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DRIVING WAQF CONTRIBUTIONS: UNDERSTANDING ALUMNI BEHAVIOURAL INTENTION IN HIGHER EDUCATION INSTITUTIONS

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Abstract: *A comprehensive understanding of alumni behavioural intentions is crucial for public universities seeking to diversify their funding through waqf initiatives. This study examines the factors influencing alumni contributions to waqf funds in higher education institutions (HEIs), particularly in the context of increasing financial pressures faced by Malaysian public universities due to reduced government funding and rising operational costs. Although waqf offers strong potential as a sustainable alternative funding source, alumni participation remains limited. Guided by the Theory of Planned Behaviour (TPB), this study examines three key determinants of intention, namely attitude, social influence, and perceived behavioural control. A quantitative approach was employed using a structured questionnaire distributed to UiTM alumni, with measurement items assessed using a five-point Likert scale. Data were analysed using SPSS, with all constructs demonstrating acceptable reliability (Cronbach's Alpha > 0.70). Correlation and regression analyses indicated that attitude, social influence, and perceived behavioural control were positively associated with behavioural intention, with attitude emerging as the strongest predictor. Alumni are more inclined to contribute when they possess positive attitudes, experience supportive social influence, and feel confident in their ability to contribute. These findings provide practical implications for UiTM to strengthen alumni engagement, enhance communication strategies, and promote sustainable waqf funding to support long-term financial stability and educational excellence.*

Keywords: *Alumni,Higher Education,Institution,Theory of Planned,Behaviour,Waqf*

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Introduction

Colleges and Universities (HEIs) are important in imparting knowledge that assists students to become self-reliant in independent adulthood. The sustainability and quality of HEIs are however greatly reliant on consistent and adequate funding so that they can adequately meet their obligations. The growing pressure on finances brought about by inflation and unpredictable financial stresses is therefore placing an increasing strain on the operations of HEIs, especially when government-supported finances on higher education continue to reduce (Aziz et al., 2024; Chai et al., 2023; Abdulrezzak et al., 2016; Mohiddin, 2022). Moreover, the governments will commit to redirecting additional financial resources used in the education sector toward the areas of the public welfare, healthcare programmes, and efforts to recover the economy of the country (Chai et al., 2023; Elliot, 2006). In Malaysia, government grants comprise a significant portion of the budget of the public universities, accounting to about 90 percent, and the rest is provided through the internal sources of income, including tuition fees and donations (Ahmad et al., 2015; Chai et al., 2023; Haneef, 2016; Muhammad et al., 2014). This dependency on one source of funds is a weakness to the structural stability of these institutions as it jeopardizes their viability in the long run and academic standards.

A feasible way in which growing financial problems of the public higher institutions can be addressed is to combine waqf donations with the state funding to aid in the maintenance of the long-run survival of the institutions (Mahamood & Ab, 2015; Abdulrezzak et al., 2016; Supian et al., 2021; Usman and Ab Rahman, 2023). Waqf as a customary Islamic endowment to charity has been an important activity within Muslim societies and has been especially significant in funding the basic services of society (education, health, and places of worship) (Ibrahim, 2008; Sabki and Ismail, 2017). Being a timeless charity tool, waqf is better placed to sustain financial aid to the learning institutions and, at the same time, serve as a religious duty of Muslim donors. In Malaysia, the government is aware of the need to diversify university funding as seen in Higher Education Blueprint 2015-2025. The blueprint also notes the necessity to consider such alternative financial models as waqf and endowment funds to decrease reliance on government funds and increase access to education, especially to disadvantaged students (Yasin et al., 2023). This policy direction has seen the universities take more innovative and self-sustaining financial approaches.

Alumni donations have become one of the important elements of financial sustainability. More recently, alumni participation is not only being identified as valuable in terms of monetary benefits, but also as an essential factor in the development of waqf. Direct beneficiaries of the university programmes are in a unique position to lead the sustainability and growth of waqf-based educational funding (Chai et al., 2023; Kwarteng and Obeng-Ofori, 2021). Alumni philanthropy has been successfully implemented in the western countries and specifically the United States and the United Kingdom, which is an indication of the effectiveness of alumni giving (Chai et al., 2023). Nevertheless, irrespective of their worth, studies indicate that the vast majority of graduates do not give donations to the university (Chai et al., 2023; Lertuttrak and Supitchayangkool, 2014). Alumni do not only become potential donors, they are also ambassadors, mentors, and representatives of their institutions (Schanz, 2021; Kundzina and Rivza, 2020; Sharda and Butler, 2004).

Theory of Planned Behaviour (TPB)

Knowledge of what drives alumni waqf contribution behaviour is thus essential in any effort of university developing sustainable alumni giving cultures. This research aims to investigate the important issues that positively affect the alumni waqf contribution intention. It has formulated

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a theoretical framework that is based on the Theory of Planned Behaviour (TPB) and used three predictors such as attitude, social influence and perceived behavioural control to explain the intendment of contribution through waqf by alumni. One of the most powerful theoretical frameworks that has been applied to explain as well as predict human behaviour in diverse and numerous social and organisational settings is the Theory of Planned Behaviour (TPB).

The theory is developed by Ajzen (1991) according to which behaviour is directed through behavioural intention which is formed as a result of three significant psychological elements namely attitude, subjective norm (social influence), and perceived behavioural control. It is a development of the previous theory of the reasoned action (Fishbein and Ajzen, 1975) and its extension, by accepting that not every behaviour could be controlled by will due to influences exerted on individuals by external factors like resources, opportunities or constraints and inability to control them (Ajzen, 1991).

Attitude is the general assessment made by an individual about a behaviour and is based on beliefs regarding the benefits of behaviour and the importance accorded on the benefits. People who perceive the probability of positive consequences on the occurrence of a behaviour due to the performance of that behaviour - which is personal satisfaction, moral satisfaction, or societal good are more apt to have a positive attitude towards it. Within the framework of charitable giving, the positive attitude formed by people who consider waqf as a spiritually rewarding, socially important or contribution to the development of education will increase the willingness to donate (Ajzen, 1991).

Subjective norm, which is operationalised in this study in terms of social influence, refers to the impressions of societal expectations that one should follow as a member of a certain significant referent group, including parents, friends, colleagues, religious leaders or community leaders. When people have the perception that such powerful actors are asking them to join in waqf, they feel the social pressure to do so, and thus this attempt to enforce their intention (Ajzen, 1991). Subjective norms tend to have a very important role in influencing philanthropic behaviour in a society in which collective values are strong such as in most Muslim societies.

Perceived behavioural control is the perception of an individual about their ability to do a given behaviour. These are both the evaluation of the internal (skill, knowledge, and self-confidence) and external (financial resources, institutional mechanisms or availability of the donation platforms) issues (Ajzen, 1985). Individuals develop a greater perceived command when they believe that they possess the means and power to behave, thereby generating a more formidable behavioural intention. These three elements combined form behavioural intention that is most acknowledged as the most imminent but nearest factor of actual behaviour in reality (Ajzen, 1991).

Waqf has always significantly contributed to development of the societies that follow Islam by funding religious organisations, education centres, research and studies, and health care services. According to Shukor et al. (2016), waqf can be defined as voluntary charity by giving assets at the expense of the masses to create uninterrupted rewards to patrons and durable benefits to the community as a type of sadaqah jariyah. Waqf is also becoming one promising financial instrument in contemporary educational systems due to its sustainability as well as flexibility.

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The practice of waqf has been re-evaluated in Malaysia due to the financial restraints of the public universities following the increased operation pressures and the reduced funding by the government. Some universities have created formal waqf units that have formal governance arrangements to provide transparency, accountability, and financial sustainability (Ahmad et al., 2016; Mujani and Yaakub, 2017). A major one is the Wakaf Ilmu program in Universiti Putra Malaysia (UPM), which managed to raise funds through the contributions of individuals, business organisations and non-governmental organisations. Investments realized under this fund had resulted in RM6.86 million in 2012-2015 which also illustrates the huge potential of waqf as a means of complementing university development needs (Ahmad et al., 2016).

Another example is, the International Islamic University Malaysia (IIUM). It was mainly connected to waqf when the Sultan of Selangor donated his own grounds at the palace in 1955 to be used as an educational institution. In the long run, IIUM has been enjoying the free income raised by waqf property, government religious institutions, donors and alumni contributions (Mujani & Yaakub, 2017). The university Endowment Fund which was originally created to help struggling students has expanded significantly due to donations made by staff, alumni, personal donors, and businesses and can now provide scholarship programs and aid in research of the school (Adewale and Mohd Rusli, 2017). Along with the studies, these highlights that effective governance, strategic engagement with donors, and transparent management are core determinants of the sustainability of waqf in higher education institutions.

Attitude

Attitude is a decisive factor in determining the behaviour of waqf contribution since it is an internal motivational factor, emotional perception and moral perception people towards giving donations to the needy. Mittelman (2016) argues that empathy, compassion and social responsibility usually alter charitable decisions. When people feel that their contribution to waqf would be beneficial to the community, further education or with a sense of spiritual fulfillment, they will be more disposed to contribute, hence high chances are likely of them contributing.

A number of empirical studies proves the significance of attitude as a determinant of waqf contribution intention. The results of Huda et al. (2024) revealed that people with positive attitudes towards the administration of waqf and trust the authorities of managing the funds of the waqf are most likely to make a donation. Hamzah et al. (2024) showed that positive emotional experiences and perceptions that waqf has a valuable social impact have a significant positive effect on participation intention. Further investigation into alumni behaviour shows that emotional attachment to the university is also part of formation of attitude. Shaari et al. (2019) also discovered that alumni with the feeling that they are appreciative of their educational lives and those with the perception that contributing to waqf is the best method they can repay are more prone to a high contribution intention.A substantial body of literature reinforces the argument that attitude is one of the most consistent predictors of cash waqf contribution across various contexts (Asyari et al., 2024; Ahmad et al., 2023; Mohamad et al., 2023; Samad et al., 2022; Sentosa et al., 2012).

Social Influence

Beyond individual attitudes, social influences exert a significant impact on donation behaviour. In this study, social influence is operationalised as subjective norm, referring to the impact of significant others' opinions and expectations on an individual's decision to contribute to waqf (Amin et al., 2025). Gopi and Ramayah (2007) highlight that social influence can create a sense

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of obligation or encouragement that strengthens behavioural intention. In many Muslim communities, waqf is regarded as a noble act that brings long-term spiritual and social benefits. When individuals observe others within their social circle contributing to waqf or speaking positively about it, they are likely to feel motivated to follow suit.

Amin et al. (2025), in their study on 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 observe others approving and practising the behaviour, thereby reinforcing a sense of shared communal responsibility. 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) emphasised 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 confirm that social norms and community support enhance individuals' confidence and willingness to contribute to educational waqf.

Perceived behavioural control (PBC)

Perceived behavioural control (PBC) 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 personal resources are more likely to follow through on their intentions. In the context of waqf, this may involve assessing whether one has adequate financial capacity, accessible donation channels, or sufficient knowledge about how waqf mechanisms operate.

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) confirmed that individuals who feel confident in their financial management are more inclined to make consistent contributions. These studies highlight that PBC 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 a lack of information may reduce their willingness to engage (Ismail Mohamed et al., 2025).

Behavioural intention

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

In the context of waqf, behavioural intention 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

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may not always translate directly into action due to external barriers such as financial constraints, lack of institutional trust, or inadequate support structures. Ismail et al. (2015) found that civil servants' donation intention is significantly influenced by their financial capacity and understanding of waqf, suggesting that even when intention exists, additional enabling factors play important roles in determining actual behaviour. Effective communication, transparent governance systems, and accessible donation platforms can help convert alumni intention into actual contributions (Ismail Mohamed et al., 2025).

Research Finding

This study adopted a quantitative research design to examine the relationships between attitude, social influence, perceived behavioural control, and alumni behavioural intention to contribute to waqf funds. A structured questionnaire was developed based on the Theory of Planned Behaviour (Ajzen, 1991) and distributed to alumni of UiTM. Measurement items were adapted from established TPB instruments used in prior charitable giving studies and assessed using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

A pilot test was conducted, and 32 usable responses were collected from UiTM alumni. A non-probability random sampling method was employed to select respondents, given the exploratory nature of the study. Data were analysed using IBM SPSS Statistics version 26.0. Reliability analysis was conducted using Cronbach's Alpha to assess internal consistency, while Pearson correlation and multiple regression analyses were performed to examine the relationships among constructs and test the proposed hypotheses.

Table 1 presents the demographic profile of the 32 respondents. The sample comprised predominantly female alumni (71.9%) compared to male alumni (28.1%). In terms of age, the majority fell within the 30-34-year bracket (40.6%), followed by 25-29 years (28.1%), suggesting that younger alumni constitute the bulk of the contributing population. Educationally, most respondents held a Bachelor's Degree (62.5%), with smaller proportions holding Diploma (12.5%), Master's Degree (18.8%), and PhD (6.3%) qualifications. Occupationally, respondents were mainly employed in the private sector (43.8%) and the government sector (40.6%), with 15.6% being self-employed. Income levels varied, with the largest group earning between RM2,001-3,000 per month (37.5%). All respondents confirmed their alumni status, with the highest proportion having graduated from the Terengganu campus (37.5%), followed by Kedah (25.0%), Selangor (21.9%), and Melaka (15.6%).

Table 1: Demographic Profile of Respondents (n = 32)

Demographic Variable	Category	Frequency	Percent (%)
Gender	Male	9	28.1
	Female	23	71.9
Education Level	Diploma	4	12.5
	Bachelor's Degree	20	62.5
	Master's Degree	6	18.8
	PhD	2	6.3
Occupation	Government Sector	13	40.6
	Private Sector	14	43.8
	Self-Employed	5	15.6
Monthly Income (RM)	Less than 1,000	1	3.1
	1,001 - 2,000	4	12.5
	2,001 - 3,000	12	37.5

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	3,001 - 4,000	8	25.0
	4,001 - 5,000	2	6.3
	More than 5,001	5	15.6
Age (Years)	25 - 29	9	28.1
	30 - 34	13	40.6
	35 - 39	2	6.3
	40 - 44	8	25.0
Alumni Status	Yes	32	100.0
Campus Graduated	Selangor	7	21.9
	Terengganu	12	37.5
	Melaka	5	15.6
	Kedah	8	25.0

Source: Developed by Author

Table 2 presents respondents' waqf contribution behaviour across general, education-focused, and institution-specific waqf. The data indicate positive engagement across all three categories. Specifically, 59.4% of respondents reported frequent contributions to general waqf, 31.3% contributed occasionally, and only 9.4% had never participated. When focusing on educational waqf, 56.3% contributed frequently and 25.0% occasionally, while 18.8% had never contributed. Contributions to UiTM-specific waqf showed comparatively lower engagement, with 37.5% contributing frequently, 28.1% occasionally, and 34.4% never contributing.

These findings highlight several noteworthy observations. First, alumni exhibit a strong general commitment to waqf, particularly towards educational initiatives, reflecting both altruistic motivations and recognition of education as a social good (Rosly & Sanusi, 2021). Second, the relatively lower engagement in institution-specific waqf suggests the presence of barriers such as limited awareness of donation mechanisms or perceived lack of institutional transparency, which may impede participation in UiTM-targeted waqf (Kahf, 2020). Third, the demographic trends indicating higher representation of female and younger alumni may inform targeted engagement strategies for future waqf promotion campaigns.

Table 2: Waqf Contribution Behaviour Among Respondents

Waqf Contribution Variable	Category	Frequency	Percent (%)
Ever Contributed to Waqf (General)	Yes, frequently	19	59.4
	Yes, occasionally	10	31.3
	No, never	3	9.4
Ever Contributed to Education Waqf	Yes, frequently	18	56.3
	Yes, occasionally	8	25.0
	No, never	6	18.8
Ever Contributed to UiTM Waqf	Yes, frequently	12	37.5
	Yes, occasionally	9	28.1
	No, never	11	34.4

Source: Developed by Author

Reliability testing serves as a fundamental step in validating a research instrument, ensuring that the constructs measured are internally consistent and capable of producing stable results. In quantitative research, Cronbach's Alpha is the most widely employed statistic to assess internal consistency reliability (Nunnally & Bernstein, 1994). According to George and Mallery

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(2003), values exceeding 0.70 are considered acceptable, while those above 0.80 indicate good reliability.

Attitude recorded a Cronbach's Alpha of 0.759, indicating acceptable internal consistency, consistent with prior studies applying the TPB in the context of Islamic charitable behaviour (Ajzen, 1991; Asyari et al., 2024). Social Influence yielded an alpha of 0.733, also satisfying the minimum acceptable threshold. Perceived Behavioural Control returned an alpha of 0.792, approaching the good reliability classification (Ismail Mohamed et al., 2025). Behavioural Intention recorded an alpha of 0.760, also within the acceptable range. Collectively, all constructs demonstrated satisfactory internal consistency, lending confidence to the reliability of the measurement instrument.

Pearson correlation analysis was conducted to examine the relationships among Attitude (ATT), Social Influence (SI), Perceived Behavioural Control (PBC), and Behavioural Intention (BI). As presented in Table 4, all variables are positively correlated and statistically significant at the 0.01 level ($p < 0.01$).

The relationship between Attitude (ATT) and Behavioural Intention (BI) recorded the strongest correlation ($r = 0.730$, $p < 0.001$), indicating a strong positive association consistent with the TPB (Ajzen, 1991). Perceived Behavioural Control (PBC) also demonstrated a strong positive relationship with Behavioural Intention (BI) ($r = 0.655$, $p < 0.001$), aligning with previous studies on the predictive importance of perceived control in charitable giving contexts (Alam et al., 2012; Daud et al., 2024). The correlation between ATT and PBC was moderately strong ($r = 0.615$, $p < 0.001$), while Social Influence (SI) showed moderate positive correlations with PBC ($r = 0.575$) and ATT ($r = 0.525$). The relationship between Social Influence (SI) and Behavioural Intention (BI) was the weakest ($r = 0.484$, $p = 0.005$), suggesting that social influence exerts a comparatively lower direct impact on intention than attitude and perceived behavioural control, and that internal motivational factors may play a more dominant role than external social pressures in driving alumni waqf contribution intention.

The model yielded a correlation coefficient (R) of 0.775, indicating a strong positive relationship between the independent variables and Behavioural Intention. The coefficient of determination ($R2 = 0.601$) indicates that 60.1% of the variance in behavioural intention is explained by the three predictors. The Adjusted R2 value of 0.558 confirms that the model maintains its explanatory power after accounting for the number of predictors and sample size, with the small discrepancy between R2 and Adjusted R2 suggesting that the model is stable and not overfitted (Hair et al., 2019). The ANOVA results confirm that the overall regression model is statistically significant ($F(3, 28) = 14.051$, $p < 0.001$), providing strong evidence that attitude, social influence, and perceived behavioural control collectively and significantly predict alumni behavioural intention to contribute to waqf.

The regression coefficients reveal that Attitude (ATT) is the only statistically significant predictor of behavioural intention (Beta = 0.518, $t = 3.297$, $p = 0.003$), making it the strongest individual predictor in the model. This finding is consistent with the TPB and prior waqf literature (Ajzen, 1991; Ahmad et al., 2023; Asyari et al., 2024). Social Influence (SI) did not significantly predict behavioural intention (Beta = 0.028, $t = 0.184$, $p = 0.855$. While social influence has been found significant in some waqf studies (Amin et al., 2025; Buyong, 2024), the non-significance here may reflect the small sample size or an increasingly individualised decision-making process among educated, working alumni. Perceived Behavioural Control

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(PBC) approached but did not reach statistical significance (Beta = 0.320, t = 1.957, p = 0.060). Nevertheless, the positive direction and near-significance suggest a meaningful substantive relationship that may reach significance with a larger sample (Daud et al., 2024). All VIF values are below 5, confirming the absence of multicollinearity concerns (Hair et al., 2019).

The result of the research will offer empirical evidence to prove the suitability of the Theory of Planned Behaviour in the description of the intention to donate alumni waqf. The findings reaffirm the view that attitude is the most influential predictor of behavioural intention of the three TPB components in line with a large body of literature on the topic of waqf and Islamic charitable behaviour (Ajzen, 1991; Ahmad et al., 2023; Mohamad et al., 2023; Samad et al., 2022). This implies that positive attitude creation to alumni by making them aware, having testimonies by former donors and by explaining the benefits of waqf both spiritually and in social terms clearly would be the most right approach towards increasing the contribution of waqf.

The insignificant effect of social influence on the study is contrary to the results of collectivist and community situations where peer and family approval tends to predetermine the behaviour of donation (Amin et al., 2025; Buyong, 2024). This discrepancy can either be explained by the small and homogenic size of a sample, or it can be an indication of a more individualised process of decision making in the group of educated and working alumni. Future research ought to address the question of whether the impact of social influence may vary among alumni groups or situations like between active members of alumni association and non-members.

Marginal non-significance of perceived behavioural control (p = 0.060) needs to be paid attention to. The coefficient (Beta = 0.320) is positive, and the p-value is the nearest significant value, which indicates that PBC actually plays a meaningful role in the alumni intention, which is consistent with the findings of earlier research that has proven the predictability of perceived monetary ability and the convenience of accessing the donation platforms (Ismail Mohamed et al., 2025; Daud et al., 2024). Universities can thus gain by ensuring that waqf donation processes are more open, transparent and easy to get at to make alumni feel even more capable of giving.

Conclusion

According to the data gathered on 32 alumni, the results indicate that attitude has the highest and greatest influence and predictive power in waqf contribution intention followed by the social influence and perceived behavioural control which exhibited positive influence but lack significance at the 0.05 mark. The model explained 60.1% of behavioural intention variance, which is a high explanatory power.

The implications of these findings on the practical side of administrators at UiTM and waqf fund managers are important. Attitude-driven interventions, including clear communication of impact of waqf, communication campaigns created in a spiritual mode, and positive alumni stories, need to be the core of maximising participation of alumni in universities in order to demonstrate to alumni the positive effects of donating their waqf well donned in a spiritual manner. By making the process of donation simpler and enhancing the ease of accessing digital waqf platforms, it would be also probable that the perceived behavioural control would be increased and the intention-to-action conversion would become easier.

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This research recognizes a number of shortcomings. The limited number of respondents (32) weakens the applicability of results. Larger, stratified random samples should be used in future studies among different HEIs to enhance statistical power and extrapolative power. The inclusion of moderating factors like religiosity, institutional trust and history of prior donation may offer a more detailed explanation of alumni waqf behaviour.

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