribution can be made in the form of cash and not building, land or other immovable assets (Ab. Aziz et al. 2013). Having discussed factors determining charitable giving in the context of *waqf* donation, the following section will describe methods used to distinguish cash *waqf* donors/non donors by examining their demographic profile and perceptions on the following variables: trust, attitude, knowledge, intention and convenience.

METHODOLOGY

A total number of 400 survey questionnaires were distributed to individuals in

Selangor/Klang Valley, Malaysia, over four (4) weeks. Both locations were chosen because the amount collected from these areas were the highest among other *awqaf* institutions (Pusat Wakaf Selangor, 2016). Enumerators were appointed to distribute the survey questionnaires and were briefed on the research objectives and procedures in distribution of the survey questionnaires. Respondents were chosen using convenience sampling. 386 completed survey questionnaires were received, yielding a 96.5 percent response rate.

The survey questionnaire was divided into two main sections. The first section contained general questions on respondents' participation in cash *waqf*. Specifically, respondents were asked to provide their demographic information and whether they have previously donated cash *waqf*. This question was asked to differentiate donors and non-donors, as this study intends to explore the behaviour of both donors and non-donors of cash *waqf*. In section two, respondents were asked about their views and opinions on cash *waqf*, which includes questions on their attitude towards cash *waqf*, knowledge about cash *waqf*, trust of *awqaf* institutions, intention to donate cash *waqf*, and convenience of participating in cash *waqf*.

All items were measured by asking respondents questions in the form of a five point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The measurement items were as follows: five items measuring trust, adapted from Doney and Cannon (1997); five items measuring attitude, adapted from Buchari et al. (2015); three items measuring knowledge, adapted from O'Cass (2004); and three items measuring intention and convenience, adapted from Kashif and De Run (2015). SPSS software version 20 was used to analyse the data. Several analyses, including descriptive, reliability and validity test, correlation, and logistic regression analysis, were performed.

RESULTS AND FINDINGS

Demographic profile of respondents

Table 1 illustrates the respondents' profiles. 50.3 per cent of the respondents claimed they had donated cash *waqf* and 49.7 per cent had not. For donors, 50.3 per cent of the respondents were female and 49.7 per cent were male. The information on marital status of donors demonstrated that more than half (75.1 per cent) were married, followed by single (21.2 per cent) and divorced/widowed (3.6 per cent). 57.0 per cent of the respondents were aged between 21 and 40 years old and 43.0 per cent were aged above 41 years old. With regards to educational background, 40.7 per cent had SPM/STPM, 23.2 per cent had a professional qualification/diploma, 26.4 per cent had an undergraduate degree, and 9.3 per cent had a postgraduate degree. Regarding the respondents' occupation, the largest group comprised professional/senior management (21.2 per cent), followed by self-employed (20.2 per cent), clerical staff (15.5 per cent), technical staff (12.4 per cent), housewife/husband (11.4 per cent), and student (9.3 per cent). In terms of the respondents' income, the majority (84.4 per cent) of the respondents earned

below RM5,000 and 15.5 per cent of the respondents earned above RM5,000 monthly.

For non-donors, 50.5 per cent of the respondents were male and 49.5 per cent were female. Information on marital status of non-endowers demonstrated that more than half (54.7 per cent) were married, followed by single (42.6 per cent) and divorced/widowed (2.6 per cent). 68.4 per cent of the respondents were aged between 21 and 40 years old and 31.6 per cent of the respondents were aged above 41 years old. 40.5 per cent had SPM/STPM, 21.1 per cent had a professional qualification / diploma, 34.7 per cent had an undergraduate degree, and 3.7 per cent had a postgraduate degree. Regarding the respondents' occupation, the largest group comprised students (30.5 per cent), self-employed (13.7 per cent), followed by clerical staff (12.6 per cent), professional/senior management (11.1 per cent), housewife/husband (10.5 per cent) other (9.5 per cent), technical staff (7.9 per cent), and unemployed (4.2 per cent). In terms of the respondents' income, the majority (89.0 per cent) of the respondents earned below RM5,000 and 11.0 per cent of the respondents earned above RM5,001 monthly

Table 1: Respondents' Profile

Demographic Variables	Donor (N=194) (% of sample)	Non-Donor (N=192) (% of sample)
Gender		
Male	49.7	50.5
Female	50.3	49.5
Marital Status		
Single	21.2	42.6
Married	75.1	54.7
Divorced/Widow	3.6	2.6
Age		
21 to 30 years	26.4	46.3
31 to 40 years	30.6	22.1
41 to 50 years	21.8	17.9
51 to 60 years	15.5	10.5
61 year and above	5.7	3.2
Education		
SPM/STPM	40.7	40.5
Professional Qualification / Diploma	23.2	21.1
Degree	26.4	34.7

Demographic Variables	Donor (N=194) (% of sample)	Non-Donor (N=192) (% of sample)
Postgraduate degree	9.3	3.7
Income		
RM2,000 and below	37.8	67.9
RM2,001 to RM5,000	46.6	21.1
RM5,001 to RM8,000	11.4	8.4
RM8,001 and above	4.1	2.6

Reliability and Validity of Constructs

This study performed reliability tests in order to assess the reliability of the constructs which are reflected by Cronbach Alpha values (Hair et al., 2010). Also, Exploratory Factor Analysis (EFA) was performed to assess the validity of the items used in the survey questionnaire (Straub and Carlson, 1989). A summary of the results of this analysis is presented in Table 2. The results show that the data are appropriate for factor analysis. Firstly, most of the correlation coefficients were above 0.3. Secondly, The Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) value was 0.829, which was higher than the recommended value of 0.6. Finally, the Bartlett's Test of Sphericity achieved statistical significance, confirming the suitability of the data for factor analysis (Pallant, 2005). In terms of reliability of all five constructs, the Cronbach Alpha values for the constructs are between 0.858 and 0.925. In general, the Cronbach's Alpha values achieved the recommended value of 0.7 (Hair et al., 2010).

Table 2: Exploratory Factor Analysis

Factor(s)	Cronbach Alpha	Factor loadings
Trust on awqaf institution	0.925	
The <i>waqf</i> institutions in Malaysia are trustworthy.		.874
I trust in <i>waqf</i> institution.		.913
I believe in the information provided by the <i>waqf</i> institution.		.908
I trust in the <i>waqf</i> institutions for cash <i>waqf</i> collection.		.832
Attitude	0.884	
I believe that participating in cash <i>waqf</i> is one of my obligations as a Muslim.		.723

Factor(s)	Cronbach Alpha	Factor loadings
I believe that by participating in cash <i>waqf</i> , I will be rewarded in the hereafter.		.830
I believe that participating in cash <i>waqf</i> is very rewarding.		.877
I believe that by participating in cash <i>waqf</i> is also considered as 'sedekah'.		.809
I believe that cash <i>waqf</i> collection has the potential to promote the development of the ummah.		.793
Knowlegde	0.895	
I am very familiar with the concept of cash <i>waqf</i> .		.886
I feel I know a lot about cash <i>waqf</i> .		.919
I have participated in cash <i>waqf</i> .		.804
Intention	0.925	
In the future I will participate cash <i>waqf</i> .		.816
I intend to participate in cash <i>waqf</i> .		.925
I plan to participate in cash <i>waqf</i> .		.916
Convenience	0.858	
I believe that it is easy for me to participate in cash <i>waqf</i> .		.764
There are many channels for me to participate in cash <i>waqf</i> .		.851
It is very convenient for me to participate in cash <i>waqf</i> .		.836

Correlation between demographic profiles, views and opinions on cash waqf, and involvement in cash waqf

A Kendall's tau-b correlation coefficient was computed to assess the relationship between respondent demographic profile (example: age, marital status, education, and income), views and opinions on cash *waqf* (example: attitude towards cash *waqf*, knowledge about cash *waqf*, trust of the *awqaf* institution, intention to donate cash *waqf*, and convenience of participation in cash *waqf*) and involvement in cash *waqf*. As shown in Table 3, there was a positive relationship between involvement in cash *waqf* and age, marital status, and income. The results showed that involvement in cash *waqf* was more likely as the age of the individual increased, were married, and earned higher income. Also, there was a positive relationship between involvement in cash *waqf* and individuals' attitude towards cash *waqf*,

knowledge about cash *waqf*, intention to donate cash *waqf* and convenience of participation in cash *waqf*.

Table 3: Correlation between Demographic Profiles and Involvement in Cash *Waqf*

Var.	GEN	Age	M	Edu.	Inc.	T	At.	K	Int.	Con.	Inv.
GEN	-										
Age	-.121**	-									
M	.020	.622**	-								
Edu.	-.001	-.235**	-.216**	-							
Inc.	-.234*	.214**	-.237**	-.289**	-						
T	.032	-.011	-.033	-.043	-.099*	-					
At.	-.023	.023	.057	.010	.105*	.189**	-				
K	-.022	.056	.070	.044	.154**	.179**	.164*	-			
Int.	-.003	.035	.119*	.006	.080	.224**	.300**	.280**	-		
Con.	.001	.053	.034	-.001	.115**	.280**	.232**	.377**	.363**	-	
Inv.	.08	.170**	.220**	.004	.259**	.053	.201**	.476**	.244**	.327**	-

** Correlation is significant at the 0.01 level (2-tailed)

M	Marital	Inc.	Income	At.	Attitude
Edu.	Education	T	trust	K	Knowledge
Int.	Intention	Con.	Convenience	Inv.	Involvement

Results of Logistic Regression Models

A logistic regression analysis was conducted to explain and predict an individual's likelihood of donating cash *waqf*. Two donation behaviours (i.e. donor and non-donor) were selected as the dependent variables. As shown in Table 4, the proposed model was more effective than the null model, indicating that the set of predictors distinguished between cash *waqf* donor and non-donor (Chi square = 149.35, $p < 0.001$ with $df = 10$). Nagelkerke's R^2 indicated that 43.7 per cent of variation in dependent variable can be explained by the predictors in the model. The overall prediction success was 77.1 per cent. The Wald statistic demonstrated that married individuals were found to be more likely to donate cash *waqf* than were unmarried individuals ($B = 0.681$, Wald's statistics = 3.964, $p < 0.05$). Income level was also classified into four main groups (1=RM 2,000 and below, 2=RM 2,001 to RM 5,000, 3=RM 5,001 to RM 8,000, 4=RM 8,001 and above). More high-income earners were found to donate cash *waqf* than those who earned less income ($B = 0.416$, Wald's statistics = 4.416, $p < 0.05$). Individual knowledge about cash *waqf* was also found to predict individual tendency to donate cash *waqf*, whereby knowledgeable individuals were found to donate cash *waqf* ($B = 1.559$, Wald's statistics = 52.466, $p < 0.001$). Similarly, individuals who viewed that it was convenient to donate cash *waqf* were found to be more likely to donate ($B = 0.488$, Wald's statistics = 4.544, $p < 0.05$). Other factors including gender, age, education, trust, attitude, and intention were not a significant predictor.

Table 4: Results of Logistic Regression Models on Cash *Waqf* Donation

Predictor	<i>B</i>	S.E.	Wald	Sig.
Gender	.250	.273	.841	.359
Age	.081	.146	.309	.578
Marital	.681	.342	3.964	.046
Education	-.024	.151	.025	.875
Income	.416	.198	4.416	.036
Knowledge	1.559	.215	52.466	.000
Convenient	.488	.229	4.544	.033
Trust	-.397	.225	3.117	.078
Attitude	.149	.270	.304	.581
Intention	.230	.270	.884	.347
Constant	-10.849	1.747	38.581	.000
Model Summary				
Chi-Square	149.35	P < .001		
Nagelkerke's R ²	.437			
N	386			

Note: The dependent variable in this analysis is cash waqf donation coded as 0 = non-donor and 1 = donor

DISCUSSION AND CONCLUSION

This paper has explored whether cash *waqf* donor/non-donors can be distinguished using demographic variables and it ascertained their perceptions of the five constructs studied: trust, attitude, knowledge, intention and convenience. Two demographic variables were found significant in explaining the behaviour of cash *waqf* donation. First, married people were more likely to donate than single people. Based on the demographic profile of the respondents in this study, married respondents were older than the single group; hence, the respondents' age may have influenced their participation in cash *waqf*. This finding is consistent with previous studies in which older individuals were found to be more involved in giving behaviour (Bekkers and Wiepking, 2011; Royer, 1989).

Secondly, an individual level of income was also useful to explain the behaviour of cash *waqf* donation. Similar to previous studies, the finding from this study shows that individuals with higher incomes tend to be more involved in charitable giving than those earning a lesser income. When an individual earns

more and they realise the importance of giving back of what they have earned to the needy, the more they will spend their money on doing good deeds. As mentioned in surah al-Baqarah, verse 276, “Allah does not bless usury, and He causes charitable deeds to prosper, and Allah does not love any ungrateful sinner” (al-Baqarah, 2: 276). This quranic verse revealed that Allah s.w.t. promises that those who commit to doing good deeds will always be prosperous.

Findings from this study also show that individuals that are knowledgeable about cash *waqf* were more likely to donate cash *waqf*. This means that understanding of the concept and function of cash *waqf* is crucial in determining cash *waqf* participation. As has been studied in previous research, an individual's knowledge is related to their consumer confidence in decision making (O'Cass, 2004). Therefore, exposing the public to information on cash *waqf* may encourage their participation in cash *waqf*. In addition, donation of cash *waqf* was more likely among individuals who feel that it is convenient for them to donate because *waqf* in the form of financial assets such as cash, shares, salary deduction and deposit in the bank are easier for socio-economic development (Ahmed et al., 2015). Findings from this study confirm previous research that shows convenience as an important role in individuals' decision-making (Jih, 2007). In this study, cash *waqf* donors reported that they felt that there were many channels for them to contribute cash *waqf*, having an online *waqf* system would move toward the innovation of technology and this might attract more people to perform cash *waqf* (Yusof et al., 2014).

The results of this study suggest a number of promotional messages that might best serve to stimulate Muslim involvement in cash *waqf*. From this study, non-donors are predominantly among the non-married and low income earners. To reach this segment, any promotional cash *waqf* campaign needs to have a strong educational component, providing information about cash *waqf* and how the donor's contribution would help the ummah. This strategy will enhance individuals' knowledge about cash *waqf* and will provide them with positive reasons for supporting it.

Also, to encourage cash *waqf* donation, *awqaf* institutions can improve their service by creating more channels, such as online facilities, for the public to donate, given that convenience is one of the factors that motivate individuals to donate. Few *awqaf* institutions currently have online facilities; most of the organisations rely on conventional ways of collecting cash *waqf*, such as through personal promotion among friends and colleagues, in front of the banks and, most popularly, in the mosques (Yusof et al., 2014). The conventional approach is preferred because after the agreement (*akad*), the donors are immediately given certificates that can be used for income taxes exemption when necessary. However, having online facilities would make it easier for registered donors to contribute through monthly salary deduction.

Another practical suggestion is the use of relationship and database marketing (Laura and Sally, 2000). By using this strategy, the *awqaf* institutions would be able to ascertain why donors initially become involved with cash *waqf* and what motivates them to increase their level of commitment over time. Having this

information might lead to better strategies being adopted to attract non-donors to participate in cash *waqf* and also to encourage existing donors to contribute more in the future.

The issue of retention is a crucial element in any charity organisation (Sargeant, 2008). In the context of donating cash *waqf*, to encourage continuous participation from existing donors, *awqaf* institutions may want to reach them by promoting cash *waqf* at offices targeting married people and those earning a high income. Future research should investigate the types of cash *waqf* these people prefer to participate in and factors motivating them to endow cash *waqf* from the perspective of endower and *awqaf* institutions.

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