

## Application of Technology Usage and Perception of Performance of Cash Waqf in Theory of Planned Behaviour: Analysing Intention to Contribute Cash Waqf Among Muslims in Malaysia

Wan Musyirah Binti Wan Ismail, \*Khairunnisa Binti Abd Samad & Siti Nurul Huda Binti Ibrahim  
Finance and Economy Department, Faculty of Business and Management, Universiti Teknologi Mara,  
Melaka, Malaysia  
musyirah792@uitm.edu.my, \*khairunsamad@uitm.edu.my, sitinur304@uitm.edu.my

**Abstract:** Cash waqf plays a vital role in the development of the socioeconomic well-being of the Muslim community. As monetary contributions to waqf are more flexible than those of waqf properties, scholars assert that cash waqf contributions are more significant. In Malaysia, cash waqf can be used to lessen poverty, boost social welfare, as well as lessen governmental burden. Various strategies have been put forth to persuade society to make monetary waqf contributions for the ummah's benefit. Using the Theory of Planned Behaviour (TPB), this paper intends to pinpoint the behaviors that affect cash waqf contribution in Malaysia. In line with the advances in technology, it is expected that the adoption of technology for collecting cash waqf would pave the way towards increasing waqf funds. Hence, technology usage is proposed for boosting cash waqf contribution. In addition, perception of the performance of cash waqf is proposed as the moderator variable. This study involves 284 respondents, specifically working Muslims, in identifying the factors influencing cash waqf contribution. Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) via correlation analysis, which in turn revealed that the TPB and technology usage have a significant and positive relationship in affecting cash waqf contribution. Therefore, it can be concluded that the usage of technology for collecting cash waqf boosts the intention of Muslims to perform waqf via cash contributions. However, perception of cash waqf performance showed no significant effect in this research.

**Keywords:** *Cash waqf, technology advancement, technology usage, Theory of Planned Behaviour (TPB), perception.*

### 1. Introduction

It has been reported that the total cash waqf collection in Malaysia is glaringly inconsistent with the nation's overall Muslim population (Mat Doa, 2020). Based on the report of Yayasan Wakaf Malaysia (YWM), each employed Muslim in the country only contributed RM0.28 in cash waqf in 2019 (Mat Doa, 2020). This figure was highlighted as extremely low by Fuadah Johari, the Deputy Director of the Islamic Finance Wealth Management Institution (Johari, 2020). Although the 77th Majlis Fatwa Kebangsaan Muzakarah held in 2007 had gazetted the collection of cash waqf, awareness remains low among Muslims in the country thus resulting in poor cash waqf collection (Jalil et al., 2017; Allah Pitchay et al., 2018; Ab Fatah et al., 2017; Adeyemi et al., 2016). Such a scenario hinders the country's growth considering the significant economic and social role of cash waqf in advancing the socio-economic well-being of Muslims (Ali, 2017).

To overcome this situation, this study proposes a theoretical framework underpinned by the Theory of Reasoned Action (TRA) and Theory of Planned Behaviour (TPB) for improving the intention of Muslims to contribute cash waqf. Technology usage could be a relevant strategy for evaluating the significance of technology in boosting cash waqf contribution. This paper therefore uses technology usage as an extended variable and examines its correlation with the TPB in affecting the intention of Muslims to contribute cash waqf. Additionally, the moderator variable is denoted by the perception of cash waqf performance.

The low amount of cash waqf funds in Malaysia reflects the poor awareness of Muslims in the country regarding the significance of cash waqf, in line with the assertions of Nasiri et al. (2019) and Ab Fatah et al. (2017). Jalil et al. (2017) suggested the employment of better and more relevant methods for collecting cash waqf to boost the interest of donors. To achieve the objective of increasing cash waqf contributions, it is crucial to first investigate the behavior of cash waqf contributors. For this purpose, researchers normally use the Theory of Planned Behavior (TPB). The TPB is considered the most suitable theory for this current study due to its prominence in social psychology, specifically for investigating certain behavioral actions.

Nevertheless, several scholars including Zabri and Mohammed (2018), Mat Isa (2017), and Anwar et al. (2015) proposed for the TPB model to be expanded to include certain explanatory variables to better identify the determinants of cash waqf contribution and the behavioral intention to do so among Muslims in the country.

As asserted by Hasanah and Pranata (2019), Fauzi, et al. (2019) and Adeyemi et al. (2016), the TPB can potentially be extended by the variable of technology as technological advancement may drive cash waqf contribution. The authors highlighted that the process of cash waqf collection becomes even more efficient and effective with technology usage. This is supported by Sargeant and Woodliffe (2005) who revealed the significance of payment methods in attracting donors to contribute. Unfortunately, very few studies have examined cash waqf payment methods in the context of Malaysia (Jalil et al., 2017). Hence, in-depth studies are needed to examine the significance of technology in driving the behavioral intention of Muslims to donate cash waqf.

Qurrata et al. (2021) added that managerial effectiveness affects the way society perceives cash waqf. Based on their SWOT analysis, the authors underlined social perception towards managerial effectiveness as one of the barriers hindering cash waqf contribution. Thus, the perception of performance is used as a moderator to identify its significance to the research.

To fulfill the issue mentioned, this paper aims to investigate the significance of technology usage and perception on the performance of cash waqf towards cash waqf contribution. There are limited studies found to highlight this issue. Therefore, this research perhaps to encourage Muslims to contribute cash waqf.

## 2. Literature Review

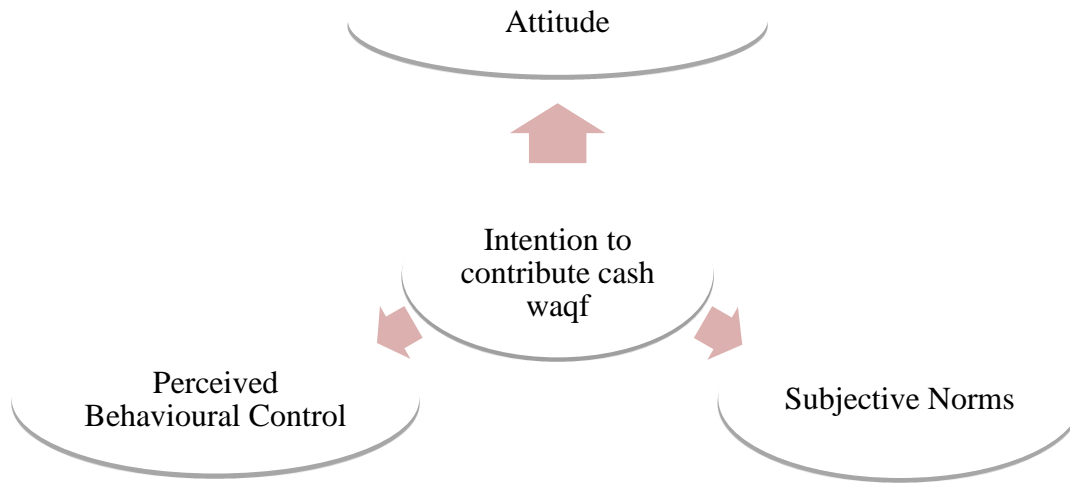
Every action is driven by intention. Linguistically, intention refers to the purpose (qasd) and desire (iradah). Scholars explain intention in two ways. Firstly, it distinguishes the different types of worship. For example, intention (niyyah) distinguishes whether one is performing the dhuhr or asr prayer, or distinguishes whether one is performing an action of worship or habit such as taking a bath to clean oneself from impurities that hinder the performance of acts of worship (e.g., prayers) or taking a shower as a daily routine. Secondly, intention differentiates the intended object of the action; for example, deeds that are performed only for Allah and none other than Him (sunnahonline.com, 2019).

According to the delineation of Fishben and Ajzen (1975), intention refers to the link between probability dimensions and the person's action. Behavioral intention refers to a person's subjective probability, i.e., if he/she will or will not perform a certain behavior. Intention, according to Yusoff et al. (2017), is the motivational determinant influencing a person's behavior. Ajzen (1991) stated that it indicates how people put effort into performing a behavior. An individual is more likely to perform a given behavior when he/she already has high intentions to do so.

Anwar et al. (2015) mentioned that Islam highlights the importance of intention as it leads to the performance of a desired behavior and influences the decision-making of the action. It is mostly significant in voluntary decision making which comes sincerely from one's heart. Umar Ibn Khattab narrated in a hadith the saying of Prophet Muhammad SAW: "Verily actions are by intentions, and for every person is what the intended. So the one whose hijrah was to Allah and His Messenger, then his Hijrah was to Allah and His Messenger. And the one whose hijrah was for the world to gain from it, or a woman to marry her, then his hijrah was to what he made hijrah for" (Sahih Bukhari).

The above hadith highlights that intention drives actions. As asserted by Anwar et al. (2015), the TRA and the TPB are extremely useful as they are commonly used by contemporary researchers for examining the intention of individuals to perform certain actions, and because both acknowledge the important role of intention. Attitude, subjective norms, and perceived behavioral control are used in this research as the independent variables that drive cash waqf intention as shown in Figure 1.

Figure 1: Relationship between TPB and Intention



According to Hasanah and Pranata (2019), there is poor awareness concerning the significance of making endowments. Hence, there is a need for a proper stimulus for the productive development of waqf management as underpinned by financial technology.

Hence, to encourage Muslims to perform cash waqf contributions, one of the best solutions would be technology usage. In the financial sector, technology is a primary channel that paves the way for better efficiency in attaining financial objectives. Additionally, technology improves user convenience and experience (Devadevan, 2013). Several other studies have examined the acceptance of online cash waqf payments (e.g., Mardziah, 2014; Hanudin et al., 2014; Nasiri et al., 2019; Magda, 2019). Thus, technology usage is used as the extended variable and added to the theory.

Besides that, not many references are available regarding the moderating role of intention to contribute cash waqf. To address this gap, in-depth studies on the aforementioned are needed to confirm the occurrence of moderation. This significantly contributes to filling the methodological gap in this research.

**Conceptual Framework:** Cash waqf collection in Malaysia is quite unimpressive as the total collection is inconsistent with the nation's overall number of Muslims (Source: Yayasan Waqf Malaysia, 2020). The average cash waqf contribution per working Muslim in 2019 as reported by YWM was only RM 0.28. This is a significantly low figure (Johari, 2020). According to Mat Isa (2017), the 77th Majlis Fatwa Kebangsaan Muzakarah gazetted the collection of cash waqf in 2007. However, the collection and awareness of Muslims remain below satisfactory level (Adewale, 2016; Jalil et al., 2017).

Besides that, cash waqf presents a problem when opportunistic individuals and groups collect cash waqf without permission and for their self-purpose. Such a syndicate was highlighted in Berita Harian (2017).

In Malaysia, the poor amount of cash waqf collection is an indirect indication of poor cash waqf awareness among Muslims in this country. Likewise, Nasiri et al. (2019) highlighted the same phenomenon. As far as the current researcher is aware, there are very few existing studies on the intention to contribute cash waqf, even when it has been suggested as a key behavioral determinant (Osman et al., 2014). A prominent social psychology theory that investigates behavioral action is the Theory of Planned Behaviour (TPB).

The TPB and Extended TPB (ETPB) have been employed by Azizi et al. (2019), Salem Al-Harethi (2019), Zabri and Mohammed (2018), Kashif et al. (2015) and Osman et al. (2014) in their studies for examining cash waqf intention. Hence, the current study's framework is underpinned by the ETPB.

Additionally, Mardziah et al. (2014) stated that public acceptance of online waqf payments remains low. This notion is supported by Ahmad and Muhamed (2011) and Muhammad et al. (2014) who revealed the role of age in influencing the acceptance of online waqf payments. In short, the acceptance of technology for making waqf contributions varies with age. According to Shukor et al. (2017), the convenience of making cash waqf payments is a crucial driver of cash waqf contribution. This is achievable via wider accessibility to online waqf facilities, reaching the younger and more IT-literate generations. With the obvious target being the youth, there is a need to reach out to the other age brackets to increase the acceptance of online waqf payment methods which are more convenient.

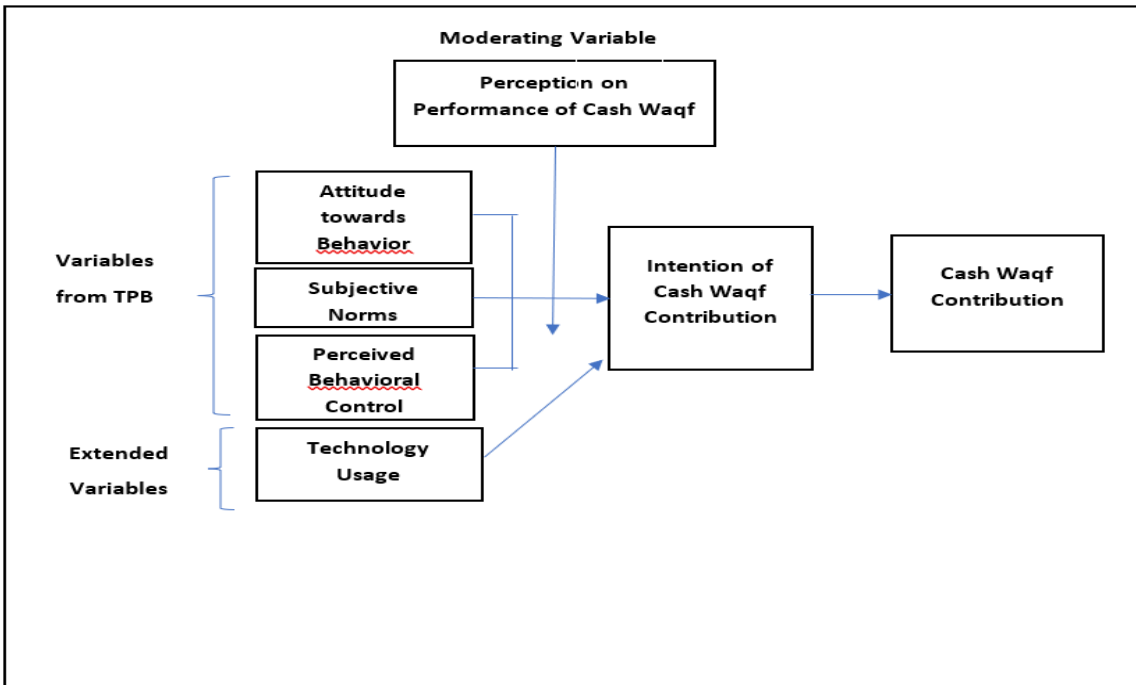
According to Mat Isa (2017), current research efforts in Malaysia are starting to investigate the factors influencing donation-giving using the TPB which has been proven to have high predictive utility. Several studies have even extended the model to include explanatory variables. Table 1 lists the studies that have utilized the TPB and ETPB.

**Table 1: Past Studies Using the TPB / ETPB**

Author(s)	Extended Variables from TPB
Azizi et al. (2019)	Past Behaviour
Salem Al-Harethi (2019)	Religiosity
Zabri & Mohammed (2018)	Perceived Cost Advantages
Kashif et al. (2015)	Descriptive Norm, Moral Norm,
Osman et al. (2014)	TPB
	Extended: Trust, Religiosity, Service Control

This current study intends to use the ETPB as the underpinning theory, employing the three TPB variables namely Attitude, Subjective Norm, and Perceived Behavioural Control along with Technology Usage as the extended variable. The purpose of this study is to fill the gap in the literature concerning the behavioral intention to contribute cash waqf, by using technology usage as the extended variable. Besides that, the perception of cash waqf performance is employed as the moderator to identify its significance to the theory. The conceptual framework is illustrated in Figure 2 below.

**Figure 2: Conceptual Framework**



### 3. Methodology

This current study is quantitative due to its objective of determining the drivers of the intention to contribute cash waqf using the Theory of Planned Behavior. It entails an examination of social or human issues and is based on theoretical model tests. This study also uses the descriptive method to illustrate the determinants of the intention to contribute cash waqf using data derived from the survey forms.

This study examines attitude, subjective norms, perceived behavioral control, and technology usage in driving cash waqf intention amongst Muslims in Malaysia. The respondents are selected based on certain set criteria, i.e., they must be Muslims who are working in the public or private sector or are self-employed. These are the same criteria employed by Pitchay et al. (2015) in investigating the determinants of the intention of Muslims to perform cash waqf.

A total of 284 survey forms were disseminated to the selected respondents. The answers given by the respondents serve as the findings of this study.

### 4. Findings

PLS-SEM is used for the data analysis procedure involving all the 284 data derived. The PLS-SEM entails the measurement model and structural model assessments.

**Measurement Model Assessment:** The measurement model assessment entails reliability and validity evaluations, specifically indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Subsequently, the structural model assessment is conducted upon confirmation of the aforementioned evaluations. The values of the outer loadings, Composite Reliability (CR), Average Variance Extracted (AVE) and convergent validity (HTMT) are measured in the measurement model assessment, whilst the values of R square, path coefficient, Variance Inflation Factor (VIF), confidence interval bias correlated, and Q square are measured in the structural model assessment.

Based on the results, all the indicators possess outer loading values above 0.708, apart from eight indicators. Despite that, only B6, C2, C3, D4, E5, F1, and G4 were omitted whilst the others were kept as only 20% out of the overall indicators were allowed to be removed. Hence, the omitted indicators are those with outer loadings of 0.5 and below (Hair et al., 2014).

Reliability is indicated by a minimum loading value of 0.70 for every item in the construct, thus suggesting sufficient convergence or internal consistency (Thurasamy et al., 2018). Table 2 presents the composite reliability results whereby all the constructs are shown to have CR values exceeding 0.7. This confirms internal consistency reliability for this study.

**Table 2: Values of Composite Reliability**

Constructs	Composite reliability
Attitude	0.910
Subjective Norm	0.882
Perceived Behavioural Control	0.915
Behavioural Intention-BI	0.969
Technology Usage-TU	0.940

AVE values exceeding 0.50 show the explanatory capability of the constructs in justifying more than half of its indicators' variance (Hair et al., 2014). Based on the results, all the constructs' AVE values exceed 0.50, specifically between 0.651 and 0.887, following the omission of the seven aforementioned items. This suggests that all the minimum requirements have been fulfilled by the items (Fornell & Larcker, 1981). Table 4.10 presents the AVE values for all the items (Hair et al., 2014).

**Table 3: Value of Average Extract Variance (AVE)**

First Order Constructs	Average Variance Extract (AVE)
Attitude	0.671
Subjective Norm	0.651
Perceived Behavioural Control	0.683
Behavioural Intention-BI	0.887
Technology Usage-TU	0.797

This study evaluated discriminant validity using the Heterotrait-Monotrait (HTMT) ratio criteria (Hair et al., 2014, 2017). Discriminant validity is achieved when the HTMT value is below 0.85. The outcomes as presented in Table 4 confirm discriminant validity in this study (Hair et al., 2014).

**Table 4: Heterotrait-Monotrait (HTMT) in Assessing Discriminant Validity**

	ATT	BI	PBC	SN	TU
ATT					
BI	0.487				
PBC	0.566	0.545			
SN	0.738	0.442	0.53		
TU	0.536	0.496	0.615	0.527	

In general, satisfactory results were derived. In particular, the indicator reliability and internal consistency values were above 0.708 whilst the AVE value for the convergent validity test was above 0.50. Meanwhile, the HTMT ratio value was satisfactory at less than 0.85, thus confirming the measurement model's discriminant validity. This allows for the subsequent step namely the structural model assessment.

**Structural Model Assessment:** The coefficient of determination (R<sup>2</sup>) and path coefficients were used to determine the structural model's validity. Table 5 presents the VIF (Variance Inflation Factor) values for TPB and technology usage as the determinants of behavioral intention, i.e., between 1.805 and 2.298 which are below the cut-off value of 5. This indicates that the structural model does not suffer from collinearity (Hair et al., 2014) and that the independent variables are not correlated.

**Table 5: Result of Collinearity Between Constructs**

	VIF
TPB	1.805
TU	2.298

The R<sup>2</sup> value indicates the dependent variables' level of variance. The structural model can be concluded to have good predictive ability if the R<sup>2</sup> value is high. Table 6 presents the result.

**Table 6: Assessment of R<sup>2</sup> Value**

Endogenous Constructs	R <sup>2</sup>
Behavioral Intention	0.334

Marketing scholars suggested that endogenous latent variables with R<sup>2</sup> values of 0.75, 0.50, or 0.25 are respectively considered major, moderate, or poor (Hair et al., 2014). Hence, in this study, the R<sup>2</sup> value of 33.4% indicates that the endogenous construct is moderate.

In the structural model, each of the paths linking two latent variables represents a hypothesis, which is accepted or rejected via the structural model analysis. The analysis also determines how strongly related the dependent and independent variables are.

T-statistics for all the directions are determined via bootstrapping in SmartPLS to measure the significance level. Table 7 presents the results of the path coefficients, t-statistics, and significance level for each



hypothesized path. Route evaluation was performed to determine whether the hypotheses could be accepted or otherwise rejected. Theory testing is presented in the following section.

**Table 7: Path Coefficients, Observed T-Statistics, and Significance Level for all Hypothesis Tested**

	Original Sample (O) Coefficient/ $\beta$	Standard Deviation (STDEV)	T-Statistics ( O/STDEV )	Significant level/P Values	Result
TPB -> BI	0.375	0.071	5.307	0.000	Significant
TU -> BI	0.144	0.069	2.1	0.036	Significant

A  $Q^2$  value above 0 indicates predictive relevance for the structural model. Table 8 presents the  $Q^2$  result attained.

**Table 8: Assessment of Predictive Relevance  $Q^2$**

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
BI	1136	797.034	0.298

**Assessment of Moderator Variable:** The moderator variable of perception of cash waqf performance was assessed according to these steps: (1) T-statistic assessment, (2) R2 Change assessment, and (3) bootstrapping to determine significance level. Table 9 presents the results.

**Table 9: Result for Moderator Variable**

	Original Sample (O)/Path Coefficient ( $\beta$ )	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	R2 Change	Findings
TPB*PERCEPTIO N -> BI	0.269	0.019	0.312	0.861	0.195	6%	Not Supported

Based on the results, the perception of cash waqf performance plays no moderation role in driving cash waqf intention. Rather, it hurts the link between the TPB components and cash waqf intention.

Based on the approach proposed by Rhodes and Dickau (2013), numerous moderators of the relationship between behavior and TPB measures have been identified. The results of the studies were mixed. Studies by Rehman et al. (2019), AbdulRahman et al. (2017) and Carfora et al. (2017) reported an insignificant relationship, meanwhile, Steve et al., 2008; Rhodes & Dickau, 2013; Robledo et al., 2015 among others found otherwise. This postulates that a moderator is not necessarily required to strengthen the relationship between the independent variable and the dependent variable. The result concludes that the perception of the performance of cash waqf only has a direct influence on the intention to contribute cash waqf, rather than being a moderator in the relationship between the Theory of Planned Behaviour and the intention to contribute cash waqf. This finding is supported by the studies of Civitci (2015), Le et al. (2020) and Lee and Hanna (2016).

## 5. Conclusion

The analysis results show that all the TPB components significantly influence the intention to contribute cash waqf. Technology usage was also found to be significant to the research. However, the perception of cash waqf performance is not significant as the P value is more than 0.05. Thus, the perception of cash waqf performance does not act as a moderator in this relationship. Overall, it can be concluded that cash waqf contribution is driven by attitude, subjective norms, and perceived behavioral control as the individual's intention to contribute cash waqf is influenced by the environment, religion, family, financial condition, and other's perceptions.

For the extended variables, the technology used for collecting cash waqf is crucial as it determines the cash waqf payment method's user-friendliness, accessibility, and convenience. In short, individual technology acceptance can be improved if the technology is of high excellence. In justifying the insignificance of the moderator, the intention to perform cash waqf is directly influenced by the factors of attitude, subjective norms, and perceived behavioral control.

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