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The psychology theories of waqf-giving behaviors

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Abstract. Waqf has been practiced among Muslims since long ago and many studies have been conducted on waqf in various sectors. Thus, this paper reviews the relevant literature on waqf as mechanism to know the giving behavior among Muslim. The prime objective is to study factors that influence the intention to participate in waqf together with the motivational factors that drive and direct once to act. The findings show that the theory of planned behavior combined with other fundamental behavior together with the four drives factors sorted from different studies can be used to explain the waqf-giving behaviors. The paper then developed and proposed a conceptual model to study human behavior. Such evaluations could serve as a guideline in understanding the behavior that needs to be instilled to increase giving behavior among Muslims. This paper presents a conceptual model of waqf-giving behaviors, which would be useful for further empirical research in this area.

Keywords. Waqf, Motivational Factors, Theories of giving behavior, Wellbeing. **JEL.** D10, D11, Z12.

1. Introduction

Helping others takes countless forms and springs from countless motivations; from deep-rooted empathy to a more calculated desire for public recognition (Anik, et. al., 2010). For centuries humans have taught that enormous benefits associated with giving, donating, and charitable behavior. In fact, religious teachings have long argued that giving behavior associates with personal satisfaction and leads to prosperity. Social scientists have identified that charitable behavior benefits the giver psychologically via experiencing wellbeing from helping (Andreoni, 1990; Dunn, Aknin, & Norton, 2008). The motivations for charitable giving can vary from donor to donor (Sargeant & Woodliffe, 2007). As economists, psychologists, sociologists, and other researchers have identified many motivations for giving, including a variety of predictors, such as altruism, selfinterest (Vesterlund, 2006), feeling compassion for those in need, wanting to help a cause in which the donor personally believes, and wanting to make a contribution to the community (Redbird, 2011).

Researcher explores different perspectives of models, theories, and the psychological paradigms to explain why people give and what motivate them to give. Most of scholars find that donation and charitable behaviors are motivated by a blend of altruism and self-interest motives (Drezner & Huehls, 2015), personal faith, sense of moral obligation, and feeling of achievement of making a difference (Charities Aid Foundation, 2014), personal connection and values, personal recognition, happiness, supporting family and friends, public benefit, and generation of new donors (Unite For Sight, 2015).

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Researchers have traditionally capitalized on all of these motivations for giving, with a recently emerging focus on highlighting the mood benefits of giving; the emotional feelings of empowerment, joy, and inspiration that giving engenders. In recent years, however, more researchers have begun to consider a broader range of drives that influence on giving behavior "the motivations for giving" (e.g., ESRC/NCVO, 2005). Some have considered trust and commitment as motivational factors to give (Sargeant & Lee, 2004), whereas other talked about social relations as a drive to give (e.g., Radley & Kennedy, 1995).

With respect to motivation, a person develops an intention to change, based on self-beliefs; certainly, attitude, subjective norms and perceived behavior control (Ramayah *et al.*, 2009) personal values (Anik, *et al.*, 2010), altruism (Vesterlund, 2006) and past history (Crabtree, 2001). Although, several factors influence the givers attitudes toward donation, the decisions to donate are informed by both emotional and rational processes (Zagefka & James, 2015). Under these circumstances, our emotion and mental skill set relies on norms, past experience and personal values to direct the motivational force to useful and acceptable goals (Glinow, & McShan, 2010). In other words, attitude, subjective norms, perceived behavior control, personal values, altruism, and past history might help to translate the behavioral intention into donation or/and giving behavior (eg. participating in waqf).

Evidently, donation and giving is encouraged in all religious and particularly in Islam, where one is encouraged to give part of his/her wealth as charitable, through waqf (Osman, 2014), zakah (Ummulkhay, *et al.*, 2016), and sadaqah (Abdul-Wahid, 2015). Thus, different studies concern about the importance of donation and giving behavior through waqf-share participation. But little has been studied about the drives and the intention of giver in performing the donation or/and waqf. However, there is still a need for research to be conducted within a theoretical framework that considers a range of factors that influence waqaf-giving behavior.

2. An overview of the study

There are several measures can be used to promote giving behavior and donation in Islam. One of the imperative methods of charitable behavior in Islam is waqf. Literally waqf is derived from Arabic word "waqafe" which means to hold, confinement, or prohibition. Waqf means forbidding movement or exchange of something and must have perpetuity (Kahf, 1999). The idea of waqf or/and Islamic fundraising model had played a significant role throughout Islamic history, from the time of the Prophet (pbuh) to the beginning of the 19th century (Magda, 2012). In fact, the waqf (endowment) that is deployed in a Muslim country represents a very huge financial and moral wealth, and if this wealth invested in the right way, it would have contributed very big in the development of the economy, the internationalization of wealth, meet the needs of the poor and the needy, build religious and cultural, intellectual and scientific institutions, and the construction of Islamic centers and projects (Alyusof, 2008). Thus, it became one of the devices created by the Muslims to fulfill many services that are today financed by the government, as education, healthcare, transportation, food, shelter and jobs for many people. Indeed, Waaf can be seen as a great potential mechanisms that play a significant role in generating a prominent source of financing for the the needs of the Muslim ummah who are growing (Puad et. al., 2014).

In the Islamic history we can see great pictures and useful lessons about the status of waqf and its impact on supporting the development of the Muslim community. Awqaf were inculcated in Muslims' culture, and have included in all walks of life, and contributed to the service of man in various areas of development. Awqaf have also become a source of funding for the Muslims over the centuries, because of the large endowments that took place during our prophet and his companions. At this point, where Imam Shafi' says: "more than eighty men of the companions participated in waqf!" to add into that, the traveler Ibn Battuta said:" Endowments in Damascus were Plentiful, uncounted, and unlimited."

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Nonetheless, due to the changes in Muslim societies, endowments dropped significantly on the performance of its role. Therefore, We need to change some of the negative culture that hits the Muslim community, and revive the concept waqf again in our society (Al Omari, 2017).

Previous studies show many factors have been proposed to influence compliance behavior of charity giving (Bidin et al., 2009). In fact, numerous studies have been done on the intention and the motive of giver behavior using theories as Planned Behavior (Bidin et al., 2009) and Motivational Factors (Hur, 2006). The theory of planned behavior maintains that intentions (i.e., readiness to act) are the most proximal determinant of behavior (Knowles, et al., 2012). Intentions, in turn, are influenced by attitude (positive or negative evaluations of performing a behavior), subjective norm (perceived social pressure and expectations to perform or not perform a behavior), and perceived behavioral control (perceived ease or difficulty of performing a behavior, also thought to be a direct predictor of behavior) (Ajzen, 1991; Knowles, et al., 2012). To date, a small number of studies have applied the theory of planned behavior in the charitable giving context (e.g., Greenslade & White, 2005; Harrison, 1995; Okun & Sloane, 2002; Warburton & Terry, 2000), with only one study using the theory of planned behavior to examine the donation of money (Smith & McSweeney, 2007). Taken together, these charitable giving studies support the use of the theory of planned behavior as a framework in this context, as attitude, subjective norm, and perceived behavioral control all emerge as significant predictors of intentions and behavior (Knowles, et al., 2012). And in the motivation theory, early scholarship suggested that individual donors give for a variety of reasons (Barber, 2016). Researcher as Francia et al., (2003) and Brown, Powell, & Wilcox (1995) argue that individuals give for ideological, material, and social reasons. However, Ansolabehere, de Figueiredo, & Snyder (2003) and Gimpel, Lee, & Pearson-Merkowitz (2008) agree that individuals contribute because they enjoy supporting their own people.

Religious factor has been reported as one of the important factors in influencing various behavior especially in Islamic environment behavior (Said, & Saad, 2016). Indeed, Bakar & Rasyid (2010) found a significant relationship between religious value and zakat compliance behavior. In the case of waqf giving environment, Osman, Mohammed, & Fadzil (2016); Osman (2014) also reported that the religious factors positively influence this giving behavior. In another case, Tang & Tang (2010) found that the religious value significantly influence unethical behavior. Although, a small number of studies have applied about the intention and motivation of waqf giving behavior among Muslims (Osman, 2014). Carabain & Bekkers (2011), found that Muslims have relatively high of religious giving behavior. Therefore, the focus in this paper is on giving behavior through waqf. It aimed at identifying the motivational factors that drive the waqf givers to participate in giving behavior by using the fundamental behaviors, and motivational factors, that is focusing more on Muslim scholars views on this topic.

3. Methodology

The methodology of this article is through qualitative research on document analysis and observation of all instruments existing in waqf. To achieve the aim and objectives, the study therefore includes a comprehensive literature reviews. Literature review involves collecting information relevant to the study from previous publications, research papers, website of various institutions and all other secondary data that are useful for this study.

4. Literature review

The public donations significantly contribute toward helping the poor and needy people living across the globe (Cheung & Chan, 2000) and can take several forms such as sadaqah, zakat, waqf, formation of a welfare trust, promotion of education

for children, development of an understanding of religion, and other welfare activities to raise the standards of living. In this regard, philanthropists believe that psychology of donor is a critical element that must be studied in detail to develop market-driven strategies to counter current thrill (Kashif & De Run, 2015). The donors, whether poor or rich, donate money (Wiepking & Breeze, 2012), which indicates that financial capacity is not the stronger determinant of charity donations as poor people also donate generously (Avdeyeva, Burgetova, & Welch, 2006). The behavior of a donor to donate money largely depends upon cultural systems, religion, and a few personal factors (Ranganathan & Henley, 2008). Because culture and religious beliefs are practiced among the members of a society, these trigger a particular behavior that comprises various personal, social, and psychological cues. An understanding of these personal, social, and psychological cues to donate marketing plans that ultimately motivate donors to donate generously (Knowles, Hyde, & White, 2012).

5. Waqf and motivational factors

Any behavior in human life resulting from motivation or drive that moving up the behavior, and successful experiments are always looking at the motives of common humanity and engines shared between individuals as a directive we call "knowledge driven". Indeed, it required from us to innovate in the motives, since the motives vary according to the configuration and culture of individuals, and the most important motive is "religious motivation". As the religious motivation is the most important driver in peoples' lives, it represents a "divine speech", and upgrading motives from the physical level to the spiritual level, that promotes the living standards and the spiritual development of ones life. How can we initiate and create the motivation? How we connect it to the Predestination? And how to be the cause of, God predetermined?

Theories on the motivation factors of charitable giving that can play a critical role in the establishment of a giving culture have not been well developed in comparison with those in the field of organizations. Charitable giving has been perceived as largesse of the affluent (Ostrower, 1995), a desire to give back to the society (Brown, 2000), and exchange paradigm (Pitt, *et al.*, 2001), however relationships between various motivation factors have not been explored. Moreover, the value structure included in the motivational theories of charitable giving has not yet been explored.

Endowment (waqf) is kind of charity which leads to draw a close relationship to God, if followed with good intention and sincere desire. Man driven to do good for many motives never stops in its entirety for the purposes of Islamic law and its goals, including religious motives, social, family and realistic, and other instinctive (General Secretariat of Endowments, 2015). According to Nayef Mohammed Marwani (2011), there are various motives and reasons to join volunteer work or to participate in charity giving. Among these motives are desire to gain reward, desire for self-fulfillment, desire to increase once self-esteem, high degree of social responsibility, feelings of self-satisfaction, and need to communicate with others.

Furthermore, Sumaya (2014) indicated that there are many motives that drive the person to participate in waqf and other good deeds. One of the drives is the social motivation; waqaf giver feels a sense of responsibility towards others, which forces him/her to scarify some of its funds for the benefit of a certain party. In addition to several other motives, such as religious motivation for the reward of the Hereafter, and the psychological motive for the wellbeing of the soul. In addition, researchers have found that donors may also gain several benefits after donating, including self-esteem and satisfaction (Hibbert & Horne, 1996). From these we conclude that human beings have several hardwired drives, including spiritual, social, psychological, and emotional.

6. Waqf and fundamental behaviors

A popular theory in the field of social psychology is the theory of planned behavior which extension of the theory of reason action where essentially attempts to explain people's behavior (Fishbein, & Ajzen, 1975) and it has been applied to various behavioral situations (Ramayah et al., 2009). This theory provide model that can predict one's behavior through the intention. Intention is defined as individual perception towards probability to conduct behavior (Fishbein dan Ajzen, 1975 in Gopi & Ramayah, 2007). There are three antecedents of intention, namely attitudes, subjective norms, and perceived controlled behavior. Indeed, the intention in this theory is a precursor to the actual behavior; intention is the key element that exist within and individual before he/she acts on it (Osman, 2014). In other words, factors that influence one's behavior work through intention to affect whether one would actually act on the intention or not. Intention is an important element to influence one's action (Hasbullah et. al., 2015). If it does not exist, nothing shall take place. Islam also emphasizes the intention of doing something due to anyone who intends to do a good deeds and then he or she is prevented to do so by reason of an illness such as sick or death, then surely he is rewarded with what he intended. Umar al-Khattab (r.a.) narrated that the Prophet (p.b.u.h.) said: "Deeds are (a result) only of the intentions (of the actor), and an individual is (rewarded) only according to that which he intends". (Narrated by Bukhari and Muslim, Book 2, Hadith 47)

Even though the above theory is widely used in many area of researches (Ali *et al.*, 2014; Linden, 2011; Simon *et al.*, 2012), but it validity has not yet to be proven in the area of waqf as to whether attitude, subjective norms and perceived behavioral control are possible determinants in predicting the behavioral intention of Muslims to contribute in waqf (Hasbullah *et. al.*, 2015). To add into that, Amirul Faiz Osman (2014) conducted the study regarding waqf participation among young intellectuals. However, due to the nature of his data, the model he used cannot be generalized to all Muslim's attitude towards participation in waqf and implications on their intention towards participation in waqf. Therefore, there must be other behavior among Muslims that drive their intention to participate in waqf.

It has been suggested that personal values can also partially explain donor behavior (Francia *et al.*, 2005). Personal values have been defined as "organized sets of preferential standards used in making selections of objects and actions, resolving conflicts, and defending choices made or proposed" (Rokeach, 1979). It can be expected a priori that personal values exert strong influence on an individual's actions, behavior, and prioritization (Fall, 2000; Kahle *et al.*, 2000), including behavior associated with charitable giving (Bennett, 2003). And according to Ranganathan & Henley, (2008), the behavior of a donor to donate money largely depends upon cultural systems, religion, and a few personal factors. Because culture and religious beliefs are practiced among the members of a society, these trigger a particular behavior that comprises various personal, social, and psychological cues. An understanding of these personal, social, and psychological elements is pivotal to devise marketing plans that ultimately motivate donors to donate generously (Knowles, Hyde, & White, 2012).

By stressing values such as altruism, sharing and helping the needy, Ranganathan & Henley (2008) established the importance of religion in donation. Altruistic motivation, in contrast, has the ultimate goal of enhancing the welfare of the needy (Martin, 1994) even at the expense of a person's own interest. There is, however, a debate as to whether true altruism exists (for a detailed examination of this philosophical debate, see Batson, 1991). Feelings of guilt and empathy have been recognized to be strong motivating factors for altruistic behavior (Davis, 1994). Other studies have shown that non-givers were found to exhibit lower levels of sympathy, empathy, and helpfulness than givers (Shelton & Rogers, 1981; Clary & Snyder, 1991; Sargeant *et al.*, 2001).

Thus, while the four motivational factors drive once behavior to act, the fundamental behaviors as attitude, subjective norms, perceived controlled behavior,

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culture, personal values, and altruism will increase once intentions. In other words, the behavior generated by the four drives together with the intention generated by the fundamental behavior will direct the person to act, as concluded in the following figure.

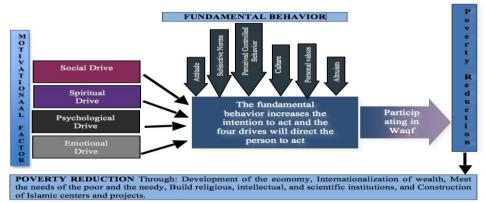


Figure 1. Predicting Waqf-Giving Behaviors

7. Conclusion

Realizing the importance of waqf-giving as a mechanism to study the behavior of Muslim, this behavior of giving among people must be encouraged. The purpose of the study is to determine factors influencing waqf-giving behavior. Based on the past literatures, spiritual, social, psychological, and emotional drives direct once to act, however the fundamental behaviors as attitude, subjective norms, perceived control behavior, culture, personal values, and altruism will increase the intention to give. The theoretical implication for this study is the proposed research model on charity giving behavior. Researchers can applied this model for further research on waqf issues. Besides, the author integrates past literatures especially in Islamic surroundings behavior to clarify the giving behavior among Muslims.

This study also gives practical contributions to the waqf researchers by identifying the factors that can influence the Muslim to do waqf. As the research on waqf giving behavior are still lacking, this study is trying to solve the problem by determining the factors influencing waqf-giving behavior. There is no empirical evidence provided, as the paper is only a conceptual paper. As part of ongoing research, authors will continue to measure the items from the literature and validate the proposed model empirically in future research. It is suggested for future research to have more comprehensive investigation on factors that can explain more on the behavior of giving.

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