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**THE ISLAMIC-BASED CASH WAQF BEHAVIOURAL  
INTENTION CONCEPT**

Mohammad Zulfakhairi Mokthar (a)\*, Zakaria Bahari (b)  
\*Corresponding author

(a) Faculty of Management Studies, Kolej Universiti Islam Pahang Sultan Ahmad Shah (KUIPSAS), KM8, Jalan Gambang, 25150 Kuantan, Pahang, Malaysia, zulfakhairi@kuipsas.edu.my

(b) Centre for Islamic Development Management Studies (ISDEV), 11800 USM, Pulau Pinang, Malaysia, bzak@usm.my

***Abstract***

Behavioural intention is one of the concepts applied to predict human behaviour. In the context of charity giving, the application of behavioural intention theories; Theory of Reasoned Action and Theory of Planned Behaviour in predicting giving behaviour is not new and it even been applied in Islamic charity giving behaviour research including cash waqf giving behaviour. Nevertheless, in Islam the discussion on intention and its relation to Muslims behaviour is crucial as there is a specific hadith narrated on the topic. However, there is no effort done in developing an Islamic-based behavioural intention concept to be applied in Islamic charity giving study as the existing study on Islamic charity giving especially cash waqf giving behaviour still using the framework derived from the two theories. Therefore, the paper is conducted to develop an Islamic-based cash waqf behavioural intention concept theoretically. The paper adopted document research method and content analysis as the data analysis method. The result showed the Islamic-based cash waqf behavioural intention concept was develop from the combination of the Islamic behavioural intention concept and Islamic charity giving concept. The concept consists of four principles and elements that are faith, reward, repentance and brotherhood to be applied in cash waqf giving behaviour study.

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**Keywords:** Cash waqf, behavioural intention.



## 1. Introduction

Behavioural intention concept arises after the failure of the concept of attitude in predicting human behaviour (Ajzen & Fishbein, 1973). Therefore, Ajzen (1971) came out with hypothesis assuming intention as the proxy in determining human behaviour (Ajzen, 1971). Started from that, Fishbein and Ajzen began to do research on Dulany's Theory of Proportional Control and develop their own behavioural intention theories; Theory of Reasoned Action (TRA) in 1975 and Theory of Planned Behaviour (TPB) in 1985. The both theories have become the most popular theory used to determine the relationship between intention and behaviour (Southey, 2011; Odgen, 2012). This included the Islamic charity giving behaviour.

Charity in Islam can be divided into two categories. The first is obligatory which is zakah and the second is voluntary donations such as alms, grants and waqf (Aziz, Mahmud & Karim, 2008; Bahrom, 2013; Lambarraa & Riener, 2012; Omar, 2006, and Mohd Noor & Sharif (2017 p. 12). Among the four types of Islamic charity giving, waqf seems to be getting more intention now days especially the cash waqf. It is because, the practicality of cash to be use as medium for waqf compared to land and buildings (Zakaria & Muda, 2017). This has brought researchers to do research on cash waqf giving behaviour. Table 1 shows a list of study conducted regarding cash waqf giving behaviour.

**Table 01.** List of research on cash waqf giving behaviour

No.	Researcher	Year	Theoretical Framework
1	Basary, N.F.	2014	Theory of Planned Behaviour
2	Osman, A.F., Omar M.M. & Amin, H.	2014	Theory of Planned Behaviour
3	Osman, A.F., Omar M.M. & Fadzil, A.	2015	Theory of Planned Behaviour
4	Pithcay, A.A., Mydin Meera, A.K. & Saleem, M.Y.	2015	Theory of Reasoned Action
5	Pitchay, A.A.	2015	Theory of Reasoned Action
6	Osman, A.F.	2016	Theory of Planned Behaviour
7	Duasa, J. & Mohd Thas Thaker, M.A.	2016	Theory of Reasoned Action
8	Mohd Thas Thaker, M.A., Mohammed, M.O., Duasa, J. & Abdullah M.A.	2016	Theory of Reasoned Action
9	Hasbullah N.A., Khairi, K.F. & Ab. Aziz, M. R.	2016	Theory of Planned Behaviour

From Table 1, there are numbered of research done on cash waqf giving behaviour. However, the theoretical framework applied is either TRA or TPB. Therefore, the paper is conducted to develop an Islamic-based cash waqf behavioural intention concept as alternative to available theories to be applied in Muslims giving behaviour study specifically or Muslims behaviour study in general.

## 2. Problem Statement

In common behavioural studies, intention is an important factor that links between stimuli and behaviour. Therefore, the concept of intentions is a major reference in behavioural studies and even

applied to Muslims themselves. Therefore, is it appropriate for a concept developed in accordance with Western references to be applied on Muslims while at the same time, there is a concept of intention and behaviour discussed in Islam? That is a reason why the concept of Islamic-based behavioural intention concept should be established and applied in the study of Muslim behaviour. As the increasing interest among researchers on cash waqf giving behaviour, it is the right time for the paper to introduce the Islamic-based cash waqf behavioural intention concept.

### **3. Research Questions**

Based on the problems, the paper comes out with three research questions to be answered.

1. What is the Islamic-based behavioural intention concept?
2. What is the Islamic charity giving concept?
3. What is the Islamic-based cash waqf behavioural intention concept?

### **4. Purpose of the Study**

The relationship between intention and behaviour has been long discussed in Islam with specific hadith narrated on the matter. Therefore, the paper tries to develop an Islamic-based cash waqf behavioural intention concept from the discussion on behavioural intention and charity giving in Islam. It is because, the existing studies on behaviour were applying the framework from the available theories and not excluded the cash waqf giving behaviour study. Cash waqf is a new and alternative way to increase participation in waqf and the study done on this topic is still new. Based on that, it is appropriate time for this study to introduce an Islamic-based cash waqf behavioural intention concept for further research on this topic can be carried out in Islamic-based framework.

### **5. Research Methods**

The paper adopted document analysis method. Document analysis is a form of qualitative research in which documents are interpreted by the researcher to give meaning around an assessment topic (Bowen, 2009). Analysing documents incorporate coding content into themes from various types of document such as public record, personal document and physical evidence. Different source of document was gathered in the study ranging from books and articles related to Islamic charity giving, waqf and intention. The collected data then was analysed with content analysis method. Content analysis method was done to identify the meaningful and relevant information from the text (Bowen, 2009).

### **6. Findings**

From the analysis, the findings of the study can be divided into three parts. The first finding is the Islamic-based behavioural intention concept. The second finding is the principles of Islamic charity giving and the third finding is the formulation of the Islamic-based cash waqf behavioural intention concept.

### **6.1. Islamic-based Behavioural Intention Concept**

According to Qardawi (2015) the intention is not just a wish but a sure will. This is because; the intentions have the consequences of rewards and penalties even though they are not directly followed by actions. The intention in such circumstances is to refer to a definite will, directing to action either good or bad, obligatory or circumcised, *haram*, *makruh* or *harus*. Hence, sometimes the intention is good and sometimes bad depends on what moves the intentions whether it is motivated by the world or hereafter to seek God or human beings.

Based on these conditions, Qardawi (2015) explains that the intention is not merely a desire that transcends to the heart but instead the desire must be a determination or according to Sulaiman (2006) that intention reaches the determination and planning level. This is explained in the hadith which means:

“Verily, Allah forgives my people from the wishes of their hearts during which they have not done them or discussed them.” (Bukhari, Hadith 6171).

This hadith reinforces that intent is not just a desire but also to be serious in wanting something because intentions as an intuition cannot be held accountable. This has shown that the Islamic-based behavioural intention concept is different with the TRA and TPB as the Islamic-based behavioural intention concept is related with reward and punishment and those two factors determine the Muslims behavioural intention.

### **6.2. Islamic Charity Giving Concept**

According to Aziz, Mahmud and Karim (2008), Bahrom (2013), Lambarraa and Riener (2012); Omar (2006), charity is divided into two. First, obligatory grants such as zakat. Second, voluntary donations. Voluntary donation is a giving that gives something to others without expecting any retribution such as alms (Jalil, 2013). From these two divisions, Islahi (1992) lists some forms of charitable giving in Islam namely zakah, alms, grants, wills, *qard al hassan*, nazar, waqf and *takaful*. From this basic concept comes the concept of others property distribution in Islam. Firstly, if the gift was made against the needy, it refers to alms. Second, if the gift is done to others as a sign of respect and affection, it is a gift or a grant in general. In addition, alms may also occur in a permanent form of waqf. Furthermore, alms may also be a will.

From the categories, which category is cash waqf belong to? Cash waqf is one of the forms of Islamic charity giving that fall under the waqf category. The common form of waqf is land and building but it also can be perform using money and called cash waqf. It is a contemporary form of waqf to increase the numbered of people to perform waqf as most people may not afford to waqf a land or a building (Zakaria & Muda, 2017). To develop the concept of cash waqf giving behaviour the discussion should be started from the concept of Islamic charity giving concept as cash waqf itself is a form of charity giving.

According to Rahman (2016) who cites the opinion of Wahbah al-Zuhaili states that charity giving should be based on sincerity, faith and belief that Allah SWT will reward the doers. In addition, the giver must not rake up the past about the giving or hurting the receiver heart. Similarly, Ibrahim

(2015) also stated the requirement for charity giving to be accepted by Allah SWT that he or she must have the faith (*iman*), sincere, free from mentioning to others about your charity giving and the property must come from the good source (*halal*). This is based on the verse from al-Quran which means:

“Say: Whether you give willingly or with reluctance, your offerings shall not be accepted from you; for indeed you are a people rebellious and wicked. And nothing prevents their contributions from being accepted except that they have disbelieved in Allah and His Messenger, and (because) they come out to pray only with reluctance, and they never make contributions to good causes save unwillingly.”

(Q9:53-54)

This verse according Kathir (2004), Allah SWT tells why the act of giving living allowances (*nafkah*) is not accepted. It is because, charity is only valid with faith (*iman*) and Allah SWT also only accepts the acts of piety (*taqwa*). Indirectly, this verse explains the act of the unbeliever will not be accepted by Allah SWT and even ended in vain.

“Aisha R.A asked the Prophet: "O Messenger of Allah! Ibn Juz'an in the past, during the period of ignorance always maintains ties and feed the poor. Is it useful for him in the Hereafter? "He replied:" It will not be useful to him. Because he never said: "O God, forgive my sins on the Day of Judgment.”

(Muslim, Hadith 315)

The above hadith reinforces that *iman* is the first condition for charity to be accepted. Therefore, it is the first principles of charity giving in Islam. In addition, Ibrahim (2015: 198) also explained that sincerity is a must when giving a charity. Sincerity in charity is while spending one's property, he or she needs to correct his intentions to gain the pleasure of Allah SWT alone, and free from feeling proud and expecting human praise. This is based on the verse from al-Quran which means:

“(O Muhammad) you are not obliged to guide these (unbelieving) people to the right way (because you are only responsible to deliver the truth), but Allah by His Mercy gives guidance to whom He wills. Whatever you spend for charity on others is for your own good, provided that you give it to seek the pleasure of Allah. So, whatever you spend in charity of your lawful wealth shall be paid back to you in full and surely you shall not be wronged.”

(Q2:272)

In the interpretation of Kathir (2004), a believer does not spend his property unless to seek Allah SWT pleasure. In that context, if a person spends his property for seeking Allah's pleasure, the business related to the reward is left alone on Allah SWT because the person who gives charity remains rewarded for his intentions. This is based on the verse from al-Quran which means:

“And those who spend their wealth for the sake of being seen and praised by men, believing neither in Allah nor in the Last Day. And he who (chooses) Satan for a friend, how an evil friend has he.”

(Q4:38)

In this verse, Allah SWT explained that, Allah SWT does not like people who are arrogant and proud of themselves on spending their wealth and hoping for praise. Kathir (2004) also explained that the person who spends his wealth in hoping for human praise, he will not get the pleasure of Allah SWT. This is based on the verse from al-Quran which means:

“And the parable of those who spend their wealth only to seek the pleasure of Allah and to strengthen their souls (in terms of firm belief and sincerity) is like that of a garden on a high and fertile ground. If heavy rain falls on it, it yields up twice its normal crop. If no rain falls upon it, and it is watered by the dew, (that is already sufficient for it to produce crops). And remember that Allah is All-Seeing of what you do.” (Q2:265)

According to Kathir (2004), this verse is a comparison for the believers when they give charity they believe Allah will reward them for their giving with more rewards. Based on these three verses it can be concluded that Allah SWT will only accept the act (*ibadah*) that is done sincerely, expecting the pleasure of Allah SWT and be rewarded with double reward. Therefore, sincerity is the second requirement for a charity to be accepted.

The next condition according to Jalil (2013) is the status property owned to be given for charity. The property to be given for charity must be from a good source (*halal*), not from an illegal source (*haram*) or an uncertainty source (*syubhah*) and must be a beneficial property and not something that is bad and to be thrown away. This is based on the verse from al-Quran which means:

“Allah deprives (the accumulation of wealth through) usury of all blessings, whereas He blesses (the wealth that is spent out of it for giving out) charity and alms-tax with growth. And Allah does not love anyone who is stubbornly ingrate and persists in sinful way.” (Q2:276)

Kathir (2004) explains that Allah SWT removes usury either removing the property from its owner or forbidding the blessings of his property. So, the person cannot be benefited from his property and even be punished in the hereafter. The verse also supported with hadith narrated by Bukhari stated that:

“Whoever gives alms with a date from the result of a good business, and Allah SWT does not accept anything but good, and indeed Allah will accept it by His power. Then He developed it for its owner as one of you kept his horse until it became like a hill.” (Bukhari, Hadith 1321)

The hadith concludes that the condition of charity acceptance is the property that comes from good and halal business. Therefore, halal source of property is the third principle of Islamic charity giving.

From the aspect of manners, people who give charity should not mention back the charity given to the poor. It will not only hurt the receiver, but the reward of his charity can be denied. This is based on the verse from al-Quran which means:

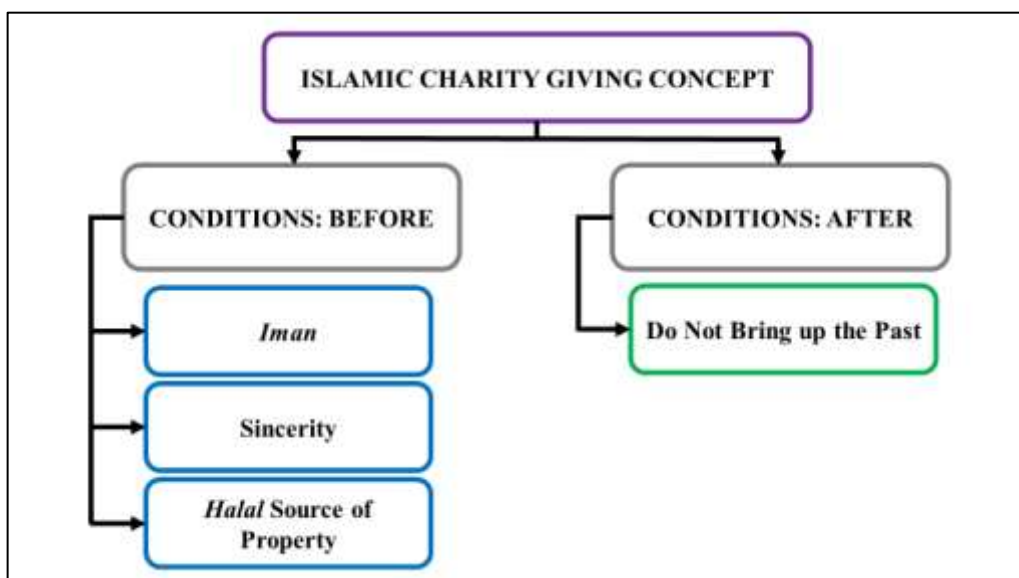
“Those who spend their wealth in the way (the religion) of Allah, and afterwards do not follow their spending with taunts and insults to (the recipients) shall be rewarded by their Lord; on them shall be no fear, nor shall they grieve.” (Q2: 262)

According to Kathir (2004), Allah SWT praises people who spends his wealth in His way and does not accompany the goodness and charity with mentioning back the charity given in front of the recipient and not in the presence of others either by speech or deed until the givers lost their reward from their giving. This is based on the verse from al-Quran which means:

“O believers! Do not annul (the rewards of) your acts of charity by stressing your benevolence and hurting (the feelings of the needy) - just like the one who spends his wealth only to be seen and praised by men and believes neither in Allah nor in the Last Day. (The act of charity of) such a man is like that of a smooth rock covered with a thin layer of earth: when heavy rain falls on it, the earth will be washed away leaving the rock bare. (This similitude is equally applied to the disbelievers and hypocrites who spend their wealth to be seen and praised by men) for such people shall gain nothing from what they have earned. And (remember) that surely Allah does not guide the disbelievers.” (Q2:264)

Indeed, the reward from the charity can be lost by the action of bringing up the past charity or hurting the receivers. As the eradication of the act of people who give charity because they want to be proud of it and also the same with the eradication of the reward of the alms given by the people who raking up the charity that has already given. People who feel proud shows that he is doing charity for the pleasure of Allah SWT but instead he gave the charity to gain fame or to become a reference by public.

Allah SWT then gives the parable of the charity accompanied by the ripple like the soil on a slippery stone. When it comes to rain then nothing remains on the rock. That's how the reward of the people who give charity for ripple is lost. Therefore, by not mentioning back on the charity is the fourth principle of Islamic charity giving. Figure 1 illustrate the Islamic charity giving concept.



**Figure 01.** Conceptual Framework of Islamic Charity Giving Concept

In Islamic charity giving concept, there are four conditions to be fulfilled. From the four conditions, it can be divided into two; the before and after conditions. Before conditions consists of three elements which are *iman*, sincerity and *halal* source of property. The first principles are *iman*, meaning a Muslim charity giving is based on relation with Allah SWT. The second principles are sincerity, meaning the charity giving is because of Allah SWT with no other purpose accompany the giving. The third principles are *halal* source of property meaning the property give to charity must be from a good source. Despite the three elements, there is one principle that govern the whole Islamic charity giving concept. It is after a charity was done, a person should not bring up the past charity given. If the givers bringing up the charity given, the three principles before will be void automatically. It doesn't mean if you have *iman*, or you are sincere and even use your own *halal* property for charity but once you start bringing up the past, it will eliminate all the rewards you get before. This make the Islamic charity giving concept a unique characteristic.

### 6.3. The Islamic-based Cash Waqf Behavioural Intention Concept

By referring to the concept of Islamic charity giving, some of the principles discussed before indirectly become the element that form Islamic-based cash waqf behavioural intention concept. Previous discussion stated that the conditions for Islamic charity to be accepted is *iman* and sincerity, then the first element of the Islamic-based cash waqf behavioural intention is *iman*. This is based on the verse from al-Quran which means:

“Have faith in Allah and His Messenger and give in alms of that which Allah has made you trustees; for whoever of you believes and gives in alms (in the way of Allah) theirs will be a great reward.” (Q57: 7)

This verse according to Kathir (2004) is the motivation for the believer to give alms because of the obedience. It is because Allah SWT promises the big reward. This is also based on the other verse of al-Quran which means:

“Clearly: For him who gives (in charity) and keeps his duty to Allah (by doing what He ordered and refrain from what He has forbidden). And testifies with confidence in goodness. Truly, We shall smoothen for him the path of salvation (Paradise). But for him who is niggardly (in doing good deeds) and thinks himself self-sufficient. And denies goodness, We shall smoothen for him the path of misery.” (Q92:5-10)

According to Kathir (2004), this verse refers to the person who issues what is ordered to be issued and he is conscious of Allah SWT in all his affairs. He was rewarded for all those things. For the person who is stingy with his property and does not need Allah SWT and deceives in the matter of reward, in the hereafter he will be given a harmful path. Apart from faith, the above verse also touches on reward (*pahala*). Therefore, the second element of the Islamic-based cash waqf behavioural intention is reward. According to Ab Rahman (2009) Allah SWT remind people that whoever spends his wealth will get a double reward. This is based on the verse from al-Quran which means:



“The parable of those who spend their wealth for the cause of Allah is like that of a grain of corn which brings forth seven ears, each bearing a hundred grains. And (remember) that Allah shall give manifold increase to whom He wills, and Allah is All-Embracing (in His Grace and Bounty) and All-Knowing.” (Q2:261)

This verse is a parable of the multiples of rewards for those who spend their wealth in the way of Allah with the aim of seeking His pleasure and every good done is multiplied from 10 up to 700 times. The multiplication of reward is also mentioned in the following hadith.

“Every practice of Adam's son retaliated for him is a virtue with ten to seven hundred times the only except fasting, it is for me and I will reward him.” (Ahmad, Hadith 10136)

In addition to the verse, other verses which also indicate the element of reward is:

“And (know that) what you give in usury, so that it may increase in people property will not increase with Allah (does not bring any good), but the alms that you give for Allah SWT sake shall be repaid to you many times over.” (Q30:39)

This verse describes any gift for the purpose of mankind will not be rewarded by Allah SWT except those who give zakat will be doubled their reward.

According to Ghazali (1997) a sincere charity that is done because Allah SWT can eliminate the sin and bad doing. Therefore, besides the elements of reward, man is also reminded by Allah SWT that by giving charity, besides being able to purify the property it is even cleanse the person from sin. This is based on the verse from al-Quran which means:

“Take alms from their wealth, so that they may thereby be cleansed (of sins) and purified (from bad conduct), and pray for them, for truly your prayers will give them comfort. And (remember) Allah is Most Hearing, Most Knowing. Do they not know that Allah is He Who accepts the repentance of His servants and takes their alms (and reward them), and that Allah is the Forgiving One, the Most Merciful?” (Q9:103-104)

Allah ordered the Prophet Muhammad (SAW) to take zakat from the wealth and with that it will be able to purify and clean themselves. Verse 104 is also the motivation to repent and issue zakat which both can eliminate the sin. Therefore, the third element Islam based cash waqf behavioural intention concept is the realisation to eliminate sin. The verse is also supported with hadith narrated by Tirmizi.

“It means: "O Ka'b Ibn 'Ujrah, the Prayer is the sign of faith, and the fasting is the guarding shield and shield, and the charity puts off an offense as the water extinguishes the fire.” (Tirmizi, Hadith 558)

This hadith reinforced that by giving charity one can eliminate the sins committed.

The fourth element of the Islamic-based cash waqf behavioural intention concept is brotherhood. This is based on the verse from al-Quran which means:

“And let not those of you who have been graced by Allah favour and ease of life resolve by oath not to give aid to their kinsmen, the poor, and those who have emigrated for Allah cause. (Rather) let them pardon and overlook their mistakes. Do you not wish Allah to forgive you? And Allah is Most Forgiving, Most Merciful.” (Q 24:22)

According to Kathir (2004), this verse explains Allah SWT objection on person who has the ability to give alms who vows to not help the poor and needy brothers. On the contrary, it is your duty to forgive others, and Allah SWT will forgive you. This last paragraph relates the element of brotherhood. According to Ghazali (1997) Islam reminds people to be generous toward themselves, their families, their brothers and all men. This is based on the verse from al-Quran which means:

“So (to show your gratefulness), give their due to the near of kin, and to the poor and to the wayfarers. That is best for those who seek Allah countenance; such men will be successful.” (Q30:38)

Allah SWT instruct to give to our immediate relative his right which is in the form of kindness and relationship. Also, to people who do not have anything that can be spent or having something, but it is not enough for his necessity and a traveller who needs maintenance and supplies in transit. That is a better thing in the Hereafter and that is a great destination. According Ab Rahman (2009) Muslims want to share their wealth with others so that the needy can enjoy the comfort and well-being of life because of the wealth distribution which caused by faith and belief in Allah SWT. Hence, the motivation to share wealth with others is emphasized by Allah SWT and warns those who are evil. This is based on the verse from al-Quran which means:

“(Remember), you are the people with such nature - You are called upon to spend in the cause of Allah yet among you are some who are niggardly. And whoever is niggardly to this cause is niggardly to himself. But (remember) Allah is rich (free of all wants) and you are poor (who always need Him for everything). If you turn back (from believing in Him, from God-consciousness and giving charity for His sake) He will replace you by others, and these will not be like you.” (Q47:38)

This is because the need to help your fellow brothers and sisters is highly demanded. This is based on the verse from al-Quran which means:

“And the believers, both men and women, are protecting friends one of another. They enjoin what is just and forbid what is evil; they attend to their prayers and pay the alms-tax, and they obey Allah and His Messenger. On these, Allah will have mercy. Indeed, Allah is Almighty, Most Wise.”

(Q9:71)

This verse according to Kathir (2004) explains the position of the Muslims that mutually reinforce each other is like the building. This verse is supported with hadith:

“A Muslim is a brother to a Muslim. Do not despise him and do not let him be mistreated, whoever helps his brother, Allah will help him and whoever releases his brother from the narrowness of God will release him from a narrowness of the narrowness of the day of Judgment.”

(Bukhari, Hadith 2262)

Qardawi (2014) also states that work related to the priorities and interests of the community is more important than the work that is being used by oneself.

“And the believers, both men and women, are protecting friends one of another. They enjoin what is just and forbid what is evil; they attend to their prayers and pay the alms-tax, and they obey Allah and His Messenger. On these, Allah will have mercy. Indeed, Allah is Almighty, Most Wise.”

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(Bukhari, Hadith 2262)

Therefore, the fourth element of the Islamic-based cash waqf behavioural intention concept is brotherhood. It is because the importance of helping others in Islam as explain in the verses and hadith before.

## **7. Conclusion**

Based on the discussion in the previous section, the conceptual framework of the Islamic-based cash waqf behavioural intention concept as in Figure 2:



**Figure 02.** Conceptual Framework of the Islamic-based Cash Waqf Behavioural Intention Concept

The Islamic-based behavioural intention concept and Islamic charity giving concept works as the foundation for the Islamic-based cash waqf behavioural intention concept. In Islam, intention is not just a mere desire but a determination. Intention concept in Islam is related with reward and punishment and those two factors determine the element of motivation in Muslims behavioural intention.

Next, the Islamic charity giving concept works to control the element of motivation to perform cash waqf and cash waqf behavioural intention. The element influencing the intention and behaviour of cash waqf givers must be within the scope of faith (*iman*), sincerity, halal and do not bring up the past to ensure the intention of performing cash waqf conforming the true concept of intention in Islam. Therefore, for further research, it is hope for the concept to be apply in research on cash waqf giving behaviour or any form of Islamic charity giving.

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