

PERSONALITY FACTORS INFLUENCING INTENTION ON CASH WAQF BEHAVIOR.

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Abstract

The issue of donation has received great attention around the world. According to Cheung & Chan, (2000) the public donation significantly contribute toward helping the poor and needy people living across the globe. Currently, waqf also can be recognized as one of the potential investment instruments which can be developed to fund various economic activities for the benefit of community (Hasan & Abdullah, 2008). Cash waqf is a trust fund established with money to support services to mankind in the name of Allah. Cash waqf development in Malaysia is rapidly growing in the last decade, leading a good understanding of donator perceptions is important for the waqf authority to improve the waqf system and consequently encourage people compliance waqf. The study was conducted through survey questionnaire among respondents in Malaysia. A number of 345 valid questionnaires had been analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The study found that only conscientiousness was significant to intention on cash waqf. Agreeableness has significance difference but the hypothesis unsupported due to both of this factor hypothesized as positive relationship with intention

Keywords: Cash waqf, personality,

Introduction

The issue of donation has received great attention around the world. According to Cheung & Chan, (2000) the public donation significantly contribute toward helping the poor and needy people living across the globe. The behavior of a donor to donate money depends upon cultural systems, religion and a few personal factors (Ranganathan & Henley, 2008). From Islamic overviews waqf (a kind of donation) is one of the very useful instruments to fund various activities for the benefits of the public (Md Saad, Kassim, & Hamid, 2013). Currently, waqf also can be recognized as one of the potential investment instruments which can be developed to fund various economic activities for the benefit of community (Hasan & Abdullah, 2008). Generally waqf can be classified in to several categories on the basis of three diverse aspects that is timing, purpose and the object of waqf (Jalil & Ramli, 2008).

In spite of other types of waqf, cash waqf remain relevant and important in Malaysia recently as it is more convenience to the donors. Cash waqf is a trust fund established with money to support services to mankind in the name of Allah. The gifted capital was “transferred” to borrowers who after certain period return to the waqf the principle plus a certain “extra” amount, which was then spend on all sorts of pious and social purpose (Chowdhury, Ghazali, & Ibrahim, 2011). Cash waqf development in Malaysia is rapidly growing in the last decade, leading a good understanding of donator perceptions is important for the waqf authority to improve the waqf system and consequently encourage people compliance waqf. A lot of Muslims have wrong interpretation regarding on cash waqf because they believe waqf only through land not cash. They believe land can fulfill the three conditions of waqf such as perpetuity, irrevocability and inalienability. However land may be subject to demolition, destruction due to nature calamity and waqf will only last till its value exists. In Islam, waqf is a voluntary action unlike zakat. Narrated ‘Umar bin Al-Khattab, reported: Messenger of Allah said, “The deeds are considered by the intentions, and a person will get the reward according to his intention. So whoever emigrated for Allah and His Messenger, his emigration will be for Allah and His Messenger; and whoever emigrated for worldly benefits or for a woman to marry, his emigration would be for what he emigrated for” [Al-Bukhari and Muslim].

According to this statement, the intention is seen as the root cause of the behavior of an individual. Various psychological theories used to study the person's intention. Among them is the theory of reasoned action (Theory of reasoned action) (Ajzen & Fishbein, 1980) and the theory of planned behavior (theory of planned behavior) (Ajzen, 1991). For scholars, understanding the broad range of behavior involved waqf donation compliance requires the intellectual tools of many social science and economics disciplines and provides ample empirical material for applying the most recent scientific advances and for challenging current paradigm. Researchers in different disciplines for example (economics, sociology, psychology, business and accounting) have attempted to understand waqf behavior in different ways. Motivation of the public towards the contribution of cash waqf is really important to be identified. This study will focus on basic psychological characteristic describe by Big Five Model (BFM) of personality influencing on cash waqf intention.

Literature Review

i) Waqf and Cash Waqf

Kahf (1998) defines waqf from Shariah perspective as "holding a maal (an asset) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness or philanthropy". The legal meaning of Waqf according to Imam Abu Hanifa, is the detention of specific thing in the ownership of waqf and the devoting of its profit or products "in charity of pors or other good objects". The definition also covers perpetuity concept of waqf remains as long as its asset lasts. It also literally means "confinement and prohibition" or causing a thing to stop or stand still (Hassan, 1984). Some previous research discussions attempted to differentiate the concept of waqf philanthropy under Islamic welfare rather than the philanthropic concept of endowment under conventional welfare. Razali (2005, 2013) cautioned that the confusion and polemic that occurred in distinguishing between waqf and endowment was due to colonialism which had changed the understanding and mentality of the Muslim community to see waqf in the context of broad virtues. Razali (2013) stresses that the core to filling the context between waqf and endowment is different because of different beliefs whiles the operation of welfare practice seem to be similar. By that means, it can be concluded that welfare practice of pre-Islamic times and after the arrival of Islam is different with the granting of waqf brought by Prophet Muhammad SAW.

According to Khademolhoseini (2013), cash waqf mean giving of some money from one's possessions and then performing waqf and offer it to people who are entitled to benefits from waqf returns or allocated for community development. These funds will be collected by the fund manager and the money will be invested on any of the shariah compliant investment. Dian, Tasrif & Telaga (2005) explained the structure of cash waqf system and simulate the behavior of cash waqf model as the alternative instrument for the poverty alleviation in Indonesia. The result conclude that the larger the amount of cash waqf collected, the larger the amount of fund can be invested in highly cost-effective profit sharing-based portfolios, and the larger the amount of return can be distributed to poor people.

The studies of cash waqf were done by several researchers recently. Osman (2014) and Osman (2016) studied the determinants of intention among young intellectuals to participate in cash waqf by using the theory of planned behavior as basic theory and religious factors in the study added. He identified that attitude, subjective norm, PBC, intention and trust significant to cash waqf giving behavior while religiosity, trust and PBC significant to intention. A limitation of this study was only included young people living in Gombak only, therefore it cannot be assumed to represent the behavior of all Malaysians. Amin et. al (2014), identify the determinants of online waqf acceptance on Islamic customer bank. The studies used technology acceptance model (TAM) as a baseline theory. The perceived usefulness, the ease of online, perceived religiosity and the amount of information are significantly correlated with the online waqf acceptance. But these studied have a few limitations; firstly the researcher only used four variables other important variables such as peer, self-efficacy, cost benefit and government policy are not include. The study also limited to respondent from Kota Kinabalu Sabah only.

A recent study by Pitchay, Meera & Saleem (2015) examines the factors that may influence the behavioral intentions of Muslim employee to contribute cash waqf through salary deduction by using Theory of Reasoned Action (TRA). Total 380 samples collected from employees working in private and government sector in Klang Valley area. Their result showed that the attitude subjective norm toward behavioral intentions is distinctively noted by the respondent. Attitude factor influencing more compared with subjective norm. Their research have supported by previous researcher such as Bidin & Idris (2009). Hasbullah, Khairi, & Aziz (2016) investigated the factors influencing employee Majlis Agama Islam Wilayah Persekutuan (MAIWP) contribute on corporate waqf. Corporate waqf is a waqf concept that embraces business activities where benefits allocations are derived from membership fees, investment dividends and reinvestments. Attitude factor become the strongest factor influencing behavior intention on corporate waqf followed by subjective norm, while perceived behavioral control was not significant.

Yusoff, Rahman, Mohamed, Benrit, & Darus (2017) examined the intention of cash waqf using TPB of 379 students in Universiti Teknologi MARA, Kelantan campus and 172 students of Prince of Songkla University Pattani Campus, Thailand. The studied found that attitude, subjective norms and perceived behavioral control significantly influence the respondent of both countries to perform on cash waqf behavior. This studied supported by Osman (2014),

Mokhtar (2018) recently studied on factors determining the participation of cash waqf of Penang people though the view of management staff form Penang Islamic Religious Councils (PIRC). From the expert view they identified that four factors have influence cash waqf participation, there are reward, sin, convenience and promotion. Therefore, the management of waqf institution in Penang should increase the promotion on cash waqf and providing different channels to ease cash waqf participation especially on salary deduction.

ii) Big Five Model (BFM)

Previous studies have been attempted to study the impact of personality in various discipline. For example Leephaijaroen (2016) identified the effects of the BFM and organizational commitments on organizational citizenship behavior of 144 support staff from Ubon Ratchathani Rajabhat University. The study found that agreeableness, conscientiousness and emotionally-stable personality have positive effects on organizational citizenship behavior.

Bolt, Eisingab, Venbruxa, Kuksc & Gerritsc (2011) examined the relationship of personality traits to motivation for body donation to sciences used of Netherlands registered donors with Department of Anatomy, University Medical Centre Groningen (UMCG). A total of 759 donors completed the questionnaires with 49.2 percent were male and 50.8 percent female. The result identified that conscientiousness and agreeableness related to the desire to be useful after death that is the major item of motivation for body donation. Extraversion and conscientiousness have positive relationship with expression of gratitude but agreeableness was not statistically significant. Neuroticism had positive relationship to negative attitude towards funerals, while openness to experience was not confirm significant to motivation to be useful after death and expression of gratitude.

Zaidi, Wajid, Zaidi & Zaidi (2013) found that agreeableness, extraversion, openness to experience and conscientiousness, positively related to work engagement, while neuroticism was negatively related to the work engagement between teachers in public university at Lahore. They are using SPSS 15 to run the data for 399 respondents from seven universities in Lahore. From multiple regression analysis the four factors from big five traits was significantly effects of work engagement. These factors are extraversion, agreeableness, conscientiousness, and openness to experience, however their relationship to work engagement was not very strong.

There were also numerous studies conducted by looking at BFM effects on various respondents' behavior in Malaysia. Among them is the study by Nawi, Redzuan, Hashmi & Din (2015) that examined the effect of BRM traits towards emotional intelligence among public school personnel as school leaders. Total sample of their researched were 306 respondents of school teachers as they also act as school leaders. The locations were split to five zones (North, East, South, Middle, Sabah/Sarawak) and sample from 15 High Performing Schools (SBT). The resulted show that conscientiousness, agreeableness, openness to experiences and extraversion has significant effect on emotional intelligence of school personnel in Malaysia.

Rahim & Rahim (2018) surveyed on relationship between BFM, stress and materialism of Malaysian generation Y compulsive buying behavior within Klang Valley area. They are choosing 140 youngers respondent from two public universities in Klang Valley namely University Putra Malaysia (UPM) and University Malaya (UM). Respondent from both universities are under category of Generation Y as people who born between the year of 1980 to 1999 (Gurau, 2012). The result confirmed that agreeableness, neuroticism and materialism significantly influence on compulsive buying behavior with materialism as the stronger factor. Agreeableness traits had negative relationship while neuroticism and materialism have positive correlation with compulsive buying behavior.

Research Framework

This paper will investigate the role of personality on behavioral intention to donate on cash waqf. Generally personality researchers agree that there are five dimension of personality; extraversion, agreeableness, conscientiousness, neuroticism and openness to experiences (Wuertz, 2015, John & Srivastava, 1999; Goldberg, 1990).

People who are identifying as extraversion were talkative, active, sociable, energetic, and assertive (John & Srivastava, 1999). Introverts are the opposite of the scale, this type of people are not necessarily antisocial or unfriendly, but they tend to be more independent and reserved (Costa & Widiger, 1994). Extraversion also represents individual variances in social engagement, they enjoy socializing with others and comfy expressing themselves in group situations (Soto, 2018).

Hypothesis 1: There is a positive relationship between extraversion and cash waqf intention.

Agreeable individual are tend to be good-natured, caring, trustful, cooperative, easy-going, and modesty (Soto, 2018; Costa & McCrae, 1992; John & Srivastava, 1999). They have desire to help the other peoples. Low scale in this traits may be uncooperative, rude, and cynical (Costa & Widiger, 1994).

Hypothesis 2: There is a positive relationship between agreeableness and cash waqf intention.

Neuroticism are contrast emotional stability, they tend to be nervous, anxiety, sad, anger and tense. Individual that score low in neuroticism are emotional stable and not tempered (Costa & McCrae, 1992; John & Srivastava, 1999). They will remain calm, resilient even though in difficult circumstances (Soto, 2018).

Hypothesis 3: There is a negative relationship between neuroticism and cash waqf intention.

Lastly, openness to experience, individual with openness was intellectual, independent minded, and imaginative. It reflects the originality, complexity and depth of experience in the life of an individual. People with highly openness enjoy thinking and learning, generate original ideas, and sensitive to art and beauty (Soto, 2018).

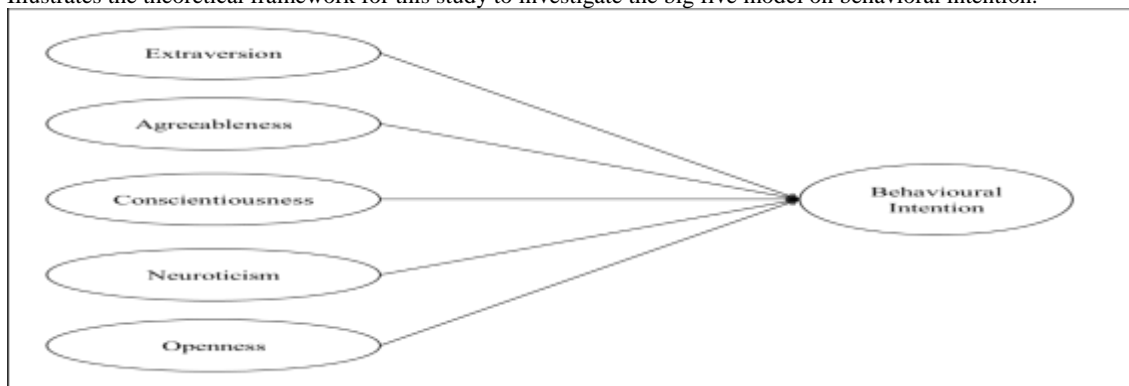
Hypothesis 4: There is a positive relationship between openness and cash waqf intention.

Individual have high scales in conscientiousness are determined, responsible, orderly, and dependable. They will think before acting, follow norms and rules, planning, organizing and prioritizing tasks (John & Srivastava, 1999). Higher conscientiousness people also prefer order and structure, work persistently and committed to fulfill their duties and obligation (Soto, 2018). Those people low in conscientiousness tend to be careless, lax and indolence (Costa & Widiger, 1994) and they also will less motivate to complete task (Soto, 2018).

Hypothesis 5: There is a positive relationship between conscientiousness and cash waqf intention.

Figure below shows the personality effect on cash waqf intention based on big five model. This model identified research objective two; to examine the relationship between personality factors extraversion, agreeableness, conscientiousness, neuroticism and openness on cash waqf.

Illustrates the theoretical framework for this study to investigate the big five model on behavioral intention.



Adapted from: Big Five Personality Model (Wuertz, 2015, Zaidi, Wajid, Zaidi, Zaidi, & Zaidi, 2013, John & Srivastava, 1999)

Methodology

The questionnaires were distributed with the help of enumerators. The sampling technique used in this research is nonprobability sampling. Among the nonprobability sampling techniques, convenience sampling is used in this study. Convenience sampling refers to the information that collected from members of population who are conveniently available to provide it (Sekaran & Bougie, 2013). This technique is relatively easy technique because it is sampling by obtaining people who is conveniently available (Zikmund, Babin, Carr & Griffin, 2010). Self-administered questionnaire distributed to total of 400 respondent but only 345 responses were considered for analysis. Structural equation modelling (SEM) was used in a variety of research disciplines such as marketing (Chin, Peterson, & Brown, 2008), psychology (MacCallum & Austin, 2000), and strategic management (Shook, Ketchen, Cycyota, & Crockett, 2003). Williams, Vandenberg, & Edwards (2009) said that SEM is a multivariate analysis approach used to simultaneously test and estimate complex causal relationship between the variables even when the relationship are hypothetical or indirectly observable. Previous study identified that a sample threshold of as a little of 100 samples for PLS-SEM. This study has been able to collect 345 questionnaires at considered sufficient to use PLS-SEM as a tool of analysis (Reinartz, Haenlein, & Henseler, 2009).

Finding and Discussion

Table 1: Hypothesis testing

Hypothesis	Relationship	Beta	Std Error	LL	UL	T-Values	P-Values	Decision
H1	Extraversion -> Intention	0.025	0.036	-0.06	0.095	0.703	0.241	Unsupported
H2	Agreeableness Intention ->	-0.081	0.047	-0.18	0.001	1.748	0.04*	Unsupported
H3	Neuroticism -> Intention	0.038	0.048	-0.09	0.107	0.8	0.212	Unsupported
H4	Openness -> Intention	0.057	0.037	-0.02	0.135	1.547	0.061	Unsupported
H5	Conscientiousness Intention ->	0.187	0.053	0.102	0.302	3.525	0.001*	Supported

To test the hypothesis developed earlier in the previous stage, a bootstrapping procedure with 500 resampling technique. The number of resampling technique should be higher than the original number of the respondents of the study. Hypothesis will be supported based of the direction of the beta value, significance level (T-value and P-Value) and also on the confidence interval; which are at the Lower level (LL) and the Upper Level (UL). Since Smart PLS is require using one tail test for most of the hypothesis testing, except for mediation analysis, the UL and LL should not straddle a 0 value between them to claim that hypothesis is supported. Table 1 illustrating the finding for the hypothesis 1- hypothesis 5.

Findings of the structural model results revealed that, H1: Extraversion → intention to waqf to be unsupported; ($\beta = 0.025$, $t = 0.703$: LL = -0.06, UL 0.095, $p = 0.241$), H2: Agreeableness → intention to waqf; Unsupported; ($\beta = -0.081$, $t = 1.748$: LL = -0.180, UL= 0.001, $p = 0.04$), H3: Neuroticism → intention to waqf; Unsupported; ($\beta = 0.038$, $t = 0.800$: LL = -0.090, UL = 0.107, $p = 0.212$), H4 Openness → intention to waqf; Unsupported; ($\beta = 0.057$, $t = 1.547$: LL = -0.02, UL = 0.135, $p = 0.061$), H5: Conscientiousness → intention to waqf: Supported; ($\beta = 0.187$, $t = 3.525$: LL = 0.102, UL= 0.302, $p = 0.001$).

Extraversion, neuroticism and openness unsupported result which it consistent with the study by Canova & Rattazil, 2004 on saving intention, unfortunately extraversion in their study result was significant while in this study extraversion considered as not significant. Wuertz, 2015 result showed that extraversion and neuroticism are not significant on pre environmental behavior. Toa (2013) identified that all big five factor not significant on experience in art work but all of big five significant on behavioral intention in art work. The result on personality factors for each of the area showed different significant.

Agreeableness was claimed unsupported due to the hypothesis which developed based on the literatures which mentioned that agreeableness should have a positive relationship with the intention, but the beta value shows that it is a negative value. Furthermore there is a zero value between UL (-0.180) and LL (0.001) also violate the rule to support the hypothesis, hence H2 was claimed to be unsupported due to that reason.

Agreeableness was found to have a significant relationship with this intention in similar with the study conducted by Wuertz, 2015; and Zaidi et al., 2013. All of these studies find that agreeableness has a positive relationship, but this study discoveries different result. Obligating looked at the limitations of previous studies; BFM for each country has the potential to create unpredictable results. This fact is supported by some past researchers who study the differences in BFM results to humans in different countries. Schmitt, Allik, McCrae & Martinez, 2007 have conducted BFM studies on 56 countries in the world. Their studies have been broken down into 6 continents, 13 islands, 29 languages, and 56 nations. They found that in Asia BFM was somewhat contrary to U.S. structure. The study they conducted was consistent with the study conducted by Guanzon-Lapena, Church, Carlota, & Katigbak, 1998. Although Hofstede, 2001 also found that Asian culture tended to be collective. According to Robie, Brown & Bly (2005), the bias of the response to cultural differences should be taken into account when setting norms and benchmarks.

Conscientiousness has significant and positive correlation with cash waqf intention, the result consistent with other studies by Zaidi et. al, 2013; Tao, 2013; Picazo-Vela et. al, 2010, and Canova & Rattazzil, 2004.

Conclusion

This research has made a contribution to the cash waqf literature by demonstrating the importance of factors that influencing cash waqf behavior of Muslim in Malaysia. The findings could be an important input, particularly to the JAWHAR, Majlis Agama Negeri and the bank in general in designing their various policies in order to enhance intention on cash waqf donation. This research has also contributed new empirical evidence on the importance of personality and behavioral factors in a

developing country, for example in Malaysia. The findings of this research could also be used as a reference for any of researcher and administrator in designing and administering their cash waqf systems.

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