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Research Article

Factor Influencing the Generosity Behaviour of Cash Waqf Donors in Malaysia: A Mediation Model using Structural Equation Modelling Approach

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ABSTRACT

This present study employs the structural equation modelling (SEM) approach to investigate the influence of philanthropic attitude (PA), subjective norms (SN), perceived behavioural control (PBC) and Islamic Humanitarianism (IH) on the generosity behaviour of cash Waqf donors (CWGB) in Malaysia. Additionally, this study also examined the role of generosity behavioural intention (GBI) as a mediator in the relationship between PA, SN, PBC and IH towards cash Waqf generosity behaviour. This resulted in a total of nine hypotheses for the study. The model was constructed by integrating the theory of planned behaviour (TPB), the theory of Islamic consumer behaviour (TICB) and the theory of welfare policy and support (TWPS). The survey was conducted randomly among 375 respondents in Technical and Vocational Education and Training (TVET) institutions in Malaysia, with 372 valid cases. The selection of academia was influenced by their diverse educational backgrounds, as prior behavioural studies have demonstrated the significance of education in various contexts. This research used a close-ended structured questionnaire to assess all the constructs involved in this study. The questionnaire was adapted from previous research using a 10-point interval rating scale to collect responses from the respondents. Pooled Confirmatory Factor Analysis (CFA) is employed to validate measurement model in this study. All constructs have achieved uni- dimensionality, validity and reliability requirement. The study's findings indicate that 59% of the performance in cash Waqf generosity behaviour can be explained by the constructs PA, SN, PBC, IH, and GBI within the model. Remarkably, PA, IH and GBI demonstrate a positive and significant influence on the generosity behaviour of cash Waqf donors. While SN demonstrate a negative and significant influence on the generosity behaviour of cash Waqf donors. Nonetheless, the construct of PBC does not significantly influence the generosity of cash Waqf donors. Interestingly finding of mediation analysis revealed that GBI mediate the relationship between PA and SN (partial mediation), PBC and IH (full mediation) toward generosity behaviour among cash Waqf donors. This study presents a novel concept by defining the construct of generous behaviour to investigate the factors that affect this behaviour through SEM. This study focuses exclusively on generosity-related behaviours, particularly monetary donations in the form of cash Waqf. Future research may evaluate generosity behaviour by investigating two additional cross-cultural human behaviours: assisting strangers and dedicating time to volunteer for an organization.

Keywords: cash Waqf (Islamic voluntary donation); generosity behaviour; structural equation modelling.

INTRODUCTION

Generosity is an essential element global civic existence. Generosity has several manifestations and differs across various cultural contexts. The Charities Aid Foundation (CAF) has been annually publishing the World Giving Index (WGI) since 2009, measuringglobal generosity. This index is based on a survey that examines three cross-cultural humanbehaviours that might serve as indicators of generosity: monetary donations to charitable causes, providing assistance to strangers in need, and devoting time to volunteer activities for an organization (Charities Aid

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Foundation, 2022). Aside from the three most common forms of generosity observed in human behaviour, there are six additional mechanisms through which humans can demonstrate their generosity. These include blood donation, organ donation, asset donation, borrowing of possessions, engagement in sustainability activities, and resource care (Lazăr & Hatos, 2019).

According to Charities Aid Foundation (2023), global economic instability led to a decline in the overall WGI compared to the previous year's index. The money donation and aid to astranger index had a decline of 2% and 1% respectively, in comparison to the index from theprevious year. However, the volunteer time index has seen a 1% rise. Remarkably, Indonesiahas been recognized as the world most generous country for six consecutive years among the eight Southeast Asian Nations (ASEAN) included in the 2023 WGI report. Myanmar is ranked 6th, while Singapore is ranked 22nd in the WGI 2023. Malaysia is ranked 31st, whilstits neighboring country Thailand is ranked 38th in the WGI 2023 rankings. The Philippines, Vietnam, and Cambodia ranked the lowest among others ASEAN countries, with ranks of 98, 134, and 136 respectively out of 142 nations covered in the 2023 assessment of WGI. Despite Malaysia's overall rank of the WGI has dropped from 29th ranking in comparison to the previous report in 2021, the donation index has increased significantly from 21st rank(45%) in 2021 to 18th rank (57%) in 2023. This result provides insight into the generous behaviour of Malaysian citizens, as seen by their willingness to donate money to charity organizations.

Religion facilitates the emergence of a path for engaging in generous behaviours towards others. Interestingly, the finding from the latest report of WG1 2023 also revealed that individual who are highly religious have a greater giving index compared to those with lowreligiosity. Religious individuals often see religion as a significant aspect of their daily livesworldwide (Charities Aid Foundation, 2023).This finding aligns with the prior research conducted by Awang (2017) which postulates that individual who adhere religious beliefs have a greater propensity to engage in pro-social behaviour. This can be largely attributed to the widespread emphasis on acts of generosity within different religious traditions worldwide. Charities Aid Foundation (2023) further assert that religious institutions and organizations worldwide have a vital role in philanthropy and assisting others, providing avenues for monetary contributions and volunteerism. Based on the above point of view, it is evident that religious-related giving serves as a significant motivator for individuals to demonstrate their generosity via monetary donations.

There are several avenues available for individuals to share their resources. A recent study conducted by Yusof et al. (2023) indicates that Islam established a mechanism for sharing resources via obligatory and voluntary acts of generosity. The mechanism aims to preserve social harmony within the Ummah while also pursuing everlasting rewards in the hereafter.Islamic generosity mechanisms include several practices such as Waqf, Zakat, mandatory Infaq, Sadaqah, Wasiyyah, and Hibah. Although there are several ways in which Muslims may demonstrate their compassion and generosity via Islamic mechanisms, Usman et al. (2020) argues that the level contribution by Malaysian Muslims through authorized charitable organizations is very modest in comparison to the whole population. This situation presents the authorized charitable organization with both an opportunity and challenges to make various efforts to maximize the potential of the charitable giving fund. Earlier researchconducted by Hasan & Hassan (2019) asserts that Muslims globally participate in the practice of Waqf, but assessing the extent of their generosity in this endeavour is challenging. Thus, this study examines the factors influence the generosity behaviour of Muslim donors who donate to cash Waqf, guided by TPB as the main theory.

LITERATURE REVIEW

Generosity Behaviour

Generosity is one of unique manifestation of prosocial behaviour. Early study by Peterson & Seligman (2004) define generosity as "doing favours and good deeds for others; helping them; taking care of them". Research project of Science of Generosity at the University of Notre Dame defines generosity as "the virtue of giving good things to others freely and abundantly. … What exactly generosity gives can be various things: money, possessions, time, attention, aid, encouragement, emotional availability, and more" (Science of Generosity Initiative, 2012). In the same vein, Rojas (2014) define generosity as: "the disposition of freely giving one's possessions, money, time, attention, and acts of kindness (the small acts of generosity that often go unnoticed) and more to others". Rojas emphasizedthat generosity entails giving to others not merely anything in profusion, but rather good things that are beneficial for others. Whereas, (Wilcox & Dew, 2016) defined generosity as amanifestation of charitable behaviour, characterized by the act of giving or allocating resources to others facing adversity, particularly when such aid surpasses needed obligationsor responsibilities.

In the present research field of generosity in money donation, researchers typically rely on self-reported behaviour to measure the generosity of the respondents (Proulx et al., 2022; Schmukle et al., 2019; Zhao & Zhou, 2022). Among the prominent self-reported measures of generosity is used by CAF to provide benchmarks of the most generous countries to those that are least generous countries. In this annual survey, participants are asked if, in the previous month, they had helped a stranger or someone they did not know who needed assistance, donated money to a charity, or volunteered their time for an organization (Charities Aid Foundation, 2022). In their most recent study, Zhao & Zhou (2022) rely on self-reported behaviour by asking how much money they would like to donate in order to determine the respondent's generosity.

Schmukle et al. (2019) and Chaplin et al. (2019) assert that self-reported generosity may bebiased since people tend to report being generous when they are not. In a similar vein, Peterson & Seligman (2004) noted that self-reports of one's generosity may be susceptible to distortion due to the desirable nature in most social contexts of being perceived as generous, helpful, and philanthropic. Consequently, it is crucial to consider the extent to which these self-report behaviours align with other measures, such as respondent observations of actual generosity behaviour together with self-reported questionnaire that can measure generosity behaviour comprehensively. In addition, Lazăr et al., (2022) found intheir recent study that when it comes to measuring generous behaviour such as making charitable donations, sharing possessions with others, or taking a job that required cooperation and helping others, the available measurement of generosity does not fit or fit with the limited extent of some respondents, particularly young people. Thus, the inability to measure the concept of generosity in a more reliable and fit way is identified as one of theissues in this study.

Cash Waqf

Cash Waqf was introduced as an alternative for individuals who do not have physical assets but possess cash to donate as Waqf (Ab Shatar et al., 2021). Cash Waqf is gaining popularitybecause it has the potential to stimulate the development of idle Waqf assets that are experiencing liquidity issues. The attraction of cash Waqf compared to other forms of Waqfis that the donor of cash Waqf can donate even small amounts of money for cash Waqf (Kasri & Chaerunnisa, 2020). There is no minimum or maximum value of money that a donor candonate as cash Waqf; the amount depends on the donor's discretion and willingness (Yusof, 2017). Therefore, anyone, regardless of their wealth capacity, can show their generosity through performing this Islamic charitable giving which highly recommended by the Prophet Muhammad (Peace Be Upon Him). The cash Waqf fund collected through a Waqf fund- raising program should be expanded immediately in a variety of ways to maximize its potential value. This is necessary to ensure that cash Waqf funds can generate positive returns from investments, which can then be immediately distributed for the needs and benefitsof society.

According to Jalil et al. (2016) a good level of understanding with proper awareness and knowledge of the Waqf system is essential for the sustainability of Waqf practice in the world, especially in Muslim countries. Hence, this present research aims to investigate the factors that influence the generosity of Muslim donors in contributing to the cash Waqf fund.This understanding is important because it will promote the philanthropic culture within Muslim society, thereby enhancing the long-term viability of the Waqf practice for the societal good.

Philanthropic attitude

Attitude has a crucial role in motivating donors' inclination towards donating and altruistic behaviour (Ajzen, 1991; Bin-Nashwan et al., 2020; Mittelman & Rojas-Méndez, 2018; Sarea et al., 2022).According to Sargeant & Lee (2002),individuals who possess a strong attitude toward philanthropy are more likely to correspond that charitable organizations have effectively fulfilled social needs. These people have very favourable dispositions towards the voluntary sector and humanitarian efforts in general. Previous studies in the field of generous giving behaviour and other related settings have shown a noteworthy and favourable impact of attitude toward actual behaviour (Amin, 2022; Bin-Nashwan et al., 2021; Kasri & Chaerunnisa, 2020; Sharma et al., 2021; Zabri & Mohammed, 2018). For instance, Amin (2022) discovered a significant association between individuals' attitudes and their willingness to participate in online Sadaqah behaviours among graduates in Malaysia. Similarly, Kasri & Chaerunnisa (2020) found substantial and statistically significant association between attitude and intention to engage in online cash Waqf among Muslim millennials in Indonesia. While in the field of online game gifting behaviour, Sharma et al. (2021) discovered that there is a significant positive correlation between attitudes and the intention to give in online games among gamers in India.

Besides abundant study proof significance relationship between attitude and actual behaviour, recent scholarly

investigate undertaken by Mittelman & Rojas-Méndez (2018), Ismail & Maryanti (2022) and Phoenix (2022) have revealed an absence of statistically significant correlation between attitudes and inclinations towards charitable giving. For example, Ismail & Maryanti (2022) found there is no significant relationship between attitudes and individuals' intentions to contribute shares Waqf among Muslim employees in Indonesia. Likewise, Mittelman & Rojas-Méndez (2018) revealed that attitudes toward charity did not have a statistically significant impact on individuals' intentions to give for charitable causes among potential charitable donors in Canada. In the field of interpersonal generosity, Phoenix (2022)indicate that there was no statistically significant relationship between attitude and interpersonal generosity among non-denominational Christian church member.

Subjective norms

Subjective norms or also known as social influence pertain to the ethical principles and standards that persons are expected to uphold (Liu et al., 2020). The role of subjective norms in shaping behavioural intention and the actual behaviour has been recognized as a core determinant, as evidenced by various theories and models of acceptance, including the Theory of Reason Actioned (TRA), TBP, Technology Acceptance Model (TAM), and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Bouteraa et al., 2022). However, as stated by Armitage & Conner (2010), the notion of subjective norm is often seen to have little predictive power in relation to intentions.

This phenomenon may be partially attributed to a mix of inadequate measuring scales and the widely observed limited predictive power of the norm construct on individuals' intentions. The impact of influence from important others (social referent- parents, teachers, peers, colleagues, spouses, etc) on individuals' decision-making processes in typical human social interactions is substantial. When an individual perceives that a social referent expresses approval and encouragement of their perspectives towards a certain behaviour, they are inclined to experience social pressure to engage in that behaviour (Kasri & Chaerunnisa, 2020).

Perceived behaviour control

The concept of perceived behavioural control has considerable significance within the theoretical framework of the TPB, alongside attitude and subjective norms (Kasri & Chaerunnisa, 2020). The TPB is differentiated from the TRA due to its inclusion of the concept of PBC(Ajzen, 1991). According to Ajzen (1991) PBC refers to individuals' subjective assessment of the level of ease or difficulty experienced by individual associated with engaging in a certain behaviour. Essentially, the inclination of a person to participate in behaviour is anticipated to be greater when they possess a more favourable attitude and subjective norm towards such behaviour, with a greater feeling of control over their capability to accomplish it.

Since the inception of PBC as an important component of the TPB, an enormous amount of research has been devoted to investigating the relationship between PBC and behavioural intention. Nevertheless, the outcome of the inquiry produced a combination of findings. Several recent research studies have yielded results that confirmed PBC exhibits a substantial association with both behavioural intention and actual behaviour (Awang, 2017; Kasri & Chaerunnisa, 2020; Pitchay, 2022; Zabri & Mohammed, 2018). Contrary to the above finding, some research finding shows that PBC does not have a major impact on both behavioural intention and actual behaviour (Fehresti et al., 2022; Ismail & Maryanti, 2022; Phoenix, 2022).

Islamic Humanitarianism

Humanitarianism is a basic value within the framework of the Muslim faith. The humanitarian dimension of Islam is very commendable, characterised by its rational and profound integration throughout society (Muhammad et al., 2013). This act of is not only discretionary for believers, but rather constitutes an obligatory duty, akin to prayer, observing fasting during Ramadan and going to the pilgrimage at Mekah. Acts of humanitarianism, including monetary and material donations and providing for assistance such as relief distribution, are a fundamental component of religious observance within the Muslim faith. The presence of a religious dimension serves as a catalyst, directing and amplifying the emotional and obligatory components of charitable actions (Krafess, 2005).There exist numerous Quranic and Hadith of the Prophet that motivate the pursuit of humanitarianaction, as well as provide comprehensive definitions and instructions on its implementation. These actions include either a mandatory or encouraging nature and do not exclude non- Muslims from receiving humanitarian assistance. Engaging in humanitarian acts has significant importance for Muslims since it is seen as a means of seeking divine assistance, expiating sins, and earning rewards for the hereafter in Paradise. The religious mechanisms, such as Zakat, Waqf, and Kafarah, had a remarkable influence on the well-being of the populace, encompassing the

emancipation of slaves, substantial aid for the most marginalised individuals, and the advancement of the educational and healthcare infrastructure (Krafess, 2005).

In the present investigation related to this field conducted by Rizal & Amin (2017), the authors use the notions of humanitarianism and egalitarianism to build a framework for Islamic egalitarianism. The study's findings indicate that Islamic egalitarianism has a substantial and direct impact on an individual's satisfaction with and propensity to donate to cash waqf. The findings of this study reveal a statistically significant correlation, suggesting that Muslim respondents see a connection between their confidence in divine religious beliefs and their perception of egalitarianism. The respondents hold the belief that justice would not only serve to advance a just and equitable Ummah, but also align with the virtuousqualities shown by devout Muslims. Additionally, according to Rizal & Amin (2017), proponents of Islamic egalitarianism argue that managers should strive to integrate benevolent and humanitarian principles in their marketing strategies with the aim of evokinga sense of generosity among customers. In the context of this current research, the measurement of Islamic humanitarianism was undertaken by using a set of eight items that were adapted from a previous study conducted by Rizal & Amin (2017), Feldman & Steenbergen (2001) and Katz et al. (1988). The measures used in this study span a broad spectrum of attitudes pertaining to concepts such as kindness, obligation or duties toward others, and perceptions of equality.

Generosity behavioural intention

According to Mokhtar & Bahari (2019) and Jasin et al. (2023), the concept of behavioural intention is recognized as a fundamental foundation in predicting human behaviour. Most probably people tend to perform behaviours they intend to perform (Conner & Armitage, 1998). The function of behavioural intention plays vital role in shaping all human behavioural action. The concept of "behavioural intention" refers to the underlying motivations that indicate the level of willingness of a person to expend effort in order to carry out a behaviour (Ajzen, 1991). Scholars typically used acceptance theories such as the TRA and the TPB to anticipate philanthropic behaviour. Early scholars Conner & Armitage (1998) argue that there exists a relationship between individual's intentions and their subsequent behaviour. This relationship can be explained by the tendency of individuals to engage in behaviours that align with their intentions. Present scholars Jasin et al., (2023) also agreed that there is a positive association exists between an individual's intention to perform in a particular behaviour and the probability to successfully execute that behaviour. Present scholar Gugenishvili (2022) have observed that the focus of researchers in the area of intention-behaviour research has been focused mainly on intentions rather than actual behaviour. To the best of the author's knowledge, for the period of 17 years from 2007 until 2023, which is nearly two decades, there were only 13 related research papers investigating the relationship between behavioural intention and behaviour in the context of charitable giving behaviour. This situation leads to the issue of limited number of research in the area of intention and behaviour. Therefore, it is essential to do new research that investigates the relationship between intention and behaviour, using a relevant theoretical framework and employing advanced statistical analyses to validate the validity of that connection. Numerous prior research has shown a significant relationship between individuals' intentions and their behaviour within the realm of charitable giving (Smith & McSweeney (2007), Osman & Muhammed (2017), Witjaksono et al. (2019). Sharma et al. (2021), Chetioui et al. (2022), and Susanto et al. (2022)). Remarkably, all the research articles that have been examined show significant relationship between intention and behaviour. Hence, this discovery validates the significance of individual intention in influencing human behaviour.

RESEARCH FRAMEWORK

This study adapted from the existing research model to align with the cash Waqf generosity behaviour context. The proposed model includes six latent variables: PA, SN, PBC, IH, GBIand CWGB. The five constructs, PA, SB, PBC, GBI and CWGB were adapted from the TPB (Ajzen, 1991) and supported by TICB (Khan, 2014). While the new conceptualizes construct of IH was adapted from the TWPS (Feldman & Steenbergen, 2001). This study adopted earlier research by Mafabi et al. (2017), Witjaksono et al. (2019) and Maulina et al. (2023) in considering GBI as mediator variable in influencing CWGB. The hypotheses of this study are as follows:

H1. PA has a significant and direct effect on CWGB. H2. SN has a significant and direct effect on CWGB. H3. PBC has a significant and direct effect on CWGB.H4. IH has a significant and direct effect on CWGB.

H5. GBI has a significant and direct effect on CWGB.

H6. GBI mediates the relationship between PA and CWGB. H7. GBI mediates the relationship between SN and

CWGB. H8. GBI mediates the relationship between PBC and CWGB.H9. GBI mediates the relationship between IH and CWGB.

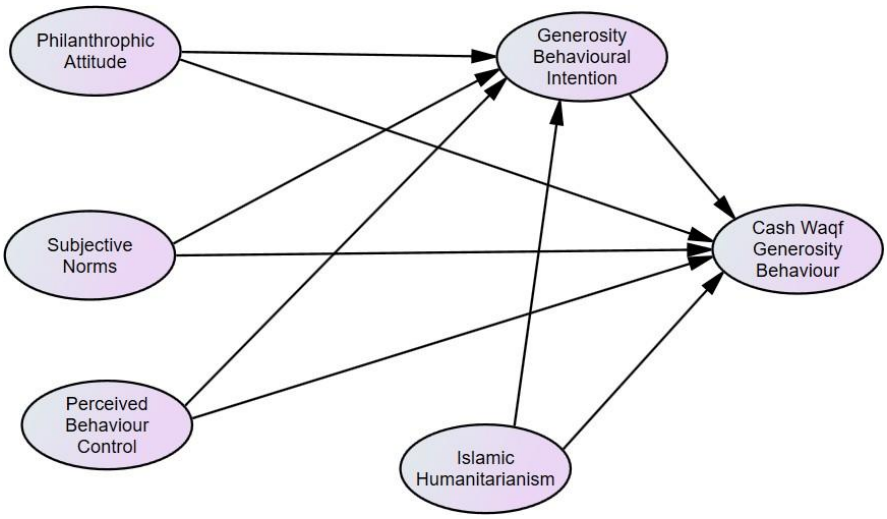


Figure 1: Research Framework

METHODOLOGY

The data was collected from a series of cross-sectional empirical surveys to examine the donor's generosity behaviour in donating for cash Waqf. The research instrument consists of two parts. First part (Q1-Q7) contains categorised questions on respondent's age, gender, race, marital status, educational attainment, total household income, family size, and current location. Second part (Q8-Q13) consists of a 10-point interval rating scale for purpose of measuring independent, dependent and mediating variables. The use of 10-point Likert scale is deemed most suitable in the context of SEM (Awang et al., 2023). All the multi-scale items were developed through modification of several previous studies. For example, the measurement items for cash Waqf generosity behaviour adopted from (Lazăr & Hatos, 2019; Peterson & Seligman, 2004; C. Smith & Hill, 2009) philanthropic attitude (Awang, 2017; Sargeant & Lee, 2002), subjective norms (Awang, 2017; Kasri & Chaerunnisa, 2020), perceived behaviour control (Awang, 2017; Kasri & Chaerunnisa, 2020), Islamic humanitarianism (Feldman & Steenbergen, 2001; Rizal & Amin, 2017) and generosity behavioural intention (Kasri & Chaerunnisa, 2020; Pitchay, 2022).

The instruments for philanthropic attitude are operationalized through three dimensions namely affective, cognitive and behavioural. The items used to measure the construct of subjective norm include social referents that have influence on generosity behaviour, such as family members, coworkers, community members, religious leaders, and social media. The measurement items for perceived behaviour control are defined through four essential dimensions including resources, skills, ability and supportive conditions. Likewise, the construct of Islamic humanitarianism is utilized to evaluate individual donors' kindness, perception of equality and obligation toward others. Furthermore, this present study measured generosity behavioural intention considering the dimension of favourable behavioural intention which include the expression of positive word of mouth, the willingness to allocate financial resources, and a commitment to maintaining loyalty towards the generosity behaviour. Ultimately, the construct of generosity behaviour examines an individual donors' attentiveness, compassion, open-handedness, self-extension, and courage.

RESULTS

This study utilised a cross-sectional design to randomly collect responses from a target population of 375 academicians across nine Technical and Vocational Education and Training (TVET) institutions within Malaysian Public Higher Education Institutions. The selected participants filled out a self-administered questionnaire, resulting in a valid response rate of 99.2 percent. The data analysis was performed using the Structural Equation Modelling method in IBM-SPSS-AMOS version 28.0. The summary of the findings of the respondent's identity is presented in Table 1 below.

Table 1: Summary finding of the respondent's identity

Questions	Variable	Frequency (N)	Percentage (%)
Q1	**Gender**		
	Female	265	71.2
	Male	107	28.8
Q2	**Age**		
	21 – 30 years	9	2.4
	31 – 40 years	108	29.0
	41 – 50 years	178	47.8
	> 50 years	77	20.7
Q3	**Relationship Status**		
	Single	29	7.8
	Married	325	87.4
	Divorced	18	4.8
Q4	**Level of Education**		
	Diploma	4	1.1
	Bachelor Degree	143	38.4
	Professional Certificate	3	0.8
	Master Degree	209	56.2
	Doctor of Philosophy	13	3.5
Q5	**Household Income**		
	Below RM4849	16	4.3
	RM4850 – RM10959	264	71.0
	> RM10960	92	24.7
Q6	**Household Size**		
	Less than 4	102	27.4
	4 and more	270	72.6
Q7	**Location**		
	Urban	148	39.8
	Suburban	118	31.7
	Rural	106	28.5

The majority of the respondents are female making up of 71.2%, whereas male represent 28.2%, totalling in a of 107 respondents. Those between the ages of 41 and 50 make up the largest percentage of respondents (47.8%), followed by those between the ages of 31 and 40(29%), those over 50 (20.7%), and lastly, those between the ages of 21 and 30 (2.4%). The descriptive analysis also reveals that 87.4% of the respondents are married, while 7.8% identify as single and 4.8% are divorced. Regarding educational level, most respondents (56.2%) had earned a master's degree, with 38.4% having earned a bachelor's degree. The remaining 0.8% and 13% of respondents hold philosophical doctorates and professional certifications, respectively. Diploma holders make up the remaining 1.1% of respondents. Regarding household income, 71% of respondents are in the middle-income range (RM4,850– RM10,959), with 24.7% of respondents being in the high-income range (RM10,960 or more). The remainder fall into lower-income categories (below RM4,849: 4.3%). Furthermore, 72% of respondents reported having four or more family members in their household. While 27.4% of respondents had fewer than four family members. This study shows 148 respondents located in urban areas, 118 respondents in suburban areas andremaining 106 living in rural areas.

Additionally, Table 2 presents the results of the descriptive analysis for each respective construct involved in the study. The findings encompass the mean level, standard deviation, and the values of kurtosis and skewness for assessing data normality. The mean and standard deviation serve as important indicators for assessing central tendency and the degree of convergence of the data toward the mean. The findings indicate that all items' mean and standard deviation values fall within the accepted range, suggesting a normal centraltendency. The proposed range for skewness is +1.50 to -1.50, and the Critical Region for kurtosis should not exceed 7.0 (Awang et al., 2023). Consequently, the study's data satisfy the criteria for normality.

Table 2: Findings of descriptive analysis for items in the respective construct

Constructs	Items	Mean Level	Standard Deviation	Kurtosis	Skewness
Philanthropic Attitude (Q8)	PA3	8.82	1.343	-.832	-1.147
	PA4	8.95	1.257	1.543	-1.300
	PA5	8.98	1.264	1.921	-1.464
	PA6	8.81	1.400	1.364	-1.362
	PA7	8.41	1.981	0.027	-1.165
Subjective Norms (Q9)	SN1	7.88	2.087	0.823	-1.145
	SN2	7.59	2.187	0.498	-1.032
	SN3	7.92	2.014	1.009	-1.155
	SN4	7.60	2.097	0.621	-1.032
	SN5	7.72	2.028	0.612	-1.021
Perceived Behaviour Control (Q10)	PBC2	8.78	1.305	-0.217	-0.847
	PBC4	9.06	1.220	1.195	-1.340
	PBC5	9.08	1.209	1.591	-1.433
	PBC6	8.59	1.658	0.592	-1.157
	PBC8	8.54	1.496	0.100	-.951
Islamic Humanitarianism (Q11)	IH1	9.56	.660	1.622	-1.417
	IH2	8.78	1.857	0.045	-1.195
	IH3	9.29	1.218	0.913	-1.495
	IH5	9.31	1.224	0.811	-1.508
	IH7	9.51	.758	1.726	-1.498
Generosity Behavioural Intention(Q12)	GBI1	8.93	1.492	0.566	-1.313
	GBI2	9.10	1.092	1.502	-1.311
	GBI3	8.72	1.693	0.072	-1.208
	GBI4	8.59	1.919	1.015	-1.449
	GBI6	8.68	1.710	0.251	-1.175
	GBI7	8.76	1.497	0.779	-1.253
	GBI8	8.88	1.481	0.684	-1.335
Cash Waqf Generosity Behaviour(Q13)	CWGB2	9.05	1.175	1.080	-1.228
	CWGB3	8.38	1.972	0.285	-1.080
	CWGB4	9.18	1.044	1.993	-1.427
	CWGB5	9.31	.886	1.107	-1.224
	CWGB7	8.97	1.117	0.698	-1.013

This present study utilized the Covariance-Based (CB) SEM to analyze the data. CB-SEM allows for the simultaneous modelling and estimation of the relationships between the constructs in the model. CB-SEM method comprises of two primary procedures. The first isvalidation of measurement model through pooled CFA procedure. The second is the structural model, which assesses the inter-relationships among the constructs concurrently. Prior modelling SEM, an examination using Harman's One Factor Solution is performed to identify the presence of Common Method Variance (CMV). All 32 items are subjected to the factor reduction procedure simultaneously, without any rotation. The extraction sums of squared loadings for the first component stand at 44.993%, falling short of the threshold value of 50%. Therefore, in this model, there is no influence from CMV (Awang et al., 2023).

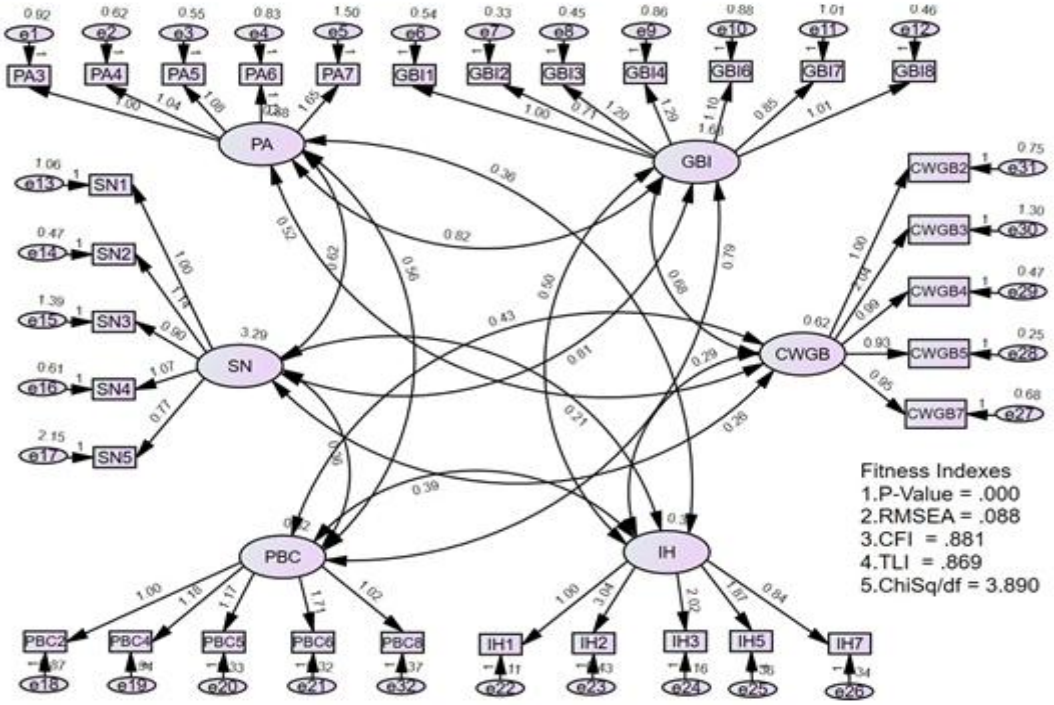


Figure 2: Result from pool CFA procedure

Figure 2 above shows results from the pool CFA procedure.The ultimate purpose of this procedure is to ensure the construct validity of the measurement model (Awang et al., 2023; Dani et al., 2022). Construct validity is attained when all fitness indices meet the necessary standards. Based on the Figure 2, this measurement model comprises of 32 items that assess six distinct constructs. The findings demonstrate that the measuring model met all construct validity requirements. The value of the Root Mean Square of Error Approximation (RMSEA) under the absolute fit index was 0.088 (lower than 0.10), while the value for the Comparative Fit Index (CFI) under the incremental fit index was 0.881 (above 0.85). In addition, the value of the Tucker-Lewis Index (TLI) was 0.869 (above 0.85). Lastly, the ratio of Chisq/df under the parsimonious fit index was 3.890, meeting the 5.0 threshold.

The analysis continued with assessing the uni-dimensionality, validity and reliability test forall construct involved in this study. The assessment of uni-dimensionality and validity is done through the pooled CFA within the SEM procedure. While the reliability test is analyseusing procedure in IBM-SPSS statistics version 29.0. The criterion of uni-dimensionality is established when every item (Q8-Q13) within the constructs demonstrates factor loadings exceeding 0.60 (Awang et al., 2023). The evaluation of validity encompassed convergent validity and discriminant validity. Convergent validity is established when the Average Variance Extracted (AVE) exceeds the threshold of 0.45 (Awang et al., 2023). Additionally, the discriminant validity of the respective construct is achieved when the square root of AVEexceeds its correlation with other constructs in the model. Besides that, this study also assesses the internal consistency of the constructs involved by utilizing the coefficient Cronbach's Alpha and the composite reliability (CR).

Table 3: Findings of uni-dimensionality, validity and reliability test

Constructs	Items	Factor Loading	CR (Minimum 0.60)	AVE (Minimum 0.45)	Cronbach's Alpha
	PA3	0.70	0.877	0.588	0.863
Q8	PA4	0.78			
	PA5	0.81			
	PA6	0.76			
	PA7	0.78			
	SN1	0.87	0.931	0.731	0.929

Q9	SN2	0.95			
	SN3	0.81			
	SN4	0.93			
	SN5	0.69			
	PBC2	0.70	0.905	0.661	0.897
Q10	PBC4	0.88			
	PBC5	0.88			
	PBC6	0.94			
	PBC8	0.62			
	IH1	0.86	0.933	0.738	0.898
Q11	IH2	0.94			
	IH3	0.95			
	IH5	0.87			
	IH7	0.67			
	GBI1	0.87	0.950	0.733	0.945
Q12	GBI2	0.85			
	GBI3	0.92			
	GBI4	0.87			
	GBI6	0.84			
	GBI7	0.74			
	GBI8	0.89			
	CWGB2	0.67	0.979	0.854	0.832
Q13	CWGB3	0.81			
	CWGB4	0.75			
	CWGB5	0.83			
	CWGB7	0.67			

The results for the measurement model of this study are displayed in Table 3. The value of factor loading for all items range from 0.67 to 0.95, exceeding the recommended threshold of 0.60. Thus, meet the criterion of uni-dimensionality. Next is the value of CR and AVE exceeded the suggested benchmarks of 0.60 and 0.45, respectively. Hence, fulfilled the requirement for the convergent validity. Besides that, the finding of the internal consistency scores for Cronbach's alpha vary between 0.832 and 0.945. This range of values demonstrates a robust internal consistency among the variables involved in the study (Hair et al., 2019).

Additionally, Table 4 displayed the discriminant validity index summary for each respectiveconstruct involved in this study. The square root of the construct's AVE is represented by the diagonal values (bold), while the correlation (upper right triangle) between the various constructs is represented by the other values. When the diagonal value is greater than the other values in its row and column, discriminant validity is attained. The square root of AVEof all constructs recorded a higher value than the correlation of each construct involved in this study. Consequently, validate the discriminant validity between construct. All results inTable 4 below confirm that discriminant validity is achieved. Moreover, the strength of correlation between endogenous (CWGB) and exogenous variables (PA, PBC, IH and GBI) shows a moderate positive relationship. Only construct of SN show a weak positiverelationship.

Table 4: The discriminant validity index summary for each respective construct

Constructs	**PA**	**SN**	**PBC**	**IH**	**GBI**	**CWGB**
PA	**0.77**					
SN	0.36	**0.85**				
PBC	0.66	0.22	**0.81**			
IH	0.66	0.20	0.76	**0.86**		
GBI	0.67	0.34	0.67	0.67	**0.86**	
CWGB	0.71	0.18	0.60	0.65	0.66	**0.75**

The second part of the CB-SEM analysis is assessing the structural model. The results of thisstudy's structural model are presented in Figure 3. In the structural model, the constructs of PA, SN, PBC, IH and GBI (five exogenous variable) are theorized to influence CWGB (endogenous variable). The structural model's results reveal that the constructs of PA, SN, PBC, IH, and GBI could be used to estimate 59% of the performance in construct of CWGB.

Table 5: The findings of the regression path coefficient and its significance level

Hypotheses	Estimate	S.E.	C.R.	P Label	Decisions
H1: PA ==>CWGB	.351	.066	5.355	***	Accept
H2: SN ==>CWGB	-.046	.020	-2.319	.020	Accept
H3: PBC ==>CWGB	.013	.064	.203	.839	Reject
H4: IH ==>CWGB	.263	.102	2.577	.010	Accept
H5: GBI ==>CWGB	.171	.041	4.149	***	Accept

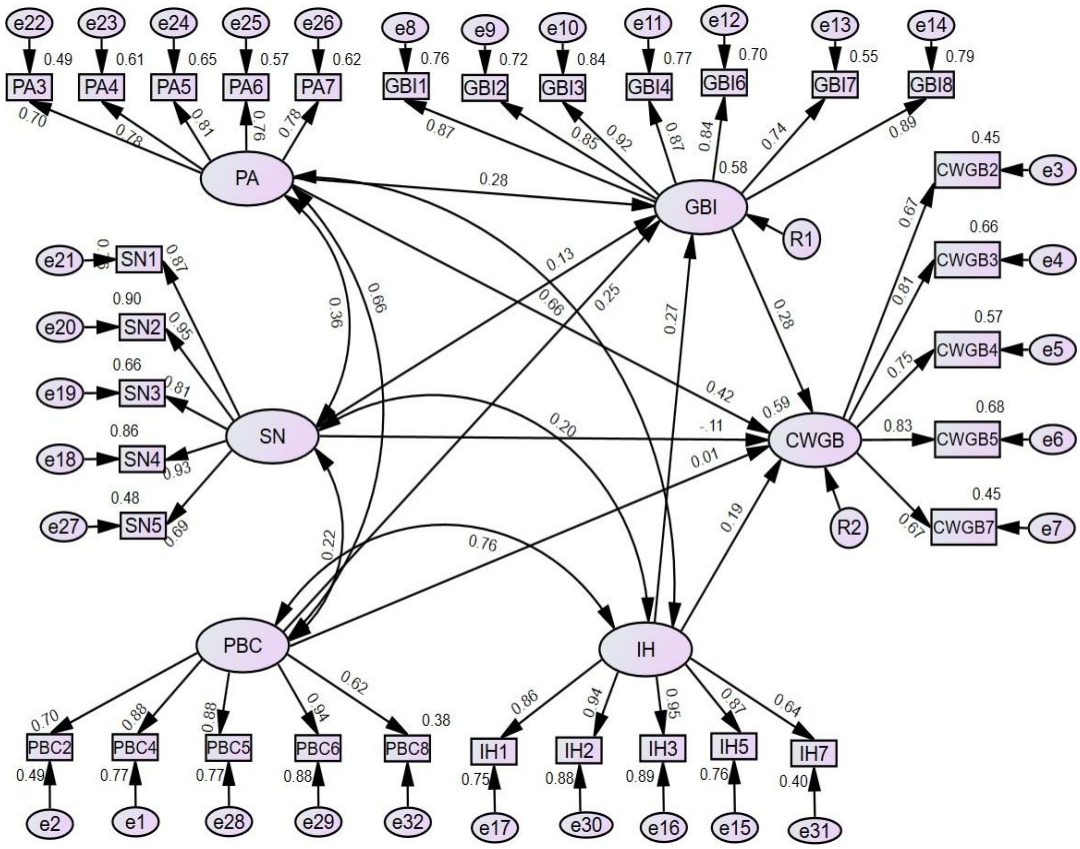


Figure 3: Result of structural model

The final result presented in Table 5 demonstrate that two constructs (PA and GBI) exhibit a significant value of <0.001 toward the Cash Waqf Generosity Behaviour. Additionally, two other constructs (SN and IH) exhibit a significant value of <0.05. However, one construct (PBC) was reported to not significantly affect toward CWGB. Based on the above result, PA, IH and GBI have a positive and significant effect on the generosity behaviour of cash Waqf donors. While SN have a negative and significant effect on CWGB. Whereas PBC is found not significant effect on generosity behaviour among cash Waqf donors. Therefore, only four hypotheses are supported while one hypothesis is not supported.

Table 6: The findings of the mediation effect

Hypotheses	Direct Effect	Indirect Effect	Total Effect	Outcomes of Mediation Effect
H6: PA ==> GBI==> CWGB	.351**	.066**	.418	Partial
H7: SN ==> GBI ==> CWGB	-.046*	.016**	-.030	Partial
H8: PBC ==> GBI==> CWGB	.013	.061*	.074	Full
H9: IH ==> GBI==> CWGB	.263	.104**	.367	Full

**p<0.01 *p<0.05

The bootstrapping procedure was employed to examine the mediation effect of GBI on the relationship between PA, SN, PBC, IH, and CWGB. For purpose of mediation analysis, this study employed the Maximum Likelihood (ML) bootstrapping procedure, integrating 5000 bootstrap samples, by establishing both percentile confidence intervals and biased-corrected confidence intervals at 0.95 level. The mediating effect can be examined through the total, indirect, and direct effects of the bootstrapping procedure results. The total effect indicates the degree to which a change in the exogenous construct (PA, SN, PBC and IH) is associated with the endogenous construct (CWGB). The direct effect refers to the degree to which a change in the exogenous construct correlates directly with the endogenous construct. The indirect effect refers to the extent to which change in the exogenous construct influences the endogenous construct through the mediator variable (GBI).

Table 6 above shows the result of mediation effect of this study. Firstly, PA has a direct effect of .351 and indirect effect of .066 (through GBI) toward CWGB. Since both effects are significant, type of the mediation effect is partial. Secondly, SN has a direct effect of -.046 and indirect effect of .016 toward CWGB. Since both effects are significant, type of the mediation effect is partial. Third, PBC has a direct effect of .013 and indirect effect of .061 toward CWGB. However, only indirect effect recorded a significant relationship, therefore type of the mediation effect is full. Lastly, IH has a direct effect of .263 and indirect effect of .104 toward CWGB. Since, only indirect effect recorded a significant relationship, type of the mediation effect is full. Interestingly finding of mediation analysis revealed that GBI mediate the relationship between PA and SN (partial mediation), PBC and IH (full mediation) toward generosity behaviour among cash Waqf donors. Therefore, in the context of mediation analysis, all four hypotheses are supported.

CONLUSION

This study investigates the various factors that influence the generosity behaviour of Muslims' donor towards donating cash Waqf in Malaysia. The theoretical framework of this study is rooted based on the TPB, which is further strengthened by the incorporation of two additional theories. This research employed the concept of cash Waqf generosity behaviour as the dependent variable, whereas philanthropic attitude, subjective norms, perceived behaviour control, Islamic humanitarianism and generosity behavioural intention are considered independent variables. Comprehending the determinants of generosity behaviour is vital, as it enables third-sector economic institutions, especially non-profit organizations (NPOs) and non-governmental organizations (NGOs), to proficiently adjust their fundraising methods. Initially, the pertinent groups might formulate focused campaigns by comprehending the determinants that affect donors' generosity and propensity to donate. Furthermore, organizations may distribute resources more effectively and cultivate deeper ties with both new and present donors. This finally directs the possibility of attaining their fundraising objectives.

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