

FACTORS THAT INFLUENCE REPEAT CONTRIBUTION OF CASH WAQF IN ISLAMIC PHILANTHROPY

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ABSTRACT

Cash waqfs are an Islamic tool in the Islamic Economic System. Cash waqf inculcates the culture of giving through Islamic philanthropy. Cash waqf must be used as a socio-economic development mechanism to create and develop a third sector that is not profit-motivated and distinct from private and public sectors. Awareness of cash waqf contribution and the obligation to donate are crucial among Malaysians. Waqf institutions have seriously promoted waqf financing instruments to enhance awareness and participation in society. However, awareness toward cash waqf in Malaysia lags behind that in Indonesia and Middle Eastern countries. This study examines the internal determinants of donors' (waqif) intention to participate in giving cash waqf among Muslims in Malaysia. This study is conducted using a quantitative approach based on constructed questionnaires

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to identify patterns of factors that influence cash waqf contribution. Structural equation modelling technique is applied in the analysis. Findings show several internal factors, such as religious obligation, benevolence, familiarity with waqf institutions, and access to cash waqf, that have strong relationship with donors' intention to repeat contribution of cash waqf in the future. Waqf institutions should encourage people to donate cash waqf in Malaysia. However, most of the respondents do not trust waqf institution. Trust is a significant internal factor in the intention to repeat contribution of cash waqf. Thus, waqf institutions should build good reputation and integrity to attract big contributors among Muslims in Malaysia and increase the level of intention among donors (waqif). Waqf institutions should consider these factors in planning their strategies to ensure adequate waqf funds that could accommodate further development for the benefit of th eummah.

Keywords: *internal factors, cash waqf, Islamic social finance, repeat cash waqf contribution, structural equation modelling (SEM)*

Introduction

Philosophical and religious teachings argued that charity leads to enormous benefits and prosperity. Islam encourages charity and every Muslim is enjoined to donate part of his or her wealth to charity (*infaq*). In Islam, charity can be given in many ways. One of these charitable acts is *waqf*. *Waqf* is derived from the Arabic word wa-qa-fa (وقف), which has various meanings according to the purpose and the usage of the word. *Waqf* literally means to stop (نكس ل), forbid (عن م), and detain (سب ح ل) (Wahbah Zuhaili, 1985) (Osman Sabran, 2002). Shariah interprets *waqf* as holding a person's property that benefits others. Cash *waqf* is a special type of endowment that consists of cash and differs from ordinary *waqf*, which is originally known as *asl-al-mal* (Cizacka, 2013).

Cash *waqf* is an easy and flexible mechanism; anybody can contribute or donate in the form of cash as long as they have cash in hand (Antonio, 2002). Cash *waqf* was successfully implemented in the Ottoman Caliphate era (Cizacka, 2013). Cash *waqf* is used to finance various types of activities, such as education, food security, just maintenance of *waqf* buildings and mosques, social services, water works, and workers. Given its benefits,

Muzakarah Majlis Fatwa Kebangsaan permitted the implementation of cash *waqf* in Malaysia (E-Fatwa, JAKIM. Accessed on 23.10.2013). Cash *waqf* has become a popular mode of waqfin Malaysia, Syria, Turkey, South Africa, Singapore, Pakistan, and Egypt. Cash *waqf* is another avenue for the Islamic State Religious Council to acquire financial resources and provide platforms for Muslim to perform *ibadah*.

The main aim of this study is to identify internal factors associated with the intention of contributors to endow cash *waqf*. According to the hadith of Rasullullah SAW, “*actions are according to intentions, and everyone will get what was intended.*” This study suggests the most effective *waqf* funding mechanism to encourage people to contribute cash *waqf*.

A Review of the Intention to Repeat Contribution of Cash Waqf

In Islam, intention is an important element to determine the acceptance of an individual's actions. Intention may determine action whether it will benefit the actor in this world and the hereafter. Good intentions will lead to good deeds. Thus, good intentions will affect continuous attempt to contribute *waqf* and create sustainable wealth for future generations. Intention is strongly highlighted in the hadith of Prophet Muhammad SAW:

عَنْ عُمَرَ بْنِ الْخَطَّابِ، رَضِيَ اللهُ عَنْهُمَا قَالَ قَالَ رَسُولُ اللهِ صَلَّى اللهُ عَلَيْهِ وَسَلَّمَ إِنَّمَا الْأَعْمَالُ بِالنِّيَّةِ وَإِنَّمَا لِأَمْرِي مَا تَوَوَّنَا لِكُلِّ أَمْرٍ مَا تَوَوَّنَا لِكُلِّ أَمْرٍ مَنْ كَانَتْ هِجْرَتُهُ لِدُنْيَا يُصِيبُهَا أَوْ امْرَأَةٍ يَنْكِحُهَا فَهَاجَرَته إِلَى مَا هَاجَرَ إِلَيْهِ.

On the authority of Omar bin Al-Khattab, who said, “I heard the messenger of SAW say, ‘Actions are according to intentions, and everyone will get what was intended. Whoever migrates with an intention for Allah and His messenger; the migration will be for the sake of Allah and his Messenger. And whoever migrates for worldly gain or to marry a woman, then his migration will be for the sake of wherever he migrated for.’” (Reported by Bukhari and Muslim)

The Quran has several verses that discuss and encourage Muslims to donate and give charity. These verses include *Surah al-Baqarah* (2:261), *Surah al-Baqarah* (2:271), *Surah Ali Imran* (3:92), *Surah Ali Imran* (3:134), *Surah al-Lail* (92:18–21), and *Surah al-Hadid* (57:18). Distribution of wealth is a key issue in the modern economy to promote dynamic, prejudice-free, and entrepreneurial wealth (Ab. Aziz, Johari, & Sabri, 2015).

Intention is outlined under the theory of plan and behavior. Conner and Armitage (1998) stated that the theory of planned behavior developed by Ajzen (1991) suggests that intentions represent a person's motivation as a result of his or her conscious plan or decision to enact the behavior. Intentions and behavior are strongly related when measured at the same level of specificity in relation to action, target, context, and time frame.

The idea of using “internal” factors is based on Lee's article “Theory of Migration” (1966); this article describes factors that affect migration using the terms “plus” for factors that stimulate migration, “0” for factors that have no effect on migration), and “minus” for factors that discourage migration. One of the reasons that raised the popularity of this theory among scientists and researchers was the ability to combine economic, personal, political, ecological, demographic, and all different types of factors that may drive migration (Gurcinaite, 2014). Researchers referred to this theory as the “push-pull factors theory.” The present study focuses on the internal or “pull” factors in determining the intention of a donor (*waqif*) to repeat contribution of cash *waqf* in the future.

Other researchers also used the “push-pull factors theory.” Some papers on migration studies were similar to Lee, such as Kainth (2009); Min (2011); and Rasool, Botha, and Bisschoff (2012). This theory was also applied and used in other research fields. Norazilawati et al. (2009) used the theory to determine the satisfaction of urban park visitors. George, Gow, and Bachoo (2013) examined and compared the perceptions of South African health workers and identified the factors associated with the issue. Shah, Javed, and Syed (2014) exposed the factors that might drive and restrain the internationalization of Pakistani SMEs. These studies inspired other researchers to implement the theory in studies related to poverty alleviation and cash *waqf*.

Mohd Marzuki, Shahimi, Ismail and Embong (2012) conducted a study on solving poverty alleviation in Malaysia and highlighted cash *waqf* as a way of reducing poverty and helping the government save and create job opportunities. Even though their study showed promising alleviation of up to 50%, such a results requires the use of system dynamics methodology to further explore the use of cash *waqf*.

According to Osman, Htay and Muhammad (2012), Muslims are not aware of the *waqf* system and its functions in Malaysia; thus, *waqf* literacy is fundamental. Siswanto and Dewi (2002) in Indonesia and Laldin (2005) and Asyraf (2011) in Malaysia found that people's understanding of *waqf* in both countries is narrow and limited to donations for building mosques and graveyards. Donors are unaware that contribution under *waqf* can be expanded unlike *zakah* and *sadaqah*. Ab Aziz, Johari, and Yusof (2013) stated that access to cash *waqf* is important given the willingness of individuals from various levels of income to contribute cash *waqf*. Thus, the system used for mode of payment is vital to improving the process of giving.

Chowdhury, Ghazali, and Ibrahim (2011) explained that cash *waqf* can also help restructure and improve the performance of the current institutional setup and networking throughout the country. Ab Aziz, Johari, and Yusof (2013) observed that many educational activities have been financed by *waqf* and voluntary contributions since Islam was established in the early seventh century. This finding is a historical proof that the Muslim society depended considerably on *waqf* for funding of education at all levels. This funding contributed to improving the reliability of scholars and the academia as a whole. Educational funding also reduced socio-economic differences by offering education to individuals based on merit rather than on the ability to pay. Therefore, economically poor people in society are supported to help them swiftly reach the socio-economic pathway.

Measuring the Intention

According to Snip (2011), the statements used for "intention" were a significant measurement used in Smith and McSweeney (2007). Six parameters were used and tested as good indicators. These parameters were scientifically measured by adapting the constructed measurements of intention. The present study proposes that the measurement of intention to

contribute to observe the pattern of voluntary contribution of cash *waqf*, which inculcate Islamic philanthropy among Muslims in Malaysia. This study adopted this method of measurement. Intention to repeat cash *waqf* contribution is used as dependent variable.

Religious Obligation

According to Lammam and Gabler (2012), religious affiliation is an important social determinant of giving charity. Many religions espouse giving charity as a moral obligation; some religions even mandate their adherents donate a specified fixed percentage of their annual income (i.e., a tithe). Thus, religious affiliation is an important indicator of whether or not people will donate to charity (Jackson, Bachmeier, Wood, & Craft, 1995). Lammam and Gabler (2012) cited Gittell and Tebaldi (2006) and showed that jurisdictions with high proportion of the population that have religious affiliations display high levels of charity. According to Osman, Htay, and Muhammad (2012), religiosity may affect the act of giving cash *waqf*, which can be defined as intrinsic motivation of *waqif*. Islam views religion as faith “*iman*,” action “*amal*,” and worship “*ibadah*,” which is a triple mandate.

Trust in *Waqf* Institution and Benevolence (*Maslahah*)

According to Osman, Htay, and Muhammad (2012), the three determinants for transforming particularized trust (*al-theqah*) into a generalized social trust (*amanah*) should be presented in any community to stimulate economic activity; these determinants are the existence of business and corporate ties, reliable and positive public institutions, and the perception of the community as *umanaa* (plural of *ameen* meaning trustworthy) and safe (Alina, 2011). Benevolence to look at the *maslahah* is also considered. This view was also addressed in Babiche Snip (2011) who determined the trustworthiness of an organization through perceived benevolence, integrity, and ability of such an organization (Gefen & Straub, 2004; Mayor, Davis & Schoorman, 1995). A charity organization that is benevolent, honest, and helpful to beneficiaries will gain trust from people. Babiche Snip (2011) concluded that trust can be linked to ability, integrity, and benevolence.

Familiarity with *Waqf* Institution in General

Osman, Htay and Muhammad (2012) highlighted the importance of *waqf* literacy given the lack of awareness of Muslims in Malaysia of the *awqaf*

system and its functions. This study cited Siswantoro and Dewi (2002) in Indonesia and Laldin (2005) and Asyraf (2011) in Malaysia and mentioned the limited understanding of *waqf* among Muslims in both countries. Their understanding is only limited to donations for building mosques and graveyard sites. Donors are not aware that they can offer more diverse contribution in *waqf* than with *zakah* and *sadaqah*.

Access to Cash Waqf

Ab Aziz, Johari and Yusof (2013) stated that access to cash *waqf* is important given that each level of income is willing to contribute. The system used as method of payment is vital in facilitating ease and convenience. Figure 1 presents the conceptual model developed for this research.

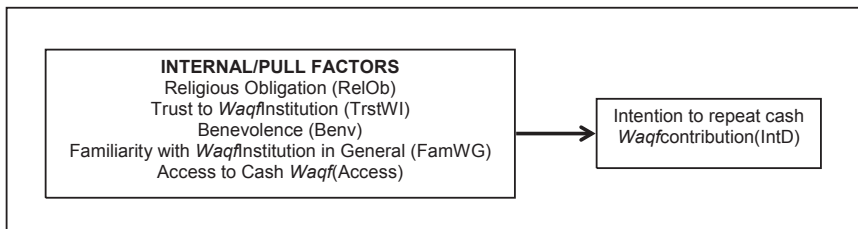


Figure 1: Conceptual Model of Internal Factors in Determining the Intention to Repeat Cash *Waqf* Contribution

Hypothesis

- H1:** Religious obligation is positively related to intention to repeat cash *waqf* contribution.
- H2:** Trust toward *awaqf* institution is positively related to intention to repeat cash *waqf* contribution.
- H3:** Benevolence is positively related to the intention to repeat cash *waqf* contribution.
- H4:** Familiarity with a *waqf* institution is positively related to intention to repeat cash *waqf* contribution.
- H5:** Access to cash *waqf* is positively related to intention to repeat cash *waqf* contribution.

Research Method

This study employed quantitative analysis. The first phase began with the theoretical background and a literature review to develop the conceptual framework and identify suitable variables. Questionnaires related to the research objectives were then constructed. The second phase involved testing of questionnaires through a pilot test. Thirty respondents were involved in this process. All questions were valid and reliable given their Cronbach's alpha values above 0.7 (Nunnally and Bernstein, 1994). The third phase used structural equation modelling (SEM) to analyze the data. SEM can represent unobserved concepts in these relationships and correct measurement errors in the estimation process (Hair, Black, Babin, & Anderson, 2010). SEM allows the researcher to validate the measurement model before evaluating the structural model. SEM provides a better way of empirically examining a theoretical model by involving the measurement and structural models in one analysis.

Research Goal

This study identified the internal factors associated with Malaysian Muslim donors' (waqif) intention to contribute cash *waqf*. Cash *waqf* inculcates the culture of giving through Islamic philanthropy. The questions related to intention to repeat donation were adopted from Snip (2011), Smith, Morrison, Kopfman, and Ford (1994) and Johari and Alias (2013); minor changes were made to achieve the research objectives. Few dependent and independent variables were constructed to evaluate the internal factors that influence *al-waqif* to repeat cash *waqf* contribution.

Sample and Data Collection

Four hundred survey questionnaires were randomly distributed to all respondents from October 27, 2013 to September 15, 2014. Two types of survey methods were used. The first method was an online questionnaire administered through Survey Monkey to gain wide responses with in Malaysia. The second method used 35 appointed enumerators to distribute the questionnaires face-to-face. The respondents were Malaysians and included those who have previously donated to *waqf* institutions with intention to repeat contribution of cash *waqf*. The sample size of 400

respondents was estimated because Muslims in Malaysia accounted for approximately 65% of the entire Malaysian population of 29.915 million (Malaysian Economic Report, 2014/2015). Krejcie and Morgan (1970) stated that the minimum number of sample size based on a population of more than 1 million is 384 respondents. This finding explains our sample size of n=400. Four hundred respondents were involved in this study. However, only 366 questionnaires were deemed usable after conducting the data cleaning process.

Measures such as religious obligation, trust toward *awaqf* institution, benevolence, familiarity with *waqf* institution, and access to cash *waqf* were tested in relation with the intention to repeat donation. The respondents were to rate the questions using a five-point Likert scale, which ranges from “1” (strongly disagree) to “5” (strongly agree). Respondents were also asked to provide details of their demographic profile. The respondents’ demographic profile is presented in Table 1.

Table 1: Demographic Profile Results

	Category	Sample (n=366)	
		Frequency	(%)
Gender	Male	210	57.4
	Female	156	42.6
	Total	366	100
Age	20–25 years old	55	15.0
	26–30 years old	40	10.9
	31–35 years old	77	21.0
	36–40 years old	62	16.9
	40 and above	132	36.1
	Total	366	100
Marital Status	Single	98	26.8
	Married	264	72.1
	Divorced	4	1.1
	Total	366	100

	Category	Sample (n=366)	
		Frequency	(%)
Occupation	Professional and management	157	42.9
	Self-employed	106	29.0
	Administrative staff	60	16.4
	Housewife	7	1.9
	Student	22	6.0
	Others	14	3.8
	Total	366	100
Location	Urban	174	47.5
	Rural	192	52.5
	Total	366	100
Education	Sijil Pelajaran Malaysia / O' Level equivalent	95	26.0
	Sijil Tinggi Pelajaran Malaysia / A' Level equivalent	23	6.3
	Diploma or equivalent	60	16.4
	Bachelor degree/Advanced diploma or equivalent	132	36.1
	Master/PhD	38	10.4
	None	18	4.9
	Total	366	100
Formal Islamic Education	Advance Religious School (Johor only)	68	18.6
	Ujian Penilaian Kelas Kafa (UPKK)/ Penilaian Sekolah Rendah Agama (PSRA)	54	14.8
	Syahadahsanawi/ SMA	34	9.3
	Sijil Tinggi Agama Malaysia (STAM)	14	3.8
	University	132	36.1
	None	64	17.5
	Total	366	100

	Category	Sample (n=366)	
		Frequency	(%)
Informal Islamic Education	Mass media (newspaper/TV)	83	22.7
	Reading from religious book	93	25.4
	Friends/ <i>usrah</i>	32	8.7
	Religious talk/ religious class (<i>surau</i> / mosque)	137	37.4
	Informal religious education	21	5.7
	Total	366	100
Income	Below RM5,000	291	79.5
	RM5,001–RM10,000	59	16.1
	RM10,000 and above	16	4.4
	Total	366	100

Source: Survey Questionnaires

Table 1 shows the respondent's demographic background, wherein 57.4% of the respondents are male and 42.6% are female. The majority of the respondents were aged between 40 years old and above at 36.1%; 72.1% are married; 42.9% hold jobs in professional and management levels; 52.5% come from rural areas; 36.1% are degree holders; 36.1% received formal Islamic education at a university; and 37.4% received informal religious education from religious talk/ religious class (*surau*/mosque). The majority of the respondents (79.5%) belong to the B40 group (below 40%) with a household income below RM5,000.00.

Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was conducted using AMOS to confirm the factorial structure of all constructs that appear in the conceptual model (Byrne, 2011). All six constructs were included in the CFA. The maximum likelihood estimation (MLE) and factor loading result are presented in Table 2.

Table 2: Maximum Likelihood Estimation and Factor Loading Result

Code	Variables and Items	Estimate	C.R.	P	Factor Loading	Justification of Modification
L.RelOb1	Religious Obligation I have a religious/ moral obligation to donate cash waqf/ endowment to Islamic <i>waqf</i> institutions	1.058	8.830	***	0.583	Deleted; the error term is greater than 15 in modification indexes and low factor loading.
L.RelOb2	I think donating to at least one <i>waqf</i> institution is a noble act.	1.000			0.589	Deleted; the error term is greater than 15 in modification indexes and low factor loading.
L.RelOb3	Donating money conforms to my personal principles.	1.403	10.294	***	0.763	Accepted
L.RelOb4	I think that lack of donation to <i>waqf</i> institutions does not fulfill religious/ moral obligations.	1.256	7.887	***	0.5	Deleted; the error term is greater than 15 in modification indexes and low factor loading.
L.RelOb5	I contribute cash waqf to please Allah only.	1.203	8.178	***	0.525	Retained; at least three items should exist to represent the variables / parameter; this error term has been accepted with good fit fitness indexes.
L.RelOb6	I would feel guilty if I do not donate money to <i>waqf</i> institutions.	1.129	7.648	***	0.481	Retained; at least three items should exist to represent the variables / parameter; this error term has been accepted with good fit fitness indexes.

FACTORS THAT INFLUENCE REPEAT CONTRIBUTION OF CASH WAQF

Code	Variables and Items	Estimate	C.R.	P	Factor Loading	Justification of Modification
	Trust in Waqf Institutions					
L.TrstWI1	The process of collecting funds of <i>waqf</i> institutions is trustworthy.	1.000			0.792	Accepted
L.TrstWI2	The behavior of <i>waqf</i> institutions meets my expectations.	.995	16.247	***	0.745	Accepted
L.TrstWI3	I trust that <i>waqf</i> institutions do their best to help beneficiaries.	1.021	18.449	***	0.821	Correlated with L.TrstWI4 and introduced a new free parameter
L.TrstWI4	I think I can trust <i>waqf</i> institutions.	1.095	20.946	***	0.902	Correlated with L.TrstWI3 and introduced a new free parameter
L.TrstWI5	The management of <i>waqf</i> institutions is trustworthy.	1.057	20.400	***	0.885	Correlated with L.TrstWI6 and introduced a new free parameter
L.TrstWI6	<i>Waqf</i> institutions can be trusted. They faithfully help beneficiaries.	1.064	16.072	***	0.739	Correlated with L.TrstWI5 and introduced a new free parameter
	Benevolence					
P.Benv1	I expect I can count on <i>waqf</i> institutions to consider how their actions affect me.	1.000			0.788	Accepted
P.Benv2	I expect that <i>waqf</i> institutions put beneficiaries' interest before their own interest.	1.137	17.007	***	0.837	Correlated with P.Benv3 and introduce a new free parameter
P.Benv3	I expect that <i>waqf</i> institutions have good intentions.	.945	15.438	***	0.761	Correlated with P.Benv2 and introduce a new free parameter
P.Benv4	I expect that the intentions of <i>waqf</i> institutions are benevolent.	.966	13.864	***	0.691	Accepted

Code	Variables and Items	Estimate	C.R.	P	Factor Loading	Justification of Modification
	Familiarity					
L.FamWg1	Compared with others, I know significant information about cash <i>waqf</i> .	1.000			0.707	Correlated with L.FamWg2 and introduce a new free parameter
L.FamWg2	I am not aware of other types of cash <i>waqf</i> .	1.131	15.277	***	0.818	Correlated with L.FamWg1 and introduce a new free parameter
L.FamWg3	I am familiar with the different causes of different <i>waqf</i> institutions.	1.185	15.820	***	0.851	Correlated with L.FamWg4 and introduce a free parameter
L.FamWg4	I am aware of diverse <i>waqf</i> institutions that collect cash <i>waqf</i> .	1.073	14.620	***	0.781	Correlated with L.FamWg3 and introduce a new free parameter
L.FamWg5	I know what kind of activities <i>waqf</i> institution employ.	1.046	14.443	***	0.771	Correlated with L.FamWg6 and introduce a new free parameter
L.FamWg6	I know cash <i>waqf</i> is collected for a specific project.	.827	11.366	***	0.602	Correlated with L.FamWg5 and introduce a new free parameter
	Access					
L.Access1	Electronic methods, such as monthly salary debit and SMS, are appropriate for individual contributors/donors.	1.000			0.839	Accepted
L.Access2	The direct debit method is appropriate to cash <i>waqf</i> contributors for consistent and continuous contribution.	1.061	18.703	***	0.937	Accepted
L.Access3	The appointment of cash <i>waqf</i> agents (<i>mutawalli</i>) are needed for the public to contribute to the fund.	.745	13.558	***	0.632	Accepted

FACTORS THAT INFLUENCE REPEAT CONTRIBUTION OF CASH WAQF

Code	Variables and Items	Estimate	C.R.	P	Factor Loading	Justification of Modification
IntDA1	Intention to repeat cash waqf contribution I will repeat cash waqf contribution in the near future.	1.000			0.741	Accepted
IntDA2	There is a big chance that I will repeat cash waqf contribution in the future.	.809	11.869	***	0.723	Accepted
IntDA3	I will repeat cash waqf contribution in the next three months.	1.055	11.739	***	0.709	Accepted
IntDA4	I do not have any intention to donate cash waqf.	.304	3.764	***	0.212	Deleted; error term is greater than 15 in modification indexes and low factor loading.

*** Indicate a highly significant at <0.001

Table 2 shows that maximum likelihood estimation, factor loading, and modification justification were conducted to modify good fitness indexes. A total of 11 items or parameters were accepted, which consist of L.RelOb3, L.TrstWI1, L.TrstWI2, P.Benv1, P.Benv4, L.Access1, L.Access2, L.Access3, IntDA1, IntDA2, and IntDA3. Twelve items or parameters introduced new free parameters. These items consist of L.TrstWI3, which is correlated with L.TrstWI4; L.TrstWI6, which is correlated with L.TrstWI5; P.Benv2, which is correlated with P.Benv3; L.FamWg1, which is correlated with L.FamWg2; L.FamWg3, which is correlated with L.FamWg4; and L.FamWg6, which is correlated with L.FamWg5. Two items or parameters have low factor loadings. This finding is justified by the requirement that a minimum of three items should exist to represent the variables or parameters. This justification was made because the error term can be accepted as long as the model is satisfied with good fitness indexes. The items involved were L.RelOb5 and L.RelOb6. Four items were deleted because the error term is higher than 15 in modification indexes and has low factor loading. The items involved were L.RelOb1, L.RelOb2, L.RelOb4, and IntDA4. Table 3 provides the new fitness index after modification.

Table 3: Fitness Indexes Before and After Modified

No.	Indexes	Before	Modified
1.	Chi-Square Statistics	1083.034	458.080
2.	Degrees of Freedom (df)	362	210
3.	Goodness of Fit Index (GFI)	0.829	0.909
4.	Adjusted Goodness-of-Fit Index (AGFI)	0.794	0.880
5.	Comparative Fit Index (CFI)	0.881	0.949
6.	Root Mean Squared Error of Approximation (RMSEA)	0.071	0.054
7.	Tucker-Lewis Index (TLI)	0.866	0.938

Table 3 shows the result of fitness indexes before and after modification. After the modification, the result indicates that measurement model is $\chi^2 = 458.080$ with 210 degrees of freedom (df), $p=0.000$, $GFI = 0.909$ (spec. >0.95), $AGFI = 0.880$, $CFI = 0.949$ (spec. >0.95), and $RMSEA = 0.054$ (spec. < 0.080). These findings indicate good fit. Figure 2 shows the findings of the research measurement model.

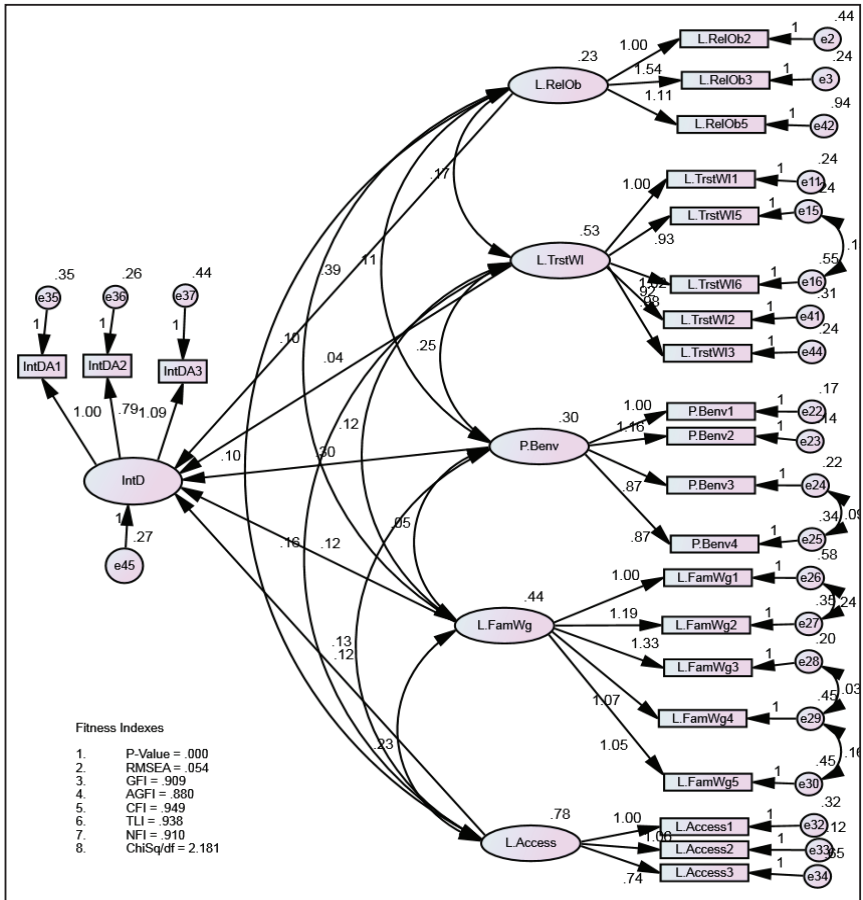


Figure 2: Finding of Research Measurement Model

Hypothesis Testing

The proposed model with all measurement items from the CFA was estimated for hypothesis testing. The SEM results of hypothesis testing are reported in Table 4.

Table 4: Hypothesis Testing Result

		C.R	P	Spec.	Result
H1	Religious obligation is positively related to intention to repeat cash <i>waqf</i> contribution.	3.831	000	<0.001	Supported
H2	Trust toward <i>waqf</i> institution is positively related to intention to repeat cash <i>waqf</i> contribution.	0.506	0.613	>0.05	Not supported
H3	Benevolence is positively related to intention to repeat cash <i>waqf</i> contribution.	3.210	0.001	< 0.001	Supported
H4	Familiarity with <i>awaqf</i> institution is positively related to intention to repeat cash <i>waqf</i> contribution.	2.017	0.044	< 0.05	Supported
H5	Access to cash <i>waqf</i> is positively related to the intention to repeat cash <i>waqf</i> contribution.	2.639	0.008	< 0.01	Supported

Table 4 shows the findings of the research measurement model after fulfilling the required fitness indexes. Hypothesis 1 states that religious obligation is positively related to intention to repeat contribution of cash *waqf*. This hypothesis was supported (critical ratio = 3.831, $p = 0.000$, spec. <0.001) and is highly significant. Hypothesis 2 proposes that trust in *awqaf* institution is positively related to the intention to repeat contribution of cash *waqf*. This hypothesis was not supported (critical ratio = 0.506, $p = 0.613$, spec. > 0.05). Thus, trust on *awqaf* institution is not significant in relation to the intention to repeat contribute of cash *waqf*. Hypothesis 3 states that benevolence is positively related to the intention to repeat contribution of cash *waqf* (critical ratio = 3.210, $p < 0.001$, spec <0.001). Hypothesis 4 states that familiarity with *waqf* institution is positively related to intention to repeat cash *waqf* contribution (critical ratio = 2.017, $p = 0.044$, spec <0.005). Hypothesis 5 states that access to cash *waqf* is positively related to the intention to repeat cash *waqf* contribution (critical ratio = 2.639, $p = 0.008$, spec. < 0.01). Therefore, Hypotheses 1, 3, 4, and 5 are supported.

Conclusion

The primary aim of this study is to identify the internal factors associated with donors' (*waqif*) intention to repeat contribution of cash *waqf* among Muslims in Malaysia. Cash *waqf* inculcates the culture of giving through Islamic philanthropy. Several internal factors influence donors' intention to repeat contribution of cash *waqf* again. The findings show that four out of five internal factors, religious obligation, benevolence, familiarity with *waqf* institution, and access to cash *waqf*, significantly influence intention to repeat contribution of cash *waqf*. The majority of respondents agreed that religious obligation is given the highest consideration when repeating contribution to cash *waqf*. However, most respondents do not trust *waqf* institutions. Trust is a significant internal factor in intention to repeat donation of cash *waqf*. This finding suggests that *waqf* institutions should build good reputation and integrity to raise trust and level of intention of big among Muslims in Malaysia. *Waqf* institutions should consider these factors to ensure that funds could accommodate further development for the benefit of the *ummah*. The importance of *waqf* in socio-economic development is shown in the ability of *waqf* to function as a third sector distinct from the profit-motivated private sector and the authority-based public sector. This third sector, which is assigned to education, health, social, and environmental welfare, could help reduce the rich-poor gap in the *ummah*. The third sector can also provide defense services and public utilities. Therefore, the economically poor in society will be assisted to enable them to improve their socio-economic status. Strong support from donors of cash *waqf* can inculcate the culture of giving through Islamic philanthropy thereby enhancing the economy of the *ummah*.

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