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AN EXTENDED THEORY OF PLANNED BEHAVIOUR FRAMEWORK FOR POSTGRADUATE STUDENTS' INTENTION TO CONTRIBUTE TO UNIVERSITY WAQF FUNDS

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ABSTRACT

University waqf funds can diversify student-financing mechanisms and mobilise enduring resources for higher education, yet their sustainability depends on a reliable donor base. Postgraduate students are a strategically important but underexamined constituency because many combine advanced education, employment and established institutional ties. This conceptual manuscript develops an extended Theory of Planned Behaviour (TPB) framework to explain postgraduate students' intention to contribute to university waqf funds. The framework retains the TPB antecedents of attitude, subjective norm and perceived behavioural control, and adds religiosity and waqf knowledge as an Islamic moral-cognitive antecedent. It proposes that favourable evaluations of waqf, supportive referents, perceived financial and procedural capacity, and internalised religious understanding increase contribution intention. Evidence reported in the originating UiTM Shah Alam thesis provides an empirical anchor: among 396 respondents, attitude, perceived behavioural control and religiosity had positive unique effects, while subjective norm was positively correlated with intention but became non-significant when all predictors were entered simultaneously. This pattern suggests that social influence may be context-sensitive or operate partly through internalised attitudes, control beliefs or religiosity. The framework further recognises accessibility, transparency and trust

as institutional conditions that help convert intention into actual giving. The manuscript contributes by integrating behavioural, religious and institutional explanations of educational waqf participation and by offering testable propositions and an agenda for multi-institutional validation.

Keywords: cash waqf; higher education; Theory of Planned Behaviour; perceived behavioural control; donation intention.

INTRODUCTION

Higher education systems face persistent pressure to expand access while containing the financial burden placed on students and public budgets. In Malaysia, education loans have become a major financing channel as government scholarships have declined, but repayment difficulties can transfer the cost of study into graduates' early working lives. Waqf offers a complementary Islamic social-finance mechanism. Unlike a one-off charitable transfer, a waqf preserves the endowed asset or principal and applies its returns or benefits to socially designated purposes. Waqf in the university can be utilized for scholarships, emergency assistance, facilities, research and other educational needs while establishing a long-lasting relationship between the donors and beneficiaries (Abdullah, 2018; Majid et al, 2023).

The establishment of a waqf fund, however, does not guarantee participation. Potential donors need to understand the instrument, feel it is useful to contribute, feel socially and morally supported, perceive it is possible to contribute and trust the institution that manages the fund. These challenges are particularly relevant among the younger and early-career Muslims, where the lack of disposable income, poor knowledge of waqf and unclear contribution processes could prevent the conversion of positive sentiments into actual giving (Hasan et al., 2019; Abdu et al., 2023).

The study is based investigated these issues among postgraduate students at UiTM Shah Alam. Its central insight is that contribution intention is not solely a religious response or a financial decision; it is produced through the interaction of evaluation, social influence, perceived capacity and religious understanding. This study reorganises that insight into a journal-style conceptual framework. Its objectives are to: (1) explain university waqf contribution through an extended TPB; (2) specify the relationships among attitude, subjective norm, perceived behavioural control, religiosity/waqf knowledge and intention; (3) clarify how institutional conditions can narrow the intention-action gap; and (4) identify a future research agenda for educational waqf participation.

Disclosure of corporate risk can be evaluated through: (1) perspective analysis of users and stakeholders of the relative usefulness of risk information in their economic decision making (Ahlskog et al., 2023) and (2) annual report analysis of the corporate risk disclosure practices (Chen et al., 2026; Holl & Rama, 2024). Cheng et al. (2026) declare there are also several types of risk disclosure items. Related party transactions, contingent liabilities, segmental reporting and financial instruments are literally risk and mandatorily required to be disclosed in the financial statements.

LITERATURE REVIEW

University Waqf and the Donor-Participation Problem

Waqf has historically supported education, welfare and public infrastructure across Muslim societies. Contemporary cash waqf adapts this institution to modern payment and investment systems: donors can contribute relatively small amounts, funds can be pooled, and the principal can be managed to generate continuing benefits. This flexibility is good for higher education institutions because it enables participation beyond rich founders and offers opportunities to students, alumni, staff and external partners to become recurring donors (Budiman, 2016; Ismail et al., 2023).

Implementation remains constrained by low awareness, confusion between waqf and other forms of Islamic giving, weak promotion, financial constraints, concerns about governance, and limited visibility of beneficiary outcomes. Donor participation therefore requires more than moral appeal. Institutions must make the purpose of the fund intelligible, the contribution process easy, and the use of funds credible. The donor-participation problem can be expressed as two linked questions: what produces a willingness to contribute, and what allows that willingness to become behaviour? The first is principally behavioural and motivational; the second is institutional and operational.

Postgraduate students merit focused attention. They are academically connected to the university and may recognise educational needs more directly than the general public. Many are also employed and possess greater financial autonomy than undergraduates. Yet postgraduate cohorts are heterogeneous: some are early-career, some support families, and others face tuition and living-cost commitments. Their contribution decisions thus provide an appropriate setting for examining the joint effects of values, social expectations and perceived resources.

Theoretical Foundation: An Extended TPB

The Theory of Planned Behaviour proposes that intention is the immediate motivational precursor of behaviour and is shaped by attitude, subjective norm and perceived behavioural control (Ajzen, 1991). Attitude captures whether a person evaluates a behaviour positively or negatively. Subjective norm captures perceived expectations from important others. Perceived behavioral control is the perceived ease or difficulty of performing the behavior and can reflect resources, opportunities, knowledge and self-efficacy. The TPB has been widely applied in the setting of charitable giving. The TPB has been used to predict donation intentions in a systematic review (White et al., 2023).

A conventional TPB model is necessary but incomplete for waqf. Waqf is simultaneously a philanthropic act, an Islamic institution and a managed financial arrangement. Religious commitment can provide an internal moral reason to contribute, while waqf knowledge enables the prospective donor to distinguish the instrument from zakat or *sadaqah*, understand perpetuity and beneficiary principles, and evaluate whether the fund is Shariah-compliant. Accordingly, the framework extends TPB with a religiosity-and-waqf-knowledge construct. This extension does not replace attitude or social influence; it explains why some individuals assign stronger spiritual and ethical value to waqf and possess a more informed basis for acting.

CONCEPTUAL CONSTRUCTS AND PROPOSITIONS

Attitude toward waqf contribution

Attitude refers to the prospective donor's overall evaluation of contributing to the university waqf fund. It is favourable when contribution is seen as beneficial, meaningful, morally appropriate and capable of producing lasting educational or social value. Positive behavioural beliefs should strengthen intention because the person anticipates valued consequences, including helping less fortunate students, supporting the university community and obtaining continuing spiritual reward. Donation research consistently identifies attitude as a central antecedent of intention (Daud et al., 2022; White et al., 2023).

Proposition 1 (P1): A more favourable attitude toward university waqf contribution is positively associated with postgraduate students' intention to contribute.

Subjective norm

Subjective norm represents perceived approval, expectations or encouragement from referents such as family members, friends, lecturers, religious leaders and peers. Social influence can legitimise contribution and signal that waqf is a valued community practice. It can also operate through descriptive cues: visible participation by respected peers may reduce uncertainty and normalise recurring giving. Evidence on charitable giving is nevertheless mixed. While social pressure could motivate contribution, adults who are well-educated or financially independent might be more motivated by internal beliefs than external expectations (Castillo et al., 2015; Moksness & Olsen, 2017)

Proposition 2 (P2): Stronger supportive subjective norms are positively associated with postgraduate students' intention to contribute, although the unique effect may weaken after personal and religious factors are considered.

Perceived behavioural control

Perceived behavioural control concerns whether a student believes contribution is within personal control. For university waqf, relevant control beliefs include having sufficient funds, knowing how and where to contribute, being able to give a small amount, having access to convenient digital channels, and encountering a simple procedure. This construct is particularly important where willingness exists but income is constrained. Small recurring contributions, payroll or fee-portal integration, transparent minimum amounts and mobile payment options can increase perceived feasibility. Research on the TPB indicates that when control is considered as the actual capacity, it may influence intention and behavior (La Barbera & Ajzen, 2021).

Proposition 3 (P3): Greater perceived behavioural control over university waqf contribution is positively associated with postgraduate students' intention to contribute. *Religiosity and waqf knowledge*

Religiosity reflects the degree to which Islamic beliefs, commitment and moral accountability guide thought and action. In a waqf context, religiosity is closely connected to knowledge: a donor who understands waqf's rules, social purpose and continuing-benefit principle can connect religious motivation with a specific financial action. Knowledge also reduces ambiguity about permissibility, governance and beneficiary eligibility. The originating thesis operationalised religiosity through beliefs, worship-related motivation, Islamic learning and understanding that waqf funds should avoid riba, gharar and maysir. This combined moral-cognitive construct is conceptually useful, although future

studies should test religiosity and waqf knowledge as distinct but related latent variables (Hasan et al., 2019; Abdu et al., 2023).

Proposition 4 (P4): Higher religiosity and stronger waqf knowledge are positively associated with postgraduate students' intention to contribute to university waqf funds.

Intention and institutional conversion conditions

Intention expresses readiness, plans and prioritisation to contribute in the near future. It is not equivalent to actual contribution. The intention-action gap is likely to narrow when a university provides accessible channels, clear information, credible governance, periodic reporting and visible evidence of beneficiary impact. Transparency and trust therefore function as enabling institutional conditions. They may strengthen the effect of intention on behaviour and may also improve attitudes and control beliefs before intention forms. This extension is important because a motivational model alone can incorrectly attribute administrative friction to donor unwillingness.

Proposition 5 (P5): Accessibility, transparency and trust positively strengthen the translation of contribution intention into actual university waqf giving. **Figure 1** positions the four antecedents as direct predictors of intention. The institutional conditions are shown as a boundary around behavioural conversion rather than as another interchangeable psychological predictor. This distinction preserves TPB's explanatory logic while recognising that a university designs the contribution environment. The framework can be tested in stages: first, estimate the measurement and structural relationships leading to intention; second, collect verified contribution behaviour or follow-up data; and third, test whether accessibility, transparency and trust moderate the intention-behaviour relationship.

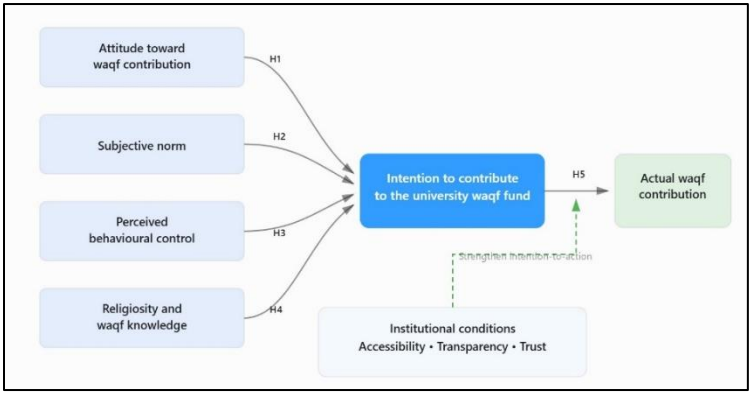


Figure 1: Proposed extended TPB framework for university waqf contribution.

METHODOLOGY

The present study employed a quantitative, descriptive and cross-sectional research design to examine the determinants of postgraduate students' intention to contribute to the waqf fund at UiTM Shah Alam. The quantitative approach was suitable as the study measured the relationships between attitude, subjective norm, perceived behavioral control, religiosity and contribution intention with numerical data. The cross-sectional design was appropriate for describing the perceptions of respondents and for testing the proposed hypotheses based on the extended Theory of Planned Behavior as data were collected from the respondents only once. n this study, the quantitative method is used because it helps the researcher to analyze the suggested relationships with numerical data and statistical procedures (Ghanad, 2023; Lim, 2024; Mohajan, 2020). The study was a cross-sectional study as data were collected from the respondents at one point of time (Wang & Cheng, 2020). The target population of the study was postgraduate students in UiTM Shah Alam. The required sample size was determined based on the existing sampling guidelines (Hossan et al., 2023; Krejcie & Morgan, 1970). Data were obtained by way of a structured questionnaire on a five-point Likert scale (Taherdoost, 2022). Reliability of measurement scales was assessed by Cronbach's alpha and normality by skewness and kurtosis (Aithal & Aithal, 2020; Mishra et al., 2019). The data were then analyzed and tested the proposed hypotheses thru descriptive statistics, factor analysis, Pearson correlation, multicollinearity tests and multiple regression.

Postgraduate students at UiTM Shah Alam were the population of interest. Since it was impossible to collect data from the entire population a sample was chosen. The sample size of Krejcie and Morgan (1970) was used to determine the number of respondents needed for this study based on the population size and the minimum sample size needed was approximately 352 respondents, but the study successfully obtained 396 completed responses. The data was collected thru a structured questionnaire, which was distributed electronically thru email, google forms and QR codes. The questionnaire included demographic questions and five-item scales for attitude, subjective norm, perceived behavioral control, religiosity and intention. Respondents rated the items on a five-point Likert scale.

The data collected were analyzed using SPSS version 30. Descriptive statistics (frequency, percentage, mean and standard deviation) were used to describe the respondents' demographic characteristics and responses. Reliability

was tested by Cronbach's alpha. Skewness and Kurtosis were used to test normality. We performed the factor analysis including the KMO measure, Bartlett's test, principal component analysis and the scree plot to evaluate the measurement structure. Pearson correlation analysis was used to examine the relationships between the variables and multicollinearity was tested using the tolerance and VIF values. Finally, multiple linear regression and hypothesis testing were applied to identify the significant predictors of the postgraduate students' intention to contribute toward the waqf fund.

RESULTS

A cross-sectional questionnaire was administered to 396 UiTM Shah Alam postgraduate students through email and QR-code distribution. Each principal construct was measured with five Likert-type items. Internal consistency was acceptable to strong: intention $\alpha = .781$, attitude $\alpha = .827$, subjective norm $\alpha = .849$, perceived behavioural control $\alpha = .885$, and religiosity $\alpha = .851$. The sample was 53.28% male and 46.72% female; 76.77% were between 21 and 40 years old, and most respondents were economically active.

Table 3: Integration of Empirical Findings and Theoretical Perspectives

Relationship	Bivariate association with intention	Unique regression effect	Interpretation
Attitude	$r = .536$, $p < .01$	$\beta = .241$, $p < .001$	Supported; favourable evaluation matters independently.
Subjective norm	$r = .540$, $p < .01$	$\beta = .065$, $p = .286$	Related in isolation, but no unique effect after controls.
Perceived behavioural control	$r = .568$, $p < .01$	$\beta = .294$, $p < .001$	Strongest unique predictor; feasibility is central.
Religiosity	$r = .559$, $p < .01$	$\beta = .193$, $p < .001$	Supported; religious motivation contributes independently.

Note. Regression model: $R^2 = .439$, adjusted $R^2 = .433$, $F = 76.529$, $p < .001$; $n = 396$.

The distinction between correlation and unique prediction is theoretically informative. Subjective norm shares substantial variance with attitude, religiosity and perceived control; therefore, its bivariate relationship

does not demonstrate an independent regression effect. The result supports retaining subjective norm in the conceptual model because TPB and the observed correlation justify the pathway, but it also motivates mediation, moderation and subgroup tests. For example, social influence may be internalised into attitude or religiosity, or it may be more influential among younger, non-employed or less knowledgeable students. The model explained 43.9% of the variance in intention, leaving meaningful scope for trust, transparency, perceived impact, past giving, income and institutional identification.

The statistical analyses assessed the quality of the measurement instruments, characteristics of the data, relationships among the variables, and determinants of students' intention to contribute to the waqf fund. The reliability analysis was conducted to evaluate the internal consistency of the measurement items used for intention, attitude, subjective norm, perceived behavioural control, and religiosity. Each construct was measured using five questionnaire items. Cronbach's alpha was used to determine whether the items consistently measured the same underlying construct. An alpha coefficient of 0.70 or higher is generally deemed acceptable for reliability. Cronbach's alpha values were between .781 and .885. All values were higher than the recommended minimum value of 0.70. This means that the internal consistency of the measurement scales was sufficient for further statistical analysis.

The intention construct recorded a Cronbach's alpha value of 0.781. Although this was the lowest coefficient among the five constructs, it remained above the acceptable threshold. This result indicates that the five items used to measure postgraduate students' intention to contribute to the waqf fund demonstrated acceptable internal consistency. Attitude produced a Cronbach's alpha value of 0.827, indicating good internal consistency. The five attitude items consistently measured respondents' positive or negative evaluations of contributing to the waqf fund. Subjective norm recorded a Cronbach's alpha value of 0.849. This value demonstrates good reliability and indicates that the items consistently measured perceived social expectations and influence from important individuals, including family members, friends, lecturers, and peers.

Cronbach's alpha for perceived behavioral control was the highest at 0.885. This result implies that the items measuring perceived ability, knowledge, financial resources and control of the respondent over contributing to the waqf fund have a good internal consistency. The high coefficient implies the scale used to measure these items is particularly reliable. Religiosity recorded a Cronbach's alpha value of 0.851, demonstrating good reliability. The five items

consistently captured respondents' religious beliefs, Islamic knowledge, spiritual motivation, and concern for Shariah-compliant financial practices.

The normality test was performed to evaluate the distribution of the study variables using skewness and kurtosis values. All variables were negatively skewed (skewness from −1.405 to −2.701). Kurtosis was between 2.492 and 12.251. The results indicated that the data were not normally distributed within the recommended range of −2 to +2, with most variables beyond the acceptable limits. The negative skewness indicates that the responses were skewed up toward the higher side of the five-point scale. This means that most of the respondents had positive attitudes, strong subjective norms, high perceived behavioral control, high religiosity and strong intentions to contribute to the waqf fund. Attitude deviated most from normality (skewness = −2.701, kurtosis = 12.251), followed by religiosity (skewness = −2.579, kurtosis = 9.995). The planned was moderately negatively skewed (−1.405) and the kurtosis (2.492) was slightly above the suggested limit. Distributions were negatively skewed and peaked (possible ceiling effects). However, the large number of respondents (396) gives some robustness to further statistical analyzes. Results need to be interpreted in light of the violation of normality.

The KMO value of 0.836 and significant Bartlett's test, $\chi^2(10) = 966.687$, $p < 0.01$, confirmed that the sample and correlations among the variables were suitable for factor analysis. The five retained components explained 63.855% of the total variance, with the first component accounting for 41.265%, while the scree plot supported retaining five components representing intention, attitude, subjective norm, perceived behavioural control, and religiosity. Attitude scores ranged from 4.52 to 4.63, showing that respondents had a very positive attitude towards waqf contributions, especially their role in developing the Ummah. The scores on the subjective norm ranged from 4.49 to 4.66, suggesting that respondents received high support and encouragement to engage from significant others in their lives. Scores for perceived behavioral control ranged from 4.53 to 4.62 indicating respondents felt they had the capacity, knowledge, financial resources and control to contribute. The religiosity scores ranged from 4.66 to 4.72, which means that the respondents have strong religious beliefs and take into account the Shariah principles when making waqf contributions. Intention scores were between 4.57 to 4.67 which showed that respondents had high intention to contribute to the waqf fund particularly to help the less fortunate people. All tolerance values exceeded 0.10, while all VIF values were below 5.00. Therefore, no serious multicollinearity problem was detected.

DISCUSSIONS

Theoretical Contributions

First, the framework contextualises TPB for Islamic educational philanthropy. Waqf contribution is treated neither as generic donation nor as religious obligation alone. It is a planned behaviour embedded in beliefs about enduring social benefit, Shariah compliance and institutional stewardship.

Second, the framework distinguishes religiosity from the three conventional TPB antecedents while recognising the conceptual overlap between religiosity and waqf knowledge. This makes the extension testable and prevents religious motivation from being hidden inside attitude or subjective norm. Future measurement models should compare a combined construct with a two-factor specification to determine whether spiritual commitment and factual waqf understanding have different effects.

Third, the framework separates intention formation from institutional conversion. Accessibility, transparency and trust are not merely personal preferences; they are properties of the contribution environment that university managers can change. This separation produces clearer theoretical and practical accountability: students form intentions, while institutions can remove or create friction that affects enactment.

Fourth, the treatment of subjective norm advances a more nuanced interpretation of social influence. A positive zero-order relationship can coexist with a non-significant unique coefficient when referents shape attitudes, religious salience or perceived control. Rather than deleting subjective norm, future studies should model these indirect processes and compare cohorts with different levels of autonomy and institutional attachment.

Practical Implications for Universities and Waqf Administrators

The framework implies a coordinated intervention strategy. Attitude can be strengthened by communicating concrete and enduring outcomes, including scholarships funded, students assisted and projects sustained. Messages should explain how waqf is different to one-off charity and how small contributions can add up to long-term benefit.

Perceived behavioural control should be addressed through design. Universities can offer low minimum amounts, recurring micro-contributions, QR and mobile payments, clear step-by-step instructions, immediate receipts and an option to select beneficiary categories. The opportunities to contribute should

be visible in spaces where students already interact with the institution, but should remain voluntary and not coercive.

Religiosity and knowledge require accurate education rather than slogans. Short modules, infographics, seminars and frequently asked questions can clarify perpetuity, donor rights, Shariah governance and the distinction among waqf, zakat and sadaqah. Collaboration with recognised scholars and the relevant waqf authority can improve legitimacy.

Social influence should rest on credible endorsement and visible norms, not pressure. But there are reasons why alumni, lecturers and student leaders might make real contributions, even if campaigns should have financial limits. Finally, administrators are required to disclose summaries of audits, governance arrangements, investment principles, impact on beneficiaries and decisions on distributions. We can show donors the results and the stewardship, and that helps the Trust.

Future Direction of Research

The model should be validated by using probability or carefully stratified samples in the public and private universities in Malaysia. Using structural equation modeling, we could simultaneously test the measurement quality, direct effects, and indirect pathways. The longitudinal design is especially critical: intention should be measured before the campaign, and then related to subsequent contribution behavior, while ensuring consent and protection of privacy. The experiments can vary message framing, minimum contribution, payment convenience, transparency information or peer endorsement.

Future research should also differentiate between religiosity and waqf knowledge, consider trust and perceived impact as antecedents or moderators, and include past giving, disposable income and institutional identification. It is possible to do a multi-group analysis to compare age, employment, gender, type of program and previous experience of waqf. Cross-cultural studies would help to determine whether the subjective norm is more salient in collectivist settings or whether postgraduate autonomy will always blunt its unique contribution. Qualitative interviews can provide more insight into how students understand religious duty, affordability, governance and the importance of a lasting gift.

CONCLUSION

However, the reasons behind the intention of the prospective donors to give and the reasons why some intentions do not materialize are important to know for the sustainability of a university waqf fund. The proposed framework extends

the Theory of Planned Behavior by including religiosity and waqf knowledge into attitude, subjective norm and perceived behavioral control. Thus, the next jump from intention to action is rooted in the institutional conditions of transparency, accessibility and trust. The evidence from the UiTM Shah Alam thesis supports the separate roles of attitude, perceived control and religiosity. It also finds subjective norm to be a positive but context-dependent correlate. Thus, this framework provides a structured basis for testing theories and for the development of waqf systems that are institutionally credible, meaningful, feasible and religiously intelligible.

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