

DRIVING WAQF CONTRIBUTIONS: UNDERSTANDING ALUMNI BEHAVIOUR IN HIGHER EDUCATION

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Abstract: *A clear understanding of alumni behavioural intention is important for public universities seeking to diversify and strengthen their funding sources, particularly through alumni-based waqf initiatives. This conceptual paper examines the key factors that may influence alumni willingness to contribute to waqf funds in higher education institutions (HEIs) in Malaysia. Public universities are currently facing increasing financial constraints due to reduced government funding and rising operational costs, which highlights the need for sustainable alternative financing mechanisms such as waqf. This study extends the Theory of Planned Behavior (TPB) by contextualising it within Islamic philanthropic behaviour, where waqf is viewed as a spiritually motivated and value-based contribution. In this framework, attitude, social influence, and perceived behavioural control are proposed as key determinants of alumni intention to contribute to educational waqf. By integrating TPB with Islamic social finance perspectives, this paper provides a conceptual understanding of alumni donation behaviour in higher education settings. The proposed framework offers insights for future empirical research and assists higher education institutions in developing more effective alumni engagement strategies to encourage waqf contributions.*

Keywords: *alumni, high education institution, Waqf.*

Introduction

Institutions of higher learning (HEIs) play a critical role in equipping students with knowledge and fostering self-reliance for autonomous adult life. However, the sustainability and quality of HEIs largely depend on stable and sufficient financing to effectively fulfill their responsibilities and activities. Due to rising costs from inflation and uncertain financial pressures, higher education institutions (HEIs) are increasingly facing mounting stress in managing their operations and finances, especially as public funding for higher education continues to decline (Aziz et al., 2024; Chai et al., 2023a; Abdulrezzak, D., et al., 2016; Mohiddin, 2022). Moreover, governments are expected to reallocate more financial resources from the education sector to public welfare, healthcare programs, and national economic recovery initiatives (Chai et al., 2023; Elliot, 2006). Concerningly, in Malaysia, public universities rely heavily on government grants, which constitute about 90% of their budgets, with the remainder sourced from internal income such as tuition fees and donations (Ahmad et al., 2015; Chai et al., 2023; Haneef, 2016; Muhammad et al., 2014). This situation affected universities income to maintain its sustainability and quality.

One practical solution to the growing financial challenges faced by public universities is to combine waqf contributions with government funding to help ensure their long-term sustainability (Mahamood & Ab, 2015; Abdulrezzak, D., 2016; Supian et al., 2021; Usman & Ab Rahman, 2023; Yasin et al., 2023). Waqf, a traditional Islamic form of endowment for charitable purposes, has long played a vital role in Muslim communities, particularly in supporting essential public services such as education, healthcare, and religious institutions (Ibrahim, 2008; Sabki & Ismail, 2017; Mahamood & Ab, 2015).

In Malaysia, the Higher Education Blueprint 2015–2025 reflects the government’s awareness of the need to diversify university funding. The blueprint emphasizes the importance of exploring alternative financial models as such waqf and endowment funds. It is to reduce dependence on public resources while improving access to education, particularly for students from disadvantaged backgrounds (Yasin et al., 2023). This policy direction has encouraged universities to adopt more innovative financial strategies.

Alumni contributions have emerged as a vital component of long-term financial sustainability. More recently, alumni engagement is being recognized not only for its monetary value but also as a key driver in advancing waqf initiatives. Graduates who have directly benefited from university programs are uniquely positioned to contribute to the continuity and expansion of waqf-based educational funding (Chai et al., 2023; Kwarteng, H.O & Obeng-Ofori, D., 2021). The effectiveness of alumni giving approach is evident in the successful implementation of alumni giving in Western countries, particularly in the United States (US) and the United Kingdom (UK) (Chai et al., 2023).

Alumni giving holds great potential as an alternative waqf-based funding stream for Malaysian universities, particularly in enhancing educational development and financial resilience. Understanding what motivates alumni to contribute to waqf funds is therefore critical. Alumni are not just potential donors. They are ambassadors, mentors, and advocates for their institutions. Many support fundraising efforts and even create professional pathways for current students (Schanz, 2021; Kundzina & Rivza, 2020; Sharda & Butler, 2004). Yet, despite their value, research shows that most alumni do not contribute after graduation (Chai et al., 2023; Lertuttrak & Supitchayangkool, 2014).

Therefore, this conceptual study seeks to explore the key factors influencing alumni waqf behaviour towards the Waqf Fund. A conceptual framework is developed based on the Theory of Planned Behavior (TPB), incorporating key predictors such as attitude, social influence, and perceived behavioural control in explaining alumni intention to contribute to waqf.

Despite the growing attention on waqf in higher education, existing studies remain largely descriptive and lack strong theoretical integration, particularly within an Islamic behavioural context. In addition, limited research has focused specifically on alumni as a distinct donor segment in Malaysian public universities (Sadiq et al., 2025). To address these gaps, this study applies the TPB within the context of waqf-based philanthropy to better explain alumni donation intention.

Literature Review

The Theory of Planned Behavior is one of the most influential theoretical models used to explain and predict human behaviour in a wide variety of social and organisational contexts. Developed by Ajzen (1991), the theory argues that behaviour is guided by behavioural intention, which is shaped by three major psychological components that interact with one another. These three components are attitude, subjective norm, and perceived behavioural control. The theory builds upon the earlier Theory of Reasoned Action and expands it by acknowledging that not all behaviours are under full volitional control. Some behaviours are influenced by external factors such as resources, opportunities, or constraints that individuals may not be able to overcome easily.

Attitude refers to an individual's overall evaluation of a behaviour, determined by beliefs about the outcomes of that behaviour and the value placed on those outcomes. If individuals believe that performing a behaviour will result in positive consequences such as personal satisfaction, moral fulfilment, or social benefit, they are more likely to hold a favourable attitude. In the context of charitable giving, individuals who regard waqf as spiritually rewarding, socially meaningful, or beneficial to educational development will have a positive attitude that strengthens their willingness to contribute (Ajzen, 1991). Attitude therefore acts as a cognitive and emotional foundation that shapes one's motivation to act.

Subjective norm is another critical component that captures the perceived social expectations placed upon an individual. It is influenced by the beliefs about whether important referent groups such as parents, friends, colleagues, religious authorities, or community leaders support or encourage the behaviour. When individuals believe that these influential figures expect them to participate in waqf, the pressure to comply increases, subsequently strengthening their intention. In societies where collective values are strong, including many Muslim communities, subjective norms often play a particularly significant role in shaping philanthropic behaviour (Ajzen, 1991). For example, alumni may feel encouraged to contribute to educational waqf when their peers or university networks actively promote such initiatives.

The third component, perceived behavioural control, refers to an individual's perception of their capability to perform the behaviour. This includes the assessment of internal factors such as skills, information, or self-confidence, as well as external factors such as financial resources, institutional mechanisms, or accessibility of donation platforms (Ajzen, 1985). When individuals feel that they have the resources and ability to perform a behaviour, their perceived control increases, resulting in a stronger intention to act. In donation behaviour, this may relate

to feeling financially capable, having the necessary knowledge of waqf mechanisms, or finding the donation process straightforward.

Together, these three elements shape intention, which is considered the most immediate determinant of actual behaviour. The Theory of Planned Behavior therefore provides a comprehensive lens for understanding why individuals decide to contribute to waqf and how universities can design interventions that strengthen positive attitudes, supportive social norms, and enhanced perceived behavioural control to increase alumni engagement.

While numerous studies support the applicability of the Theory of Planned Behavior in predicting donation behaviour, several inconsistencies remain. For instance, some studies indicate that perceived behavioural control may not significantly influence intention when individuals face financial constraints. Additionally, although social influence is often significant in collectivist societies, its impact may weaken in digital donation environments where decisions are more individualised. These contradictions suggest that TPB may not fully capture the complexity of waqf behaviour, which is influenced not only by rational evaluation but also by spiritual and religious motivations.

Past Study on Waqf Contribution

Waqf has historically played a substantive role in supporting social development within Muslim communities. It has been instrumental in financing religious institutions, building educational centres, supporting scholars, assisting the poor, and developing healthcare facilities. Shukor et al. (2016) describe waqf as a voluntary charitable act through which assets are donated in perpetuity for public benefit. This practice represents a form of sadaqah jariyah which generates continuous rewards for donors and long-lasting benefits for society. Due to its sustainability and flexibility, waqf is increasingly being explored as an effective financial mechanism in modern education systems.

In Malaysia, waqf practices have gained renewed attention as public universities face financial constraints caused by rising operational demands and declining reliance on government funding. Consequently, several universities have established formal waqf units with structured governance mechanisms to ensure transparency, accountability, and financial sustainability. One significant example is the Wakaf Ilmu initiative at Universiti Putra Malaysia which successfully mobilised contributions from diverse groups including individuals, corporate entities, and non-governmental organisations. Investments made through this fund generated RM6.86 million between 2012 and 2015, highlighting the potential of waqf to supplement university development needs (Ahmad et al., 2016). These financial achievements illustrate how waqf can become a strategic tool in reducing education cost burdens and expanding access to academic resources.

The Islamic University of Malaysia provides another noteworthy case. Its establishment was closely linked to waqf when the Sultan of Selangor endowed his palace grounds in 1955 for educational purposes. Over time, the university has continued to benefit from income generated through waqf properties, government religious authorities, donors, and alumni contributions (Mujani and Yaakub, 2017). This demonstrates how waqf can serve as both an initial and ongoing source of institutional support. The university's experience also highlights the importance of integrating waqf management with broader institutional strategies to ensure long term sustainability.

At the International Islamic University Malaysia, the expansion of the Endowment Fund reveals the importance of consistent organisational commitment and stakeholder participation. Initially established to assist students facing financial hardship, the fund has grown substantially through contributions from staff, alumni, private donors, and corporate sectors. Investments from this fund generate recurring income that strengthens the university's ability to offer scholarships, enhance research activities, and improve campus facilities (Adewale Abideen Adeyemi and Mohd Firdaus Mohd Rusli, 2017). This example shows that waqf can serve as a reliable alternative financing instrument that reduces dependency on government allocations.

Collectively, past studies emphasise that the sustainability of waqf in higher education is heavily dependent on effective governance, strategic donor engagement, and transparent management. Alumni, as part of the academic community, are potential contributors who maintain emotional and intellectual ties to their alma mater. Their involvement in waqf initiatives can significantly strengthen institutional resources if supported with appropriate mechanisms and awareness programmes.

Attitude

Attitude plays a central role in shaping waqf behaviour because it reflects the internal motivations, emotional perceptions, and moral considerations that individuals hold toward charitable giving. According to Mittelman (2016), charitable decisions are often influenced by empathy, compassion, and a sense of social responsibility. When individuals perceive that contributing to waqf benefits the community, supports education, or brings spiritual reward, their attitude tends to become more positive, thus increasing the likelihood of contributing.

Several empirical studies highlight the importance of attitude in influencing waqf intention. Research by Huda et al. (2024) indicates that individuals who have favourable perceptions of waqf management and trust the institutions responsible for managing waqf funds are more likely to donate. Hamzah et al. (2024) found that positive emotional experiences and the belief that waqf has meaningful social impact significantly improve the intention to participate. These findings suggest that enhancing awareness and educating potential donors about the benefits and transparency of waqf can cultivate stronger positive attitudes.

Alumni behaviour studies add further evidence, showing that emotional connection to the university also contributes to attitude formation. Shaari et al. (2019) discovered that alumni who feel grateful for their educational experiences and believe that donating to waqf is a way to give back to the institution tend to exhibit stronger intention. This demonstrates that attitude is shaped not only by religious or moral motivations but also by sentimental attachment and institutional trust.

A substantial body of literature reinforces the argument that attitude is one of the most consistent predictors of cash waqf contribution (Asyari et al., 2024; Ahmad et al., 2023; Mohamad et al., 2023; Samad et al., 2022; Sentosa et al., 2012). Across various contexts, researchers consistently find that when the perceived benefits of waqf are clear, and when individuals have confidence in the management of waqf funds, they are more inclined to contribute.

Social Influence

Besides individual attitudes, social influences are often prominent and can lead certain people to regard others' views and opinions as a benchmark for effective decision making. In this

study, social influence is generally defined as the subjective norm, essentially the impact of others' voices on individuals' mindsets and decisions, fostering a sense of ownership and belonging (Amin et al., 2025).

Gopi and Ramayah (2007) highlight that social influence can create a sense of obligation or encouragement that strengthens intention. In many Muslim communities, waqf is regarded as a noble act that brings long term spiritual and social benefits. Therefore, when individuals observe others within their social circle contributing to waqf or speaking positively about it, they may feel motivated to do the same.

In the context of cash waqf, when 100 individuals perceive it as important and only 10 perceive it as unimportant. A rational decision-maker would tend to align with the majority opinion. Empirical studies on waqf consistently demonstrate the strong role of social influence. For example, Amin et al. (2025), in their study *Examining Cash Waqf Giving Decisions in Malaysia*, found that social influence plays a crucial role in shaping actual cash waqf contributions. In Malaysia's collectivist society, individuals are more likely to donate when they see others approving and practising the behaviour, reinforcing a sense of ownership and belonging. This finding is consistent with Buyong (2024), who highlighted that subjective norms are key in explaining online donations, and Amin et al. (2024), who reported a strong connection between social influence and the formation of behavioural intentions. Similarly, Md Nor et al. (2023) found that encouragement from trusted individuals, including family members and colleagues, significantly increases the likelihood of donating, while Mat Nor et al. (2021) emphasized the role of workplace and peer influences in promoting positive donation behaviour. Earlier studies by Hasan and Ahmad (2018) and Osman et al. (2014) also support these findings, indicating that social norms and community support enhance individuals' confidence and willingness to contribute to educational waqf. Therefore, social influence and community support significantly shape waqf contributions. It highlights the role of collectivist norms in motivating donation behaviour.

For alumni, social influence is important because alumni communities often operate through networks, associations, and peer groups. When alumni observe their peers actively participating in waqf initiatives promoted by their university, they may feel encouraged to join these efforts. This highlights the importance of building a strong alumni culture that promotes giving as a collective practice.

Perceived Behavioral Control

Perceived behavioural control plays a crucial role in determining whether individuals feel capable of performing donation behaviour. Ajzen (1991) notes that individuals who perceive fewer obstacles and greater resources are more likely to follow through on their intention. In the context of waqf, this may involve assessing whether one has adequate financial capacity, accessible donation channels, or sufficient knowledge about how waqf operates.

Studies show that perceived financial stability strongly influences donation behaviour. Amin et al., (2025) and Amin et al. (2017) found that individuals who believe they can afford to donate without compromising their financial needs are more likely to participate in waqf. Daud et al. (2024) also confirmed that individuals who feel confident in their financial management are more inclined to make consistent contributions. These studies highlight that perceived behavioural control not only shapes intention but also predicts whether intention materialises into actual donation behaviour.

Perceived behavioural control is especially relevant in modern waqf contexts where universities provide multiple digital and online donation options. When alumni perceive the donation process as easy, accessible, and supported by clear guidelines, their perceived control increases. Conversely, complex processes or lack of information may reduce their willingness to engage.

Intention

Intention represents the cognitive and motivational readiness to perform a behaviour and is widely recognised as the strongest immediate predictor of actual behaviour (Ajzen, 2005). According to Ajzen (1991), intention is shaped by attitude, subjective norm, and perceived behavioural control. The stronger these components are, the stronger the behavioural intention will be.

Intention in the context of waqf reflects an individual's commitment to contribute funds or assets for educational purposes. Yusoff et al. (2017) emphasise that when intention is strong, individuals are more likely to engage in philanthropic behaviour. However, intention may not always translate directly into action due to external barriers such as financial constraints, lack of trust, or inadequate institutional support.

Ismail et al. (2015) found that civil servants' intention to donate is influenced significantly by their financial capacity and understanding of waqf. This suggests that even when intention exists, additional factors such as knowledge and perceived capability play important roles in determining actual behaviour. Therefore, for universities to strengthen alumni contribution behaviour, they must consider not only the determinants of intention but also the contextual factors that facilitate action.

Effective communication, transparent governance systems, and accessible donation platforms can help convert alumni intention into actual contributions. When alumni feel informed, supported, and assured of the positive impact of their contributions, their behavioural intention is more likely to be realised.

Theoretical Framework

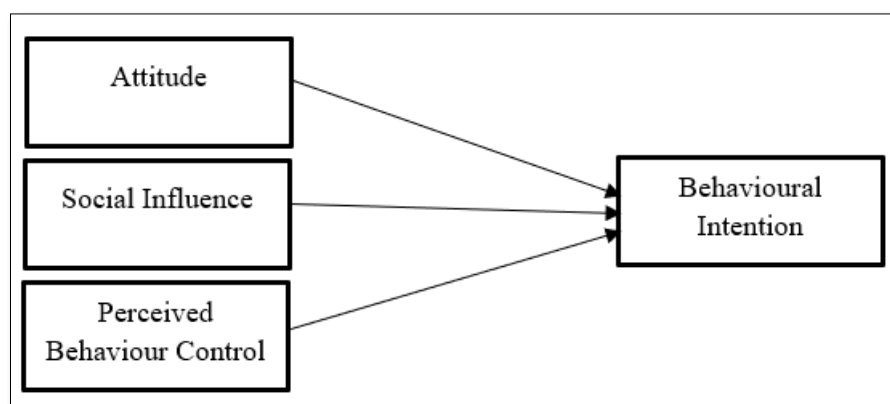


Figure 1: Theoretical Framework

Source: Developed by Author.

Figure 1 presents the theoretical framework illustrating the determinants influencing alumni's behavioral intention to contribute to waqf in higher education institutions. This study employs Ajzen's (1991) Theory of Planned Behavior (TPB) as the foundational framework, given its robustness in explaining and predicting human behavior. TPB posits that behavioral intention is primarily influenced by three components: attitude, subjective norms, and perceived behavioral control.

In the context of waqf contributions, attitude refers to alumni's positive or negative evaluation of donating to waqf, while subjective norms reflect perceived social pressure from significant others such as family, peers, and the community. Perceived behavioral control relates to the perceived ease or difficulty of making such contributions, which may be influenced by past experiences and anticipated constraints.

Understanding these behavioural intentions is particularly important in the context of increasing financial constraints faced by higher education institutions, where alternative funding sources such as alumni waqf contributions are becoming increasingly significant.

Conclusion

Alumni are present, past, and future assets to all public and private universities. This study contributes theoretically by extending the Theory of Planned Behavior into the context of Islamic social finance, particularly waqf in higher education. As federal government allocations continue to be reduced annually, alumni involvement as part of the internal resources channel is essential to accommodate the university financial resource deficit as the graduate numbers increase every year. Therefore, it is highly important to ascertain the predictors that will affect alumni waqf contribution to Malaysian public universities. Hence, this study measured alumni waqf contribution behaviour by using the theory of planned behavior. The proposed influencing factors are attitude, social influence, and perceived behaviour control. This conceptual research also enhanced current knowledge by highlighting the important factors related to the determinants of alumni waqf contribution behaviour to their alma mater. Theoretical research on alumni waqf contribution behaviour in Malaysia remains limited compare to Western country. Therefore, there is a need to study in this area. This conceptual research also explained the intention to contribute, attitude, social influence and perceived behaviour control in-depth. Lastly, by enabling understanding of alumni waqf contribution behavioural, the findings can benefit the government, specifically Ministry of Higher Education and public university management. The conceptual framework model can be used as a basic guide to formulate a holistic, comprehensive, and sustainable strategic plan to attract more alumni to contribute to their alma mater. Future research should empirically validate the proposed framework using quantitative methods to enhance its generalizability and practical applicability. This research is also useful to public universities as it proposed an alternative revenue source: alumni waqf contribution.

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