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YÜKSEKÖĞRETİM KURUMLARINDA VAKIFLARA KATKI NİYETİNİ ETKİLEYEN
FAKTÖRLER ÜZERİNE BİR İLİŞKİ PAZARLAMA TEORİSİ: İIUM'DEN KANIT

YAZAN

SHAKHNOZA ALIMOVA

ULUSLARARASI İSLAM ÜNİVERSİTESİ MALEZYA
2017

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YAZAN

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Pazarlama alanında Yüksek Lisans Derecesini Kazanmak için Gerekliliklerin Yerine
Getirilmesi Kapsamında Sunulan Tez

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ÖZET

Bu araştırma, Malezya'daki yükseköğretim kurumlarında vakıflara katkıda bulunma niyetini etkileyen faktörleri ilişkisel pazarlama teorisine dayalı olarak incelemeyi amaçlamaktadır. Yüzyıllardan beri İslam dünyasında çok önemli bir rol oynayan vakıf, son zamanlarda Malezya'da daha fazla ilgi görmektedir. Yükseköğretim kurumlarını mali zorlukları hafifletmek için desteklemek için vakıftan yararlanmaya artan ilgi, araştırmacıların temel ilgisi haline gelmektedir. Bu nedenle, finansal zorlukları hafifletmek için vakıf özel yüksek öğrenim bağlamını incelemeye yönelik araştırmalara artan bir ilgi vardır. Bu çalışmada, vakfa katkıda bulunma niyetini etkileyen faktörleri belirlemek için Uluslararası İslam Üniversite'si Malezya'nın 260 akademik ve akademik olmayan personelinden veri toplanmıştır. Bu çalışmadaki kavramsal çerçeve, memnuniyet, bağlılık, güven, dindarlık ve geliri içeren ilişkisel pazarlama teorisine dayanmaktadır. Bağımsız ve bağımlı değişkenler arasındaki ilişkiyi belirlemek için regresyon analizi uygulanmıştır. Bu çalışmanın bulguları, vakfa katkıda bulunma niyetinde memnuniyet, güven ve gelirin önemini göstermektedir. Ancak bağlılık ve dindarlık, vakfa katkıda bulunma niyeti ile anlamlı olmayan bir ilişkiye sahiptir. Bu araştırma, uygulayıcıların yükseköğretim kurumlarında vakıf fonuna katkı sağlama niyetinin nasıl daha da geliştirilebileceğini anlamalarına yardımcı olacaktır.

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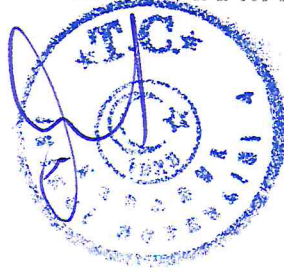
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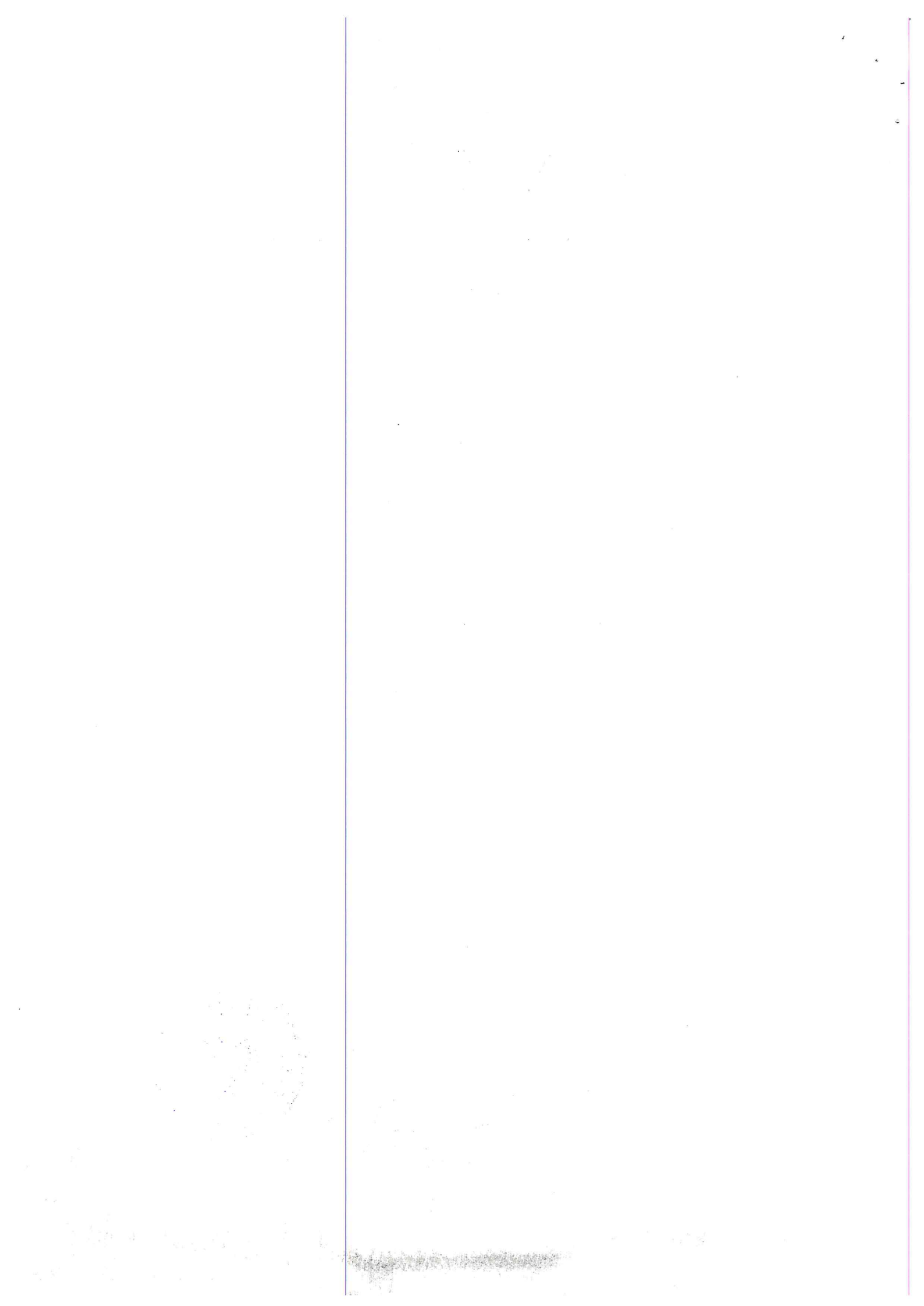
A RELATIONSHIP MARKETING THEORY ON
FACTORS INFLUENCING INTENTION TO
CONTRIBUTE TO *WAZAF* IN HIGHER EDUCATION
INSTITUTIONS: EVIDENCE FROM IIUM

BY

SHAKHNOZA ALIMOVA

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

2017



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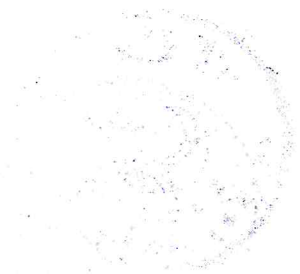
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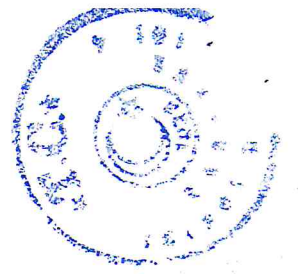




ABSTRACT

This research aims to examine factors that influence the intention to contribute to *waqf* in higher education institutions in Malaysia based on relationship marketing theory. *Waqf* plays very significant role in Muslim world since many centuries, and it has been paid more attention in Malaysia recently. Increasing interest on capitalizing *waqf* to support higher education institutions to ease financial difficulties become main concern for researchers. Therefore, there is an increasing interest of research to study *waqf* particular higher education context to ease financial difficulties. In this study, data has been collected from 260 academic and non-academic staffs of Internationals Islamic University Malaysia in order to identify factors affecting intention to contribute to *waqf*. The conceptual framework in this study is based on relationship marketing theory, which includes satisfaction, commitment, trust, religiosity and income. Regression analysis is conducted in order to identify relationship between independent and dependent variables. The findings of this study show the significance of satisfaction, trust and income on intention to contribute to *waqf*. However, commitment and religiosity have non-significant relationship with intention to contribute to *waqf*. This research will help practitioners to understand how intention contribute to *waqf* fund in higher education institutions can be further improved.





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خلاصة البحث

يهدف هذا البحث إلى دراسة العوامل التي تؤثر على نية المساهمة في الأوقاف في مؤسسات التعليم العالي في ماليزيا على أساس نظرية التسويق العلاقي. تلعب الأوقاف دورا هاما جدا في العالم الإسلامي منذ قرون عديدة، كما انه تم إيلاء المزيد من الاهتمام في ماليزيا مؤخرا. هذا الاهتمام المتزايد برسمة الأوقاف لدعم مؤسسات التعليم العالي لتخفيف الصعوبات المالية أصبح مجالا رئيسي للباحثين. مما أدى لاهتمام متزايد بالبحث لدراسة الأوقاف في سياق التعليم العالي بشكل خاص لتخفيف الصعوبات المالية التي تواجهها. ومن أجل التعرف على العوامل المؤثرة على النية للمساهمة في الأوقاف من أجل دعم مؤسسات التعليم العالي، تم جمع البيانات من 260 موظفا أكاديميا وغير أكاديميين من جامعة الإسلامية العالمية بماليزيا. ويستند الإطار المفاهيمي في هذه الدراسة على نظرية التسويق العلاقي، والتي تشمل الارتياح والالتزام والثقة والتدين والدخل. يتم إجراء تحليل الانحدار من أجل تحديد العلاقة بين المتغير المستقل والمتغير التابع. تبين نتائج هذه الدراسة أهمية الرضا، الثقة، والدخل في نية المساهمة في الأوقاف. ومع ذلك، فإن الالتزام والتدين لهما علاقة سلبية مع النية للمساهمة في الأوقاف. وآمل أن يساعد هذا البحث على زيادة النية والإرادة للمساهمة في صندوق الوقف من أجل تخفيف العبء المالي لمؤسسات التعليم العالي.

APPROVAL PAGE

I certify that I have supervised and read this study and that in my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as a thesis for the degree of Master of Science in Marketing.

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DECLARATION

I hereby declare that this dissertation is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

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**A RELATIONSHIP MARKETING THEORY ON FACTORS
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This dissertation is dedicated to my late Grandparents

A'zam Abbosov & Muyassar Abbosova,

To my late father in-law Mehmet Kayadibi

May Allah *S.W.T* grant them with Jannatul Firdaus.

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LIST OF ABBREVIATIONS

et al.	(et alia): and others
IIUM	International Islamic University Malaysia
RM	Relationship marketing
NRF	Non-Relationship-Inducing Factors
RIF	Relationship-Inducing Factors
SPSS	Statistical Package for Social Science
KENMS	Kulliyyah of Economics and Management Sciences
KAED	Kulliyyah of Architecture and Environmental Design
AIKOL	Ahmad Ibrahim Kulliyyah of Laws
ICT	Kulliyyah of Information and Communication Technology
KIRKHS	Kulliyyah of Islamic Revealed Knowledge and Human Sciences
EDU	Kulliyyah of Education
IEF	IIUM Endowment Fund
IIUM	International Islamic University Malaysia
UKM	The National University of Malaysia
UPM	The University Putra Malaysia
BMMB	Bank Muamalat Malaysia Berhad
SRC	State Religious Council
PWS	Perbadaan Wakaf Selangor
WSM	Wakaf Selangor Muamalat
RM	Ringgit Malaysia
PBUH	Peace be upon Him
PTPTN	Perbadanan Tabung Pendidikan Tinggi Nasional

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

This chapter begins with a brief overview of study background on relationship marketing and its influence on intention to contribute to *waqf*. The following sections would highlight the problem statement, research objectives, and research questions. Furthermore, significance of the study elaborated briefly showing the importance of this research and the study scope. The key terms and organizations of chapters are defined in the next section. Finally, the chapter concludes with a summary. It is important to mention that *waqf* and endowment are used interchangeably.

1.2 BACKGROUND OF THE STUDY

Waqf is a type of voluntary charity that is strongly encouraged in Islam. It is a perpetual endowment for a charitable purpose and the revenue generated is spent for the specific purpose, stands out as one of the greatest achievements of Islamic civilization (Budiman & Kusuma, 2011). *Waqf* in Arabic language means to hold, confinement or prohibition. It is used in Islamic law as holding certain property and preserving it for the confined benefit of certain philanthropic cause and prohibiting any use of it other than its specific objectives. *Waqf* is widely related to land and buildings. However, there are *Awqaf* (Plural form of *waqf*) in terms of agricultural machinery, livestock, shares, books and cash (Kahf, 2003).

Waqf as a concept known as a transfer one's property's ownership as well as relief works to be fully and completely under the control of public and for their interests and benefits (Salarzahi, Armesh, & Nikbin, 2010). *Waqf* is a perpetual

donation with determined purpose to be achieved by the use of *Mawqoof* property, where the ownership cannot be transferred or disposed. According to Imam Abu Hanifa, *waqf* is the confinement of a land or even cash in the possession of the appropriator and allocating its benefits for the needy with good intentions (Ibrahim, Amir, & Masron, 2013).

Studies and evidences from the literature review have shown that *waqf* activities in Islamic countries are key players to various changes and improvement of well-being societies. Religious factors such as strong faith and virtue, individual personality, gentle spirit, generosity, job base, the level of income, the level of education and social consciousness are the components of determining the charity measures of *waqf*. *Waqf* activities will help to get the developmental programs and considerable part of divisions and the poor people can use these opportunities and benefit of social services (Sakhori, 2007).

According to Mohammad and Iman, (2006), *waqf* is one of the finest fruits of Islamic civilizations. Yet, its study has not been given the attention it deserves. The negligence of *waqf* for the last two centuries or so has resulted in a great number of underdeveloped and abandoned *waqf* properties in various Muslim nations. Due to this vacuum, the complexity of the concept of *waqf*, and the problems of financial and legal institutions, a solution to the problem of *waqf* development is still to be found.

As explained by Harun, Possumah, Mohd Shafiai, and Nor, (2016), *waqf* is a continuous voluntary charitable act in Islam and it promotes equitable and just distribution of wealth. Furthermore, *waqf* assets were instrumental in providing social and economic safety valves through its role in promoting religion, education, shelter, health, food security and rural-urban transformation. There are many higher education

institutions around the world that are operated successfully with the support of *waqf* system.

As poverty is a major obstacle in several Islamic countries, *waqf* can be set as an alternative solution to this matter. Poverty is a main deterrent to people from studying in various educational institutions. Harun, Possumah, Shafiai, and Noor (2014) studied the experience of *waqf* institutions and their role in strengthening the sources of funds. They found that *waqf* is an excellent source of fund that has the potential to contribute to a better quality of higher education institution. The procedures can be done by forming official organizations at state and federal levels where Malaysian educational budget and plan can be reorganized to support superior Higher Education Institutions.

Waqf has been the focus of much scholarly attention, but have yet to be examined in a theoretical framework which would interpret its workings as an institution and relate them to their economic performance. It is significant to mention that there is a difference between the reputation of the *waqf* as a successful economic institution and the actual historical record of its performance (Budiman & Kusuma, 2011).

According to Gurin, Dey, Hurtado and Gurin (2002) pursuing study at higher education institutions will not only improve standards of life, but it also nurture students' academic and social well-being. Moreover, Yusof, Ab. Aziz, and Johari, (2013) mentioned the significance of *waqf* for socioeconomic development which would have significant impact on higher education in Malaysia. Studies and evidences have shown that *waqf* for higher education institutions has significant role for an economic performance of the country as well its social improvement. Therefore, people's commitment, trust, satisfaction towards intention to contribute to *waqf* will

be examined in this study. The study will also investigate whether income and religiosity have relationship with the underlying intentions to contribute to *waqf*.

1.3 STATEMENT OF THE PROBLEM

Waqf is voluntary in nature and any individual can take part in *waqf* contribution. *waqf* fund can be huge potential in assisting the financial difficulties of higher education institutions in Malaysia. Basically, people can contribute to *waqf* even with cash money and it is even easier for them to participate in Waqf. Although cash *waqf* is a very convenient to contribute in *waqf* fund but there are less awareness.

Furthermore, the Malaysian government cut the budget for higher education institutions, urging universities to find their own sources of fund to maintain their financial stability due to the economic crisis. Therefore, this research focuses on International Islamic University as Malaysian higher education institution in order to find out the influential factors of intention to contribute to *waqf* fund. Indeed, the cash *waqf* is expected to have a significant role to ease financial difficulties faced by higher education institution. Actually, awareness of cash *waqf* should be increased among IIUM workers. However, awareness of cash *waqf* among academic and non-academic workers in IIUM is considerably low.

On the other hand, trust plays a significant role for individuals to contribute to *waqf* fund or to participate in any kind of charity programs. Basically, trust in contribution to *waqf* perspective means the extent of donor belief which *waqf* institution will behave as expected and it will fulfil its obligations (Sargeant, & Lee, 2004). Despite being an important factor, studies have shown that many people lack trust in *waqf* and its institutions, resulting in lower contribution to it (Yusof, Yusof, Hasarudin, & Romli, 2010). According to Osman et al. (2016), people are not willing

to contribute to *waqf* due to the lack of trust as trust and giving behaviour are interrelated (Sargeant et al., 2006).

It is important to mention that, prior to the recent economic crisis, public institutions of higher education fully relied on public fund in order to maintain their operation costs as well as students' financial assistance provision (Ridhwan et al., 2014). According to Ibrahim et al., (2013) people's commitment would increase the *waqf* development which it improves the society's well-being. Moreover, religiosity plays a significant role in predicting donating behaviour (Lwin, Phau, & Lim, 2013).

However, the Ministry of Higher education Malaysia experienced substantial budget cut of RM2.4 billion from 2015, which equals to 15.3 percent reduction. As a result, the amount allocated for scholarships, grants and educational assistance were decreased from RM3.459 billion (2015) to RM2.647 billion (2016), which means the amount decreased by 23 percent. Indeed, the majority of the cuts came from the Ministry of education and Ministry of higher education. Ministry of education budget was reduced by 55.5 percent, which was RM873 million in 2015 and RM388 million in 2016. In addition to that, Ministry of higher education budget reduced by 16.4 percent, which was RM300 million in 2015 and RM 49 million in 2016 (Loh, 2016, 28 January).

Moreover, budget allocation for the universities is shown in figure 1.1 below with accordance percentage difference. These universities are University Malaya, University Malaysia Terengganu, University Technology Mara as well as University Utara Malaysia.

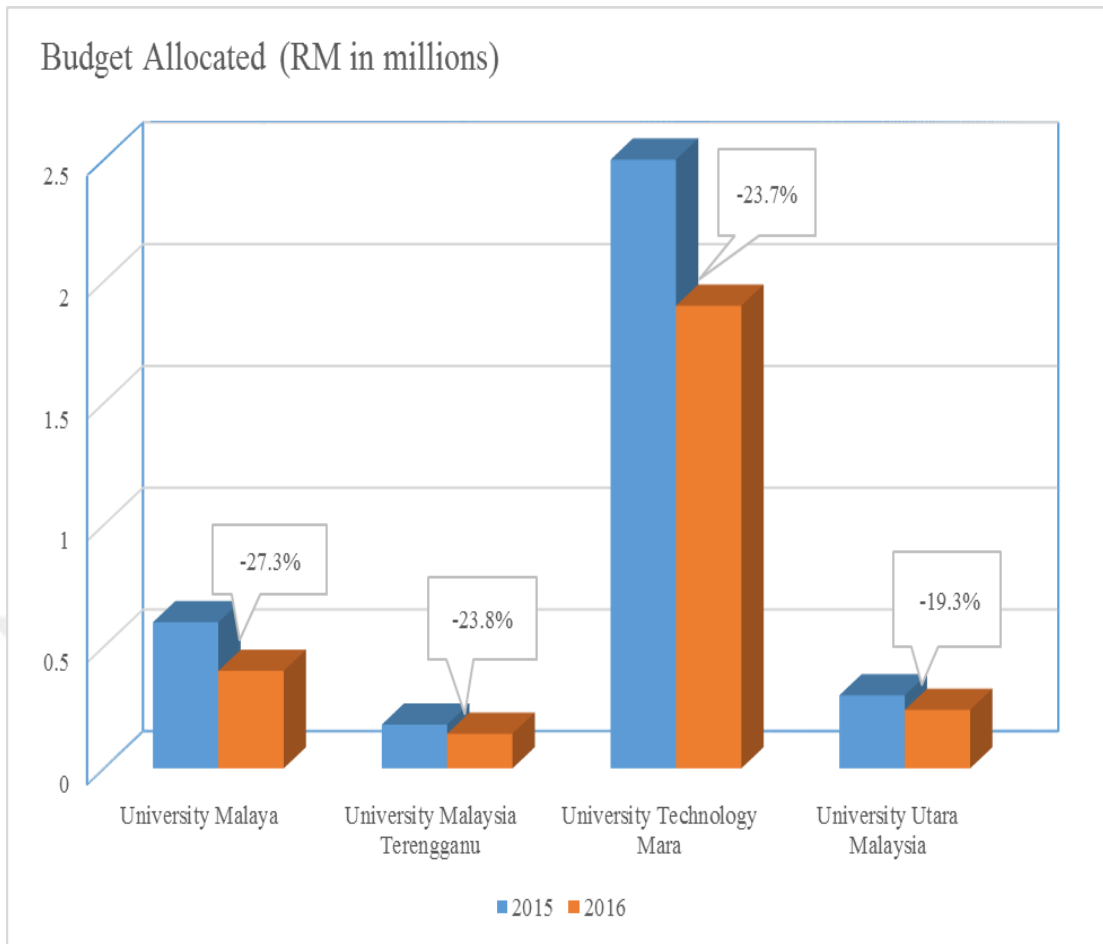


Figure 1.1 Budget comparison (percentage difference)

Based on Figure 1.1, budget comparison for several universities has shown in percentage difference. It can be seen that University Malaya had 27.3 percent budget cut, which its budget equaled to RM638 million in 2015 and RM464 million in 2016. Additionally, University Malaysia Terengganu had 23.8 percent decrease in budget, which was RM186 million in 2015 and RM142 million in 2016. Moreover, University Technology Mara's budget cut equaled to 23.7 percent, which was RM2,618 million in 2015 and RM1,997 million in 2016. Finally, University Utara Malaysia had budget cut 19.3 percent, which its budget equaled RM302 million in 2015 and RM244 million in 2016 (Loh, 2016, 28 January).

Basically, 15 public universities out of 20 public universities are facing budget cut in Malaysia. Especially, 10 out of 20 universities will face massive cut ranging from 10 percent up to 31 percent, including many top-ranking institutions. The name of universities which will be affected from budget cut in 2017 are given in below Table 1.1. These are the 15 public universities and the budget difference in 2016 and 2017 is also included in the Table 1.1

Table 1.1 Public universities' operating expenditure in budget for 2016 and 2017 (in Ringgit)

Name of universities	Amount 2016	Amount 2017	Difference
University Kebangsaan Malaysia	7.57b	6.12b	1.45b
University Technology Malaysia	415.64m	290.16m	125.48m
University Putra Malaysia	439.28m	308.89m	130.39m
University Sains Malaysia	542.09m	390.35m	151.74m
University Technology Mara	2.23b	1.67b	563.07m
University Malaysia Sabah	315.96m	242.45m	73.51m
University Islam Antarabangsa Malaysia	529.02m	407.22m	121.8m
University Malaysia Kelantan	114.18m	88.61m	25.58m
University Malaya	463.91m	370.03m	93.87m
University Malaysia Perlis	212.39m	190.14m	22.25m
University Malaysia Pahang	224.02m	213.46m	10.56m
University Tun Hussein Onn Malaysia	247.91m	236.66m	11.25m
University Pertahanan Nasional Malaysia	93.23m	89.29m	3.94m
University Malaysia Sarawak	195.79m	195.63m	0.16m
University Sultan Zainal Abidin	148.03m	147.93m	93,500

Source: "Budget 2017 Public universities", 2016

The most affected university from the budget cut in 2017 is University Kebangsaan Malaysia and the difference amount equal to RM1.45 billion. Moreover, UTM, UPM and USM are the next listed universities, and the difference in amount between 2016 and 2017 are equals to RM125.48m, RM130.39m and 151.74m accordingly. Furthermore, UiTM, UMS are also suffers from decrease in budget in year 2017. Unfortunately, University Islam Antarabangsa Malaysia will also affect from budget cut in year 2017. The operating expenditure was equal to RM529.02m in year 2016. However, this amount will be decreased by RM121.8m in year 2017. The least affecting university from budget cut is University Sultan Zainal Abidin and the difference in amount equals to RM93,500 between year 2016 and 2017.

Higher education institutions in Malaysia are facing serious financial burden due to the huge budget cut. Therefore, it is significant to develop *waqf* system for higher education institutions where it helps financial management of universities, and also strengthens government's overall economy. Mahamood and Ab Rahman, (2015) highlighted the significance of *waqf* in financing higher education. Research paper suggests the alternative solution for higher education institutions to ease the financial burden through implementation of endowment based *waqf* fund for higher education institution. Moreover, research findings showed that *waqf* or pious endowment is important to provide financial aid for community as well as for better academic quality.

Based on the findings of Harun, Possumah, Shafiai, and Noor, (2014), *waqf* as being one of the biggest financial source that has not been completely explored. In addition, developing and exploring *waqf* fund could be leading to a better quality of higher education institutions. Thus, Possumah, et. al., (2014) suggested to apply *waqf* for education since it is significant for the country's future sustainability.

It is important for endowment funds to establish close relationships with donors. As a result, marketing plays a significant role on the attainment of the objectives. According to Brennan and Brady (1999) mentioned that “the charity sector is an ideal domain for relationship marketing” (p.331). Relationship marketing aims to establish, develop and maintain relationships with clients. Meanwhile, Berry (1995) stated that relationship marketing was relevant for organisations offering complex and personalized services, which is frequently the case of endowment funds (Bennett & Barkensjo, 2005). In addition to that, the growing importance of philanthropy for higher education across the world that can be found in the literature. Consequently, the literature has extensively discussed factors that influence giving behaviour, as well as strategies for successful higher education philanthropy (Rohayati, Najdi, & Williamson, 2016).

Essentially, this study aimed to identify the factors which influence the intention to contribute to *waqf*. Therefore, application of effective marketing strategy for *waqf* development could boost financial abilities of higher education institutions in Malaysia. Accordingly, this research is based on relationship marketing theory which includes relationship and non-relationship inducing factors to identify the factors which influence intention to contribute to *waqf*. Relationship-inducing-factors in this research are commitment, satisfaction and trust. On the other hand, non-relationship inducing factors are known as income and religiosity.

The reason for adapting the above-mentioned factors is based on the literature review and its suitability for this study. Moreover, these factors are the most commonly used in the literature review in the context of endowment.

As a result, this research set following research objectives and research questions accordingly.

1.4 OBJECTIVES OF THE RESEARCH

This research has two types of objectives, which are general and specific objectives. Basically, general objective of this research aims to study the factors influencing the intention to contribute to *waqf* fund in higher education institutions. The specific objectives of this research are as follows:

1. To examine relationship between commitment and intention to contribute to *waqf*.
2. To examine relationship between trust and intention to contribute to *waqf*.
3. To examine relationship between satisfaction and intention to contribute to *waqf*.
4. To investigate relationship between income and intention to contribute to *waqf*.
5. To investigate relationship between religiosity and intention to contribute to *waqf*.

Furthermore, the research questions which have been developed based on the research objectives are as follows:

1.5 RESEARCH QUESTIONS

1. What is the relationship between commitment and intention to contribute to *waqf*?
2. What is the relationship between trust and intention to contribute to *waqf*?
3. What is the relationship between satisfaction and intention to contribute to *waqf*?
4. What is the relationship between income and intention to contribute to *waqf*?

5. What is the relationship between religiosity and intention to contribute to *waqf*?

1.6 SIGNIFICANCE OF THE STUDY

1.6.1 Theoretical Significance

Several researches have been done on *waqf* and higher education in Malaysia, though it lacks theoretical publications. Therefore, it is a pertinent to conduct research on *waqf* and higher education. Consequently, this research varies from the other research studies because of demographic, geographic and psychographic factors that are looked into. In fact, most of the other related researches focused on *waqf* development and financing higher education through *waqf* funds. However, there is a lack of studies analyzing *waqf* based on relationship marketing theory which would contribute to developing *waqf* funds with improved financial sustainability in the context of higher education institutions in Malaysia, and this is what this research addresses.

1.6.2 Practical Significance

From a practical point of view, this research assists researchers, managers, marketers and other related practitioners by highlighting the Relationship marketing and it helps to increase people's intention to donate for *waqf*. Chowdhury, Ghazali, & Ibrahim, (2011) mentioned that financial health is very significant for the continuous existence and operation of the institution. It is even more essential in the case of *waqf*, as productive operation of *waqf* would be helpful to meet the financial needs of institutions successfully (Harun et al., 2016). Moreover, Yusof et al. (2013) suggested that *waqf* could be implemented and used as an effective financial instrument in

higher education institution. The findings of current study would also be beneficial for higher education institutions in order to make decisions with regard to *waqf* fund.

1.7 SCOPE OF THE STUDY

This study aimed to examine factors that influence intention to contribute to *waqf* using relationship marketing theory. Thus, commitment, satisfaction, trust, religiosity and income variables are investigated. Moreover, this research covers higher education institutions in Malaysia, specifically International Islamic University Malaysia (Gombak campus). It is important to mention that, construct in this study is limited by the theory used and is only conducted in Malaysia. Consequently, this research study context covers International Islamic University Malaysian higher education institution.

1.8 DEFINITION OF KEY TERMS

This research includes key terms such as intention to contribute to *waqf*, trust, commitment, satisfaction, religiosity and income. These key terms are briefly defined in order to give better understanding.

Intention to contribute to *waqf*

Intention to contribute to *waqf* is defined as individuals' intention to donate to *waqf* fund willingly in order to support higher education institutions.

Commitment

Commitment is defined as an enduring desire to maintain a valued relationship (Sargeant, Ford, & West, 2006).

Trust

Trust refers to the extent of donor belief that a charity will behave as expected and fulfill its obligations (Sargeant, Ford, & West, 2006).

Satisfaction

Satisfaction is the confirmation of expectations and sense of fulfillment with the higher education institutions (Stephenson & Yerger, 2014).

Religiosity

Religiosity is defined as individual's extent of believe and dedication to Allah (S.W.T.) as well as individual's willingness to fulfil the Islamic principles and rules without any doubt.

Income

Income is monetary earnings from tasks accomplished or through investments in a monetary form on a regular basis from higher education institutions (Clotfelter, 2003).

1.9 OUTLINE OF THE STUDY

This research study includes five interrelated chapters in order to provide clear and deeper understanding of the research topic, its consequences, significant finding as well as theory related outcomes and suggestions.

This chapter of the research provides information pertaining to the research study and background of study along with the problem statement which followed by research objectives and questions. Moreover, significance of the study is discussed by identifying theoretical as well as practical significance. Furthermore, scope of the study is stated to show clearer image on study coverage. It is followed by explanation of significant key definitions of terms for better understanding of the research. Finally, last section summarizes this chapter. In the next chapter, past studies are related to the

topic of this research are reviewed and theoretical underpinnings, conceptual framework as well hypothesis are developed.

1.10 CHAPTER SUMMARY

This first chapter of the research provided an overview of the research topic and background of study along with problem statement, research objectives and questions. The significance of the study was discussed. Furthermore, the scope of study is highlighted in order to give clearer explanation on study coverage. In addition, key definitions of terms were defined for better understanding of the research.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

All research needs to be built upon existing knowledge in a subject area. Literature review identifies and organizes the concepts in relevant literature (Rowley & Stack, 2004). In other words, literature review aims to sketch the state of the art in that subject area. Thus, it develops a clearer picture through which further research can develop. A good literature review shows the depth of study by encompassing related studies done by other researchers (Easterby-Smith, Thorpe & Jackson, 2012).

This chapter reviews various literature related to *waqf* through three interrelated sections. Firstly, a brief background of *waqf* is discussed, also its benefits to higher education financing in Malaysia are discussed. Secondly, Relationship marketing theory is explained in relation to *waqf* establishment in Higher Education in Malaysia and its application in business and marketing. The last section derives and explains various conceptual frameworks from previous literature.

2.2 CONCEPT OF WAQF

Waqf, or plural known as Awqaf, is an Arabic word which means to hold, to preserve or to detain. In other words, it is a charity in the context of “*sadaqa*”. *Waqf* as a concept is to transfer one’s property ownership as well as relief works to be fully and completely under the control of public and for their interests and benefits (Salarzahi et al. (2010). *Waqf* is perpetual donation with determined purpose to be achieved by the use of *Mawqoof* property, where the ownership cannot be transferred or disposed. According to Imam Abu Hanifa, *waqf* is the confinement of a land or even cash in the

possession of the appropriator and allocating its benefits for the needy with good intentions (Ibrahim et al., 2013).

In the Quran, there are many verses discussing and encouraging Muslims to donate and give charity, though *waqf* is not explicitly mentioned in the Qur'an. However, the concept of wealth redistribution is strongly encouraged such as the parable of those who spend their property in the way of Allah is as the parable of a grain growing seven ears (with) a hundred grains in every ear; and Allah multiplies for whom He pleases; and Allah is Ample-giving, Knowing: (Qur'an, 2: 261)

If you give alms openly, it is well, and if you hide it and give it to the poor, it is better for you; and this will do away with some of your evil deeds; and Allah is aware of what you do. (Qur'an, 2: 271)

By no means shall you attain to righteousness until you spend (benevolently) out of what you love; and whatever thing you spend, Allah surely knows it. (Qur'an, 3:92)

Those who spend (benevolently) in ease as well as in straitness, and those who restrain (their) anger and pardon men; and Allah loves the doers of good (to others). (Qur'an, 3:134)

Who gives away his wealth, purifying himself. And no one has with him any boon for which he should be rewarded, Except the seeking of the pleasure of his Lord, the Most High. And he shall soon be well-pleased. (Qur'an, 92: 18-21)

Surely (as for) the charitable men and the charitable women and (those who) set apart for Allah a goodly portion, it shall be doubled for them and they shall have a noble reward. (Qur'an, 57:18)

It is also mentioned in the Hadith of the Prophet Muhammad peace be upon him (PBUH) about importance of charity, *sadaqah Jariah* (continuous charity) which motivates a person to be rewarded until the day of Judgement. The Prophet (PBUH) said that:

When a man dies his acts come to an end, except three things, recurring charity, knowledge (by which people benefit), and pious offspring, who pray for him. (Sahih Muslim, narrated by Abu-Huraira, No 1631).

According to Sadeq (2002), *waqf* institutions have significant impact in provision of education, society's well-being and physical services. Therefore, it plays an important role in the deficiency relief as well as socio-economic expansion itinerary throughout history. In the history of Islam, the first established mosque is Quba' under the circumstances of *waqf* in Madinah. It was built in 622 C.E. upon the arrival of the Prophet (PBUH) (Kahf, 2003).

Moreover, the western world also practices *waqf* concept in the name of endowment for example, University of Oxford, University of Cambridge, and University of Harvard as well as University of Yale all operate under the idea of endowment which is very similar to *waqf* concept (Mahamood & Ab Rahman, 2015). However, Mohammad & Iman (2006) mentioned that *waqf* has been neglected during last few centuries resulting in less development of *waqf* in Muslim world. Yet, *waqf*

continues to be one of the finest fruit of Islamic civilization and development that has the potential to improve society's well-being.

Primarily, *waqf* as a concept in Islam is divided into three main types which are shown in Table 2.1 below.

Table 2.1 Types of *Waqf*

Religious <i>Waqf</i>	Philanthropic <i>Waqf</i>	Family <i>Waqf</i>
Waqf related to religious establishments, for example mosques and graveyards.	Waqf Related to humanitarian activities, as an example education and healthcare centers.	Waqf from the parents to children and heir.

According to Salarzahi et.al. (2010), religious *waqf* is related to religious establishments such as mosques and graveyards. The majority of mosques in the Islamic world is kind of religious *waqf* that they have been founded by well meaning. In addition, the property has been allocated for mosques and religious schools are kind of endowments.

Meanwhile, philanthropic *waqf* is related to humanitarian activities such as education, institutions, and healthcare centers. Basically, benefits are allocated to public for the support poor and promote social activities, for instance the library, educational centers, health care, animals care, care of environment, development activities of the green space, and roads. Lastly, family *waqf* is when *waqf* is inherited from parents to children or heir. In this case, extra income earned from the *waqf* will be given to needy people as if it is from genetic parents' descendants. It is a type of *waqf* inherited from the parents to children and heir, so that the extra income will be spent for poor people (Kahf, 2003).

The above mentioned types of *waqf* can be in a form of either in tangible asset or non-tangible asset as a liquid asset. Tangible asset includes land and properties,

where non-tangible asset is cash and intellectual property. As a result, cash *waqf* is a trust fund established in monetary form in order to support needy people for the sake of Allah subhana wa ta'ala (S.W.T). Cash *waqf* can only be used and distributed with accordance of Islamic rules and regulations. In this type of *waqf*, capital is in terms of cash is compared to tangible asset based *waqf*, where it is in the real estate form. As a result, revenue from real estate is distributed to the needy people and in the case of cash *waqf*, cash is endowed and the revenue generated from the investment of this cash is then spent for charity.

In fact, cash *waqf* was approved for the first time in Muslim world by Imam Zufar, during 8th century (Chowdhury et al. 2011). The contemporary jurists also justify the validity of the cash *waqf*, since it is in the interest of the *waqf*, its beneficiaries and the society. In this case, cash is endowed rather than real estate. However, cash *waqf* did not expand and develop until the 16th of century and after that time it started to become well known. Particularly, it was popular during Ottoman Empire, as funds were financed in the expansion of Islam in Europe (Cizakca, 2007). Due to the wrong view of Muslims towards *waqf*, not many Muslim involved in *waqf* practice. As they think that, *waqf* can be endowed only by land or real estates not in a form of cash (Yusof et al., 2013).

Therefore, cash *waqf* is more important as it is more productive compared to land and real estates and also testified by existing research studies which showed the profitability in the contemporary practices. The amount of cash donated to *waqf* is not important, reasonably any person regardless of financial circumstance can be involved in cash *waqf* for the benefit of the Muslim world. Donor (al-waqif) can be anyone in order to donate to cash *waqf* as long as with Shariah compliance (Yusof et al., 2013).

2.2.1 Significance of *Waqf*

Studies and evidences show that benevolent use of *waqf* and other embodied activities in Islamic countries are subjects of various conversions and emphasis on its value in Islam contributed and effects its application. This includes feeling responsibility towards quality of life of poor and vulnerable citizens, and moral and religious obligation to contribute to solve their problems. Religious factors such as strong faith and virtue, individual personality factors, gentle spirit, generosity, job base, the level of income, the level of education and social consciousness are all components of determining charity measures in *waqf*. All these contribute to the developmental programs and considerable part of divisions and the poor people can use these opportunities and benefit of social services (Shakori, 2007).

Waqf is one of the finest fruits of Islamic civilizations; yet, proper attention is not given to its study. The neglect of *waqf* for the last two centuries or so has resulted in a great number of underdeveloped and abandoned *waqf* properties in various Muslim nations. Due to this vacuum, the complexity of the concept of *waqf*, and the complexities of financial and legal institutions, a solution to the problem of *waqf* development is still to be found (Mohammad & Iman, 2014).

Research indicates that social, political, and economic areas benefited from Awaqf. In particular, education funding through *waqf* was a magnificent aspect of the Islamic civilization (Omercic, 2016). Cizakca (2004) mentioned that the concept of cash *waqf* could be used in contemporary time in order to meet the social objectives in the society. Previously, all Muslims were active in terms of Islamic activities, including ordinary Muslims. Nevertheless, land can be subject to destruction due to the natural disaster where *waqf* will only last for as long as it is of value exist (Mohammad, 2008). On the other hand, it is easy and possible to hold the value of

waqf in cash, which would imply convenience and practicality in increasing its value. Consequently, anyone can participate in contributing to cash *waqf* without owning a land or a property being a prerequisite.

According to the literature, the significance of cash *waqf* indicates more productivity as well as profitability as compared to land, buildings, and other types of *Awqaf*. The most important thing is that all Muslims from different parts of the world need to be involved in cash *waqf* by contributing even as little as a cent (Chowdhury et al., 2011). *Waqf* is very significant for socioeconomic development of a country (Kahf, 1998). It has great potential in contributing to a society's revival. In addition, it will elevate socio-economic standards of Muslims. From the experience of the Ottoman Empire, *waqf* has proven to have a significant positive impact on a society's well-being in terms of health, and education (Toraman, Tuncsiper, & Yilmaz, 2007).

Generally, *waqf* includes long-lasting estates, for instance agriculture, machinery, livestock, stock, savings, cash or even libraries. Both *waqf* and charity are voluntary deeds undertaken with sincerity for a good cause. However, there is a significant difference between *waqf* and charity. *waqf* is a perpetual dedication of one's own property for a cause in the sake of Allah S.W.T., while charity is a comprehensive term with no particular limitations or conditions, but it is an admirable action. In other words, every *waqf* is a charity but not every charity is a *waqf* since it is a special type of charity (Salarzahi et al., 2010).

Osman (2014) stated that perpetuity, irrevocability and inalienability are the significant characteristics of a *waqf*. Firstly, perpetuity stands for the fixed asset. Accordingly, Allah (SWT) will reward donors continuously as long as the asset is utilized. Secondly, irrevocability determines that its owner cannot take that asset back, as the ownership is transferred to Allah (SWT) once the asset is donated to *waqf* and

only its beneficiaries can utilize its benefits. Thus, *waqf* asset cannot be sold, inherited or disposed. Thirdly, characteristics of inalienability shows the management of *waqf*, that benefits of *waqf* are continuously accrued to the beneficiaries (Sanusi & Shafiai, 2015).

On the other hand, cash *waqf* is not as popular as general *waqf* that is based on properties, it is gradually becoming well-known among people. The increase of awareness concerning cash *waqf* is due to its flexibility in nature as it allows the distribution of *waqf* benefit to reach the needy people regardless of their geographic location (Saifuddin, Kayadibi, Polat & Fidan, 2014). Osman, Mohammed & Amin (2014) stated that considering the importance of cash *waqf* could enhance the socio-economic standards of the *Ummah*. In fact, the Islamic Council in Malaysia indicated that cash *waqf* in Malaysia has improved in terms of administration and is believed to contribute positively to improving the social-economic performance of the Muslims, and developing the level of confidence in Muslim societies. (Nahar & Yaacob, 2011; Sanusi & Shafiai, 2015).

2.3 WAQF IN HIGHER EDUCATION INSTITUTIONS

Waqf is a perpetual voluntary charitable act in Islam which promotes equitable and just distribution of wealth (Harun et al., 2016). Furthermore, *waqf* assets were instrumental in providing social and economic safety valves through its role in promoting religion, education, shelter, health, food security and rural-urban transformation. Singer (2008) argued that the contribution of *waqf* in the political and socioeconomic growth in order to develop Muslim countries is very crucial not only in the past centuries but also in the current time.

Financial health is a vital element to ensure continuity and efficiency of operations in any organization (Chowdhury et al., 2011). That is even more essential in the case of *waqf*, as good productivity of *waqf* is important in covering and sustaining its financial need (Harun et al., 2016). Many higher education institutions around the world are operating successfully with the support of *waqf* system. Specifically, one of the most well known country in the world with the practice of *waqf* is Turkey. There are 76 *waqf* based universities and the number is continuously increasing. These are all private universities and not- for-profit higher education institutions.

As it is mentioned earlier, there are numerous higher education institutions around the world established and operated with the concept of *waqf*. Therefore, giving some examples of higher education institutions with practice of *waqf* from different countries would be essential. As an example, in the Table 2.2 *waqf* in higher education institutions around the world is shown and explained briefly.

Table 2.2 *Waqf* in Higher Education Institutions

Name of Institutions	Place of Establishment	Year of Establishment	Current capacity of students	Source of fund
Al-Azhar University	Cairo/Egypt	975 AD	2,000,000	Public/Private
University of Oxford	England/UK	1096	25,905	Public
Istanbul Sabahattin Zaim University	Istanbul /Turkey	2010	2,742	Foundation for Popularization of Science
Fatih Sultan Mehmet <i>Waqf</i> University	Istanbul /Turkey	2010	1,575	Fatih Sultan Mehmet Foundation
Pondok Modern Darussalam Gontor (PMDG)	Ponorogo/Indonesia	1926	25,000	Private
King Abdulaziz University	Jeddah/Saudi Arabia	1967	180,212	Government

Sources: Various

The examples of higher education institutions around the world which practicing *waqf* system is shown in the table 2.2 above. Among the given examples, Al-Azhar University is the oldest higher education institution, which was established in 975 AD. Mahamood & Ab Rahman (2015) pointed out that the Al-Azhar University as a famous and stable *waqf* educational institution offers free education for local and international students in terms of accommodation, allowances, stipends and salaries for the lecturers. Furthermore, incredible effect of *waqf* based education had clearly proved when the Egyptian Government became completely dependent on its own *waqf* as a macro-credit support during the survival of the state in previous years.

Moreover, University of Oxford is located in England and it is well-established educational institution in the western world based on the concept of *waqf* endowment. In addition, it is a significant to mention that its highest endowment fund has been obtained from the alumni of the university. Furthermore, Istanbul Sabahattin Zaim University is a private higher education institution in Turkey. It is established by *Ilim Yayma Vakfi*, Foundation for Popularization of Science on April 2010. It provides scholarships for successful students depending on their achievements. On the other hand, Fatih Sultan Mehmet *waqf* University is also located in Turkey and the university is founded by General Directorate of Foundations, The Republic of Turkey Prime Ministry. However, Fatih Sultan Mehmet *waqf* was established in 1470 which it has been operating for over five centuries. Therefore, Saduman & Aysun, (2009) supported the idea of the development and construction of public facilities in Istanbul by establishing Awqaf. The plans for reestablishing Istanbul and for its economic growth may resemble today's state investments together with private enterprise. By

this way, the development and construction of public facilities in Istanbul were successful in a short time.

Pondok Modern Darussalam Gontor (PMDG) is the university which practices *waqf* and it was founded by the three brothers the late KH Ahmad Sahal, K.H. Zainuddin Fannani, and K.H. Imam Zarkasyi, not long after they had founded the Modern Islamic Institution (Pondok Modern) Darussalam Gontor, Ponorogo, Indonesia in 1926. The whole educational activities whether extra or intra curricular in this school are based on the values and the principle of education which is called as *Panca Jiwa* (the five basic principle), sincerity, simplicity, self-reliance, Islamic brotherhood and freedom. In order to enhance the productivity of *waqf*, assets could also be used by renting out or developing economic activities. In the University of Darussalam in Gontor, they have their own hotel called University Hotel Darussalam, which is one of the *waqf*-based asset.

Omar, Rahman, and Mazlan (2013) mentioned that real estate investment could be used as an alternative to develop the endowment land. Real estate/property investment on *waqf* assets can be implemented by constructing commercial buildings such as supermarkets, accommodation (hotels) and residential estates. The development of these lands will lead to the creation of new *waqf* assets. King Abdulaziz University was founded in 1967 in Jeddah, Saudi Arabia. In the first intake after the establishment of the University, the number of male students were 68 and female students equaled to 30. Currently, it has more than 180,212 students and it is significant to mention the amount of endowment fund equals to 1 billion USD.

It can be concluded that all the above-mentioned higher education universities which are based on *waqf* has managed to operate and sustain their institutions economically and financially. Therefore, *waqf* concept need to be utilized and adopted

for public universities in Malaysia in order to meet the needs of financial stability, as financial health of any institution is the most important mechanism for the continuity as well as its stability (Chowdhury et.al, 2011).

2.4 WAQF IN MALAYSIAN HIGHER EDUCATION INSTITUTION

As poverty is a major obstacle in several Islamic countries, *Zakah* and *waqf* can be set as an alternative solution to this matter. Poverty is a major reason for people refraining from studying at Education Institutions. As Harun et al. 2014 found that in order to build better quality of higher education institutions, experiences from *waqf* practicing institutions could provide important lessons that would contribute to strengthening the sources of funds. The procedures could be done by forming official organizations at the state level and federal level that Malaysian educational budget and plan could be reorganized to support superior higher education institutions.

The method of funding higher learning institutions and students has changed dramatically in the late 90th through the liberalization of higher education and the establishment of educational loan scheme managed by National Higher Education Fund popularly known as PTPTN (*Perbadanan Tabung Pendidikan Tinggi Nasional*) (Ab Aziz et al. 2014). Increasing numbers of *waqf* researches attempt to derive the benefits of *waqf* and ways through which it can solve the financial problems in Higher education Institutions. Implementing *waqf* practices as a tool can lead to the enhanced administration of resources and better financial management. On the other hand, the increasing level of awareness of *waqf* has focused more on the endowment fund raising. Amin et al. (2014), Bahroni (2012) and Saduman et al. (2014) studies focused on the discussion of *waqf* application, its benefits as well as its implementation.

However, Higher Education Institutions in Malaysia have been greatly affected by the Asian economic crisis, which happened in the late 90th. The Malaysian government have increased its expenditure on education in order to stabilize the higher education system, but the sustainability of these education expenditures have been repeatedly questioned. Yusof et al., (2013) concluded that people have strong willingness to contribute for *waqf* despite their income level. The main reason behind their low participation were their lack of knowledge about *waqf* and lack of trust for the people who collect money for *waqf* fund. Thus the study about *waqf* collection instrument has to be made in order to solve the problem. Also institute of higher learning has to provide reading material regarding to *waqf* for public to understand the concept intently.

Higher education is important element of successful and better life opportunities for graduates because of its implications in the long run (Brennan & Naidoo, 2008). Though, increase in tuition fees and less scholarships leave less opportunity for students to continue their studies at higher education institutions. It is because of the financial difficulties faced by higher education institutions in Malaysia are in need of finding alternative sources of fund.

Due to the recent global economic crisis of 2008, sustainability issue of the higher education institutions became the main concern. Especially, in the case of Malaysia's economy which has been greatly affected by the crisis. Resulting in the decrease on public sector spending including higher education, government cut the budget for higher education institutions, making universities in need to find their own sources of funds to maintain their stability. Before the crisis, higher education fully relied on the public funds provided by the Malaysia government since the 90th in order

to maintain operating costs in public universities as well as financial assistance to the students (Ab Aziz, Yusof, Johari, Ramli, & Sabri, 2014).

Another key issue raised in higher education institutions in Malaysia is the increase in tuition fees where it opens the door to fewer students to get higher education. Foong, (2008) argued that higher education was fully ruled by the public sector in the early 70s. During this time, the government provided full fund for public universities, which resulted low tuition fees and more students would be able to obtain higher education. The government was the only facilitator of higher education during 60s and 90s, also the government supported all public institutions to ensure low tuition fees. Furthermore, the government offered more scholarships and study loans to students coming from low-income groups. However, in order to be able to cover operating costs, several universities increased their tuition fees.

Some universities use the word *waqf* for their funds while others use the word endowment. That is mainly due to the legal and regulatory implications that comes with the use of *waqf*. A good example of endowment fund in Malaysia would be International Islamic University Malaysia. Endowment fund in the university has operated on similar bases as *waqf*, but the only term is used differently due to legal aspects. Indeed, the idea of endowment is very similar to *waqf*, which has been practiced, widely in Muslim world, especially in the earlier Islamic civilization time (Mahamood & Ab Rahman, 2015).

On the other hand, as for Malaysia, there are more than five universities which established higher education operations based on *waqf* concept. According to Mahamood and Ab Rahman (2015) these include the welfare services and academic or professional programs and activities. Besides IIUM, the examples of *waqf* practiced at higher education institutions in Malaysia are University Putra Malaysia (UPM),

University Sultan Zainal Abidin (UNISZA), Albukhary International University Malaysia and National University of Malaysia (UKM).

For instance, Albukhary International University is fully based on *waqf* and founded by Albukhary foundation. It is significant to mention that Albukhary International Islamic University have diverse enrolment from more than 50 countries, consisting 75 percent of foreign students having the first intake in November 2010. Al-Bukhary Foundation (Mahamood & Ab Rahman, 2014) provides full scholarship in order to support and assist all needy students who have been selected as Albukhary scholarship receiver.

Moreover, the National University of Malaysia manages its *waqf* under the Chancellery Foundation, which it has provided information technology facilities for the *waqf* donors in order to contribute to the *waqf* fund (Mahamood & Ab Rahman, 2015). This *waqf* fund known as Dana Waqaf UKM and it helps to make easy transactions in order to make donations. There have been road shows with regard to *waqf* donations in order to increase awareness to donate where UKM faculty members have been involved in the activities.

Meanwhile, University Sultan Zainal Abidin established endowment fund that will be running as Al-Azhar University with a purpose to develop and maintain the cost of management of the university. *Waqf* is also important for government's economy, thus, UNISZA aims to revitalize the *waqf* system. UNISZA will cooperate with the Council of Islamic Religion and Malay Customs Terengganu (Maidam) for the development of endowment fund (Islam & Melayu, 2016).

As for the International Islamic University Malaysia, *waqf* fund known as IIUM Endowment Fund (IEF) which was established in March, 1999 (Osman et al., 2014). Endowment fund aims to assist needy students of IIUM in the form of

scholarship, loan or other supports for the purpose of education and research. Donors are contributing to Endowment fund from Malaysia as well as from other countries around the world.

Table 2.3 Donations and collections, IIUM endowment

Year	2008	2009	2010	2011	2012
Donations	4,133,000	8,000,000	2,908,000	2,959,000	9,769,000
Collections	2,915,000	4,674,000	4,221,000	6,369,000	6,411,000
Total	7,048,000	12,674,000	7,129,000	9,328,000	16,180,000

Sources: Annual report IEF, 2013

The above shown Table 2.3 shows the total amount of donations made to endowment fund as well as collections made by IIUM for the following years 2008, 2009, 2010, 2011 and 2012. Basically, donations include general donation, one ringgit campaign, perpetual endowment cash and property fund. On the other hand, collections amount include zakat, cash and properties investment income, business activities income and other income. Donations total amount were RM 4,133,000, RM 8,000,000, RM 2,908,000, RM 2,959,000, RM 9,769,000 for years 2008, 2009, 2010, 2011 and 2012 respectively.

Furthermore, collections equalled to RM 2,915,000 in 2008, RM 4,674,000 in 2009. There was decline in amount of donation by year 2010, which equalled to RM 2,908,000 compare to previous years. There were not much difference in amount of donations in 2011 and it was equal to RM 2,959,000 only. Significantly, the sharp increase in donation amount of RM 9,769,000 occurred in 2012 which is very good for IIUM endowment that it can help more students to support their academic life.

Table 2.4 IEF collection (2015-2016)

Sources of fund	2015	2016
Corporate Zakat	773,921	1,160,079
Waqf Knowledge	-	509,951
Cash and properties investment income	1,608,328	2,104,967
Kafalah	49,553	58,061
RM1 campaign	101,914	97,376
General donation	1,891,402	1,765,570
LZS Zakat	4,986,963	4,924,999
Business activities and other income	10,982	7,375
Total	9,423,063	10,628,378

Source: IEF, 2016

Table 2.4 shows the total amount of collection for a year 2016 that equals to RM 10,628,378. Consequently, the sources of fund collections include corporate zakat, *waqf* knowledge, cash and properties investment income, kafalah, RM1 campaign, general donation, LZS Zakat, business activities and other income sources. In comparison to 2016, IEF collection for 2015 was equal to 9,423,063.

Based on the findings of Harun et al., (2014), *waqf* as being one of the biggest financial source that has not been completely explored. In addition, developing and exploring *waqf* fund could be leading to a better quality of higher education institutions. Thus, Harun et al., (2014) suggested *waqf* for education as education is significant for the country's future sustainability.

There are some studies on effective implementation of *waqf* concept in various fields, especially in educational field in order to ease financial difficulties of institutions as well as students. Development of *waqf* Institutions is important to improve the social economics of the Ummah by implementing cash *waqf*. However, there is a lack of literature on individual's decision to donate cash *waqf* (Osman, et al., 2014). Consequently, cash *waqf* is easy and flexible to use, thus anyone can involve in donation (Antonio, 2002) and it was successfully practiced during the Ottoman

Empire (Cizakca, 2013). Subsequently; Majlis Fatwa Kebangsaan has permitted for the usage of cash *waqf* in Malaysia. It is important to mention that the Selangor Darul Ehsan is advanced and well-known state in terms of cash *waqf* practices (Osman, et al., 2014).

Furthermore, Osman et al. (2014) pointed out that cash *waqf* could be implemented on higher education as it also enhances the higher education institutions. The successful higher education institutions around world was mentioned in the earlier sections, which are Al- Azhar University, University of Oxford, Istanbul Sabahattin Zaim University, Sabanci University and others. Another essential study done by Mahamood and Ab Rahman (2015) aimed to highlight the significance of *waqf* in financing higher education. Research paper suggested the alternative solution for higher education institutions to ease the financial burden through implementation of endowment based or *waqf* educational institution. Moreover, research findings showed that *waqf* or pious endowment is important to provide financial aid for community as well as for better academic quality.

Meanwhile, Aziz, et al., (2013) emphasized on the importance of cash *waqf* for education as many people did not get an opportunity to involve in *waqf* endowment due to the misconception of Muslims in a way they think *waqf* can involve only land and not cash. It is because land can fulfill the three conditions of *waqf*, which are perpetuity, irrevocability and inalienability, but land could be subject to destruction through natural disasters. Therefore, Aziz, et al. (2013) pointed out that cash *waqf* is easier to manage in order to keep *waqf* value as well as to increase its value. Consequently, people can make easy choices for participation in *waqf* by simply including cash into *waqf*. According to the findings of the research was done by Saifuddin et.al. (2014) mentioned the nature of cash *waqf* is a “friendly” for everyone

to participate in *waqf* even if a person does not own land but instead can donate a cash into *waqf* endowment. In addition, cash *waqf* could assist education sector by solving financial difficulties through creating back up fund.

Harun et al. (2014) emphasized on government budget on education cost could be alleviated through *waqf*. Significantly, cash *waqf* could be used for operational expenses as an example educational grant, books, salaries of staffs and lecturers as well as other expenses. Considering cash *waqf*, it can be concluded that higher education institutions financial difficulties can be eased through cash *waqf* as it is easily liquidated and it can be used for educational purposes. The below Table 2.5 summarizes *waqf* studies in Malaysia which were explained earlier.

Table 2.5 *Waqf* studies in Malaysia

Author	Type of Paper	Context	Findings
Osman, Mohammed & Amin (2014)	Quantitative	Cash <i>waqf</i> participation among young intellectuals	Moral norms are stronger predictor of intentions to donate money to charitable organizations
Ab Aziz, Yusof, Johari, Ramli & Sabri (2014).	Quantitative	Higher education	Cash <i>waqf</i> profitable in the practices of modern Islamic financial system
Mahamood & Ab Rahman (2015)	Qualitative	Higher education	Waqf or pious endowment is significant in providing financial assistance to strengthen the academic quality.
Aziz, Johari & Yusof (2013)	Qualitative	Education	Waqf instrument can be implemented for education financing
Harun, Possumah, Shafiai & Noor (2014)	Conceptual	Empowering Higher Education	Waqf fund could be beneficial to support the better quality of Higher education institutions

Besides that, there are Islamic banking institutions that take parts in accumulating and managing the *waqf* funds for investments. Such as what is practiced

by Bank Muamalat Malaysia Berhad (BMMB) as well as State Religious Council (SRC). “Wakaf Selangor Muamalat” (WSM) which was established on September 27, 2012 by BMMB and Perbadaan Wakaf Selangor (PWS), which applies corporate *waqf* model. According to Ramli & Jalil (2012), the first Islamic banking institution in Malaysia is known as BMMB, which manages the *waqf* fund for investment with the SRC. WSM had a good response from the public, as the total collected amount of *waqf* fund was RM 5,687,238.39 by 31st of March 2014 (BMM Berhad, 2014). BMMB aims to help community rather than only generating revenues or making profits. *waqf* services that are run by BMMB are unique, for example a free of charge service offered to the customer that in return would contribute to the development of specific sectors in the country such as education or health sectors.

It is important to note that there is a lack of study on *waqf* from marketing point of view. Promoting *waqf* is an important element and factor in boosting the funds, response, and people’s knowledge about the Awqaf funds and institutions. Otherwise, people will be less aware of *waqf* and benefits. According to Hashim (2014, April 15), one of the reasons of lower Muslims’ participation in *waqf* could be the technical aspects in spite of the richness of the human knowledge. Similarly, Ihsan & Ibrahim, (2011) stated that public needs brief information pertaining to *waqf* as well as the reason why they should donate and contribute to it.

Furthermore, marketing and promoting *waqf* to Muslim society needs to be taken into significant consideration. Ihsan & Ibrahim (2011) provided an example that promoting *waqf* has increased the amount of contribution made to *waqf* fund in ABC institution. In contrary, XYZ institution did not make any efforts to promote *waqf* to people. As a result, the growth of XYZ institution’s *waqf* fund was stagnant. Therefore, appropriate marketing and promoting *waqf* would be essential to enhance

waqf funds at higher education institutions with the support of Relationship marketing theory.

2.5 RELATIONSHIP MARKETING THEORY

Highly competitive markets create difficulty for organizations and business firms to differentiate their product and services from one another to match the rapidly growing market dynamics (Wetzels, Ruyter, & Birgelen, 1998). Since delivering technical support is not enough to satisfy customer needs, additional services need to be provided to maintain and grow the market share and bring competitive advantage. Research shows that gaining new customers costs more than to keeping existing ones as it needs to be done by providing value-added services (Anderson & Fornell, 1994; Reichheld & Sasser, 1990). Keeping customers loyal by meeting their evolving needs also increases profits. Thus, the concept of Relationship marketing is widely used in marketing. Basically, Harker (1999) defined relationship marketing as follows:

“An organisation engaged in proactively creating, developing and maintaining committed, interactive and profitable exchanges with selected customers overtime is engaged in relationship marketing.”

On the other hand, Grönroos (1996) provided a good definition of relationship marketing as it is to identify and establish, maintain and enhance relationship between customers as well as stakeholders at profit making level, which both sides may mutually exchange benefits. The definition also states that termination of relationship between customers and stakeholders are acceptable whenever necessary. Numerous studies (Veloutsou, Saren, 2002; Payne, Ballantyne, & Christopher, 2005) acknowledged that marketing has been an important concept since the beginning of

exchange goods and services, especially recent increase of attention on Relationship marketing that is emerging drastically.

The theory of Relationship marketing developed within the fields of industrial marketing as well as service marketing (Ndubisi, 2007). Relationship marketing is typically based on value exchange during buying and selling process with respective to create an additional value to prolong connection between business parties. This additional value, creates a sense of security, trust, reliability, reduced risk of lost and eventually leads to reduced cost of customer loyalty (Christian Grönroos, 2004). As agreed by Vincent and Webster (2013), relationship marketing signifies trust, commitment and satisfaction because of good customer relationships. Relationship marketing based on mutual beneficial exchanges which is considered to be the long term, thus all parties can benefit from continuous relationship.

An interesting article by MacMillan, Money, Money, and Downing (2005) stated that traditional marketing has accentuated on finding new customers with short-term relationships. On the other hand, Relationship marketing concentrates on using a company's resources to maintain existing customers rather than finding new ones. MacMillan et al. (2005) believes that Relationship marketing activities are very suitable for non-profit organizations. The academic researches have been conducted in the context of non-profit relationships (Vincent & Webster 2013).

Furthermore, this research study is adapting framework of relationship marketing success as illustrated in Figure 2.1. Adapting this framework will fill the gap in the literature which most research in relationship marketing has not focused on the factors key to the success in the context of *waqf* in higher education institutions.

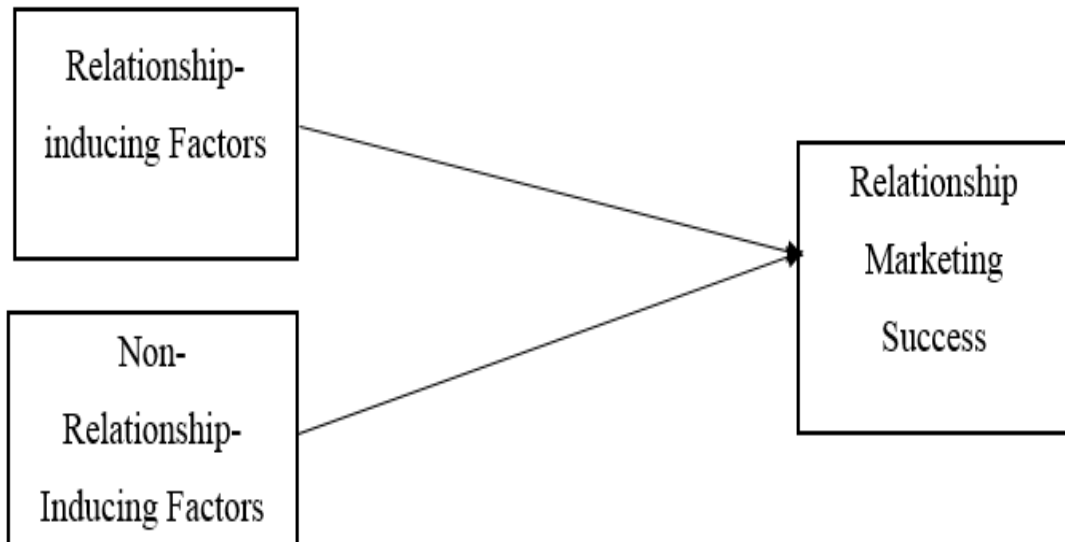


Figure 2.1 Framework of relationship marketing success (Arnett, German, & Hunt, 2003).

Based on relationship marketing theory, relationship and non-relationship inducing factors affects relationship marketing success. Relationship marketing success based on the framework shown in Figure 2.1 is intention to contribute to *waqf*. Meanwhile, relationship-inducing factors include commitment, satisfaction and trust variables. On the other hand, non-relationship-inducing include religiosity and income. According to Ranganathan and Henley (2008), accurate measure of variables which influence the charitable giving are significant. More importantly, it helps non-profit institutions in their efforts to develop effective as well as efficient marketing strategy.

2.6 RELATIONSHIP MARKETING SUCCESS: INTENTION TO CONTRIBUTE TO *WAQF*

Successful relationship marketing needs to be developed, established and maintained in order to keep relationships with clients through relationship building (Bennett & Barkensjo, 2005). Similarly, Grönroos (1990) defined relationship marketing as establishing, maintaining, commercializing and developing client relationships in

order to meet the objectives of both institutions and clients. In addition to that, Shani and Chalasani (1992) and Peterson (1995) mentioned that relationship marketing is an integrated effort to identify, maintain, and build up a network with clients as well as creating interactive, individualized and value-added relationship for the sake of mutual benefit. According to Peterson (1995), relationship marketing is relationship driven as well as based on interactive communication.

It is important to mention that, in this study relationship marketing success will be the intention of the individual to contribute to *waqf* fund. According to (Cohen & Levesque, 1990), intention is a choice with commitment. Individual's intention to donate to *waqf* is important in order to ease financial difficulties of higher education institutions. Therefore, relationship marketing plays significant role for any institutions, especially for endowment institutions in order to be successful. Basically, relationship marketing activities stimulate donor's perception and feelings which leads to people's willingness to donate and support endowment (Bennett & Barkensjo, 2005). Moreover, relationship marketing has been rapidly developing for the past decades due to the increased product and services knowledge of customers, sophisticated behavioural changes of customer, decreased product life cycle and other influences (Wong & Sohal, 2002). The primary objectives of relationship marketing relies on building customer loyalty, strong as well as long-term engagement.

Ndubisi (2007) exemplified relationship marketing and its significance for success of institutions, and Hunt, Arnett, and Madhavaram (2006) pointed out the value of creating relationships by building co-operation between partners, thus relationship aims to prolong as long as possible. It is also said that in real competitive world, there has been improvements in challenging competition of network building for value creation. It is suggested by Szmigin and Bourne (1998) that prosperous

relations is a part of long-term connection which relies on development of equity between parties. Rather, seeing the relationship failure or success, from the perspective of benefit as well as sacrifice, reasonably, consumers pay careful attention on engagement of transactions whether it is fair for them or not.

According to Dawes and Massey (2006), business entities are going through complex changes and business markets are facing competition to survive in rivalry market. Today's competitive business environment enforces firms to serve customers in the best manner to build strong and long-term relationship, for instance, it gives mutual benefit for both parties which are the firms as well as customers. In other words, main aim is to build customer loyalty through relationship marketing, which Lewin and Johnston (1997) believes that dependence, trust, commitment, communication, cooperation and equity are the most important variables in contemporary relationship marketing. Complexity of relationship dealing among sellers and buyers existed since the beginning of buying and selling goods or services emerged. As time passes by, the relationship marketing is developing and its application of strategic marketing relationship between customer and firms can create competitive advantage for parties.

Relationship marketing is primarily based on creating strong relationship between institution and client (Christian Grönroos, 1996; Lewin & Johnston, 1997; Veloutsou et al., 2002). It is also mentioned by Szmigin and Bourne (1998) that the main objective of relationship marketing is that every entity of business fosters good relationship expansion. Eventually, it will surge the mutual benefit that leads to successful relationship establishments. Customers have varying relational orientations, thus it needs to be understood that each customer needs unique treatment rather than general customer-wide approach to treat. Short term relationship concerned customers

seek to accomplish their transaction and they are influenced by satisfaction. On the other hand long-term relationship focused customers concern about trust and commitment.

According to Ranganathan and Henley (2008), donation needs to be relied on individual donors rather than government for funding purposes. Therefore, understanding individual donor behaviour and affecting factors to make donation is essential. Moreover, it has increased the interest of marketers in order to study people behaviour to intend for funding to the certain institutions.

2.7 RELATIONSHIP INDUCING FACTORS AND RELATIONSHIP MARKETING SUCCESS

Based on relationship marketing theory research, there are several major factors which influence on relationship marketing success. In this research, relationship marketing success represents intention to contribute to *waqf*, where individuals intention to donate to *waqf* in order to ease financial difficulties of higher education institutions. Consequently, relationship-inducing factors include commitment, trust and satisfaction. These important factors will be discussed briefly and one by one in the following sub-sections.

Relationship inducing factors which are commitment, trust and satisfaction have been studied and analysed briefly based on the literature review. In addition to that, relationship marketing success, where intention to contribute to *waqf* is also briefly reviewed and analysed.

2.7.1 Commitment and intention to contribute to *Waqf*

Commitment is the level of dedication to a cause or activity with objectives and goals to be fulfilled. Consequently, the term commitment was defined by Iverson, McLeod, and Erwin (1996) as willingly adding own effort to the firm's value to attain short and long term goals of firm. Furthermore, Ndubisi (2007) specified commitment as an important variable while it is significant factor of relationship marketing. In addition, Iverson et al. (1996) also highlighted the employee commitment to the organization which produces desirable outcome for the organization. Moreover, from marketing point of view, commitment is considered to be a relationship-enhancing and it is a key to achieve valuable outcomes (Sargeant & Woodliffe, 2007).

As explained by Lamsa and Savolainen (2000), commitment is the outcome of a psychological bond which ties a person to various substances. On the other hand, Fullerton (2005) expressed the opinion that commitment is essential in Relationship marketing. It is also mentioned that commitment is a psychological binding and it is known as central construct in the literature. Based on the findings of Fullerton (2005) it can be argued that commitment is a significant element for the advancement of marketing relationships. Precisely, the study showed the effectiveness of commitment and how it leads to the successful marketing relationships (Fullerton, 2005; Morgan & Hunt, 1994). Similarly, Abdul-Muhmin (2002) has also mentioned that relationship commitment is one of the significant variable in the rapidly developing relationship marketing.

Wong and Sohal (2002) illustrated that commitment is vital to understand the strength of a marketing relationship, where it can be beneficial factor to identify the level of customer loyalty and frequency of future transactions. An interesting paper by Wetzels et al. (1998) has acknowledged that commitment is an essential variable in

the relationship marketing making it a key element in Relationship-marketing model. The paper also defined the commitment as a hidden or an obvious commencement with regards to the continuous relationship between parties of firms.

Dagger, David, and Ng (2011) suggested that effective relationship building is important in order to develop commitment among customers. It can be obtained by investing, communicating as well as managing the relationship. It means firms have to express that investing in their customers reflects their efforts in strengthening and maintaining these relations. Consequently, commitment can be seen as a binding element between a person and an organization (Yahaya & Ebrahim, 2016) and leads organizations towards success (Fornes et al., 2008; Mowday et al., 1982).

According to Leadership (2010) and Stum (2001), affiliation is a sense of belonging that includes being “in the know” and “part of the team”. Being part of something larger than oneself has been understood as part of human psychology for decades and translated into being more than just a “worker” at the work place. Study items covering attributes such as “direction in which the organization is headed,” “employee involvement” and “open, honest communications” are the drivers at this level. Successful cultures strengthen this natural need to belong and thus encourage individuals to be strong contributors. Leaders who communicate a strong sense of mission, vision and strategy enable the need for affiliation to be met.

Kaur and Soch (2013) mentioned that prior research suggests two forms of commitment – affective commitment and calculative commitment (Fullerton, 2005; Gustaffsson, Johnson, & Roos, 2005; Pritchard et al., 1999). Affective commitment is the extent to which a customer likes to maintain a relationship with a service provider based on their affective attachment and identification with the service provider (Amine, 2011). On the other hand, Fullerton (2003) defines calculative commitment

as the extent of the need to maintain a relationship due to perceived switching costs. Calculative commitment represents a constraint-based force binding the consumer to the service provider and stems from a cognitive evaluation of the instrumental worth of continuing with the organization (Bansal et al., 2004).

Interestingly, it is mentioned that the customers' intentions for relationship continuation depends largely on their pre-existing level of commitment (Velnampy & Sivesan, 2012; Fatima, Razzaque, & Di Mascio, 2015). While early relationship studies, following Relationship marketing theory have argued that the commitment is affected by satisfaction (Morgan & Hunt, 1994; Garbarino & Johnson, 1999; Fatima et al., 2015). Commitment includes attitudinal and behavioural aspects. Different forms of attitudinal commitment include the economic concerns of partners (Geyskens & Steenkamp, 2000; Sahadev, 2008), the desire to develop a stable relationship (Anderson & Weitz, 1992) and the desire to develop a social relationship (Geyskens et al., 1999; Young, 2006). One previously identified attitudinal commitment type is affective; it is based on sentiments of affection, emotional attachment and social bonding with a partner (Young & Denize, 1995; Zineldin & Jonsson, 2000).

This kind of commitment includes a desire to develop and strengthen a relationship with another party because of familiarity, friendship and personal confidence that is built through interpersonal interaction over time. Some research indicated that affective commitment plays a stronger role in developing and sustaining long-lasting relationships than other type of commitment such as economic concerns (Schurr & Ozanne, 1985).

However, other research, suggests that affective commitment cannot compensate for inadequate performance (Wathne, Biong, & Heide, 2001). A second type of commitment is more calculative in nature and involves balancing the rewards

and costs of continuing a relationship (Anderson & Weitz, 1989). This commitment can be either negative or positive. A negative form arises when the costs and penalties associated with exiting from the relationship are viewed as prohibitive and it therefore continues (Stebbins, 1970; Wiener, 1982). Such relationship lock-in arises from irretrievable relationship-specific investments that cannot be redeployed, such as franchise obligations, customized products and processes, capital improvements, training and equipment adaptations (Hakansson & Snehota, 1989; Gounaris, 2005). A positive form of calculation is “value-based”; here, commitment involves the rational calculation of gain arising from the functions of the business relationship, such as profits, efficiency gains, information, referrals and resource access (Walter & Ritter, 2003).

A third identified type is obligation-based commitment that arises from a sense of moral duty and responsibility toward a relationship partner. This type of commitment has been called a “compliance tendency” or a tendency to perform activities and achieve objectives that are expected but not formally included in a contract (Hunt, Wood, & Chonko, 1989). Therefore, obligation-based commitment is the main concern in this research.

Arguably, commitment based on obligation has important implications because commitment for economic motives can more readily break a business relationship than commitment out of obligation (Gilliland & Bello, 2002). Obligation-based exchange relations have been associated with Asian business and concepts of “face” (Sako, 1992) but have not been considered more generally. The final type of commitment considered is behavioural. This occurs when concrete investments of time, effort and resources in relations are made in the form of dedicated products, processes, services and equipment. The extent to which such resources are

relationship-specific and have limited value elsewhere is both an indication of the degree of behavioral commitment and a potential source of vulnerability to opportunism on the part of the partner (Williamson, 1975). Here, the focus is on actual relational investments made rather than the calculative cognitive processes associated with deciding the nature and quantity of resources to be invested (Sharma, Young, & Wilkinson, 2015). In addition, this depends on others' perceived and demonstrated commitment and that this is an important driver of the way relationship and commitment evolve (Sharma, Young & Wilkinson, 2015).

In order to meet organizational goals and objectives successfully, business firms should enforce the employees towards commitment (Savery & Syme, 1996; Yildirim, Acaray, and Candan, 2016). It is also encouraged in Islam in a way that commitment enhances productivity and better relationships among partners. Indeed, committed people feel more confidence and happiness in all aspects of their life. In spite of literature review, commitment plays significant role in determining intention to contribute to *waqf*. According to Boezeman and Ellemers (2007), commitment has relationship with intention to contribute to *waqf*. In addition to that, Ranganathan and Henley (2008) mentioned that commitment plays an important role in charitable giving. Therefore, commitment is a significant factor in philanthropy. This leads to the following hypothesis:

Hypotheses one:

H1: Commitment is positively related to intention to contribute to *Waqf*.

Therefore, in this study, commitment refers to individual's sense of moral duty and responsibility toward higher education institution through contributing to *waqf*.

2.7.2. Trust and intention to contribute to *Waqf*

Trust is emotional reliance and assurance on entity with the hope that both binding parties achieve the objective. Trust can be defined as a firm's willingness to rely on an exchange partner whose behavior is not under its control (Ryu, Min & Zushi, 2007; Moorman, Zaltman & Deshpande, 1992). Trust can also be defined as assurance in the process of interchange among partners as well as honesty (Morgan & Hunt, 1994), partners keep their words in providing services (Barnes, 1994). Trust is the enthusiasm to depend on an exchange partner (Moorman, Zaltman & Deshpande, 1993; Kayeser Fatima & Abdur Razzaque, 2014).

Trust is an important variable that is not often researched (Tyler and Stanley, 2007). However, trust reinforces quality of service and customer satisfaction as well as establishment of interactive relationships in a successful way. Trust strengthens the link between exchange partners and increases the level of commitment (Tyler & Stanley, 2007; Warrington, Abgrab & Caldwell, 2000; Anderson & Narus, 1989). There are numerous researches that have been conducted to find out important features and elements of a successful buyer-seller relationships (Raggio, Walz, Godbole, & Folse, 2014). Thus, trust and commitment are the most studied relational ingredients. Heath (2001) & Welch (2006) pointed out key emerging term which is trust with regards to Relationship marketing.

Despite a considerable amount of research, the literature provides no definitive position on either the meaning or the role of trust in marketing thought and practice (Cowles, 1997). An interesting paper by Cowles (1997) focuses on the role of trust in customer relationships that stand at the heart of marketing thought and practice, while successful partnership arrangements depend on mutuality and resilience, as well as trust. Thus, trust should be treated as a core value (Lee & Trim, 2006). Based on

findings of Ndubisi (2007), trust is related to the factor of commitment. If the trust is higher, consequently, the commitment will arise towards taking marketing actions. Consequently, many business organizations realized the importance of increasing customer loyalty conditioned through customer retention. In order to attain the customer retention, good communication is built to gain the customer trust, this eventually creates value for the business (Maxim, 2009). Another paper by Wong & Sohal (2002) exposes views pertaining the level of trust between business partners . It is found to be a crucial attribute to know the level of relationship between business partners. Trust is an essential element in building strong relationship between exchange partners. Therefore, trust is an important construct in relational exchange, whereby relationships that are based on trust are highly valuable and their parties will desire to commit.

There are numerous conceptualizations of trust (Sharma et al., 2015). Most of them include trust as an evaluation of reliability, credibility and honesty of the exchange partner. According to Moorman *et al.* (1993, p. 82), trust is “a willingness to rely on the behavior of an exchange partner in whom one has confidence”, particularly in an uncertain environment. A number of authors argue that like commitment, trust generates greater value in business relationship by reducing various costs associated with the exchange process (Denize & Young, 2005). Trust is also linked to the relational continuity associated with conceptualizations of commitment. In trusting relationships, firms spend less time managing and monitoring business partners, thus reducing relational costs (Williams, 2007; Biong, 1993). In addition, Hess and Story (2005) propose that trust is derived with the performance satisfaction.

The relationship between trust and commitment is important in marketing (Alvarez, Casielles, & Martin, 2009). Accordingly, the hypothesis based on key

relational variable which is commitment indicates the higher level of trust based on relationship leads to an increased level of commitment between parties (Bansal, Irving, & Taylor, 2004; Garbarino & Johnson, 1999; Crotts & Turner, 1999; Kwon & Suh, 2005 Morgan & Hunt, 1994; Sharma & Patterson, 2000). The role of trust is a crucial factor in the development of strong and positive working relationships based on mutuality between an organization and its channel partners (Lee & Trim 2006). Based on the literature, trust can be developed through continual partnerships among the exchange partners (Coulter & Coulter, 2002; Gulati, 1995). Hess and Story (2005) discussed that relationships rely on satisfaction, thus trust becomes a stronger factor. Thus, satisfaction plays a significant role in building trust.

Trust is an important measure in relationships (Hon & Grunig, 1999). It cannot be underestimated, as it is a crucial element in relationship management (Welch, 2006). From Islamic point of view, trust is one of the most important element of daily transactions. As a Muslims, it is important to be trusted by others that people around us can rely on us with confidence. Furthermore, Morgan and Hunt (1994) pointed out that the trust and commitment are distinctive concepts. Ellonen, Blomqvist, and Puumalainen (2008) explained that trust is crucial in the institutions as it influences organizational innovativeness. Trust develops the productivity and efficacy of intercommunication (Blomqvist, 2002), it also establishes organizational collaboration and relationship (Mayer, Davis & Schoorman, 1995; Tyler, 2003; Ellonen et al., 2008; Fatima & Abdur Razzaque, 2014). Furthermore, Sargeant, Ford, and West (2006) findings revealed that trust has significant influence on intentions to contribute to *waqf*. Therefore, this leads to the following hypothesis:

Hypotheses two:

H2: Trust is positively related to intention to contribute to *waqf*.

Therefore, based on the literature review, trust in this study can be defined as an emotional reliance and assurance on higher education institution with the hope that relationship marketing success can be achieved as trust is an essential element in building strong relationship.

2.7.3 Satisfaction

Satisfaction is one of the main variables in the Relationship marketing theory and defined as fulfillment of individual's wishes, needs and expectations due to the services provided. According to Diacon and Brien (2002) customer satisfaction refers to the degree where customers receive a value from the quality of products and services provided by organization. Meuter, Ostrom, Roundtree, and Bitner (2000) mentioned that satisfaction could affect customer retention and profitability of organization. Additionally, Rust and Zahorik (1993) stated that customer satisfaction influences customer retention and loyalty, thus relationship with the firm affects the customer satisfaction. Similarly, Lagrosen (2005) pointed out that customer satisfaction is important for success in relationship marketing. Furthermore, satisfied customers with the services offered are mainly loyal and increases the profitability of the organization (Matzler, Hinterhuber, Bailom, & Sauerwein, 1996; Lagrosen, 2005).

Alhassan and Muhmin (2002) stated that satisfaction is one of the main variable in the fast developing relationship marketing other than commitment. The findings of Biong (2013) shows the significance of satisfaction and its outcome persisting towards loyalty. The previous research indicates the two different types of factors affect relationship satisfaction. Thus, two broad kinds of factors which are instrumental as well as interpersonal factors (Hardock, Ohlwein, & Schellhase, 2000). Firstly, instrumental factors are associated with business partners' performance, where

it is all about products, price, delivery and services provided. Secondly, interpersonal factors are related to the interpersonal communications between partner firms including manners, compassion and trustworthiness.

Many researches have been conducted pertaining to satisfaction, trust as well as commitment (Mysen, Svensson, & Payan, 2011; Barry, Dion, & Johnson, 2008; Caseres & Paparoidamis, 2007; Morgan & Hunt, 1994; Palmatier, Dant, Grewal, & Evans, 2006; Rauyruen & Miller, 2006; Skarmeas, Katsikeas, Spyropoulou, & Salehi-Sangari, 2008), (Geyskens & Steenkamp, 2000; Moliner, Sanchez, Rodriguez & Callerisa, 2007a, b). In the other study by Farrelly and Quester (2005), it is mentioned that satisfaction is an outcome of trust and commitment; satisfaction is initiated with trust (Anderson & Narus, 1990; Ganesan, 2011; Mohr and Spekman, 1994), as it is intermediary factor concerning trust and commitment (Garbarino & Johnson, 2014).

From Islamic point of view, satisfaction is fulfilment of an obligation and it plays an important role in business transactions. For instance, to fulfil the customer's satisfaction is obligation for business partners. According to Wong (2004), the level of satisfaction impacts the behaviour of customer's reaction in terms of customer loyalty, word-of-mouth and changing manners. On the other hand, Raggio et al. (2014) elaborated that appreciation is key element in buyer-seller relationships, as it is crucial to improve the Relationship marketing theory and practice. Li and Murphy (2013) argued that the importance of satisfaction is linked to word-of-mouth; repurchase behaviour as well as loyalty. Moreover, Gaier (2005) stated that satisfaction has direct relationship with intention to contribute to *waqf*. Thus, this leads to the following hypothesis:

Hypotheses three:

H3: Satisfaction is positively related to intention to contribute to *waqf*.

Therefore, in this study satisfaction refers to a sense of fulfillment and the confirmation of expectations with higher education institutions.

2.8 NON-RELATIONSHIP INDUCING FACTORS

Based on relationship marketing theory research, there are several major factors which influence relationship marketing success. In this research, relationship marketing success represents intention to contribute to *waqf*, where individuals intention to donate to *waqf* in order to ease financial difficulties of higher education institutions. In addition to relationship-inducing factors, non-relationship-inducing factors are also included. Therefore, non-relationship-inducing factors include religiosity and income. These significant factors will be discussed briefly and one by one in the following sub-sections.

2.8.1 Income and intention to contribute to *waqf*

Income is one of the key elements of human being survival without which it is hard to survive. In fact, people with higher income has ability to help others who are in need of financial assistance. Meanwhile, giving for educational purposes is a common type of philanthropic activities, thus, it would be affective to review studies with altruism. Indeed, many researchers assume that giving for charity creates positive feeling for the giver which explains the peoples' intention towards donation (Harrison, 1995). It is believed that income has high correlation with donation. There is no surprise that richer people often favor higher education when it comes to donation. Thus, stronger correlation between income and donation exist without any doubt (Clotfelter, 2001).

It is also important to mention that, higher levels of education is associated with giving higher portion of income. Literature on charity giving suggests that people donate to organizations which have meaning and sentiment to them personally (Schervish & Havens, 1997; Bekkers & Wiepking, 2007; Clotfelter, 2003). Giving behaviour of people is affected by income as it is mentioned by Schlegelmilch, Diamantopoulos, and Love (1997). Furthermore, increased income is a clear predictor of the size of charitable contributions (Schlegelmilch, et al. 1997; Edmundson, 1986).

In the USA in 2001, 89 percent of households donated money and the average annual contribution was \$1,620 per donating household (Handy & Katz, 2008). Individuals both donate and volunteer and if the purpose of a giving individual is to maximize the effect of his/her donation, then surely it is best to donate as effectively as possible. In 2006, there was a 4.9 percent increase in donations to American universities, resulting in a total of \$28 billion in donations (Kaplan, 2006), half of this money is donated by individuals, 30 percent of whom are alumni of the same college (Kaplan, 2006). It is therefore important for higher education institutions to have an understanding of the factors that may influence their alumni's willingness to invest in their institution where they have studied, specifically in terms of financial support.

Baruch and Sang (2012) research pertaining to the view of graduates' donation behaviour to their institutions previously indicated that salary is one of the important predictors of the contribution. Baruch and Sang (2012) also mentioned in terms of financial return, it is not merely current students' fees that earn income to the university. One possible future gain for the university in the long term is the prospects of graduates donating to the institution. The level of donation may fluctuate. Sources of income other than tuition fees are of great importance for the higher education establishments in the USA and elsewhere, in particular within the private sector

(Monks, 2003). Donations from alumni are an integral part of these alternative sources of income, both in terms of current donations, and from endowments (Monks, 2003).

Moreover, religiosity plays significant role to predict donating behavior. However, results indicated that there is no significant relationship between age, income or gender (Lwin et al., 2013). Numerous research advocates that the increased level of income results in the increased level of donation (Lwin & Lim, 2013), donation is significantly related to higher income (James & Sharpe, 2007), and higher income leads to a higher level of donation. This opinion is in the same line with Ostrower (1997) who explained that those people with flexible income have a habit of donating more. Previous literature indicated that education influences the donation behaviour (Chua & Wong, 1999; James, 2008; Lwin & Lim, 2013).

Consequently, Intention to donate can be determined by demographic variables (Hati & Idris, 2014; Lee, Piliavin & Call, 2008; Burgoyne, Young, & Walker, 2005; Dvorak & Toubman, 2013; Riecken & Yavas, 2005; Sargeant, 1999) and income is linked to alumni donation (Stephenson & Yerger, 2014). Subsequently, as income is the one significant variable, thus its role is important to influence the intention to charity (Smith and McSweeney, 2007). Religious beliefs moderates the relationship between attitudes towards charities and motivation to donate (Teah, Lwin & Cheah, 2014). In addition, image of charitable organizations has a positive influence on attitudes towards charities. It was also found that both images of charitable organizations and attitudes towards charities influence motivation to donate.

Stephenson and Yerger (2014) stated that the increase in persons' income will lead to the increase of compassion to contribute to the charity (Kitchen & Dalton, 2006; Schlegelmilch et al., 1997). It is also encouraged in Islam that people need to

work hard in order to earn more income for the sake of Allah. Therefore, people with higher income could donate more towards endowment funds.

Additionally, people's financial ability has also shown to be one of the most important predictor of donation by alumni (Okunade & Berl, 1997; Tsao & Coll, 2005) and household income is the most important predictor of donations (Okunade & Berl, 1997). Income is a giving behaviour predictor as well as amount of contribution (Tsio, 2004; and Brittingham & Pezzullo, 1990).

Therefore, this study hypothesizes income and intention to contribute to *waqf* as follows:

Hypotheses four:

H4: Income is positively related to intention to contribute to *waqf*.

2.8.2 Religiosity and intention to contribute to *waqf*

Religion is a belief in Creator accompanied by a promise to follow religious rules which are set by God (McDaniel & Burnett, 1990) and it is one of the most significant factors in the society where it influences the believers of the religion (McCullough & Willoughby, 2009). It is a fundamental element where peoples' attitude and behaviour are formed (Essoo & Dibb, 2010). Meanwhile, De Jong, Faulkner, and Warland (1976) identified six dimensions of religiosity, such as experience, belief, religious practice, religious knowledge, individual moral consequences and social consequences. The major dimension of religiosity would be the frequency of a person's attendance to religious activities (Ranganathan & Henley, 2008).

From marketing perspective, religion is a crucial aspect of culture which influences the behaviour (Essoo & Dibb, 2004). Based on marketing literature review, the religion is a significant component of culture, especially in terms of influencing

behavior (Essoo & Dibb, 2004). Similarly, religion is a crucial factor in charitable donations (Lwin, Phau & Lim, 2013). The review on religiosity focused on religious commitment where it plays an important role in order to contribute to *waqf*. Consequently, religiosity plays a significant role with regards to behavioural intention to make decisions.

Religiosity is defined as the degree of being religious (Run, Butt, Fam, & Jong, 2010) and the strength of individual's beliefs in religion (Mukhtar & Butt, 2012). Furthermore, Shin, Moon, Park and Kim (2011) defined religiosity as peoples' commitment to their religion reflected by inner attitude and behaviour. Essoo and Dibb (2004) pointed out that religiosity is the extent to which an individual believes in religious values and it is conducted practically. From an Islamic perspective, religiosity is known as an individual's extent of believe and dedication to Allah S.W.T. as well as the person's willingness to fulfil Islamic principles and rules without any doubt.

According to Kashif, Sarifuddin and Hassan (2015), religiosity holds a significant role in charity giving, as charity is an essential fragment of religion among Muslims. As a result, religion helps to develop a society's well-being. Ranganathan and Henley (2008) noted that people donate regardless of their religion; however, there is a difference that occurs across religions that has not been explored. Moreover, Kashif et.al. (2015) pointed out that religiosity is an excellent path for future research with regards to charity and donation.

On the other hand, Ranganathan and Henley (2008) signified religiosity as an important variable towards helping others. Religious people would be relative for targeting and they donate more to charities. Furthermore, religiosity is a key towards charity intention and it is a multi-dimensional factor for marketers (Wilkes, Burnett &

Howell, 1986). In the case of *waqf*, religiosity positively influences giving behavior (Osman, 2014; Osman, et al., 2015; Said & Saad, 2016). Similarly, Muslims with higher levels of religiosity will have higher tendency for giving (Said & Saad, 2016). In addition to moral obligation, religiosity and trust are significantly related concerning men's giving as well (Mesch, Osili, Pactor, Ackerman & Bergdoll, 2015; Einolf, 2011).

It is assumed that with higher religiosity practice, level of intention to donate to *waqf* would be increased. Osman (2014) found out that religiosity has that ability to be the predictor of intention to contribute to *waqf* or donating cash to it. It is also argued in religious teachings that charity giving leads to prosperity. Consequently, in this study religiosity refers to the belief of a person for whom participating in *waqf* would be of religious influence. Furthermore, religiosity aspect should be tested, that is because religiosity is a significant factor with regards to influence the behaviour of Muslim people (Idris, Bidin, & Saad, 2012). These are the key perspectives of this research regarding to religiosity influences on intention to contribute to *waqf*.

Moreover, Osman (2014) mentioned that *waqf* is one of the main types of charity giving in Islam. Considerably, religious charity giving behaviour is relatively high among Muslims (Carabain & Bekkers, 2011). Lwin, Phau, & Lim (2013) stated that charity funds need to be increased in order to support education or other purposes by benefitting the society. Teah, Lwin, and Cheah (2014) found out that religiosity affects the donating behaviour. Moreover, charitable donations are highly related to religion and helping others by donating is highly encouraged in Islam. Thus, it can be assumed that religious people would donate more to charitable organizations (Teah, Lwin, & Cheah, 2014). However, research gap still exists in the findings with regards

to the impact of religiosity on charity giving (Ranganathan & Henley, 2008; Teah, Lwin, & Cheah, 2014).

A paper by Mahamood and Ab Rahman (2015) pointed out that people contribute to *waqf* with intention of obtaining religious reward. Furthermore, contributing to *waqf* with individuals' own willingness and sincerity brings them closer to Allah S.W.T.. In addition, donation for charitable purposes determines the society's behaviour. In fact, there is a strong connection between religiosity and decision-making from ethical perspectives due to the religiosity, which determines the value with regard to guidance. Additionally, religiosity is an important variable for predicting intention to contribute to *waqf* (Ranganathan & Henley, 2008). Thus, this study hypothesizes religiosity and intention to contribute to *waqf* as follows:

Hypothesis five:

H5: Religiosity is positively related to intention to contribute to *waqf*.

2.9 CONCEPTUAL FRAMEWORK

Based on hypothesis developed, Figure 2.2 below shows relational-inducing factors and non-relational-inducing factors with intention to contribute to *waqf*.

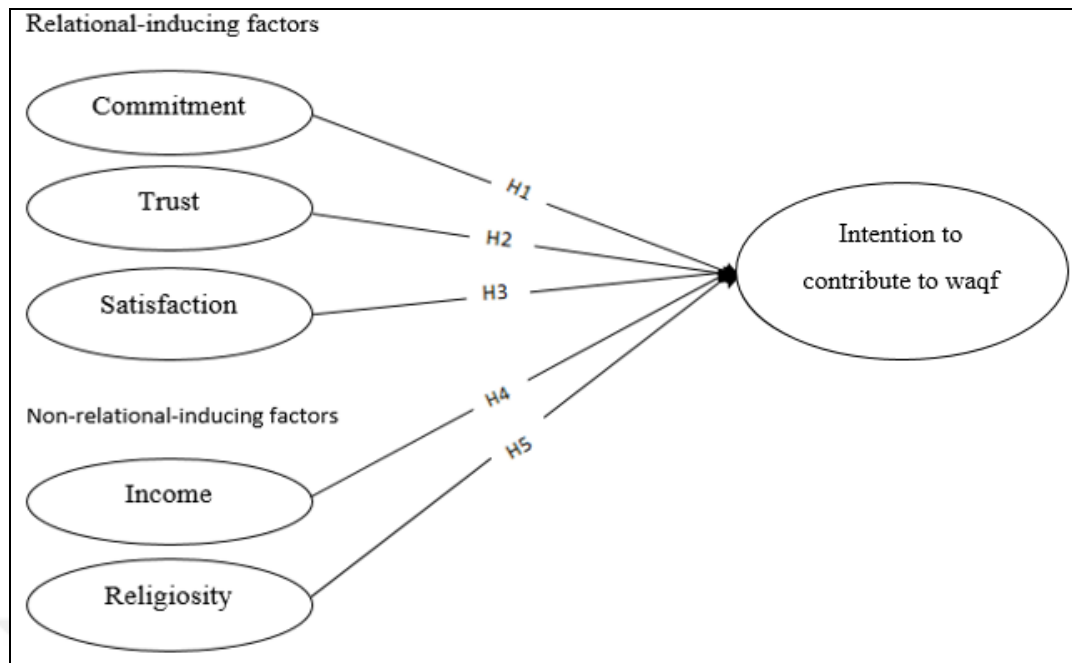


Figure 2.2 Hypothesized conceptual framework for intention to contribute to *waqf* in HIE. Adapted from: Arnett, German, and Hunt, (2003)

It can be seen that intention to contribute to *waqf* is dependent variable, whereas commitment, trust, satisfaction, income and religiosity are independent variables. However, independent variables are divided into two categories, which are relational-inducing factors as well as non-relational-inducing factors. As it is highlighted by Arnett, German, and Hunt, (2003) particular relationship characteristics are important in achieving relationship-marketing success.

2.10 CHAPTER SUMMARY

This chapter has discussed the reviews of different literatures with regards to *waqf* concept followed by *waqf* in higher education institutions as well as *waqf* studies in Malaysia. Furthermore, literature review has been done on Relationship marketing and theory which plays a significant role in Relationship marketing success. Dependent and independent variables that have been derived from the literature and hypotheses

have been developed based on Relationship marketing theory. Chapter three covers the methodology based upon which this research was conducted.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter encompasses the methodology in order to test the research model and research hypotheses developed in the earlier chapters. The chapter continues with research design, population of study, sampling method as well as data collection method. It follows by data analysis tools and procedures. It is important to note that main objectives to conduct this research is to find out whether non-relational-inducing factors and relational-inducing factors influence the marketing success. Non-relational-inducing factor is known as income, while relational-inducing factors are commitment, trust and satisfaction. These are the independent variables, on the other hand, dependent variable in this research is intention to contribute to *waqf*.

3.2 RESEARCH METHODOLOGY

In social science research, method of collecting data, analyzing as well as illustrating the data in order to provide clear knowledge is known as research (Williams, 2007). Leedy and Ormrod (2010 states the definition regarding to research methodology as “the general approach the researcher takes in carrying out the research project” (p.14). Basically, methodology is a systematic, theoretical analysis of the methods applied to the study field. It includes the theoretical analysis of the methods as well the principles associated with a branch of knowledge.

Moreover, research methodology implies more than one methods not simply intended to use to collect data, rather it is necessary to include a consideration of the concepts and theories which underline the methods. Additionally, research

methodology is a general research strategy that outlines the way in which research to be undertaken. Meanwhile, it also identifies the methods to be used in the research study. Thus, research methodology is a way to find out the result of identified problem, in other words it is a way to find solution for a given problem.

In another view Ihuah and Eaton (2013) considered research methodology as the theoretical standpoint of worldview which highlights and enlightens the research design. In order to meet research objectives, SPSS (Statistical Package for Social Science) will be employed for illustration and communication of the data findings within the developed framework. In this study, the objective is to test the relationship between independent and dependent variables identified in conceptual framework. This research relies on the above mentioned theory to explore more specific factors within the subject in Malaysia.

3.2.1 Quantitative Research

Research is important in any field either business or academic field and there is no definite definition for the term research. However, Amaratunga, Baldry, Sarshar, and Newton (2002) defined it as a process of inquire and investigation where findings increases the knowledge. Consequently, the quantitative method of research delivers precise results through statistical confirmation of relationship between variables and construct.

Quantitative research design formulates truth-value propositions as well as flexibility in the treatment of data with regard to statistical analysis by verifying reliability (Amaratunga, Baldry, Sarshar, & Newton, 2002). Hanson and Grimmer (2007) found out that 46.28 percent articles employed quantitative research, whereas 24.80 percent articles employed qualitative methods. Thus, it could be justified

quantitative research method employed in this research, as it would provide more insight and deeper understanding of the phenomenon under investigation. Precisely, the method was chosen for this research is to meet the objectives of the research in order to determine relationship between commitment, trust, satisfaction, income and religiosity with support of relationship marketing theory.

It is also significant to mention that, there are lack of quantitative research method employed for *waqf* studies in order to develop higher education institutions fund. Therefore, this research will contribute to the *waqf* field with quantitative results and findings.

3.3 RESEARCH DESIGN

Research design refers to plan for collecting data, measurement of data and analyzing the data. It is essential to address the research problem by analyzing the data. Furthermore, the research design known as overall strategy, which integrates the different components of the study in a coherent as well as in a logical way. Thus, it would effectively address the research problem and constitutes the blueprint for the collection of data as well as measurement and analysis of data. Research design aims to ensure that attained evidence allows addressing the research problem logically as well as clearly. Obtaining information relevant to the research problem requires specifying the type of evidence needed to test a theory in social sciences research.

Various types of relevant data will be needed to meet research objectives. The types of research designs include exploratory, descriptive and causal research (Babin & Zikmand, 2015). For the purpose of this research, descriptive research design has been chosen. Basically, descriptive research design helps to provide answers to the questions of who, what, when, where, and how associated with a particular research

problem. A descriptive study cannot conclusively ascertain answers to why. Descriptive research is used to obtain information concerning the current status of the phenomena and to describe what exists with respect to variables or conditions in a situation.

Thus, descriptive research design has been chosen for the purpose of this study. Finally, questionnaire will be distributed and collected data will be useful to look at the findings to increase understanding.

3.4 SAMPLING METHOD

Sample is the subgroup of a larger population. Population is the total number of people which related to the research that will be investigated. According to Bryman and Bell (2015), sampling is the important step in research, where the procedure to choose necessary portion from the population for the purpose of the study (Sekaran, 2006). Generally, there are two types of sampling techniques which include probabilistic and non-probabilistic sampling. For the purpose of this study, non-probabilistic sampling is chosen. Therefore, probabilistic sampling is the sampling method where the members are known and chances to be selected is equal for each member.

On the other hand, non-probabilistic sampling is known as samples do not have equal chances to be selected as a sample. Basically, non-probability sampling is divided into three types such as convenience sampling, judgmental sampling and quota sampling. Consequently, non-probability sampling method will be used to gather data, in precise convenience sampling is used. As convenience sampling makes surveyor to reach individuals easily. The reason for choosing a convenience sampling has chosen is because of confidentiality names of staffs. Indeed, the list of staffs who

had contributed to IIUM *waqf* fund were requested from the endowment fund office. However, due to the confidentiality reason the list were not given. Moreover, convenient sampling is easy, cheap, and fast to conduct a research (Neuman & Robson, 2012). The next step is to determine sampling method. In this research study sample will be IIUM staffs and administrative officers because IIUM has already established endowment fund and it also has international staffs which gives more meaning to the data gathered. Moreover, Hoe (2008) suggested that 200 sample size is good enough for reliable statistical analysis. Therefore, sample size for this study is 260.

3.5 INSTRUMENT DESIGN

The following section describes the instrument design. The questionnaire set will be developed for the purpose of this research in order to achieve its objectives. The questionnaire set includes the seven parts, which has shown in Table 3.1 below.

Table 3.1 The Structure of Questionnaire

Section A	Commitment
Section B	Trust
Section C	Satisfaction
Section D	Religiosity
Section E	Intention to contribute to <i>waqf</i>
Section F	Demographics

The measures used in this research are adapted from existing scales. The questionnaire is based on close-ended items with five points a Likert-scale used where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree

accordingly. Basically, Likert scale is named after Rensis Likert who developed by origin (Hair, Bush, & Ortinau, 2003). It is defined as an ordinal scale layout measures the extent which respondents agreement or disagreement with a given statements. According to Hair (2015), the reason for choosing Likert-scale is that it is the most appropriate in a self-administered surveys and most of the methods in collection of data online. Furthermore, items used in the questionnaire and sources are shown in the following Table 3.2

Table 3.2 Items Used in the Questionnaire

Attributes	Items	Sources
COMMITMENT	I feel a sense of belonging to IIUM	Boezeman & Ellemers (2007) Sargeant, Ford, & West (2006)
	I care about the long term success of IIUM	
	I would describe myself as a loyal supporter of IIUM	
	IIUM has personal meaning to me.	
	I feel as if the problems of IIUM are my own	
	I feel morally responsible to work at IIUM	
	I continue to work at IIUM because it is an important place for me.	
TRUST	I trust IIUM to always act in the best way	Sargeant, Ford, & West (2006)
	I trust IIUM to conduct their operations ethically	
	I trust IIUM to use donated funds appropriately	
	I trust IIUM not to misuse their donor's contribution.	
	I trust IIUM to use fundraising techniques that are appropriate and sensitive.	
SATISFACTION	I am satisfied working in IIUM	Lund (2003)
	I am satisfied with the working environment at IIUM	
	I am happy to be part of IIUM	
	Working in IIUM gives me personal satisfaction	
	Overall, I am happy working in IIUM	
RELIGIOSITY	My religion helps me to live better life	Hati & Idris (2014);
	Helping others is rewarded in my religion	

	My religion encourages me to help others by giving money	Eisinga, Felling, Peters, Scheepers (1999)
	My religious beliefs increases my ability to do good deeds	
	My religious beliefs influences my daily decisions	
	My religious beliefs helps me to make important decisions	
INTENTION	I intend to contribute to IIUM endowment as a way of charity.	Hasbullah, Khairi & Aziz (2015)
	Overall, I plan to contribute to endowment fund of IIUM in the near future	
	I will recommend my friends to contribute to IIUM endowment fund.	
	My general intention to contribute to IIUM endowment fund is high.	
	I will always support IIUM endowment fund	

Commitment construct questionnaire items are adapted from Boezeman and Ellemers (2007) and it includes 6 items. Trust construct questionnaire items consist of 5 items and it is adapted from Sargeant, Ford, and West (2006). Next construct is satisfaction and it includes 5 items which are adapted from Lund (2003). Religiosity construct questionnaire items are adapted from Hati and Idris (2014) and it consist of 9 items. Lastly, intention to contribute to *waqf* construct includes 4 items and it is adapted from Hasbullah, Khairi and Aziz (2015).

Moreover, summary of study measures are shown in Table 3.3 which consist of construct names, number of items for the given construct, Cronbach's alpha measures as well as scale type. Additionally, the source of questionnaire items as well as published year of the article for each stated construct are also shown in the following Table 3.3.

Table 3.3 Summary of Study Measures

Construct	Number of items	Alpha	Scale type	Source/Year
Commitment	8	0.86 0.761	1 = totally disagree to 5 = totally agree	Boezeman & Ellemers (2007); Sargeant, Ford, & West (2006)
Trust	5	0.942	1 = strongly disagree to 5 = strongly agree	Sargeant, Ford, & West (2006)
Satisfaction	5	0.75	1=strongly disagree to 7=strongly agree	Lund (2003)
Religiosity	7	0.850 0.92	1 = strongly disagree to 5 = strongly agree	Hati & Idris (2014); Eisinga, Felling, Peters, Scheepers (1999)
Intention to contribute to <i>waqf</i>	5	0.91	1 = strongly disagree to 5 = strongly agree	Hasbullah, Khairi & Aziz (2015)

3.6 CONSTRUCT RELIABILITY AND VALIDITY

Reliability analysis is an indicator of a measure's internal consistency where consistency is important in understanding reliability (Zikmund, Babin, Carr, & Griffin, 2013). Furthermore, consistent and accurate measure is very important. Therefore, reliability analysis helps to measure consistency. Accuracy deals more with how a measure assesses the intended concept.

On the other hand, validity is known as the accuracy of a measure or the extent to which a score truthfully represents a concept. Consequently, validity refers to the accuracy of the measurement process while the reliability of measurement refers to its consistency that is the extent to which a measuring device will produce the same results when applied more than once to the same person under similar conditions. In this research, there are two different reliability analyses are conducted. The first reliability analysis aims to test the consistency of the entire questionnaire.

Additionally, second reliability test is conducted after running exploratory factor analysis.

3.7 QUESTIONNAIRE PRE-TESTING

After the questionnaire development, there is a pre-test process takes place which is necessary to conduct no matter if measures developed or taken from other sources. Basically, pre-testing is conducted in order to test the instrument as well as data collection procedure prior to data collection. It is aimed to make sure that the questions are accurate and reflects the information required for the research where respondents could answer the questions.

It is very important to pre-test survey questionnaire prior to collection of data in order to avoid biased answers from respondents due to the poor developed questions. Indeed, pre-testing helps to identify questions that do not make sense to participants. For this research study, five people were chosen from the target group. This targeted group of people were given developed questionnaire and they need to complete it by answering the questions. In addition, they gave comments about how clear and easy the questions were.

3.8 DATA COLLECTION METHOD

Survey method is known as a popular method to collect data in any field. Consequently, it is affective way of employing survey method, especially in descriptive research design. Some researchers in their research have used the survey technique (Ranganathan & Henley, 2008; Athiyaman, 1997; Elliott & Shin, 2002; Allen, Bourhis, Burrell & Mabry, 2002). The good thing about survey method is that ability to collect large number of information on particular questionnaire is set in any

time and it also allows the researcher to collect data in a large amount in a resourcefully and quickly (Hair et al., 2010).

In this study, data is collected from different kulliyahs and offices in IIUM, including library office, mahallah offices and health center office. Number of questionnaires are distributed in the above places according to the number of staffs. There more questionnaires distributed in larger kulliyahs compare to small kulliyahs. For example, engineering is relatively bigger kulliyah than education which include more academic and non-academic staffs.

3.9 DATA ANALYSIS

In this study, statistical package for social science will be used to analyze the data in order to achieve objectives of the research. The data analyses takes five interrelated stages which are shown in the following Table 3.4

Table 3.4 Steps of Data Analysis

Step 1	Descriptive & Frequency Analysis	To analyze demographics of the respondents
Step 2	Reliability Analysis	To measure the overall consistency of the items which are used to define a scale
Step 3	Exploratory Factor Analysis	To identify the underlying relationships between measured variables
Step 5	Pearson's Correlation Coefficient Analysis	To measure the strength of the association among the independent and dependent variable
Step 6	Multiple Regression Analysis	To estimate the effect of independent variable on the dependent variable

3. 9.1 Descriptive Statistical Analysis

Descriptive statistical analysis is used in the most of the researches with the purpose to understand the demographic profile of the respondents broader. Descriptive statistical analysis helps to obtain information about respondent's background. According to Zikmund, Babin, Carr, and Griffin (2013), descriptive statistics is a basic conversion of data where it can define the basic characteristics for example, central tendency, distribution, and variability.

Liu, Parelius and Singh (1999) pointed out descriptive statistics can be simplified and illustrated in simple graphs and tables where information can be easily understood. As a result, descriptive analysis gives clear picture of background information about respondents.

3. 9.2 Reliability Analysis

Reliability is a level of consistency due to the degree where the scales are free from error. The instrument measurement analyzed by reliability shows the ability to result in consistent measurement. Reliability is known as the degree of inter-correlation between the items where it encompasses a scale (Flynn, Schroeder, & Sakakibara, 1994). In simple words, reliability indicates how well all items in a given construct are positively correlated with each other. Normally, the value of reliability relies between 0 and 1, where the item closer to 1 indicates high reliability item of the construct.

3.9.3 Exploratory Factor Analysis

There are two broad categories of factor analysis which is Exploratory Factor Analysis (EFA) as well as Confirmatory Factor analysis (CFA). Exploratory factor analysis (EFA) is used in widely and it is beneficial to minimize the data that can be more

organised (Lorenzo-Seva & Ferrando, 2006). According to Yong and Pearce (2013) EFA helps to uncover the numerous influential factors that affect variable as well as to test best fitted variables. EFA well suited for greater sample sizes. Though, Guadagnoli and Velicer (1988) suggested if the dataset has high factor loading scores ($>.80$) then a smaller sample size ($n>150$) should be sufficient.

Suhr (2006) pointed out that EFA reduces the variable where it helps to identify number of latent constructs. It also determines the factors, which influence responses on observed variables. By using EFA test number of latent factors or constructs can be identified and described.

3.9.4 Pearson Correlation Coefficient analysis

Pearson's correlation coefficient is a statistical method which helps to estimate the strength of a linear relationship between paired data. Pearson's correlation coefficient is mostly used as a similarity measure (Ahlgren, Jarneving, & Rousseau, 2003). Correlation quantifies the degree to which two variables are related. The Pearson's correlation coefficient helps to estimate the linear association between two variables and the Pearson correlation coefficient is also known as the product moment correlation coefficient. It is represented by r in a sample, while p is used in population (Sedgwick, 2012; Hall, 2015).

In Pearson correlation test, correlation coefficient (r) helps to tell us about how much one variable changes when the other does. Its value ranges from -1 to +1. If correlation coefficient equals to 0.0, it means there is no relationship. In the other hand, if correlation coefficient is positive then there is a tendency of one variable goes up as the other variable goes up too. If coefficient correlation is negative, there is a tendency of one variable goes up as the other variable goes down. In addition,

correlation coefficient simply describes how two variables vary together, thus it can be analysed and interpreted for any two variables. As a result, there are following correlations exist between variables which are positive correlation, negative correlation and no correlation.

Moreover, Pearson's correlation coefficient is a significant analytical tool in statistics as well as it is widely used in data analysis (Zheng, Shi, & Zhang, 2012). Wang (2013) mentioned that Pearson correlation coefficient is one of the most well-known coefficients to analyze the dependence of two variables.

3.9.5 Regression Analysis

Regression analysis has been one of the most well-known and widely used statistical method (Jammalamadaka, 2012). Analyzing relationship between independent and dependent variables or identifying the factors affecting the dependent variable requires careful analysis, which is called regression analysis. Basically, regression analysis comprises a statistical process in order to estimate the relationships among variables.

Regression analysis is conducted with the following purposes, which to estimate the value of dependent variable for individuals where some information related the explanatory variables is available, or to predict the effect of some explanatory variable on the dependent variable. Seber and Lee (2012) stated that regression analysis could help to understand the existing relationships between variables. It is important to mention that regression analysis is a part of data-analytic approach to problem solving. Therefore, regression equation on its own may not be the primary objective of the study (Montgomery, Peck, & Vining, 2015).

There are different types of regression analysis which can be used in order to conduct statistical analysis. However, in this research simple linear regression analysis

will be used to estimate the scores on one variable from the scores on the second variable. The predicted variable is known as the criterion variable as referred as dependent variable. Furthermore, the variable based on predictions is called predictor variable and it is called independent variable. In addition, linear regression analysis is known as the most used statistical method compare to other regression analysis types. Advantageous side of linear regression is that it could provide flexible framework which suits the needs of various analyses (Montgomery et al., 2015).

3.10 CHAPTER SUMMARY

The research methodology has been explained in this chapter by overview explaining the statistical tools and methods used in this research. First of all, research methodology is discussed which followed by research design. The research design included sampling method, sources of data, instrument design as well as data collection method. Thirdly, population and sampling are explained followed by data analysis including descriptive statistics, reliability analysis, exploratory factor analysis, Pearson correlation, and regression analysis. Furthermore, in the following chapter which is Chapter four, empirical findings of this research will be discussed and interpreted.

CHAPTER FOUR

RESEARCH FINDINGS AND DATA ANALYSIS

4.1 INTRODUCTION

This chapter aims to present the results on data analysis which is obtained from the questionnaire. It also discusses the findings of the research conducted. Descriptive statistics including frequencies and percentages were used in order to analyse responses from various items in the questionnaire. Foremost, this chapter provides an insight into the demographics of the respondents as well as data preparation was done in order to check the normality of the data. Furthermore, reliability analysis was conducted to check the Cronbach Alpha's values, followed by Exploratory Factor Analysis (EFA) as well as Analysis of Variance (ANOVA). Moreover, Pearson's Correlation Coefficient Analysis was conducted to measure the strength of the association among the independent and dependent variable. Lastly, Multiple Regression Analysis was done in order to estimate the effect of independent variable on the dependent variable.

4.2 DATA PREPARATION AND SCREENING

As mentioned in chapter three, this study uses IBM SPSS Statistics 20 during the analysis. Data preparation and screening is the foremost important step in the data analysis process. According to Cooper (2003), invalid case or suspicious data is easily identified with IBM SPSS data preparation. Thus, data preparation and screening play a significant role in order to get accurate results. In addition to that, it helps to make accurate conclusions with regards to research study. Therefore, the following sections

briefly discusses about the three aspects of data preparation and screening which include missing data, outliers and normality test.

4.2.1 Missing data

The missing data is an incompleteness of one or more items in the questionnaire. Graham (2009) mentioned that the missing data is one of the main concerns of the data analysis. Therefore, it is better to use a complete set of data without missing values in order to get accurate results in data analysis. As mentioned in chapter three, present study used self-administered technique during the data collection where respondents were given the survey and they were asked to fill up the questionnaire accordingly.

After completion of the data, all the items were coded according to the different sections. Furthermore, it was inspected for the missing values whether there any data was missing or suspicious. The result of the descriptive analysis showed that there were some multiple responses for the same items. As a result, the data with multiple responses was considered as not appropriate for the data analysis and it was deleted from the data set.

4.2.2 Outliers

Outliers is the value in the data that is extremely high or extremely low. There are two types of outliers in the data set which can occur. The first type is univariate and it is known as an extreme value on one variable. On the other hand, the second type of outlier is multivariate which is a combination of unusual scores on at least two variables. These both types of variables can influence the outcome of statistical analysis. There are numerous reasons for the occurrence of outliers in data set. Some

of the reasons are due to the observation errors, data entry errors, questionnaire errors, inappropriate layout of the survey instrument or inappropriate representative of the target population under study (Schumacker & Lomax, 2004). There are several methods that can inspect the data for outliers. Indeed, this study uses Z-score method in order to identify the outliers. Basically, this method identifies the outliers using the mean and standard deviation.

In this study, the SPSS software is used to examine whether there are any univariate or multivariate outliers exist in data set. Since, present data uses multiple regression analysis method, it is very important to examine whether there were any outliers in the data set. It is because multiple regression is very sensitive for outliers. Indeed, outliers should be examined for all variable, dependent as well as independent variables (Pallant, 2013). The results of outliers test showed that there were no potential outliers in the data set.

4.2.3 Test of normality

The test of normality conducted in order to make inferential comparisons and judgements. The analysis of normality test is briefly explained in this section. Basically, statistical procedures are anchored on the assumption of the data being from a normal distribution when normality is violated interpretation and interpretations may not be reliable. Therefore, it is significant to check for this assumption before proceeding with any relevant analysis. There is a graphical method to illustrate the normality. However, it is not sufficient to provide conclusive evidence with respect to normality of data. Thus, numerical methods such as skewness and kurtosis could be more reliable.

According to Rose, Spinks and Canhoto (2014), skewness is the measure of the extent to which distribution departs from symmetry. If skewness value is positive, then it is positively skewed. On the other hand, if skewness has a negative value, then it is negatively skewed. Correspondingly, kurtosis with positive value indicates positive kurtosis, while a negative one indicates negative kurtosis. Indeed, the higher absolute value indicates the greater kurtosis. The skewness and kurtosis values are given for the variables which are commitment, satisfaction, trust, religiosity and intention. In addition to that, standard error of skewness and kurtosis are also shown in the following Table 4.1 below.

Table 4.1 Skewness and Kurtosis (SPSS output)

Variables	Skewness	Std. Error of skewness	Kurtosis	Std. Error of skewness
Commitment	-0.033	0.169	-0.524	0.337
Trust	-0.114	0.169	-0.051	0.337
Satisfaction	-0.086	0.169	-0.380	0.337
Religiosity	-1.047	0.169	0.234	0.337
Intention	-0.305	0.169	-0.370	0.337

In the above Table 4.1, the value of standard error for skewness and kurtosis is shown. This allows simple rule of thumb to be applied. If absolute value of either skewness or kurtosis divided by standard error and the result is between ± 1.96 , it indicates that the data is normal. Kurtosis indicates that data is not peaked compared to a normal distribution. Applying the rule of thumb of dividing each value by its standard error gives -0.195 and -1.55 for skewness and kurtosis for commitment variable. Followed by trust variable gives a value of -0.67 and -0.15 for skewness and kurtosis respectively. The next variable is satisfaction, which shows a value of -0.51 and -1.13 for skewness and kurtosis respectively. All these values are within the ± 1.96 . However, religiosity shows a value of -6.20 and 0.69 for skewness and kurtosis

respectively. It shows that, kurtosis is not within the range of ± 1.96 for religiosity variable. Lastly, intention gives a value of -1.80 and -1.10 for skewness and kurtosis respectively, indicating that the values are within ± 1.96 . Therefore, the results indicate that data is normally distributed.

4.3 RESPONSE RATE

Two hundred sixty questionnaires were distributed to academic and non-academic staffs of International Islamic University Malaysia, Gombak campus. The questionnaires are distributed to the all faculties as well as administrative offices, including student dormitories and clinic. Basically, only 220 questionnaires were collected out of total questionnaires distributed (N=260). This results in a raw response rate of 84.6 percent (See Table 4.1). Among the 220 questionnaires collected, only 207 questionnaires are analyzed since the other 13 seem to be incomplete or invalid response. As a result, adjusted response rate equals to 79.6 percent. Table 4.2 shows the response rate of the distributed questionnaires.

Table 4.2 Response Rate of the Distributed Questionnaires

Description	Number and Percentages
Questionnaire distributed	260
Questionnaires returned	220
Raw response rate	84.6 %
Number of unusable questionnaires	13
Valid questionnaires to be analyzed	207
Percentage of unusable questionnaires	0.05%
Adjusted response rate	79.6%

4.4 DESCRIPTIVE ANALYSIS

The descriptive statistical analysis describes the basic features of the data in a research. Descriptive analysis provide simple summaries about the sample and measures. It also enables to find out the quality of data gathered. Therefore, it is necessary to conduct descriptive statistical analysis because it helps to acquire deeper understanding about the data. In the following section, descriptive analysis are briefly discussed in order to get an insight into the collected data for this study.

4.4.1 Respondent's Demographic profile

There were 207 respondents in this study. Table 4.3 shows that this study includes 33.3% of male respondents and 66.7% of female respondents. In this study 86% of respondents were Malaysian, while 14% were international respondents. A majority of the respondents (32.4%) were aged between 40-49 years old. This was nearly (31.4%) followed by those aged between 30-39 years old. These categories comprise over 63% of the total sample. Moreover, most of the respondents (33.3%) were receiving gross-monthly income between RM 2,001-RM 4,000. In addition to that, 16.4% of the respondents were receiving income between RM 6,001- RM 8,000. In the other hand, those who are receiving less than RM 2,000 were 15.5% respondents. Only 5.8% of the respondents were receiving income between RM 10,001-RM 12,000. Similarly, respondents' gross-monthly income equals to RM 12,001 and above were 5.8%.

Majority of the respondents were from the Kulliyah of Engineering (19.8%), Kulliyah of Economics and Management Sciences (19.3%). The larger portion of the respondents (22.2%) were from other offices such as administration offices, library as well as clinic. The least respondents (5.8%) were from Kulliyah of Education as it is

smaller in comparison to others and have less staffs. In addition, 40.1% of the respondents were academician and 59.9 % were non-academician respondents.

A larger portion of the respondents (34.8%) were working more than 15 years. Similarly, 32.4% respondents were working less than 5 years. Furthermore, those who were working between 11-15 years equals to 17.9% and 6-10 years were 15%. Besides that, majority of the respondents (65.7%) were not alumni, whereas 34.3% of the respondents were alumni of IIUM. Table 4.3 below shows a summary of respondents' demographics.

Table 4.3 Respondents' Demographic Profile

Demographics	Categories	Frequency	Percentage (%)
Gender	Male	69	33.3
	Female	138	66.7
Nationality	Malaysia	178	86.0
	International	29	14.0
Age	20-29	35	16.9
	30-39	65	31.4
	40-49	67	32.4
	50-59	29	14.0
	60 & above	11	5.3
Gross-monthly income (Individual)	Less than RM 2,000	32	15.5
	RM 2,001- RM 4,000	69	33.3
	RM 4,001- RM 6,000	26	12.6
	RM 6,001- RM 8,000	34	16.4
	RM 8,001- RM 10,000	22	10.6
	RM 10,001-RM 12,000 RM 12001 and above	12 12	5.8 5.8
Name of Kulliyah	KAED	22	10.6
	AIKOL	16	7.7
	ECONS	40	19.3
	ICT	12	5.8
	IRK & HS	18	8.7
	EDU	12	5.8
	ENGINEERING	41	19.8
	Others (Administration offices, library)	46	22.2
Job position	Academician	83	40.1
	Non-academician	124	59.9
Years of service in IIUM	Less than 5 years	67	32.4
	6-10 years	31	15.0
	11-15 years	37	17.9
	More than 15 years	72	34.8
Alumni	Yes	71	34.3
	No	136	65.7

4.5 RELIABILITY ANALYSIS

The most commonly used reliability measure is known as Cronbach's alpha (Gadermann, Guhn & Zumbo, 2012). It has values between 0 and 1 where zero indicates no consistency at all and closer to one indicates perfect internal consistency. Cronbach's alpha should be above 0.7 and standard is 0.8. It is not acceptable if the Cronbach's alpha gives value out of given range. In reliability analysis, internal consistency is used to measure the reliability of a summated scale where several items are summed to form a total score. Moreover, internal consistency measures consistency within the instrument and questions and how well a set of items measures a particular behavior or characteristics within the test (Drost, 2011).

The total number of items were 28 on the Likert scale and Cronbach's alpha value is 0.871, which fulfil the minimum requirement of the reliability analysis. All the variables have an alpha value above 0.80 which is very good indication of reliability. For instance, Cronbach's alpha value for commitment shows 0.872, for trust is 0.860 and for satisfaction is 0.857. Similarly, religiosity shows the Cronbach's alpha value of 0.883 and intention is 0.884. Therefore, the results indicate the presence of internal consistency. The summary is given in the following Table 4.4

Table 4.4 Cronbach's alpha before EFA

Variable	Number of items	Cronbach's Alpha
Commitment	7	0.872
Trust	5	0.860
Satisfaction	5	0.857
Religiosity	6	0.883
Intention	5	0.884
Total	28	0.871

4.6 ATTRIBUTE OF THE QUESTIONNAIRE

Descriptive statistics is employed on all attributes of commitment, trust, satisfaction, religiosity and intention in order to understand the general idea about the 207 respondents. All items in the survey instrument are measured on a five-point Likert scale with 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree.

4.6.1 Descriptive Statistics of Commitment

Table 4.5 shows the value of mean and standard deviation for the items of commitment variable. The findings indicate that the highest mean value for this construct is “I care about the long term success of IIUM” with a mean value of 4.3382 (SD=0.61663) which shows that most of the respondents have feeling of care towards IIUM long term success. This follows by “I feel a sense of belonging to IIUM” with a mean value of 4.1739 (SD=0.72319) and “I continue to work at IIUM because it is an important place for me” with a mean value of 4.1594 (SD=0.76874). However, the lowest mean value for this construct is “I feel as if the problems of IIUM are my own” with a mean value of 3.7681 (SD=0.79705).

Table 4.5 Descriptive statistics: Commitment

Dimensions	Statistics	
	Mean	SD
I feel a sense of belonging to IIUM	4.17	0.723
I care about the long term success of IIUM	4.34	0.616
I would describe myself as a loyal supporter of IIUM	4.17	0.714
IIUM has personal meaning to me.	4.05	0.781
I feel as if the problems of IIUM are my own	3.77	0.797
I feel morally responsible to work at IIUM	4.10	0.727
I continue to work at IIUM because it is an important place for me	4.16	0.769
Average Score	4.11	0.553

Five point Likert-scale: 1=Strongly Disagree; 5=Strongly Agree

4.6.2 Descriptive Statistics of Trust

In the following Table 4.6 shows the mean and standard deviation value for the variable of trust. The findings reveal that the highest mean value for this construct is “I trust IIUM to use fundraising techniques that are appropriate and sensitive” with a mean value of 3.9179 (SD=0.72274). This indicates that majority of the respondents trust that appropriate fundraising techniques are used by IIUM endowment fund. Furthermore, it is followed by “I trust IIUM not to misuse their donor’s contribution” shows the mean value of 3.8792 (SD=0.79434) and “I trust IIUM to use donated funds appropriately” with a mean value of 3.8696 (SD=0.74871). Nevertheless, the least mean value for this construct is “I trust IIUM to conduct their operations ethically” with a mean value of 3.7874 (SD=0.6920).

Table 4.6 Descriptive statistics: Trust

Dimensions	Statistics	
	Mean	SD
I trust IIUM to always act in the best way	3.84	0.691
I trust IIUM to conduct their operations ethically	3.79	0.692
I trust IIUM to use donated funds appropriately	3.87	0.749
I trust IIUM not to misuse their donor’s contribution.	3.88	0.794
I trust IIUM to use fundraising techniques that are appropriate and sensitive.	3.92	0.723
Average Score	3.86	0.585

Five point Likert-scale: 1=Strongly Disagree; 5=Strongly Agree

4.6.3 Descriptive Statistics of Satisfaction

In the following section, satisfaction construct dimensions are briefly discussed. Based on the Table 4.7, the highest mean value 4.1836 (SD=0.63485) for the dimension of “I am happy to be part of IIUM” and “Overall, I am happy working at IIUM” with a mean value of 4.0870 (SD=0.68420). This result reveals that majority of the

respondents are satisfied and happy to be a part of IIUM. This follows by “Working in IIUM gives me personal meaning” with a mean value of 3.9952 (SD=0.74715) and “I am satisfied working in IIUM” with a mean value of 3.9517 (SD=0.68803). However, the lowest mean value for the construct is “I am satisfied with working environment at IIUM” with a mean equal to 3.9227 (SD=0.69939).

Table 4.7 Descriptive statistics: Satisfaction

Dimensions	Statistics	
	Mean	SD
I am satisfied working in IIUM	3.95	0.688
I am satisfied with working environment at IIUM	3.92	0.699
I am happy to be part of IIUM	4.18	0.635
Working in IIUM gives me personal meaning	3.99	0.747
Overall, I am happy working at IIUM	4.09	0.684
Average Score	4.03	0.502

Five point Likert-scale: 1=Strongly Disagree; 5=Strongly Agree

4.6.4 Descriptive Statistics of Religiosity

Table 4.8 shows the value of mean and standard deviation for the items of religiosity construct. The findings indicate that the highest mean value for this construct is “My religion helps me to live better life” with a mean value of 4.6618 (SD=0.58429) which shows that most of the respondents think that religion helps them to live a better life. This follows by “Helping others is rewarded in my religion” with a mean value of 4.6232 (SD=0.58546) and “My religious beliefs influences my daily decisions” with a mean value of 4.5797 (SD=0.64022). However, the lowest mean value for this construct is “My religion encourages me to help others by giving money” with a mean value of 4.3333 (SD=0.74391).

Table 4.8 Descriptive statistics: Religiosity

Dimensions	Statistics	
	Mean	SD
My religion helps me to live better life	4.66	0.584
Helping others is rewarded in my religion	4.62	0.585
My religion encourages me to help others by giving money	4.33	0.744
My religious beliefs increases my ability to do good deeds	4.56	0.604
My religious beliefs influences my daily decisions	4.58	0.640
My religious beliefs helps me to make important decisions	4.55	0.628
Average Score	4.55	0.502

Five point Likert-scale: 1=Strongly Disagree; 5=Strongly Agree

4.6.5 Descriptive Statistics of Intention

In this section mean and standard deviation value for the variable of intention is discussed. Based on Table 4.9, the highest mean value for this construct is “I will always support IIUM endowment fund” with a mean value of 4.1208 (SD=0.72400). This indicates that majority of the respondents have intention to support IIUM endowment. Furthermore, it is followed by “I intend to contribute to IIUM endowment as a way of my charity” shows the mean value of 4.1014 (SD=0.72698) and “Overall, I plan to contribute to endowment fund of IIUM in the near future” with a mean value of 4.0193 (SD=0.71027). However, the least mean value for this construct is “I will recommend my friends to contribute to IIUM endowment fund” with a mean value of 3.9807 (SD=0.76299) and “My general intention to contribute to IIUM endowment fund is high” with a mean value of 3.9807 (SD=0.78184).

Table 4.9 Descriptive statistics: Intention

Dimensions	Statistics	
	Mean	SD
I intend to contribute to IIUM endowment as a way of my charity.	4.10	0.727
Overall, I plan to contribute to endowment fund of IIUM in the near future	4.02	0.710
I will recommend my friends to contribute to IIUM endowment fund.	3.98	0.763
My general intention to contribute to IIUM endowment fund is high.	3.98	0.782
I will always support IIUM endowment fund	4.12	0.724
Average Score	4.04	0.613

Five point Likert-scale: 1=Strongly Disagree; 5=Strongly Agree

4.7 EXPLORATORY FACTOR ANALYSIS

The principal component analysis was conducted to decrease substantial arrangements of information to get an important arrangement of developing. Each variable utilized as a part of the examination was measured by multiple items build with a variable turn in order to check the unidimensionality among the items. Essentially, exploratory factor analysis (EFA) is a statistical method that is used to reduce a data to the smaller set of summary variables in order to explore the underlining theoretical structure of the phenomena. It helps to identify the structure of the relationship between the variables and the respondents. Thus, EFA refers to a process of determining the number of distinct variables needed to account for the pattern of correlations among the set of measures (Fabrigar & Wegener, 2011).

Furthermore, Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphercity help with factorising the information. The examination is appropriate when Bartlett's Test of Sphercity is significant level ($p < 0.05$) and Kaiser-Meyer-Olkin (KMO) value is between 0 and 1. The value of KMO indicates that the proportion of variance in the variables, which might be caused by underlying factors. KMO value above 0.60

indicates the acceptable level. Additionally, KMO value above 0.80 indicates a good level of compatibility of the variables with the test (Fekete, 2009). It was viewed for this study, KMO and Bartlett's Test of Sphericity are within the acknowledged level as it is illustrated in the following Table 4.10 below:

Table 4.10 Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.887
Bartlett's Test of Sphericity	Approx. Chi-Square	3355.763
	df	378
	Sig.	.000

Furthermore, in this study five dimensions were successfully extracted through the principal component analysis extraction technique. Eigen-values for the all factors are greater than 1 as suggested by Fekete (2009). The five components are having eigen-values of 9.34, 3.27, 2.32, 1.80 and 1.33 with total variance explained of 33.37 percent, 11.68 percent, 8.31 percent, 6.44 percent and 4.75 percent respectively (see Table 4.11).

Table 4.11 Exploratory Factor Analysis

Descriptions	Factors				
	Commitment	Trust	Satisfaction	Religiosity	Intention
I feel a sense of belonging to IIUM	.761				
I care about the long term success of IIUM	.744				
I would describe myself as a loyal supporter of IIUM	.717				
IIUM has personal meaning to me.	.670				
I feel as if the problems of IIUM are my own	.643				
I feel morally responsible to work at IIUM	.629				
I continue to work at IIUM because it is an	.578				

important place for me.

I trust IIUM to always act in the best way	.800
I trust IIUM to conduct their operations ethically	.763
I trust IIUM to use donated funds appropriately	.751
I trust IIUM not to misuse their donor's contribution.	.741
I trust IIUM to use fundraising techniques that are appropriate and sensitive.	.719
I am satisfied working in IIUM	.772
I am satisfied with the working environment at IIUM	.758
I am happy to be part of IIUM	.726
Working in IIUM gives me personal satisfaction	.666
Overall, I am happy working at IIUM	.641
My religion helps me to live better life	.797
Helping others is rewarded in my religion	.797
My religion encourages me to help others by giving money	.792
My religious beliefs increases my ability to do good deeds	.749
My religious beliefs influences my daily decisions	.745
My religious beliefs helps me to make important decisions	.702
I intend to contribute to IIUM endowment as a way of charity.	.849
Overall, I plan to contribute to endowment fund of IIUM in the near future	.810
I will recommend my friends to contribute to IIUM endowment fund.	.754

My general intention to contribute to IIUM endowment fund is high.					.744
I will always support IIUM endowment fund					.717
Variance explained	33.37	11.68	8.31	6.44	4.75
Eigen-value	9.34	3.27	2.32	1.80	1.33
Cronbach alpha (α)	0.87	0.86	0.85	0.88	0.88

As shown in Table 4.11, the first factor consists of seven items representing “commitment”. The variance explained is 33.37 percent. The second factor contains five items capturing “trust” with a variance explained of 11.68 percent. The third factor “satisfaction” explains 8.31 percent of variance. It is followed by “religiosity” factor with six items and variance explained of 6.44 percent. The last factor “Intention” has a value of 4.75 for variance explained. In addition to that, it is shown in Table 4.11 that all constructs have reliable values ranged between 0.85 and 0.88. Therefore, all items are retained for further analysis of the data (Hair, Black, Babin & Anderson, 2010).

4.8 CORRELATION ANALYSIS

Pearson’s Correlation analysis is a procedure of testing whether two variables are linearly related. Therefore, it helps to examine the relationship between two variables (Cohen, Cohen, West & Aiken, 2013). In the following Table 4.12, Pearson’s correlation of the variables are illustrated. It is shown that a number of significant intercorrelations exist among the independent variables. Those variables with the intercorrelations below than the threshold value of 0.80, the likelihood of multicollinearity was relatively low.

4.12 Pearson's Correlation Coefficients

Variables	Commitment	Trust	Satisfaction	Income	Religiosity	Intention
Commitment	1					
Trust	0.396**	1				
Satisfaction	0.585**	0.416**	1			
Income	0.196**	-0.040	-0.068	1		
Religiosity	0.488**	0.186**	0.334**	0.249**	1	
Intention	0.360**	0.457**	0.461**	0.033	0.337**	1

Note: ** $p < 0.05$

4.9 MULTIPLE REGRESSION ANALYSIS

Multiple regression analysis is a statistical method used to explore the linear relationship between two variables by regressing the dependent variable on many independent variables as well as estimating the coefficients of the line (Weisberg, 2008). The coefficients of each variable indicate its contribution to the model. As for the model, the multiple correlation coefficients provide the correlation of the dependent variable and all the independent variables in the model. Furthermore, the multiple regression analysis is a flexible statistical technique and it is appropriate whenever quantitative variable is examined in a relationship to any other factors, which is independent and dependent variable (Berger, 2003).

As for the model fit testing through regression analysis, it has been found that R square = .330. The results are illustrated in the following Table 4.13

Table 4.13 Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.574 ^a	.330	.316	.50709

- a. Predictors: (Constant), commitment, trust, satisfaction and religiosity
- b. Dependent Variable: Intention

Therefore, the result of regression analysis shows that this research model explains 33 percent of the variance to intention to contribute to *waqf*.

4.10 SUMMARY OF HYPOTHESIS TESTING

Hypothesis testing refers to the formal procedures used by statisticians to accept or reject statistical hypotheses. Hypothesis is an assumption about a population parameter and this assumption may or may not be true. Hypothesis test is a statistical test that is used to determine whether there is enough evidence in a sample of data to infer that a certain condition is true for the entire population.

In this study, Table 4.14 shows the result of hypothesis testing that illustrates the beta coefficient values, t-values and *p*-value for each of the study constructs. The results indicate that three out of the five hypotheses, trust, satisfaction and religiosity are supported. On the other hand, result for commitment and income indicated insignificant value Therefore, the respective proposition for each predictor is briefly discussed in the next chapter.

4.14 Result of Hypothesis Testing

Hypothesis	Relationship	Standardized Coefficients (β)	t-value	<i>p</i> -value	Decision
H1	Commitment → Intention	-.030	-.0366	.714	Not Supported
H2	Trust → Intention	.316	4.860	.000	Supported
H3	Satisfaction → Intention	.284	3.762	.000	Supported
H4	Income → Intention	.023	.375	.708	Not supported
H5	Religiosity → Intention	.196	2.827	.003	Supported

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

The previous chapters in this study discussed intention to contribute to *waqf* fund in order to ease financial difficulties of higher education institutions, review of the literature associated with relationship marketing, the research method employed by the researcher, and the results of data analysis. Nevertheless, the current chapter starts by the discussion of the research questions proposed to attain the research objectives of the study, followed by academic, managerial as well as theoretical contribution of the study. Then, it is followed by limitations, the direction and suggestion for further research. Lastly, this chapter ends with the summary of the chapter.

5.2 HYPOTHESIS TESTING

5.2.1 Hypothesis 1: Commitment is positively related to intention to contribute to Waqf

According to Boezeman and Ellemers (2007), commitment has relationship with intention to contribute to philanthropy fund. In addition to that, commitment plays an important role in charitable giving (Ranganathan & Henley, 2008; Ellen, Mohr & Webb, 2000). However, the results of testing the hypothesized model indicated that the relationship between commitment and intention ($t=-0.0366$, $p=0.714$) is not consistent with previous studies.

The result of this study shows that commitment does not have a significant impact on intention to contribute to *waqf*. Therefore, it can be concluded that commitment and intention to contribute to *waqf* in this study are not related to each

other. It is because commitment does not affect intention of individuals to contribute to *waqf* in a way that people could be highly committed towards job but they might not be highly committed towards institution as a whole. Another reason for non-significant and negative relationship between commitment and intention could be financial difficulties faced by higher education institution. The lack of commitment towards institution could be occurred due to the financial crisis faced by higher education institution.

5.2.2 Hypothesis 2: Trust is positively related to intention to contribute *waqf*

The findings show that trust ($t=4.860$, $p=0.000$) is significantly and positively related to intention to contribute to *waqf*. This indicates that trust has a significant impact on intention to contribute to *waqf*. Additionally, the result shows the positive relationship between trust and intention to contribute to *waqf*. In addition to that, trust has a significant influence on intention to contribute to philanthropy. This finding is confirmed with the findings of Sargeant et al. (2006) and Sargeant and Woodliffe (2007).

Furthermore, findings of this study indicate that trust is one of the most significant construct that has a significant and a positive relationship with intention to contribute to *waqf*. As a result, level of trust affects the level of intention to contribute to *waqf*. If trust is higher among individuals, thus their intention to contribute to *waqf* will also increase.

5.2.3 Hypothesis 3: Satisfaction is positively related to intention to contribute to *waqf*

Satisfaction has direct relationship with intention to contribute to philanthropy (Gaier, 2005). Institutions need to implement the idea that they can increase the probability of satisfaction by enhancing the overall experience through programmatic offerings, which it also promote future giving (Hurvitz, 2013). In addition to that, satisfaction plays a significant role to influence the intention to contribute to *waqf*.

Based on the analysis of this study, the results of testing hypothesized model showed that relationship between satisfaction and intention to contribute to *waqf* is a positively and significantly related ($t=3.762$, $p=0.000$). Furthermore, this implies a significant influence of satisfaction on intention to contribute to *waqf*. Therefore, findings of the present study indicated that satisfaction is the second most important construct and it has a positive and significant relationship with intention to contribute to *waqf*.

5.2.4 Hypothesis 4: Income is positively related to intention to contribute to *waqf*

Based on the review of literature, the financial ability is one of the most important predictor of donation by alumni (Okunade & Berl, 1997; Tsao & Coll, 2005) and household income is the most important predictor of donations (Okunade & Berl, 1997). Income is a giving behaviour predictor as well as amount of contribution (Tsio, 2004). However, the results of testing the hypotheses testing indicate that the relationship between income and intention to contribute to *waqf* ($t=-0.375$, $p=.708$) are not consistent with previous studies.

The result of this study shows that income does not have a significant impact on intention to contribute to *waqf*. Therefore, it can be concluded that religiosity and

intention to contribute to *waqf* are not related to each other. It is because income does not affect intention of individuals to contribute to *waqf* in a way that income is primarily related to person's generosity. People might be more generous even though they have low income or otherwise. Another reason could be contribution to the other funds, as endowment fund is not the only fund in IIUM. Therefore, the findings of this study revealed insignificant relationship between income and intention due to the above-mentioned reasons.

5.2.5 Hypothesis 5: Religiosity is positively related to intention to contribute to *waqf*

The review on religiosity focused on religious commitment where it plays an important role in order to contribute to *waqf*. From the marketing perspective, religion is a crucial aspect of culture which influences the behaviour (Essoo & Dibb, 2004). Based on marketing literature review, the religion is a significant component of culture, especially in terms of influencing behaviour (Essoo & Dibb, 2004), such as giving behaviour of individuals. Furthermore, religiosity plays a significant role with regards to behavioural intention to make decisions. Similarly, religion is a crucial factor in charitable donations (Lwin, Phau & Lim, 2013).

In line with the findings of the hypothesized model, the coefficient value between religiosity and intention to contribute to *waqf* shows a positive and significant outcome ($t=2.827$, $p=0.003$). Therefore, this implies a significant influence of religiosity on intention to contribute to *waqf*. Therefore, findings of the present study revealed that religiosity is one of the three important constructs and it has a positive and significant relationship with intention to contribute to *waqf*.

5.3 RESEARCH QUESTIONS ADDRESSED

5.3.1 What is the relationship between commitment and intention to contribute to Waqf?

The first research question addressed in this research is to analyse the relationship between commitment and intention to contribute to *waqf*. However, the result revealed that commitment is hypothesized not to have a direct and a positive relationship with intention to contribute to *waqf* (see hypothesis 1). Therefore, it can be concluded that commitment is not related to intention to contribute to *waqf* based on the findings of this research.

5.3.2 What is the relationship between trust and intention to contribute to waqf?

Trust and intention to contribute to *waqf* have a significant and positive relationship based on the findings of this research (see hypothesis 2). Thus, trust plays a significant role to increase the intention to contribute to *waqf*. Basically, present study findings reveal that there is the most significant and positive relationship between trust and intention to contribute to *waqf* in comparison to the other factors and it supported the hypothesis. As a result, people with higher trust have higher intention to contribute to *waqf*.

5.3.3 What is the relationship between satisfaction and intention to contribute to waqf?

There is a relationship between satisfaction and intention to contribute to *waqf*. Therefore, satisfaction is hypothesized to have a direct and a positive relationship with intention to contribute to *waqf* in this research. As a result, the findings show that satisfaction and intention to contribute to *waqf* have a significant and a positive relationship (see hypothesis 3). Therefore, satisfaction is one of the most important

factor that influences the intention to contribute to *waqf*. Consequently, people with higher level of satisfaction have higher intention to contribute to *waqf*.

5.3.4 What is the relationship between income and intention to contribute to *waqf*?

The last research question addressed in this research is to analyse the relationship between income and intention to contribute to *waqf*. However, the results of this study revealed that commitment is hypothesized not to have a direct and a positive relationship with intention to contribute to *waqf* (see hypothesis 5). Therefore, it can be concluded that income is not related to intention to contribute to *waqf* based on the findings of this research, which means people with higher income have not higher level of intention to contribute to *waqf*.

5.3.5 What is the relationship between religiosity and intention to contribute to *waqf*?

There is a relationship between religiosity and intention to contribute to *waqf*. In this research, religiosity is hypothesized to have a direct and a positive relationship with intention to contribute to *waqf*. The findings of this study show that religiosity and intention to contribute to *waqf* have a significant and a positive relationship (see hypothesis 4). Therefore, religiosity is one of the most important factor that influences the intention to contribute to *waqf*. Consequently, people with higher level of religiosity have higher intention to contribute to *waqf*. The previous reviews of literature done by other researchers also show that people with higher religiosity contributes towards fund more.

5.4 SUMMARY OF FINDINGS

As mentioned above, this study explored factors that affect intention to contribute to *waqf* in Malaysia. Findings from the analysis reveal that trust, satisfaction and religiosity are primary factors that affect the intention to contribute to *waqf*. The results also indicate that these three factors are significant to affect intention to contribute to *waqf*. However, commitment and religiosity that supposed to have relationship with intention to contribute to *waqf* was found to be insignificant in this study. Even though, it was strongly supported in previous researches. Moreover, the findings of this research revealed a reliability while evaluating variance among the five constructs of the proposed model.

5.5 IMPLICATION OF THE RESEARCH

5.5.1 Theoretical Contribution

The present study makes a significant contribution to the areas related to the relationship marketing theory. It is also beneficial for students, scholars and researchers interested in the field of *waqf* fund and particularly cash *waqf*. In addition to that, the present study contributes to the literature of *waqf* fund in that it is conducted in Malaysia.

This study has made a number of theoretical contribution to the relationship marketing. One purpose is to test relationship marketing model of Intention to contribute to *waqf* fund. Furthermore, the findings confirm that three variables are important to take into consideration when *waqf* fund is established in higher education institution. It is important to mention that there is a few literature which were done with regards to *waqf* fund from marketing perspective. Therefore, this study

contributes to the literature by investigating the relationship between commitment, satisfaction, trust, religiosity, income, and intention to contribute to *waqf* fund.

Furthermore, the items used in this study prove reliability and it can be adapted or adopted for the future research. In addition to that, this study provides empirical support for studying the factors influencing the intention to contribute to *waqf* as it is recommended by previous researchers such as Arnett et al. (2003).

5.5.2 Practical Implication

From the managerial perspective, the findings of this study suggest a number of consequences for higher education institutions. First of all, the focus should be on increasing the intention of people in order to contribute to *waqf* fund through development of satisfaction among employees. It is because employees with higher satisfaction are willing to contribute to *waqf* fund based on the findings of this study.

Therefore, it is important to understand the direct effect of the key factors which influence the intention to contribute to *waqf* fund. Managers of the higher education institutions will take these factors into consideration to ease the financial burden of higher education institutions. However, the proposed model of Relationship Marketing in this study would provide vital assistance and guidance for higher education institutions in order to develop more efficient and effective marketing strategies to ease financial difficulties.

5.6 LIMITATIONS AND RECOMMENDATIONS

The present study makes a significant contribution to the areas related to *waqf* fund research and practice where it would be beneficial for higher education institutions to ease the financial burden through *waqf* fund. However, there are some limitations and

it should be addressed in future studies. The following section highlights those limitations.

In this study, the data collection method employed a cross-sectional questionnaire with purposive sampling technique. Although cross-sectional questionnaires were also used by previous studies on *waqf* fund research, this method of data collection has its shortcomings in a way that it is not longitudinal and it does not involve repeated observations of the same variables over the long periods. Since, IIUM currently faces financial difficulties, thus results of the findings could be affected. However, findings could reveal different results in a later time, once IIUM has better financial stability.

Furthermore, limitation is associated with one area of the study where the study is limited to only IIUM as one higher education institution. The current study encompasses IIUM as a target area of this study. Thus, it makes difficult to generalize the results. Indeed, other higher education institutions in Malaysia could also be included in the future studies. As a result, it would give better results since the target area is not limited to one higher education institution.

Additionally, sample size of this study is only 207 and it is a suitable number for the current research. However, the sample size for future studies should be increased for better and adequate results. In addition to that, non-relational-inducing factors in this study is only two variables. Nevertheless, it is recommended for future studies to add more variables for non-relational-inducing factors.

5.7 CONCLUSION

Based on the literature review, it was mentioned that it is important for endowment funds to establish close relationships with donors. As a result, marketing plays a

significant role on the attainment of the objectives. The charity sector is an ideal field in order to implement the relationship marketing strategy. Therefore, relationship marketing is related to institutions offering complex and personalized services, which is frequently the case of endowment funds. In addition to that, the growing importance of philanthropy across the world that could be one of the solution in order to ease financial difficulties of higher education institutions. Consequently, the literature has extensively discussed factors that influence giving behaviour, as well as strategies for successful higher education philanthropy.

It can be concluded that present study examined the relationship between commitment, trust, satisfaction, religiosity, income, and intention to contribute to *waqf*. This study supported the evidence on the direct relationship between trust, satisfaction, religiosity, and intention to contribute to *waqf*. The findings of this study do not support the significant impact of commitment and income towards intention to contribute to *waqf*. It is because university is currently facing financial budget cut that could affect findings. The framework was developed based on the relationship marketing theory and empirical research in order to present that this research could provide foundation for further research.

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APPENDIX A: QUESTIONNAIRE

<i>The scale is rated as follows</i>				
1= Strongly Disagree	2= Disagree	3= Neutral	4= Agree	5= Strongly Agree

Section A: COMMITMENT

Please read the statement and **CIRCLE** the appropriate number on your **COMMITMENT** towards IIUM.

Nu	Items	SD	D	N	A	SA
1	I feel a sense of belonging to IIUM	1	2	3	4	5
2	I care about the long term success of IIUM	1	2	3	4	5
3	I would describe myself as a loyal supporter of IIUM	1	2	3	4	5
4	IIUM has personal meaning to me.	1	2	3	4	5
5	I feel as if the problems of IIUM are my own	1	2	3	4	5
6	I feel morally responsible to work at IIUM	1	2	3	4	5
7	I continue to work at IIUM because it is an important place for me.	1	2	3	4	5

Section B: TRUST

Please read the statement and **CIRCLE** the appropriate number on your **TRUST** towards IIUM.

Nu	Items	SD	D	N	A	SA
1	I trust IIUM to always act in the best way	1	2	3	4	5
2	I trust IIUM to conduct their operations ethically	1	2	3	4	5

3	I trust IIUM to use donated funds appropriately	1	2	3	4	5
4	I trust IIUM not to misuse their donor's contribution.	1	2	3	4	5
5	I trust IIUM to use fundraising techniques that are appropriate and sensitive.	1	2	3	4	5

Section C: SATISFACTION

Please read the statement and **CIRCLE** the appropriate number on your **SATISFACTION** towards IIUM.

Nu	Items	SD	D	N	A	SA
1	I am satisfied working in IIUM	1	2	3	4	5
2	I am satisfied with the working environment at IIUM	1	2	3	4	5
3	I am happy to be part of IIUM	1	2	3	4	5
4	Working in IIUM gives me personal satisfaction	1	2	3	4	5
5	Overall, I am happy working at IIUM	1	2	3	4	5

Section D: RELIGIOSITY

Please read the statement and **CIRCLE** the appropriate number on your **RELIGIOSITY**.

Nu	Items	SD	D	N	A	SA
1	My religion helps me to live better life	1	2	3	4	5
2	Helping others is rewarded in my religion	1	2	3	4	5
3	My religion encourages me to help others by	1	2	3	4	5

	giving money					
4	My religious beliefs increases my ability to do good deeds	1	2	3	4	5
5	My religious beliefs influences my daily decisions	1	2	3	4	5
6	My religious beliefs helps me to make important decisions	1	2	3	4	5

Section E: INTENTION

Please read the statement and **CIRCLE** the appropriate number about your **INTENTION** to contribute to IIUM endowment.

Nu	Items	SD	D	N	A	SA
1	I intend to contribute to IIUM endowment as a way of charity.	1	2	3	4	5
2	Overall, I plan to contribute to endowment fund of IIUM in the near future	1	2	3	4	5
3	I will recommend my friends to contribute to IIUM endowment fund.	1	2	3	4	5
4	My general intention to contribute to IIUM endowment fund is high.	1	2	3	4	5
5	I will always support IIUM endowment fund	1	2	3	4	5

Section G: Demographics

Instruction: *Please tick (√) on the appropriate answer below:*

1. Gender

<input type="checkbox"/> Male	<input type="checkbox"/> Female			
2. Nationality				
<input type="checkbox"/> Malaysia	<input type="checkbox"/> International			
3. Age Group				
<input type="checkbox"/> 20 - 29	<input type="checkbox"/> 30 - 39	<input type="checkbox"/> 40 - 49	<input type="checkbox"/> 50 - 59	<input type="checkbox"/> 60 & above
4. Gross Monthly-Income (Individual)				
<input type="checkbox"/> Less than RM 2,000	<input type="checkbox"/> RM 6,001- RM 8,000	<input type="checkbox"/> above RM12,000		
<input type="checkbox"/> RM 2,001- RM 4,000	<input type="checkbox"/> RM 8,001- RM 10,000			
<input type="checkbox"/> RM 4,001- RM 6,000	<input type="checkbox"/> RM 10,001-RM 12,000			
5. Kulliyah				
<input type="checkbox"/> KAED	<input type="checkbox"/> AIKOL	<input type="checkbox"/> Engineering		
<input type="checkbox"/> ECONS	<input type="checkbox"/> ICT	<input type="checkbox"/> Others (please specify) _____		
<input type="checkbox"/> IRK	<input type="checkbox"/> Education	_____		
6. Job Position				
<input type="checkbox"/> Academician				
<input type="checkbox"/> Non-academician				
7. Years of service in IIUM				
<input type="checkbox"/> 5 years and below		<input type="checkbox"/> 11 – 15 years		
<input type="checkbox"/> 6 – 10 years		<input type="checkbox"/> More than 15 years		
8. IIUM Alumni				
<input type="checkbox"/> Yes				
<input type="checkbox"/> No				

Thank you so much.