

Factors Influencing the Intention to Contribute Waqf in Healthcare Among Muslim in East Coast Malaysia: A Conceptual Framework

Muhammad Ikmalul Iktimam Mahadhir¹

Hazriah Hasan¹

Shah Iskandar Fahmie Ramlee¹

¹Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia
Correspondence email: hazriah.h@umk.edu.my

ABSTRACT

Healthcare is one of the sectors that being cover by waqf in attempt to enable the benefits from healthcare waqf can be enjoyed by all members of society and this widespread of benefits will led to the creation of well-being society. The purpose of this study is to investigate the factors influencing the intention to contribute waqf in healthcare among Muslim in East Coast Malaysia. In studying this healthcare waqf contribution factors, three influencing variables have been identified which are attitude, subjective norm and perceived behaviour control. In collecting the required data, Muslim in East Coast Malaysia have been identified as the respondents for this study. Through this research, researcher hopes to enlighten the Muslim in East Coast Malaysia towards the factors influencing their intention to contribute waqf in healthcare. Finding from this research is also expected to help other researchers to extent further research in healthcare waqf by providing the data on the factors that influences Muslim in East Coast Malaysia intention to contribute waqf in healthcare.

Keywords: Healthcare; Waqf; Healthcare waqf; East Coast Malaysia.

INTRODUCTION

In Arabic, the term of waqf is refer as hold, prohibition or confinement, where it means the need of holding and preserving certain property in order to ensure their expected philanthropy benefits can be utilized and any used that might disposed its stated objectives are fully prohibited (Kahf, 2003). Waqf is the proof on the uniqueness of Islamic philanthropy system as its shows the willingness of asset's owner to release their ownership on certain asset in order to ensure its benefits can be enjoyed by other people in the society, in accordance with the aim of asset's owner (Ab Rahman, 2014).

The first waqf that happened in Islamic history was on the development of Masjid Quba that being built by Prophet Muhammad (pbuh) when he was arrived at Madinah during the *hijrah* event and Masjid an-Nabawi has become the second mosque that being built in Madinah after the *hijrah* event (Mujani et al., 2018). In Islam, they encourage their adherents to contribute some of their wealth in helping the poor and unfortunate group of society members. This is not only done through zakat but also by waqf contribution by building a mosque, hospitals, schools, and other facilities that can benefits societies. Those Muslims that commit this noble deed are promised to be reward a Jannah (paradise) on the Hereafter (Ratnasari et al., 2019).

In aspect of beneficiaries, waqf is different from zakat as zakat beneficiaries are clearly stated in Quran whereas there are eight categories of *asnaf* that are liable to receive zakat. While for waqf, its beneficiaries are not clearly stated. However, the purpose of waqf need to be for any pious purposes and must not contravene with Shariah principle. Hence, in the past waqf being

used for the educational purpose such as paying the teacher salary and providing a scholarship for students in order to enable them to pursue higher education. Not only that, the cost of healthcare and medicine also being covered using the waqf fund (Suhaimi Nahar & Yaacob, 2011).

Since healthcare is one of the largest economic sectors in the world. The demand for good healthcare services is growing even faster for the upcoming decades. The cost of healthcare, medication and health services keep on increasing and becomes the major concern of the government. In 2014, total health expenditure in Malaysia for public and private sector accounted for 55.2% and 44.8% compared than 54.8% and 45.2% in 2013. In term of amount, public health expenditure has increase for about 13.2% to RM24.6 billion in 2014, while private health expenditure has increase for about 11.7% to RM19.9 billion (Baltic Consulting, 2017). The rise in the cost of healthcare services will give impact to the economic well-being of societies (Economic Planning Unit Malaysia, 2016).

Due to this, the establishment of social-based healthcare institution seems to be necessary in order to ensure all group of society will be able to get a proper healthcare service. Social-based healthcare institution refer to the any institution that aim to provide a service that can maximize the society healthcare (Hazriah Hasan & Ismail Ahmad, 2018). Therefore, the third sector economy seems to be the most suitable player in dealing with this issue. Hence, as waqf is part of third sector economy, then waqf-based institutions should be highlighted especially by the government. Based on history, waqf has shown a good performance as socioeconomic enhancer in increasing the development socioeconomic level in society. It also takes the essential roles in promoting the well-being and social development of nations.

As the third sector economy, waqf roles are not only focusing on the building mosques and schools but in broader area such as in the field of financing, corporate work, and health. Healthcare waqf is one of the focusing area that being emphasized in the waqf implementation as under this term, activities such as building of hospitals, purchasing the medical equipment and providing medical facilities in the aim to benefits those who are sick and unfortunate are all been funded through waqf. During the glorious era of Islam, the development of healthcare institutions and it facilities were using the waqf fund, among the earliest hospital that been developed are Bangkami Hospital in Turkey, Ikhshidid Hospital in Egypt, Ghulam Badr Hospital in Baghdad, and Hospital Marakish in North Africa (Conteh et al., 2020).

In accordance to this, researcher have come out with the idea to conduct a research in order to study on what waqf as the social Islamic finance instrument can do to help the healthcare sector. This is because, during the glory era of Caliph, the contribution of waqf was not only cover on the development of religion center and education facilities but also contributed in providing healthcare services for its society as a whole.

LITERATURE REVIEW

Based on previous study, there are few factors that influences donors to make the waqf contribution. Common factors that highlighted by previous researchers such as Busry (2020), Syadiyah Abdul Shukor et al. (2017), Mokthar (2016) and Amirul Faiz Osman (2016) who are conducting research on waqf are emphasizing the elements of attitudes, subjective norm and perceived behavioural control as the factors that influencing donors to contribute in waqf.

ATTITUDE

Attitude as defined by Ajzen (1991) refer to the psychological tendency that resulted from the favourable or unfavourable evaluation of person on a particular entity. He in TPB had explained that attitude towards behaviour affects intention more than the other behaviours (subjective norms and perceived behavioural control). In general, if a person has a favourable intention to commit the behaviour, then it will influence their attitude to perform that behaviour. Previous studies on the different settings of behaviours and intentions show that 50% of the variance that influences those behaviours and intentions are come from the attitude. According to Amirul Faiz Osman (2016), attitude toward behaviour also can be defined as an individual's positive or negative feelings about performing a target behaviour.

SUBJECTIVE NORM

Ajzen (1991) defines the term of subjective norm can be referred to the perceived social pressure that influences persons to perform the behavior of interest. Its influences person's perception which makes their perception to be depends on other opinions in performing particulars behavior. Due to the subjective norm influence, the way of individual's thinking is on what others want them to do related to the specific behavior and this can be seen as lot of people is being encourage by deeds and advice from others before they perform the behavior.

According to Niswah (2020) indicated that subjective norm have the ability to not only influence individual's perception but also their decision either to commit or not the certain behaviour. More significant, subjective norm also be defined and measured as a set of normative beliefs that able to be the reference's indicator on the agreement or disagreement of certain behaviour. Besides, the allocation part of subjective norm or intention itself is consist of three parts which are relate to the intention of worshipping, intention of obedient and intentions of sacrifice. All of this part of subjective norm or intention are influencing person's perception toward the behaviour.

PERCEIVED BEHAVIOR CONTROL

Ajzen (1991) also stated that perceived behavioral control refers to the individual's perception on the level of ease or difficulty in performing the behavior of interest. There is relation between attitude and subjective norm on perceived behavior control itself as the more favorable the attitude and subjective norm toward the behavior, then the greater individual's perceived behavioral control on their intention to perform the behavior. Besides, perceived behavior control also explains on the ability of individual physical and mental control toward the behavior and their confident level on committing that behavior (Ajzen, 2011).

Based on the previous research and explanation about the factor influencing the contribution on waqf, Figure 1 show the conceptual framework of this study as below:

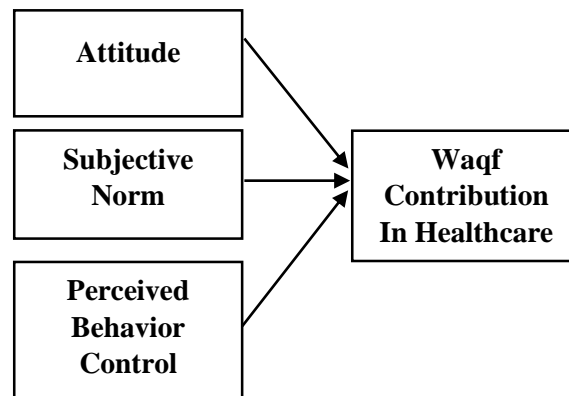


Figure 1: Conceptual Framework

Previous research have been conducted by Abdulkareem (2020) to examines the influences of attitude, subjective norm and perceived behavioural control on the intention to establish Waqf for poverty alleviation in Oyo state, southwestern Nigeria. Findings from this research found that there is a significant positive relationship between subjective norm and intention to establish waqf for poverty alleviation. Perceived behavioural control is identified as the most influencing factor on the intention to establish waqf for poverty alleviation. While attitude resulted as the second highest significant in intention to establish waqf for poverty alleviation.

Besides, Busry (2020) have done a research to examine the factors influencing the intention to contribute to cash waqf among KUIPSAS students. Result from the research find that attitude, subjective norm and perceived behavior control have significant relationship toward the intention to contribute to cash waqf among KUIPSAS students. Hasbullah et al. (2015) conducting a research to study the intention to contribute in corporate waqf among Muslims particularly to the employees of Majlis Agama Islam Wilayah Persekutuan (MAIWP). The finding indicated that attitude and subjective norm are significantly associated with people's intention to contribute in corporate waqf. However, perceived behavioural control is not significantly related to people's intention to contribute in corporate waqf.

Thus, this study has decided to point out attitude, subjective norm and perceived behavior control as the variables for the conceptual framework of the study on the factors influencing waqf contribution in healthcare. The selection of these variables is due to its significant influence toward the waqf contribution for poverty alleviation, cash waqf and corporate waqf as stated by the previous study and research. While the selection of healthcare waqf as the field of study is to examine whether the variables of attitude, subjective norm and perceived behavior control are also influence the waqf contribution in healthcare or conversely.

METHODOLOGY

The research design adopted in this study is descriptive research and cross-sectional study where the data being collected just once in order to answer the research question or called one-shot (Kumar, 2013). The questionnaires as a research instrument in this study were adopted and adapted from the previous research will be review and evaluate by the experts in the field of waqf and healthcare in term of the content of each item in the instrument. After the review and evaluate process are finish, pilot test of the instrument will be made to

determine the validity of the content and to ensure that the instrument is recognized as valid and reliable.

Convenience sampling technique will be used to select the respondent of this study which is a Muslim in East Coast Malaysia. Respondents are required to answer the questionnaires that will be distributed through social media and email. The G-Power tools will be used in order to determine the sampling size for this study.

The analysis method that will be used in this study is descriptive and inferential analysis. Descriptive analysis consists of frequency and mean score. Meanwhile inferential analysis will use Partial Least Square (PLS) to explore the data and to examine the structural relationship in the proposed conceptual framework.

CONCLUSION

Based on previous study by Nur Atikah Atan and Fuadah Johari (2017), they have stated that the need to further more research on waqf in healthcare services since the study on waqf in healthcare is still low compared others topics of waqf. Furthermore, previous study by Salehuddin Md Dahlan and Nor Asiah Mohamad (2017) stated that the research on waqf in the area of East Coast Malaysia was recorded low number of research compared than other states like Selangor, Pulau Pinang and Johor. Thus, by using the three main factors extracted from TPB which are attitude, subjective norm and perceived behavior control, this study been conducted in attempt to fill the gaps of study in order to know the factors influencing the intention to contribute waqf in healthcare among Muslim in East Coast Malaysia.

ACKNOWLEDGEMENT

This study was supported by Ministry of Higher Education (MoHE) Malaysia for Fundamental Research Grant Scheme (R/FRGS/A0100/00651A/002/2020/00880) led by Dr Hazriah Hasan of Universiti Malaysia Kelantan.

REFERENCES

- Ab Rahman, A., 2014, Peranan wakaf dalam penjagaan kesihatan dan perubatan dari perspektif responden: kajian kes di Hospital An-Nur. Paper presented at the Seminar Waqf Iqlimi 2014.
- Abdulkareem, I. A. M., Mohd Sadad AbdulGaniyy, AbdulFattah Aliu, and Olanrewaju Atanda, 2020, Establishment of waqf to alleviate poverty among muslims in Oyo State South-West, Nigeria: test of theory of planned behaviour. *Li Falah: Jurnal Studi Ekonomi dan Bisnis Islam*, 5(2), 1-18.
- Ajzen, I., 1991, The theory of planned behavior. *Organizational behavior human decision processes*, 50(2), 179-211.
- Ajzen, I., 2011, The theory of planned behaviour: Reactions and reflections. *Psychology & Health*, 26(9), 1113-1127.
- Amirul Faiz Osman, M. O. M., and Aiman Fadzil., 2016, Factor influencing cash waqf giving behavior: a revised theory of planned behavior. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1(2), 12-25.

- Overview of healthcare environment – Singapore and Malaysia. Date of access: 21/4/2021. https://teaduspark.ee/wp-content/uploads/2018/03/QuintilesIMS_Overview-of-Singaporean-and-Malaysian-Healthcare-Environment-v2.pdf
- Busry, L. H., 2020, Factors influencing the intention to contribute to cash waqf among KUIPSAS students. *Jurnal Al-Sirat*, 1(19), 20-33.
- Conteh, S., Damkar, M. S., and Albakri, N. s., 2020, Using innovative waqf property development approaches to enhance affordable and sustainable healthcare funding in rural India. *International Journal of Islamic Economics and Finance Research*, 3(2), 53-64.
- The Malaysian economy in figures 2016. Date of access 21/4/2021. <https://www.epu.gov.my/sites/default/files/2020-02/MEIF%202016.pdf>
- Hasbullah, N. A., Khairi, K. F., and Aziz, M. R. A., 2015, Intention to contribute in corporate waqf: Applying the theory of planned behavior. *International Journal of Islamic and Civilizational Studies*.
- Hazriah Hasan, and Ismail Ahmad., 2018, *Taxonomy of Waqf and the Economy*.
- Kahf, M., 2003, The role of waqf in improving the ummah welfare. Paper presented at the International Seminar on Waqf as a Private Legal Body.
- Kumar, M. T., Salim Abdul and T. Ramayah., 2013, *Business research methods* (Oxford Fajar/Oxford University Press).
- Mokhtar, M. Z., 2016, Perceptions of Universiti Sains Malaysia muslim staff on factors influencing their intention to perform cash waqf. *Journal of Islamic Studies and Culture*, 4(2), 101-109.
- Mujani, W., Taib, M. M., Rifin, M., and Khalid, K. A. T., 2018, The history of the development of higher education waqf in Malaysia. *International Journal of Civil Engineering Technology*, 9(3), 549-557.
- Niswah, F. M. L. I. M., Faizatu Almas Hadyantari, Nurwahidin Huda, and Nurul., 2020, Do Indonesian muslims have intention to participate on cash waqf through fintech? Proceedings of 3rd International Conference on Strategic and Global Studies, Sari Pacific, Jakarta, Indonesia.
- Nur Atikah Atan, and Fuadah Johari., 2017, A review on literature of waqf for poverty alleviation between 2006-2016. *Library Philosophy and Practice (e-journal)*.
- Ratnasari, R. T., Septiarini, D. F., Sukmana, R., Kirana, K. C., Herianingrum, S., and Purbasari, L. T. J. E. b., 2019, *Optimalization cash waqf for Indonesian welfare*. 267.
- Salehuddin Md Dahlan, and Nor Asiah Mohamad., 2017, Waqf literatures from Malaysia: 60 years after Independence. Paper presented at the Global Waqf Conference. Pekanbaru, Indonesia.
- Suhaimi Nahar, H., and Yaacob, H., 2011, Accountability in the sacred context: The case of management, accounting, and reporting of a Malaysian cash awqaf institution. *Journal of Islamic Accounting and Business Research*, 2(2), 87-113.

Sulaiman, S., Hasan, A., Noor, A. M., Ismail, M. I., and Noordin, N. H., 2019, Proposed models for unit trust waqf and the parameters for their application. *ISRA International Journal of Islamic Finance*.

Syadiyah Abdul Shukor, Intan Fatimah Anwar, Sumaiyah Abdul Aziz, and Hisham Sabri., 2017, Muslim attitude towards participation in cash waqf: Antecedents and consequences. *International Journal of Business Society*, 18(S1), 193-204.