

ICONSPADU 2021**International Conference on Sustainable Practices, Development and Urbanisation****DETERMINANTS OF BEHAVIOURAL ENDOWMENT
INTENTION AMONG PRIVATE HIGHER EDUCATION ALUMNI**

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Abstract

Endowment or waqf fund education plays a significant role in the higher education institutions (HEI) ecosystem. In addition, the development of endowment funds or waqf in education became one of the main agendas for the Malaysia Higher Education Ministry to sustain the financial stability of the education institution. However, only slight attention was given to the participation of endower among the alumni of private higher education institutions (PHEI). Therefore, this paper aims to investigate the effects of knowledge, altruism, and trust among PHEI alumni on their intention to contribute endowments or waqf. This study applied quantitative approach by distributing questionnaires to PHEI alumni in Selangor. There were 104 questionnaires returned and analysed by using the SmartPLS software. The results indicate that individual altruism and trust are significantly influenced behavioural endowment intention. However, knowledge has no significant influence on the endowment intention among alumni of PHEI. The findings of this study have significantly contributed to the theory and practices to the related parties such as endowment or waqf institutions, Islamic regulatory bodies, and other stakeholders of PHEI, particularly alumni, to promote social responsibility and sustainable education industry in the country.

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Keywords: Altruism, behavioural intention, endowment, knowledge, trust

1. Introduction

Since the era Prophet Muhammad s.a.w., endowment or waqf in education has been in practised. Quba Mosque, which was built by the Prophet Muhammad s.a.w. when he arrived in Medina, served as a place of worship as well as a secondary educational institution followed by the residence of Al Arqam bin Abi Al Arqam (Asuhaimi et al., 2017). Waqf for education is now being established in many nations in order to construct schools or colleges. In Malaysia, the tertiary education has grown steadily since its liberalisation during the midst of 1990s. Due to several education sector reforms; the number of public and private higher education institutions has grown at a phenomenal rate. Reformation in education have been implemented to meet the growing population demanded for better quality education while producing enough job-ready graduates to meet industry demands.

The growth of a country's human capital is heavily dependent on access to the quality of the higher education. Therefore, the quality of higher education is important for a country's prosperity and development. The sustainability of the country's human capital makes it extremely important to the Sustainable Development Goals (SDGs), particularly the fourth goal which is to improve the quality of education targets. To some extent, the success of SDGs depends on the philanthropic sector's contribution as well as the active participation of the private and public sectors. Many have emphasised the importance of the philanthropic sector in realising sustainable development (Abdullah, 2018). As noted above, philanthropy can play an important role in achieving sustainable development, and the importance of endowment (waqf), which is the backbone of an ideal Islamic economy's third sector, cannot be overemphasised, particularly in the context of Muslim majority countries. Throughout Islam's golden age, an advanced civilisation had a high standard of education based on social funds, specifically waqf, followed by European countries with an endowment fund. Hence, education should be the responsibility of the state. Concerning the financial issue, waqf may be an option (Rusydia et al., 2021).

Endowment (waqf) is traditionally used for religious purposes, such as paying an imam's salary, funding religious education, or constructing a mosque and or covering its operational costs. In addition, endowment (waqf) aims to help the less fortunate members of society while also providing for the general public's needs, such as public utilities, health services, public libraries, public transportation, and public land structure. According to Mokhtar (2016), the development of endowment (waqf) education has risen to the top of the priority list at the Malaysian Ministry of Education. However, there are only a number of research on endowment (waqf) for higher education in Malaysia since there are some challenges on the implementation of endowment (waqf) for private higher education in Malaysia particularly in terms of universities and its regulations (Mujani, 2017).

On April 7, 2015, the Malaysian Ministry of Education (MOE) released the Higher Education Blueprint 2015-2025. The plan was almost entirely aimed at the public universities. Unfortunately, while public universities are well-cared-for and had more opportunities to reach potential donors and commercialisation revenue, private universities were more uncertain and confront greater challenges. Due to a deteriorating financial situation, many of Malaysia's private universities are struggling to maintain educational standards while maintaining its high-quality standards. A lack of business mindset, inefficient

management, fewer income-generating activities, tight financial resources and funding issues are often cited as reasons for poor financial performance (Bakar et al., 2019).

There are several types of endowment (waqf) systems used in the education. The model of waqf-financed higher education has been identified as a critical instrument for educational growth. A collaborative network between community members and education management in the effort to create educational institutions may establish a strong financial support system for poor communities. It may help alleviate the government's financial burden and aid students who are experiencing financial difficulties while enrolled at institutes of higher learning, especially in Malaysia (Ab Ghani et al., 2021). However, there is an endowment (waqf) issues abound, particularly in the case of receiving an inadequate amount of endowment (waqf) funds, lack of a sufficient endowment (waqf) fund, as well as a small contribution to the endowment (waqf). According to Mokhtar (2016), endowment (waqf), especially waqf cash donations, are unattractive because of donors' poor behaviour of donors, their low acceptance level, and the inclination to give.

Empirical data highly support the Theory of Planned Behavior (TPB) by performing behavioural indifference areas with high accuracy predicting components from the attitude towards behavioural indifference (Hasbullah et al., 2016; Osman & Muhammed, 2017; Yusoff et al., 2017). This study will concentrate on how TPB's underlying psychological characteristics of knowledge, altruism, and trust influence behavioural endowment intention. Thus, TPB is likely to contribute to understanding donors' endowment intentions for alumni of private higher education institutions (PHEI). As TPB was adopted due to its economy in expressing difficult issues in a coherent way, therefore, the selection of TPB is essential.

The intention is defined as an individual's subjective possibilities or indicators to engage in a behaviour. The intention is thought to represent the motivating variables that influence an individual's behaviour. It indicates how hard individuals attempt and how much effort they intend to expend when completing an activity (Ajzen, 2005). Thus, the more robust an individual's purpose, the greater the likelihood of engaging in given conduct (Yusoff et al., 2017). The intention is an individual's proclivity to behave, up to the point at which an attempt is made to shift from intention to behaviour. The TPB's psychological characteristics of knowledge, altruism and trust influence behavioural endowment intention were discussed by the following points:

1.1. Knowledge and Behavioural Intention

According to prior research, individuals who possess a lot of information about a subject are more likely to make sound judgements uninfluenced by the opinions of others (Clark & Goldsmith, 2006, in Shukor et al., 2017). Thus, general and suitable information and understanding might motivate donors to make endowments (waqf). Information or knowledge has a beneficial effect on people's decisions to make online waqf donations (Amin et al., 2014; Mokhtar, 2016). Understanding endowment (waqf) is critical since it may impact an individual's behaviour (Shukor et al., 2017; Wulandari & Rabbani, 2019). However, Kasri and Chaerunnisa (2020) found that knowledge is the least significant factor influencing the attitude, which subsequently affects the intention to engage in giving cash waqf. Hence, the following hypothesis is proposed:

H1: Knowledge is significantly influenced behavioural endowment intention among alumni of PHEI.

1.2. Altruism and Behavioural Intention

Altruism refers to the intention to pursue the ultimate goal of increasing others' welfare and not to obtain personal benefits (Pfattheicher et al., 2021). From a social perspective, altruism encourages prosperous people to make significant donations to improve the well-being of the poorer (Syme, 2019). Non-profit organisations should enhance the attention towards donor behaviour as it became a strategic focus due to the emergence of various factors in changing the environment. Altruism plays a crucial role that can influence the moral judgement of the donor. Besides, altruism can explain why people willingly donate their money to non-related individuals and organisations (Prendergast & Maggie, 2013). Hence, the following hypothesis is proposed:

H2: Altruism is significantly influenced behavioural endowment intention among alumni of PHEI.

1.3. Trust and Behavioural Intention

Generally, trust has emerged as a key determinant of intention to funding. The study from Shatar et al. (2021) and Zhang et al. (2021) revealed that when people trust one organisation, it can be translated toward an individual's action. According to Kasri and Chaerunnisa (2020), besides religiosity, trust plays a positive role in explaining the intention to donate cash waqf. Therefore, trust can be a reliable resource to manage individual behaviour and intention when making a decision.

Trust is vital, especially when an individual becomes vulnerable and uncertain regarding their decision. Trust value can guide an individual's decision and behaviour when facing uncertain decisions (Yu et al., 2021). Besides, trust can also be a valuable deal with social dilemmas and a fundamental ingredient to avoid conflicts (Zhang & Huo, 2013). According to Shukor et al. (2015) and Shukor et al. (2017), endowers in Malaysia often feel insecure regarding the distribution of endowment (waqf) due to lacking information from endowment (waqf) institutions. The uncertain feeling due to trust issues influences an individual's attitude toward participating in the endowment. Hence, the following hypothesis is proposed:

H3: Trust is significantly influenced behavioural endowment intention among alumni of PHEI.

2. Problem Statement

The presence of endowment (waqf) funds in each year of public as well as private university in higher education in Malaysia is still relatively recent, however it has been widely practised for centuries elsewhere. This is evident were based on universities such as Harvard, Oxford, Cambridge, Yale, and Stanford which were built using endowment methods. Furthermore, the continued existence of endowment (waqf) based on HEIs, such as Al-Azhar University in Egypt, demonstrates the success of

education endowment for higher levels. The university began as a mosque over 1,000 years ago and has since grown to become a world-renowned institution.

Recently, many HEIs are linked to the university's endowment or waqf fund, which is now one of the university's alternative sources of revenue, used to support operations, research, and of course the needy students. Since private universities rely heavily on funds from student fees, endowment (waqf) for higher education is one of the ways to supplement the funds to their respective universities in order to provide the best infrastructure. Endowment (waqf) for university's expansion would not have been feasible without the federal governments and the larger community's assistance. Previous scholars have thoroughly investigated this topic. However, the role of society, particularly alumni, has been underestimated. Even though the institution in West regards alumni donation to university endowment growth as very promising, the alumni seem to donate less. Most likely, the students are owing to financial considerations, aside from a lower sense of responsibility to the institution since students must bear loans to pay for their studies and study debts after graduation.

Unfortunately, in Malaysia, lack of culture to contribute, give, or redistribute donations through the involvement of alumni in this country are not as great as a contributing tradition in developed countries. Besides that, the lack of information and knowledge concerning waqf has resulted in a poor degree of awareness and comprehension among the community or respondents (Ab Ghani et al., 2019; Harun et al., 2016). The lack of trust or confidence in waqf institutions also contributes to waqf institution collapse (Ahmad, 2019). Therefore, this study examines the effect of knowledge, altruism and trust among alumni of PHEI towards the behavioural endowment intention.

3. Research Questions

The main objective of this study is to investigate the effects of knowledge, altruism and trust among PHEI alumni on their intention to contribute endowments or waqf. Therefore, this study will answer the following questions:

- i. What is the relationship between knowledge and behavioural intention among alumni of PHEI?
- ii. What is the relationship between altruism and behavioural intention among alumni of PHEI?
- iii. What is the relationship between trust and behavioural intention among alumni of PHEI?

4. Purpose of the Study

The purpose of this study is to determine the significance of knowledge, altruism and trust towards behavioural endowment (waqf) intention among PHEI alumni. The government's contribution and the alumni's involvement may contribute to the growth of endowment (waqf). This study establishes that the endowment (waqf) system has the capacity to contribute to the development of sustainable education.

5. Research Methods

The quantitative method for data collection is adopted for the study. The quantitative approach is effective when sample data should be generalised and applied to the entire population in order to reveal patterns and trends (Davidsson & Patel, 2003). The conceptual framework for this research is illustrated

in Figure 1. Knowledge, altruism, and trust are considered latent variables that influence PHEI alumni's behavioural endowment intention. The research instrument was created following the development of the conceptual framework. A highly structured questionnaire was developed based on previous studies. The questionnaire was divided into four sections: introduction, respondent profile, and dependent and independent variable measurement. Each variable's components were drawn from previously published research, most notably Berman et al. (2018), Hausman and Johnston (2010) and Shukor et al. (2015). The 17 items were assessed using a seven-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (7).

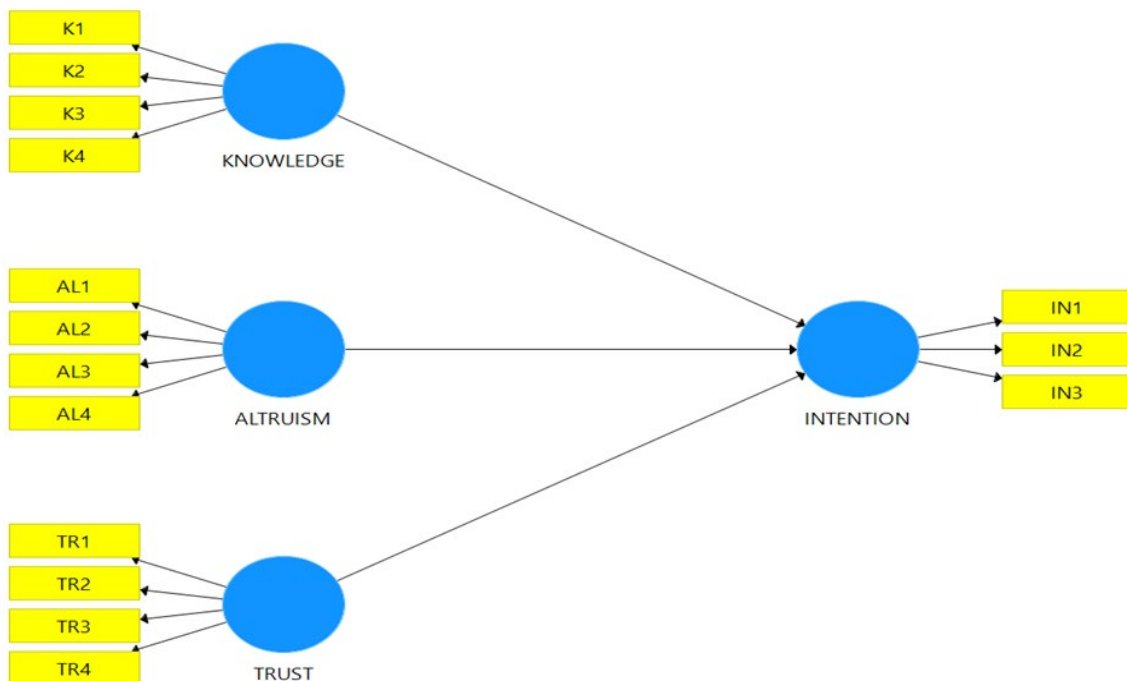


Figure 1. Conceptual Framework

5.1. Data Collection

This study used online survey questions to obtain information. Approximately 200 responses were acquired through the use of a purposive sampling method; however, only 104 responses were considered valid for further analysis. The sample size is consistent with Sekaran and Bougie (2010), who recommended sample size of at least ten times from the number of variables.

5.2. Data Analysis

This study employed Smart PLS 3.0 to analyse data gathered from PHEI alumni in Klang Valley who served as the participants. The assessment of the Partial Least Square-Structural Equation Modelling (PLS-SEM) and the reporting of the output were based on the recommendations of Hair et al. (2017) and Ramayah et al. (2016).

5.3. Assessment of Goodness of Measure

The variable items were quantified using the seven-point Likert scale. As recommended by Podsakoff et al. (2003), this technique prevents the normal method variance prior to data analysis. Due to a lack of study on behavioural endowment intention among alumni, the majority of measures were adopted from the integrity and trust study and adjusted to match the current study. The tools were created to assess the independent variables of knowledge and altruism, as well as the dependent variable of endowment intention. Table 1 summarises all of the constructs utilised in this study, including their definitions, sources, and the total number of items.

Table 1. Properties of the Measurement Items

Construct	Definition	Source	No of items
Knowledge	Knowledge about endowment (waqf) is a form of sadaqah (infaq) which will grant the contributor or endower in the hereafter life.	Shukor et al. (2015)	4
Altruism	It emphasised that individuals should allocate their limited resources to funds by increasing their selection of the welfare-maximising option.	Berman et al. (2018)	4
Trust	It refers to confidence in the integrity and reliability of another party rather than confidence in the partner's ability to perform a specific action.	Hausman and Johnston (2010)	4
Behavioural Endowment Intention	Behavioural intentions are always being explained by the Theory of Planned Behaviour (TPB) on the willingness of endower to make endowment (waqf) contribution.	Osman and Muhammed (2017)	3

5.4. Convergent Validity

The amount to which a measure correlates favourably with alternative measures of the same construct is described by Hair et al. (2017) as convergent validity. The factor loadings, composite reliability (CR), and average variance extracted (AVE) were used to assess convergent validity, as suggested by Hair et al. (2017).

Hair et al. (2017) advised that the loading cut-off value surpass 0.5 and the CR value exceeds 0.7. As indicated in Table 2, the loadings for all items are between 0.883 and 0.973, which is greater than the value advised by. Additionally, Table 2 reveals that CR values, which indicate the extent to which construct indicators imply the latent construct, vary from 0.951 to 0.985, which is greater than suggested the value of 0.7. Hair et al. (2017) likewise proposed a cut-off value of 0.5 for AVE. The AVE is the final measurement; it quantifies the variation recorded by the indicators compared to measurement error. Therefore, the cut-off value should be more than 0.5 to justify the use of a construct (Barclay et al., 1995). Table 2 demonstrates that all loadings, CRs, and AVEs are more than the recommended levels for confirmation, indicating that the measurement model has convergent validity.

Table 2. Results of Measurement Model

Model Constructs	Measurement Item	Loading	CA	CR	AVE
Knowledge	K1	0.904	0.931	0.951	0.828
	K2	0.930			
	K3	0.884			
	K4	0.922			
Altruism	AL1	0.905	0.932	0.952	0.831
	AL2	0.883			
	AL3	0.917			
	AL4	0.941			
Trust	T1	0.972	0.979	0.985	0.942
	T2	0.968			
	T3	0.974			
	T4	0.968			
Intention	IN1	0.973	0.961	0.974	0.927
	IN2	0.954			
	IN3	0.961			

Notes: CA = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted

Source: Survey data

5.5. Discriminant Validity

After establishing the convergent validity, the Fornell and Larcker (1981) criterion were used to determine discriminant validity. Discriminant validity quantifies the degree to which items discriminate between conceptions. It can be determined by examining the correlations between measurements of the potentially overlapping constructs (Fornell & Larcker, 1981). The model's items should have a larger load on their constructions. Compeau et al. (1999) stated that the average variance shared by each construct and its measures should be larger than the variance shared by the construct and other constructs, as seen in Table 3. Table 3 demonstrates acceptable discriminant validity when the square correlations for each component are less than the AVE as measured by the indicators.

5.5.1. Fornell-Larcker Criterion

The Fornell-Larcker criterion, the most widely used research method, can identify discriminant validity problems in the significant majority of cases, as illustrated in Table 3. However, when it is used in conjunction with extremely diverse loading patterns (e.g., 0.50, 0.70, and 0.90) with sample sizes of 500 or fewer. It reveals a lack of discriminant validity in more than 50% of simulation runs. Furthermore, because of its susceptibility to more uniform loading patterns, the Fornell-Larcker criterion produces significantly lower sensitivity rates, especially low AVE.

Table 3. Fornell-Larcker Criterion

Model Constructs	Intention	Knowledge	Altruism	Trust
Intention	0.963			
Knowledge	0.601	0.910		
Altruism	0.737	0.645	0.912	
Trust	0.656	0.641	0.659	0.970

Note: Diagonal represents the square root of the AVE, and the off diagonals represent the correlations

Source: Survey data

5.5.2. Heterotrait-Monotrait Ratio (HTMT)

Henseler et al. (2015) proposed the heterotrait-monotrait ratio of correlations (HTMT) to examine the discriminant validity. The discriminant validity of a pair of constructs can be demonstrated by an HTMT value that is significantly lower than 1 or clearly lower than 0.85 (Henseler, 2017). HTMT cut-off values of 0.90 or 0.85 are recommended by Henseler et al. (2015), while Voorhees et al. (2016) observed that an HTMT cut-off value of 0.75 was more useful. Thus, neither technique incorrectly suggests problems with discriminant validity at the level of inter-construct correlations, which the majority of scholars would consider suggestive of discriminant validity. As shown in Table 4, the discriminant validity assessment based on HTMT shows that not only were all the HTMT values significantly lower than 0.85 (Henseler et al., 2015). Thus, a conservative cut-off point was used to assess discriminant validity for all constructs.

Table 4. Heterotrait-Monotrait Ratio (HTMT)

Model Constructs	Intention	Knowledge	Altruism	Trust
Intention				
Knowledge	0.634			
Altruism	0.776	0.690		
Trust	0.676	0.670	0.686	

Note: HTMT < 0.90 and HTMT < 0.85

Source: Survey data

6. Findings

In order to evaluate the PLS model, the squared multiple correlations (R^2) for each endogenous latent variable were examined, as well as the significance of the structural pathways. The hypothesised relationships are considered supported if the related path coefficients had the desired sign and were significant. The amount of variation in the construct explained by the model is shown by R^2 findings (Chin, 2010). The explained variance of the dependent variable in relation to its overall variance is measured by R^2 . Values around 0.350 are considered considerable, values around 0.333 are considered moderate, and those around 0.190 are considered weak (Chin, 2010). Aside from that, for the hypothesised associations in this work, the route estimates and t-statistics were computed using a bootstrapping approach with a re-sampling of 500.

The structural model analysis is shown in Table 5, which clearly reveals that H1 did not support, and it is not significant at $p > 0.05$. The H2 and H3 hypotheses, on the other hand, were supported and significant at $p < 0.05$. H1: Knowledge ($\beta = 0.122$, $p > 0.05$) does not significantly influence behavioural endowment intention in the analysis. It is supported by the study done by Shukor et al. (2017). According to Shukor et al. (2015), donating cash to a waqf is considered sadaqah. This understanding of the concept of waqf as sadaqah may have resulted in a non-significant result between knowledge and behavioural endowment intention.

H2: Altruism was shown to significantly influence the behavioural endowment intention ($\beta = 0.491$, $p < 0.05$). This finding is consistent with the study done by Mokhtar (2016). Altruism (generosity), the second most important factor, may be influenced by the religiosity factors. High-faith Muslims will, without a doubt, follow Allah SWT's orders, which include being generous (altruism).

H3: Trust ($\beta = 0.255$, $p < 0.05$) was similarly shown to significantly influence behavioural endowment intention in this research which is consistent with the findings by Shukor et al. (2017). Muslim's donor willingness in engaging the endowment (waqf) giving behaviour is described by being heavily influenced by their level of trust. In addition, public goodwill is built on trust. According to Osman et al. (2016), people are less likely to donate to charities if they have low confidence in them.

Table 5. Path Coefficient and Hypothesis Testing

Hypothesis	Relationship	Beta	Standard Error	T-Value*	P-Values	Decision
H1	Knowledge → Intention	0.122	0.130	0.936	0.350	Did not support
H2	Altruism → Intention	0.491	0.097	5.062	0.000	Supported
H3	Trust → Intention	0.255	0.088	2.882	0.004	Supported

Note: * $p < 0.05$

Source: Survey data

7. Conclusion

The use of endowments, in general, can assist in the improvement of public infrastructures, such as educational institutions, mosques, and multi-purpose halls (social community). In light of the above, it is clear that endowment (waqf) is a valuable resource for the advancement of the Muslim community as a whole, particularly through higher education. Endowment (waqf) in higher education is an institution that gives Muslims a place to do good deeds in addition to providing opportunities and facilities for them to gain knowledge.

Therefore, private higher education institutions in Malaysia should adopt endowment (waqf) to ensure their progress to find solutions and recommendations for improving their finances in educational facilities. As a result, even though the Ministry of Higher Education (MOHE) has been supportive of endowment (waqf) in higher education in Malaysia, it is not working as expected due to certain constraints and obstacles that must be considered. Besides these challenges, current endowment (waqf) researchers and scholars have an opportunity to find solutions and recommendations for improving Malaysia's endowment or waqf in private higher education institutions.

Endowment (waqf) in universities could assist the government in reducing its financial commitment to educate the society through the use of endowment (waqf) funds. In addition, an impressive global experience of those universities with an endowment (waqf) could serve as inspiration for the Malaysian government and other countries to establish their endowment (waqf)-based higher education institutions.

Acknowledgements

This research was conducted under the specific grant project (GPB/02-UNISEL18/SS-020), under the title, “Factors Influencing the Behavioural Endowment Intention Among Alumni of Private University Malaysia”. The writers would like to express gratitude to the Universiti Selangor (UNISEL) for providing this grant and the anonymous reviewer for the constructive comments to improve the Manuscript.

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