FACTORS INFLUENCING WAQF CONTRIBUTORS' INTENTION TOWARDS EDUCATION SECTOR IN KUWAIT

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Abstrak

Kuwait Awqaf Public Foundation mempunyai peranan penting dalam menyokong pembangunan Komuniti di Kuwait. Walau bagaimanapun, tidak dapat dinafikan bahawa forum pendidikan sokongan oleh Awqaf awam Kuwait (KAPF) sangat rendah berbanding dengan saluran pengedaran lain Waqf. Di samping itu, kesusasteraan yang membincangkan faktor-faktor yang mempengaruhi tingkah laku sumbangan terhadap waqf sangat terhad di Kuwait. Oleh itu, kajian ini bertujuan untuk mengkaji faktor-faktor yang mempengaruhi niat untuk menyumbang kepada sektor pendidikan oleh waqf, terutamanya di kalangan kakitangan Awqaf Awam (KAPF), berdasarkan teori perilaku yang dirancang (TPB). Satu set soal selidik telah dibina untuk mengukur kesahihan teori ke arah niat untuk menyumbang kepada sektor pendidikan oleh waqf di Kuwait. Hasil daripada kajian ini mendapati bahawa semua sikap pembolehubah, norma subjektif, dan kawalan tingkah laku yang dilihat telah berkait dengan niat untuk menyumbang kepada sektor pendidikan oleh waqf di Kuwait.

Kata Kunci: Kuwait awqaf yayasan awam, niat sumbangan Waqf, tingkah laku teori yang dirancang.

Abstract

Kuwait Awqaf Public Foundation plays a vital role in supporting community development in Kuwait. However, it is undeniable that supporting educational forums by Kuwait Awqaf Public Poundation (KAPF) is significantly lowgraded compared to other distribution channels of *waqf*. In addition, the literature discussing the factors influencing the contribution behaviours towards waqf is very limited in Kuwait. Therefore, this study aims to investigate the factors influencing the intention to contribute to the education sector by the waqf, particularly among the employees of Kuwait Awqaf Public Foundation (KAPF), based on the theory of planned behaviour (TPB). A set of questionnaires was constructed in order to measure the validity of the theory towards the intention to contribute to the education sector by waqf in Kuwait. The result of this study showed that all variables - attitude, subjective norm, and perceived behavioural control were significantly related to the intention to contribute w*aqf* to the education sector in Kuwait.

Keywords: Kuwait Awqaf Public Foundation, *waqf* contributor's intention, Theory of Planned Behaviour.

Acknowledgement

In the name of Allah, The Most Gracious, The Most Merciful. All praises and gratefulness are due to Allah, the Lord of the Worlds, for all His bounties and blessings. May peace and blessings be unto Holy Prophet Muhammad, his Progeny, and his Companions.

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List of Abbreviations

KAPF	:	Kuwait Awqaf Public Foundation
Kolej	:	Kolej Islam Malaya
KMO	:	Kaiser-Meyer Olkin
MMU	:	Universiti Multimedia
SPSS	:	Statistical Package for the Social Sciences
TPB	:	Theory of Planned Behaviour
TRA	:	Theory of Reasoned Action
UIM	:	Universiti Islam Malaysia
UKM	:	Universiti Kebangsaan Malaysia
UNITEN	:	Universiti Tenaga Nasional
UPM	:	Universiti Putra Malaysia
USIM	:	Universiti Sains Islam Malaysia
USM	:	Universiti Sains Malaysia
UTP	:	Universiti Technology Petronas

CHAPTER ONE
INTRODUCTION

1.1 Overview of Waqf

Benevolent behaviour should be common among Muslims due to the nature of Islam that promotes and enhances cohesive and cooperative behaviour. Elements of Islamic history and charity works play a vital role in building state institutions in Muslim countries. However, there are several means to charitable behaviour in Islam. For example, zakat and sadaqah. *Waqf* is classified as a voluntary donation and is known as a Sadaqah Jariyah, a sincere giving that brings blessed and perpetual merits to the giver. The concept of *waqf* besides zakat, sadaqah, and baitmal Almuslmin represents the Islamic economic power to achieve Al-Falah for Ummah. Therefore, Muslims (countries, individual, foundations) should support all Islamic instruments to establish the Islamic economic system.

Waqf is one of the types of donation created by Muslims for spiritual, educational, and devotional causes. It is an essential tool for achieving socio-economic development. Moreover, it can play a major role in reducing unemployment and poverty eradication, eventually contributing to the socio-economic progress of Muslim communities.

Literally, *waqf* is an Arabic word derived from waqafa which refers to confine (*al-habs*) or stop (*al-man*). Legally, it is a contract to keep a specific property and release its benefits. According to Zuhaili (1985), *Waqf* is to stop, to prevent, and to hold . It is a measure of conserving assets in order to direct all gains from the assets towards charity. In addition, there is a consensus among scholars on the prohibition of any usage contrary to its objectives. Nevertheless, there are many types of *waqf*: - *waqf* of books, livestock, shares and cash *waqf* (Kahf, 1999).

According to Kahf (1998), *waqf* is the action of holding, stopping, conserving, and preserving a specific asset for the bounded usefulness to certain benevolent purposes and therefore, preventing any misuse against certain objectives. In addition, AAOIFI defines *waqf* as devoting the corpus of an asset and create obtainable benefits for its beneficiaries. Practically, it represents an organisation established for a distinct purpose (whether private or public, or both).

The term of *waqf* is not mentioned directly or explicitly in the *Quran* or *al-Hadith*. Muslim schools of thought derived the legitimacy of *waqf* from indicators in *Al-Quran* and *Hadith* that mentioned the term *Sadaqah Jariya* (bin Borham, 2011). However, there are many evidences from the *Quran* and *Hadith* that recommend and encourage charitable behaviour. The following are specific verses that encourage Muslims to donate and get involved in charity:

"*Who believe in the unseen, establish prayer, and spend out of what We have provided for them*"

(Al-Quran. Al-Baqarah 2:3)

"*O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim towards* *the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy*".

(Al-Quran. Al-Baqarah 2:267).

"*The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing*".

(Al-Quran. Al-Baqarah 2:261).

"*Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it".*

(Al-Quran. Ali Amran 3:92).

"*Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward".*

(Al-Quran. Al-Hadid 57:7).

Additionally, Imam Bukhari reported in his book that Abu Talha wanted to give his land, known as Bairuha in Medina,to Prophet Muhammad (PBUH),. The Prophet (PBUH) however, advised him to make the land a donation by his family.

Furthermore, as narrated by Ibn Umar: "Umar acquired an exceptional piece of land in Khaiber where he came to see the prophet Muhammad (PBUH) and consulted him in connection therewith". The Prophet Muhammad (PBUH) suggested: "If you will to do, you can withhold its corpus so that it cannot be sold, granted or bequeathed. The proceeds can be distributed to the poor, the kinsmen, the captives in the way of God, the guests and the wayfarers".

During the companion period, Umar Ibn Alkhatab practised *waqf* by holding possessions and distributing their revenues among the needy, the neediest and on freeing the slaves. Thus, the government has the authority to circulate its income among the people in order to prevent monopoly of the wealth by the rich classes (Adam & Lahsasna, 2013).

1.1.1 History of Waqf

There are many published studies that documented the various *waqf* institutions through Islamic history. For example, the mosque of Quba' in Medina, (the first mosque in Islamic history which exists until today), the Al-Azhar University in Egypt, the University of Cordova Spain, University of Al-Qurawiyin in Fez Morocco, Al-Muntasiriyyah, Iraq, and the Al-Noori Hospital in Damascus (Mohsin, 2013).

Waqf is unlike zakat in terms of obligation because *waqf* is voluntary and optional. Additionally, *zakat* recipients are evidently stated in the *Al Quran* (the eight asnaf or category) whereas for *waqf* funds, recipients are not mentioned. Thus, the purposes and beneficiaries of *waqf* are unlimited, as long as they conform consistently to shariah rules. Historically, *waqf* assets have been exploited for teaching, medical care and funding of public facilities. Also, wages of educators, grants for students for higher education, medication and healthcare are supplied via the *waqf* (Suhaimi, Nahar & Yaacob, 2011).

Basically, the transaction of *waqf* consists of four pillars. Firstly, *waqif* (the person who endows). A *waqif* should be Muslim, an adult (*baligh*), owns the assets, sane, and he donates on his own free will. Secondly, *mawquf*, the asset that is endowed. The *mawquf* must fulfilled certain conditions. For example, the asset is permanent in nature, useful, and permissible. Thirdly, *mawquf alaihi,* the beneficiaries of the *waqf*. Fourthly, the *sigah* of *waqf* (Kahf, 1999). Moreover, *waqf* can be categorised into numerous types like the nature of the waqf, the connection between the contributor and the recipients, and timing (Mohsin, 2013).

According to Kahf (2016), there are three categories of *waqf*. One is the pure devotional *waqf*, whereby the assets are exploited for worship such as *Masjid* or *Musalla*. The second category is the benevolent *waqf*. This is utilized for educational or health facilities. The third is the family (*Waqf Fi Ahli*) or offspring *waqf* (*Waqf Al Awlad*). This last category is claimed as a unique Islamic creation, which was established in the era of the Prophet Muhammad (peace be upon him) and flourished during the reign of the second caliph, Umar Al Khattab (Kahf, 1999).

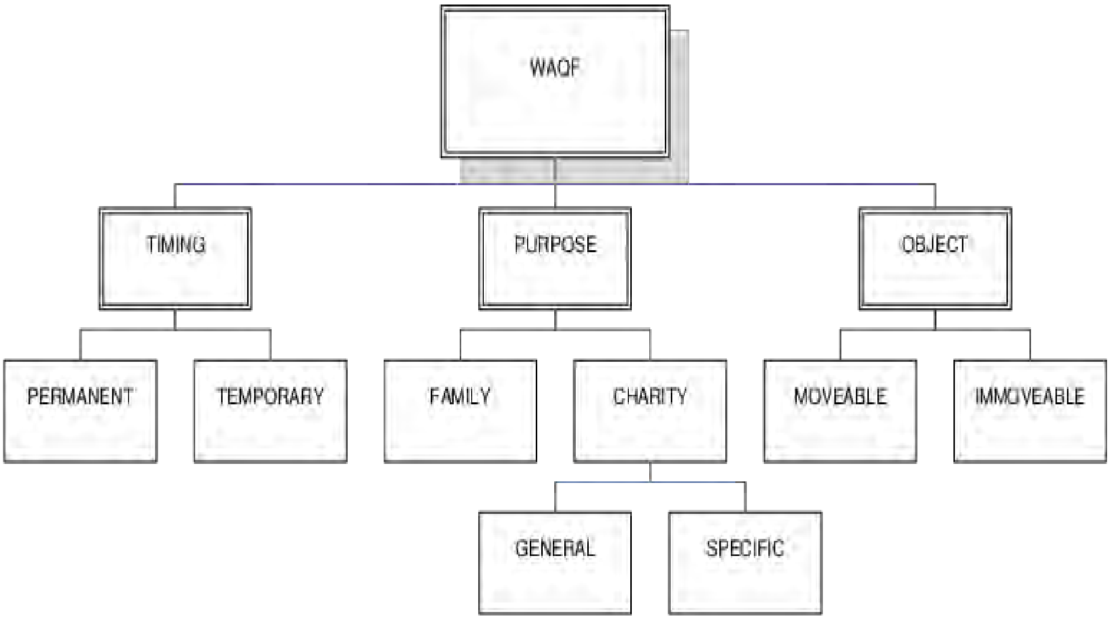

Figure 1.1. The Categories of *Waqf* in Islamic Jurisprudence (Aziz, Johari, & Yusof, 2013).

1.2 Background of study

Kuwait Awqaf Public Foundation (KAPF) is a government institution in Kuwait. The institution has been established with a specific mission of advocating the *waqf* and managing its affairs according to Shariah rules through a distinctive institutional work as a tool for the development of the Kuwaiti society and as a role model locally and internationally. Kuwait Awqaf Public Foundation offers many services. For example, the distribution of the *waqf*, Awqaf projects, properties, and Awqaf funds. There are many distribution channels for Awqaf. Kuwait Awqaf Public Foundation provides 18 distribution channels (*Masarf*). The table below shows the type of (*Masarf*) (kuwait Awqaf Public Foundation, 2018):

Table 1.1

Type of Masarf

1	Feeding	Care for the disabled and special groups and meet their needs.
2	Islamic cooperation	Spread Islamic culture and sponsor the preachers and the definition of Islam
3	Community development	Raise the level of scientific, cultural and social services.
4	Haj and oumra	Payment of *Hajj* or *Umrah* expenses for the poor and needy
5	Philanthropy	Give the (waqif) rights to direct the benefits of this waqif to where the need of Muslims.
6	Dawa and relief works	Support and provide relief efforts for those affected by natural disasters.
7	Health care	Care of health institutions.
8	Sadqat	Payment of cash to the poor and the needy
9	Clothes	Provide clothings for the poor and the needy
10	Mosques	Establish f mosques, their maintenance, and the care of their workers.
11	Water	Pay for the supply, quality and processing of portable water system to the public.
12	Education and creativity	Sponsor for students of science, education, scientific development, culture and thought.
13	Quran and sunnah	Care of the Holy Quran through the printing and dissemination of the Holy Quran, the Prophet's biography, and the *Hadith*.
14	Disabled care	Care for the disabled and special groups and meet their needs.
15	Orphans guarantee	Care for Muslim Orphans
16	Jafri waqf	*Waqf* that belongs to Shia

Generally, Kuwait Awqaf Public Foundation is responsible for managing waqf in Kuwait. KAPF has been providing massive assistance and support to institutions of higher education, as well as aiding students by providing scholarships for studies locally and abroad. Besides scholarships, it also contributes to the establishment of waqf universities or colleges.

On the other hand, the figures issued by KAPF show that the *waqf* funds allocated to support education is still small, although there are needs to support the education sector.

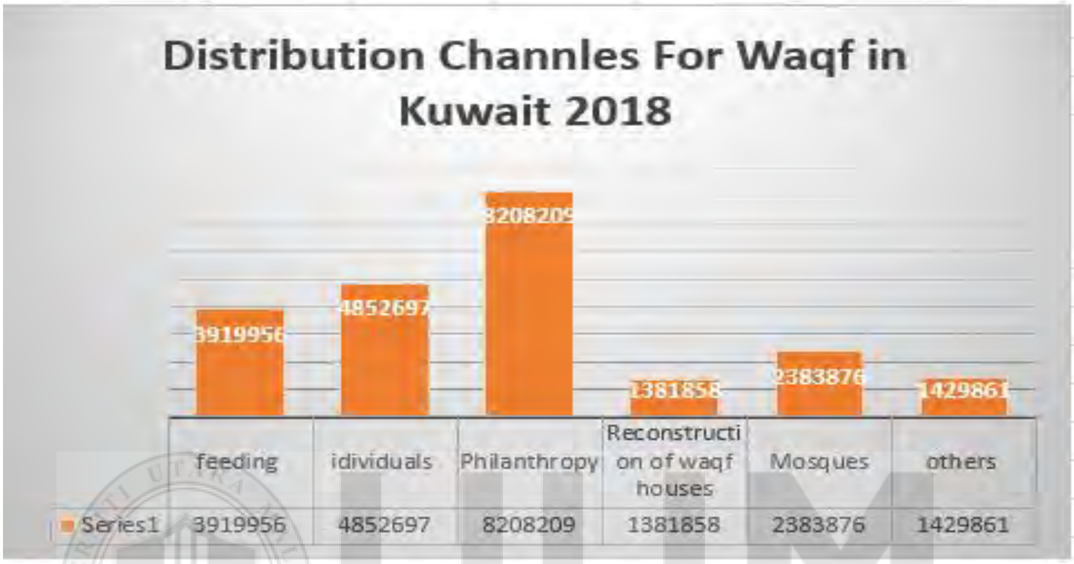

Figure 1.2. Waqf Funds Allocated to Support Education-2018 (kuwait Awqaf Public Foundation, 2018).

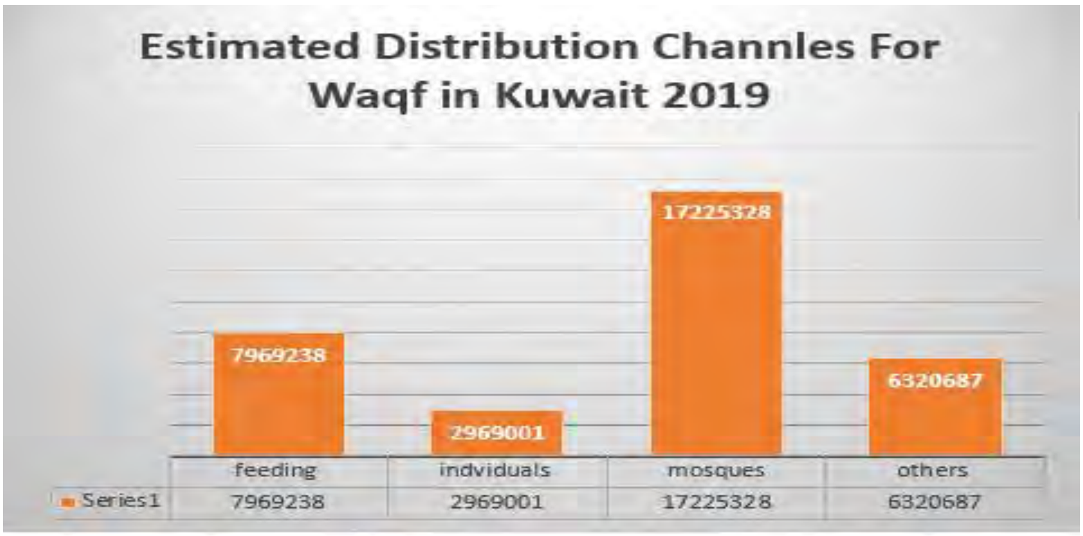

Figure 1.3. Waqf Funds Allocated to Support Education-2019 (Kuwait Awqaf Public Foundation, 2019).

In 2018 the waqf directed to education was (0.45%) from the total waqf funds. In 2019 KAPF allocated 620,281 to support education and students (1.047%). Evidently this figure is very minimal as compared to the gross magnitude of waqf fund. There is a need, therefore to increase allocation for the education sector.

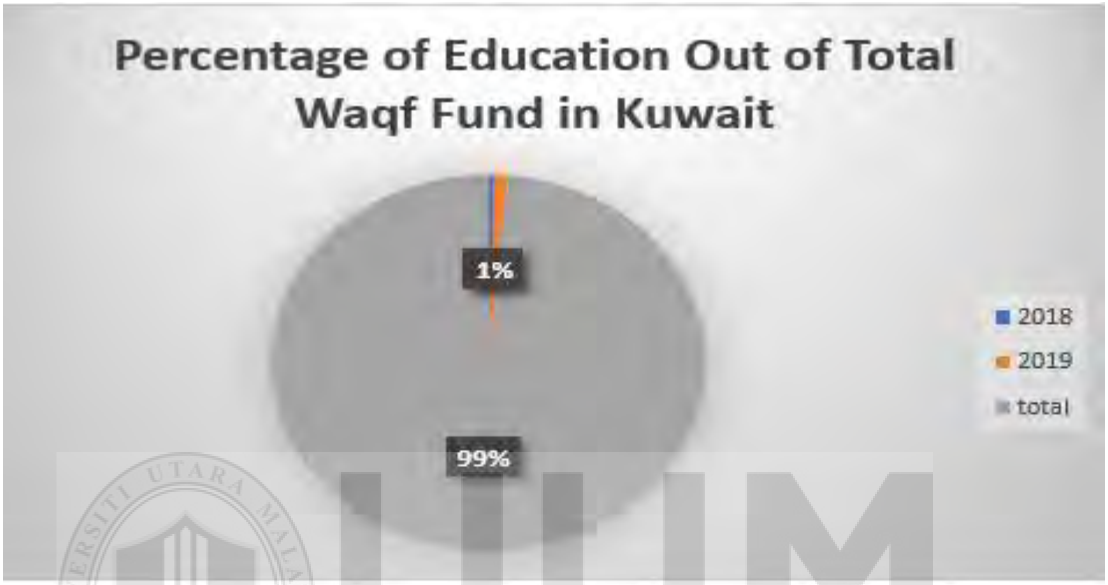

Figure 1.4. Percentage of Education Out of Total Waqaf Fund in Kuwait (Kuwait Awqaf Public Foundation, 2019).

In brief, to activate and achieve *maqasid al shariah* for the *waqf,* the awqaf funds should be directed to societal needs (Kahf, 1999). Increasing the fund for education will be an opportunity to improve the educational system in Kuwait, eases the financial burden on the state budget, and create good possibilities for those who want to complete higher studies.

In the Kuwaiti case, Kuwait University is the only government institution of higher education Kuwaitoffering a four-year degree programme and master programme. At present, Kuwait university faces many difficulties annually to accommodate the increasing number of students, faculty, and support staff.

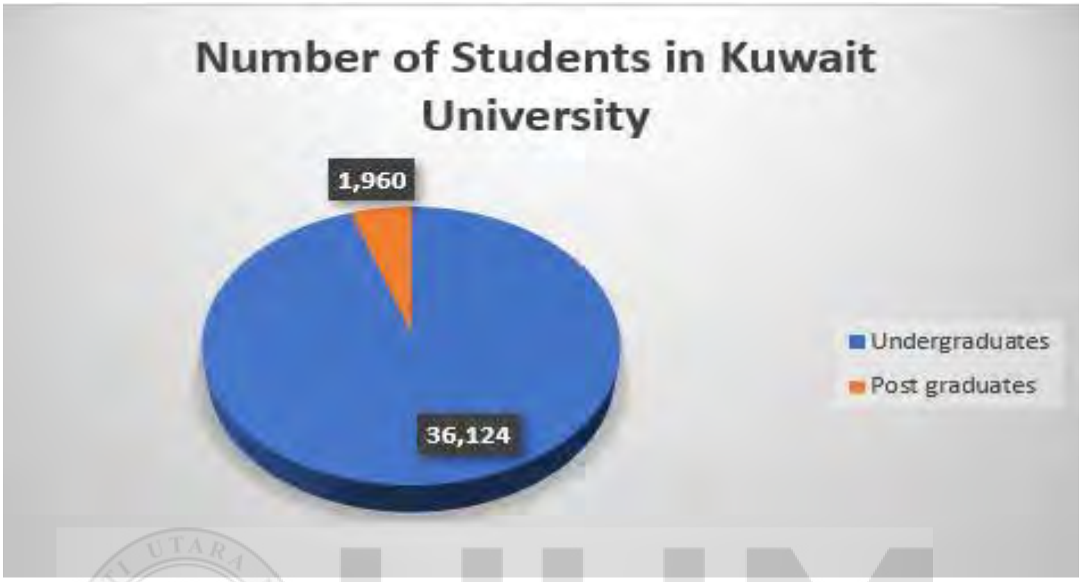

Figure 1.5. Number of Students in Kuwait University (Kuwait University, 2017).

The overall figure of 38,048 refers to the number of students while the capacity of Kuwait university is only 25,000 students. Therefore, limited classes, parking problems, long duration to graduate, are the consequences to the capacity issue. Private colleges, on the other hand, are very expensive and they do not offer many programs. The education process is indeed a real dilemma for the Kuwaiti government and society.

1.3 Problem Statement

It is undeniable that supporting educational forums by Kuwait Awqaf Public Foundation (KAPF) is significantly low-graded compared to other distribution channels of Waqf. This gives a significant reason to study KAPF's management behaviour towards contributing to Waqf education.

Moreover, past research shows that the current education institutions' capacity is not sufficient to accommodate the total number of students in Kuwait. Besides, the *waqf* fund does not support the educational institutions in Kuwait. Apart from that, there is insufficient *waqf* motivation for education sector among the citizens in Kuwait including employees of KAPF itself. It is therefore necessary for the education waqf to critically examine the need to improve the education facilities in Kuwait.

Generally, there are very few studies which used theory planning behaviour (TPB) to investigate the elements and factors affecting the contribution behaviours towards *waqf*. Furthermore, there are unsettled findings of factors that influence the contribution to *waqf* behaviour that often has an ideological dimension. Unfortunately, literature that discussed the factors influencing the contribution behaviours towards *waqf* is very limited in Kuwait.

Finally, there is no constructed theory to understand waqf behaviour and the factors influencing waqf in Kuwait. Hence, the present justifications are still not explaining the impact of attitude subjective norms and perceives control behaviour, on waqf behaviour towards education.

1.4 Research Questions

1. Are there any relationships between attitudes, subjective norm, and perceived behavioural control on the intention to contribute towards the education sector by *waqf* in Kuwait?

2. What is the most influencing factor on the intention to contribute towards the education sector by *waqf* in Kuwait?

1.5 Research Objectives

1. To examine the relationships between attitude, subjective norm, and perceived behavioural control on the intention to contribute towards the education sector by *waqf* in Kuwait.

2. To determine the most influencing factor among attitude, subjective norm, and perceived behavioural control in influencing the intention to contribute towards the education sector by Waqf in Kuwait.

1.6 Significance of Study

This research paper is significant and important to the users, policy makers and the researchers of Kuwait Awqaf Public Foundation. As part of Islamic welfare institutions, the contribution to the wellbeing of a wider society through *waqf* applications is very crucial to economic growth and stability. The absence of proper *waqf* applications for the wider lower-class Kuwaiti families will result in burdening the survival of these communities, thus affecting the development of the economy. Therefore, it is important for institutions such as KAPF to analyse the outcome of this study in order to get a picture of how they can raise funds for the *waqf* applicable society in Kuwait.

Finally, in terms of the benefits on the educational system, it is better for Kuwait educational sector to understand the intention of Waqf donators to solve the problems in Kuwait educational institutions, ease the financial burden on the state budget, and create good opportunities for needy students in the form of scholarships through proper *waqf* applications.

1.7 Definition of Key Terms

In this research, there are numerous key terms which are necessary to be distinguished. These include:

a. Attitude

According to Ajzen (1991), attitude is an individual sensation to do a specific action whether positive or negative. It reveals individual sense and evaluation in making decisions.

b. Subjective Norm

A person's conception towards the given action, which is affected by the verdict of considering others: parents, friends, and community (Ajzen, 1991).

c. Perceived Behavioural Control

Based on Ajzen (1991), perceived behavioural control points out to the individual's understanding of his capability to implement a specific action. To clarify, the ability of a person to determine whether this specific behaviour is either flexible or complex to perform.

d. Theory Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) is the improvement of the Theory of Reasoned Action in order to forecast a person's intention to be involved in a certainbehaviour at a given time and location. The theory proposed to clarify all conducts over which individuals have the capability to apply in free-self (Ajzen, 1991).

1.8 Limitation of the Study

The constraint faced by this study was the limitation of the literature that discussed the factors influencing the intention to contribute to the education sector by *waqf* especially in Kuwait.

1.8.1 Scope of Study

The scope of this research paper is to investigate the determinants that influence the intention to contribute to the education sector by waqf among employees in Kuwait public foundation. The model theoretical framework used in this study is based on Theory Planned Behaviour (TPB). The following paragraphs will discuss the reasons that lead the study to choose KAPF to execute the research of waqf behaviour.

Kuwait Awqaf Public Foundation in the State of Kuwait is one of the most transparent and disciplined government institutions. It always secures first place in recent years as the most transparent institution in Kuwait. Furthermore, Kuwait Awqaf Public Foundation is the only institution relating to the management of *waqf* in Kuwait.

In related views, the employees of Kuwait Awqaf Public Foundation are more suitable to answer the research questions of this study for the following reasons. Firstly, all the employees are Muslims. Secondly, they are assumed to be more aware and percipient with the *waqf* practices and the factors influencing the intention to contribute to the education sector by *waqf*. Consequently, they will have the potential ability to answer the questions of this study. In other words, they have the competence to determine what the factors are that influence them to contribute to the education sector by *waqf*.

In brief, this study is concerned with the intention to contribute to *waqf* towards the education sector in Kuwait. The scope of this study consists of employees who are employed in Kuwait Awqaf Public Foundation during the time this research paper is performed.

1.9 Outline of Study

This study explores the factors that influence the intention to contribute to the education sector by *waqf*. The chapters are as follows: The first chapter exploresthe present overview of the study, problem statement, research questions, research objectives and significance of the study. The second chapter highlights the literature review of which relevant data was collected from past and present studies. The third chapter explains the data collection method and methodology employed in this study include research design.

1.10 Conclusion

In short, TPB theory consists of attitude, subjective norm and perceived behavioural control. TPB posits that the intention to perform a certain behaviour is affected by three factors. Moreover, these notable concepts are viewed at wider factors of an individual's intentions and behaviours. Although there are several studies that attempted to understand a determinant of the behaviour of giving, by applying TBP theory and supplying precise consideration of the estimate of behaviour,none has been able to provide a solid theoretical framework to predict charitable behaviours.

This study aims to test the influences affecting the intention to contribute to the education sector by the *waqf,* especially the staff of KAPF. This research paper will test three influences which are attitude, subjective norm and perceived behavioural control. This study will show the relationship between attitude, subjective norm, and perceived behaviour, on the intention to contribute to the education sector by *waqf*. Indirectly, this research paper will give impact tocontribute academic aid especially in the context of *waqf* studies in Kuwait. Hence, introducing a new research model in investigating the factors influencing behaviours to contribute to Kuwait,s education sector. The sample of this research paper is 345 respondents, who employees of KAPF.

Consequently, upcoming studies are encouraged to expand the population to generalise the findings and ensure the results obtained are more accurate. Future studies should be conducted in different Muslim countries in order to generalise the findings among Muslims.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter highlights related literature concerning this study. According to Sekaran and Bougie (2016) a literature review is the documentation and registration of the reviews of the issued work which are acquired from secondary data resources in certain specific field of the research. Therefore, this chapter will represent past literature related to the waqf contributor's intention, TPB theory, attitude, subjective norm, and perceived control behavior.

2.2 Theory of Planned Behaviour (TPB)

Human behaviour is a complicated and mysterious issue. There are many theories that attempt to explain human behaviour and identify factors that affect individuals to take actions for certain specific situations. Icek Ajzen introduced the theory of planned behaviour in 1985 (Ajzen, 1985).This theory provides logical background to understand the process of taking actions. In other words, it is about how people decide to perform a certain activity. Based on the TPB, both male and female behaviours are specified by their objective and confidence in a given position. In this case, attitude, subjective norm, and perceived behavioural control play a vital role to explain the intention of an individual (Ajzen, 1991).

TPB theory is in fact a development of TRA theory. TRA refers to the theory of reasoned action, which was published in 1980 (Fishbein & Ajzen, 1975). The theory of reasoned action explains human behaviour through the evaluation process that an individual performed to determine whether his or her behaviour is positive or negative (attitude). Besides, (subjective norm) is the perceived social pressure to engage or not to engage in a behavior. This theory has also been applied in different scientific fields (Lim, Yap, & Lee, 2011).

Based on the theory of Reasoned Action (TRA), the concepts of attitude and the subjective norms are central to realise determinants that influence the intention of an action (Fishbein & Ajzen, 1975). Attitude refers to individuality beliefs, whilst subjective norm indicates social impact. Additionally, many studies confirmed the strong correlation of attitude and subjective norms in individual demeanor intention (Ajzen, 1991).

Alam, Ahmad, Ahmad, and Hashim (2011), stated that behaviour may impose many limitations that can affectpersonal will. Thus, perceived behavioural control has been added to improve the TRA theory. Ajzen (1991), emphasised that the perceived behavioural control has been added based on the notion of self-efficacy.

Based on Awang, Borhan, Mohamad, and Muhammad (2015), the definition of perceived behaviour control is quite similar to the definition of self-efficiency whereby self-judgment from the person himself on his ability to perform his behaviour.

Generally, there is no major difference between TPB and TRA. Both theories concentrate on the person's intent to proceed with specific behaviour. However, the personal reaction is controlled by three conceptual keys: behavioural values, standard beliefs, and dominant values (Awang et al., 2015; Osman, Mohammed, & Fadzil, 2016). Based on Awang et al. (2015),TPB has one additional variable, the perceived behavioural control which is estimated through the question to what extent humans can control over specific behaviour. In addition, the perceived behavioural control is the extent of monitoring the way one thinks in order to carry out a desired behaviour. Thus, perceived behavioural control can play an important role in addressing, improving and predicting human behaviour.

Recently, there are growing awareness to implement TPB in several scientific fields. According to Osman et al. (2016), TPB provides a precise understanding and realising of expectation of specific behaviour. In this context, TPB leads to the formation of a moral system that controls behavioural intention. These prominent beliefs are measurements of how to make a human decision (Osman, Mohammed, & Amin, 2014).

According to Alam and Sayuti (2011), both attitude and subjective norm affect the performance of a particular behaviour. In TPB, perceived behavioural control affects actual behaviour immediately, and behavioural intention indirectly. Thus, the TPB paradigm clarifies whether a person's fulfillment of a given behaviour is related to self-intention.

In fact, desires to choose or execute a particular behaviour are influenced by one of the following factors:

1. The beliefs of an individual in a certain situation (attitude).

2. The level of social stress the person feels (subjective norm).

3. The personal perspective of the simplicity or complexity to perform a certain behaviour (perceived behavioural control).

From the above it can be concluded that intentions are affected by personal performance(attitude), the sense of community pressure (subjective norm), and the ability to control (perceived behavioural control). In brief, whenever attitude, subjective norm, and perceived behaviour control are consistent, the stronger the personal intention will be. Figure 2.1 shows the model of TPB which shows the 3 variables - attitude, subjective norm and perceived behavioural control. The TPB seeks to provide a scientific explanation of why people execute a given behaviour. In other words, TPB provides a theoretical framework to interpret the role of intention in human behaviour.

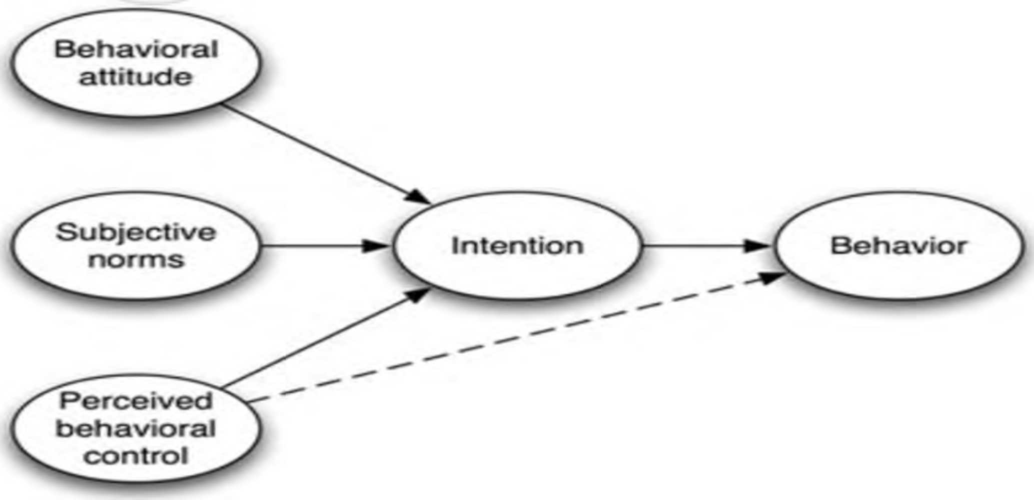

Figure 2.1. Theory Planned Behaviour (TPB) , Model by (Ajzen, 1991)

TPB has been applied in numerous fields. Unfortunately, it has yet to be utilised in the topic of *waqf* in Kuwait. Regardless, many researchers need to investigate the determinants that can affect Muslim's intent to donate to *waqf* by examining the factors of TPB theory, especially in Middle Eeastern countries.

2.3 Intention

The intention is an essential pillar in Islamic worship. All divine commands are connected to intention. Moreover, most scholars emphasise that the *hadith* narrated by Umar bn AL Khattab constitutes one-third of Islam. The Prophet (P.B.U.H) said:

> *"Deeds are (a result) only of the intentions (of the actor), and an individual is (rewarded) only according to that which he intends. Therefore, whosoever has emigrated for the sake of Allah and His messenger, then his emigration was for Allah and His messenger. Whosoever emigrated for the sake of worldly gain, or a woman (whom he desires) to marry, then his emigration is for the sake of that which (moved him) to emigrate".*

(Narrated by Bukhari and Muslim, Book 2, *Hadith* 47)

Due to the high correlation between personal intention and actual behaviour, this study utilized the Theory of Planned Behaviour (TPB) to determine the factors affecting the *waqf* behaviour towards the education sector in Kuwait.

2.4 Kuwait Awqaf Public Foundation

The Kuwait Awqaf Public Foundation was established in 1993 by Prince Decree No.257 to carry out the call for the Awqaf and all matters related to it of financial and administrative affairs in order to achieve *Maqasid Al-Shariah* and activate the cultural and civilian role of the endowments to help those in need (kuwait Awqaf Public Foundation, 2018).

2.4.1 Functions of Kuwait Awqaf Public Foundation

According to Act 257 issuance in 1993, the functions of KAPF are determined as follows:

i. call to donate and take actions to motivate involvementin *waqf.*

ii. manage and invest all funds of Awqaf, and establish projects according to stipulations and desires of *Waqifs*.

iii. cooperate with official and popular institutions to achieve social development.

In the same context, The Kuwait Awqaf Public Foundation seeks to preserve, strengthen, invest the Awqaf and cooperate with all institutions to achieve social well-being. The law of its establishment also allows it to carry out commercial, real estate, agricultural, industrial, and activities in the securities market.

2.4.2 The role of Kuwait Public Foundation in Supporting the Education Sector in Kuwait

Supporting the education sector is one of the most important objectives of KAPF. KAPF seeks to achieve this purpose through the following means:

1. Establish cultural centers equipped with modern computers in various regions in the state of Kuwait.

2. Cooperate with various academic institutions in the field of scientific research such as Kuwait University.

3. Provide scholarships for outstanding students at Kuwait University and Kuwaiti students abroad.

4. Support foreign students studying in Kuwait.

5. Collaborate with Al-Azhar University to support students and the issuance of a periodical journal in the field of endowments (waqf).

6. Contribute to the establishment of scientific laboratories in various faculties at Kuwait University.

7. Contribute to the establishment of public libraries and encourage people to read.

8. Organize various scientific competitions such as the cultural contest, the inventor contest, the competition of the sciences of revival, and the competition of the holy Quran.

9. Hold scientific and cultural conferences and seminars in the field of endowments (kuwait Awqaf Public Foundation, 2018).

2.5 Waqf Studies

Initially, *waqf* is defined by many Islamic scholars as “retaining” and “standstill”. In the Islamic context, *waqf* is known as *Al-ahabs* or *sadaqah jariyah*. *Waqf* is the principal content of the property or wealth that is donated for the sake of Allah (Chapra, Khan & Al-shaikh-Ali, 2008; Sabiq, 1999). *Waqf* refers to the notion that all worldly materials belongs to Allah (SWT). Thus, the donor donates his/her benefits for all mankind (Cizakca, 1998).

According to Kahf (1999), *waqf* is a contract to prevent any activity or exchange of specific asset to retain its perpetuity. Additionally, waqf can be donation to the library, farming equipment, livestock, shares, stocks and cash (Ahmed, 2007).

Waqf has a huge potential to support the national economy. In related view, there are three main sectors in the national economy: public, private, and non-profit or voluntary sectors. The non-profit sector plays complementary roles in an economic system through the provision of various social goods. In fact, the *waqf* is classified as a non-profit or voluntary sector. Several studies stated a wide range of goods and services that have been provided by Awqaf. For example, social services and maintenance of important places such as education, health centres, libraries, mosques, food houses, bakeries, grinders, abattoirs, guesthouses, and caravansaries. The provision of Awqaf also included infrastructure facilities such as roads, bridges, arcades, roadhouses, water channel, and sewerage system (Sadeq, 2002; Saduman & Aysun, 2009).

In many different places in the Muslim world, the archives emphasize the vital role of *waqf* in economic life, which in fact, worth to contemplate. Based on Sadeq (2002), there are many examples illustrate the size of waqf in Muslim countries:

- three quarters of the total agricultural land in the Ottoman Empire belongs to the *waqf* sector.
- under French occupancy *waqf* formed half of the total land in Algeria in the mid of the 19th century.
- *waqf* constituted a third of the territory in Tunisia in the mid-19th century.
- one eighth of the arable land is under the control of *waqf* in Egypt in 1949.

Recently, many researches discussed *waqf* concept. A study conducted by (Mohammad, Iman, & Hamid, 2006) showed that the problems of the present *waqf is about* the improvement of *waqf* estate. In the same study, the researchers analyzed logical causes and evidence relating to *waqf* and attempted to check the principle of *waqf* perpetuity. Regardless of the features of the research, they, however, did not highlight survey questionnaire which might reveal a knowledge gap between the previous and the present research.

Saduman and Aysun (2009), researched the socio-economic mission of *waqf* across the Ottoman state. As well, they applied a method was similar to the method that used by Sadeq (2002). The religious institutions besides the *waqf* system had played a vital role in the societal and financial growth of Ottoman towns all over the Ottoman Empire. This study did not only reveal the spiritual side of the waqf role, but highlighted as well the aspect of the management of domestic régime and the funding procedures and their operations in Turkey's cities (Saduman & Aysun, 2009). The results of the previous study are similar to Sadeq (2002), who had used induction and logical analysis in the investigation of his research. Otherwise, the study did not use the questionnaire, which led to the limited generalization of the test results.

According to Kahf (1998), forming and developing a third sector that is distinct from the private and public sectors is very important in exploiting *waqf* in order to achieve socioeconomic development. This third sector can be used to support teaching, medical care, community care, and ecological preservation to maintain their well-being. In addition, it can also be used as a maintenance service provider for many public utilities.

In addition, Aziz, Johar, and Yusof (2013), discussed the models of *waqf* bank that can be tested and applied. Hence, the authors deduced that there is a potential framework to be used by *waqf* bank regimes and mechanisms that can finance education. Based on a scanning performed by Aziz et al. (2013), the researchers revealed that 78 out of 125 respondents highly supported the foundation of Islamic *waqf* bank as a substitute for education loans.

Furthermore, Ismail, Muda, and Hanafiah (2014), clarified the distinct characteristics of both the scheme and products of *waqf*. They emphasise the competitive advantage of *waqf* products in the non-banking Islamic industries. They suggested this to encourage waqf adoption as an instrument which can develop the economic and educational institutions without ignoring spiritual and faithful dimensions of *waqf.* Lastly, the authors also explained the concept, role, and abilities of cash *waqf* to support modern law and the nation's economy.

2.5.1 Educational *Waqf*

Education is a very essential need in the world due to the dominance of the democratization model around the world. In contrast, most governments face a deficit in the public budget, rising costs of private education, and high competition under relatively scarce resources in the government's funds. As a result,, the decline of public funding for higher education has become one of the intense global issues. Thus, the needs of finding alternative sources of funding are pursued. In the following paragraphs, the importance of *waqf* in supporting education through Islamic and western models will be highlighted.

2.5.2 Islamic History Experience

In the Islamic context, the *waqf* sector is earmarked for many services, economic development, health, public works, educational, religious and military services. The educational institutions that are supported by *waqfs* can are elementary schools (madrasas), Dar al-Kurrâ, and Dar al-Hadith where many teachers teach how to read the Quran as well as imparting various religious knowledge. Moreover, the teachers must be tolerant, kind and competent to teach. It is also important to note that *waqf* does not only pay wages to teachers and grant scholarships to students but it also provide clothes, accommodation, and school trips (Bulut & Korkut, 2016).

The educational institutions are able to cover their own expenses and raise their own income and generate ideas independently without depending on the authority. Thus, it can be considered that educational schools funded by *waqfs* in Islamic history has been an independent educational system.

Waqf has been a philosophy and custom practice particularly in education since the earliest days of Islamic civilization. Heritage books have documented that Al-Azhar in Cairo which was a mosque and educational institution was backed and based on waqf which later became the first university in the world. In the early stages of the establishment of the University of Al-Azhar, it began as a mosque which was then preserved to become a world-famous university (Abdul Aris & Setyowati, 2014).

Several studies identified four elements of endowment (*waqf*) to finance higher education. Firstly, the collection of funds and property donated to educational institutions. Secondly, the setup of *waqf* operations for fund-raising. Thirdly, the transparency of the administration in managing funds and property. Fourthly, public donation by the community (Cizakca, 1998; Dahlan & Mohamad, 2017; Hassan & Shahid, 2010; Salarzehi, Armesh, & Nikbin, 2010).

2.5.3 Ottoman Empire and Turkey Experience

Turkey has rich experience with regards to *waqf* establishment and management, especially in the higher education fields. According to Kayadibi, Maulan, Haneef, and Alimova (2016), there was a total of 184 higher education institutions in Turkey at the end of the year in 2014, whereby 72 of these Institutions were based on *waqf*.

Additionally, there were 8 vocational higher education institutions backed by the Waqf (Kayadibi et al., 2016).

Based on Harun, Possumah, Shafiai, and Nor (2016), during the glowing era of the golden age of Ottoman empire, *waqf* existed during the Ottoman caliphate administration system used donations for the welfare of the ummah. The success of the Ottoman Empire in developing the *waqf* system of education is seen as an important matter that should be examined. The main Ottoman educational system consisted of libraries and schools; these included local primary schools (*mahalle maktaps*), middle or secondary schools (*madrasas*) and higher *madrasas* (including *darulkurra, darulhadis, and daruttıp*) (Toraman, Tunçsiper, & Yilmaz, 2007).

Basically, the principal in spending for the establishment of an educational institution starts with buying land plots, construction of buildings and providing furnishings. This form of spending is generally supplied by the founders of the *waqfs*. The other expenses include salaries of teachers, lecturers or their assistants together with other employees, funding the students as well as spending for their lodgings and subsistence, maintenance and costs of repairing the buildings and all activities related to their life.

In addition, in the Ottoman educational system, all services provided by the *waqfs* were free- students were not charged for any service provided by the educational institutions. Additionally, rooms, books, foods, and clothes were provided by waqf institutions. Besides that, students in higher *madrasas* received a daily allowance which was about the level of the ordinary workers' average wages.

2.5.4 Malaysian Experience

There are several educational institutions in Malaysia that resemble the methods used during the Ottoman era. Examples are the establishment of Kolej Islam Malaya (KIM) in 1985 where the late Sultan Hishammuddin Alam Shah and several dignitaries dedicated a property to realise its inception (Mahamood & Ab Rahman, 2015). Thrrough the many funds raised, the management of KIM purchased real estate homes to become assets in Petaling Jaya and Singapore for rent, to generate additional income to KIM (Rifin, Mujani, Taib, Suhaili, & Ismail, 2016). The fund-raising strategy by KIM has been seen as a catalyst for the development of higher education endowments at that time.

Looking into the Malaysian context, Malaysia has several public universities that presently adopt *waqf* for funding students' education and their operations completely or partially. They are the National University of Malaysia (UKM), Putra University of Malaysia (UPM), University of Science Malaysia (USM) and Islamic Science University of Malaysia (USIM).

University Islam Malaysia (UIM) is among the earliest *waqf* university in Malaysia. In addition, University Antarabangsa al-Bukhari in Kedah, University Technology Petronas (UTP), Universiti Multimedia (MMU) and Universiti Tenaga Nasional (UNITEN) are universities that utilise funding by *waqf* to finance their operation (Rifin et al., 2016).

2.5.5 Western experience

In America, donation to education amounted to $b54.62 in 2014, an increase of 4.9% compared to the preceding year. According to the Urban Institute, Harvard University is on the first rank with total assets exceeding $b72 (Higgins et al., 2016).

According to the Voluntary Support of Education (VSE) survey, conducted in 2015 by the Council for Aid to Education (CAE), the following results are revealed:

- contributions to colleges and universities reach a historic high of $b40.30 . Charitable contributions to colleges and universities in the United States increased by 7.6 percent. At $40.30 billion, the total is the highest recorded since the inception of the survey in 1957.

- the top 5 educational institutions that use endowment in their funding are as in the chart below

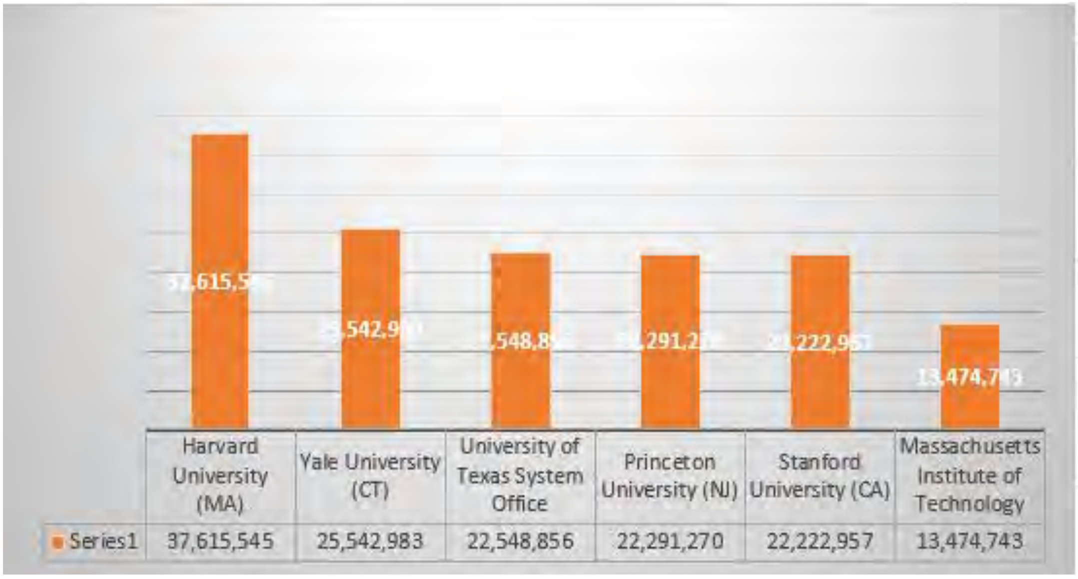

Figure 2.2. Top 5 Educational Institutions that Use Endowment in their Funding (national center for education statistics, 2019).

In 2011, the European University Association studied the structure and diversification of universities capital. They revealed that more than 10% of the universities were financed by endowment. These endowments were sourced from benevolent projects by graduates or the business segments (Estermann & Pruvot, 2011; Othman & Othman, 2014).

2.6 Reviews on Factors that Influence the Behaviour Towards Education *Waqf*

In this study, the factors that influence the *waqf* behaviour towards education *waqf* are attitude, subjective norms, and, perceived behavioural control. The details of each variables will be explained in this section. These variables will be examined to identify the relationship with the dependent variable. This part discusses past studies and findings conducted by researchers.

2.6.1 Attitude

Attitude is creating a connection between personality beliefs and specific behaviour (Fauziah, Taib, Ramayah, & Abdul Razak, 2008). According to a study conducted by Fishbein and Ajzen (1975), attitude is identified to be a personal behaviour to certain reactions whether moral or immoral . In the same study, the researchers noted that people's sense will influence their action on certain behaviour either positively or negatively. Furthermore, Theory Planned Behaviour (TPB) posits a significant association between attitude and individual behaviour.

In addition, Ajzen (1991) confirms that attitude is an essential factor to foresee and understand humanitarian behavior He also suggests the extent to which the individual's ability to appropriate or misappropriate the revision of his action (Ali, Zani, & Kasim, 2014). Islam and Daud (2011), enhance the basis of attitude by stating that it consists of the person's prominent faith about the perceived outcomes of the implementation of the behavior.

Several researchers have assumed the relationship between attitude and individual behaviors including a study conducted by Hasbullah, Khairi, and Aziz (2016), in which they found that attitude has a significant effect on behavioral intention to contribute to *waqf* institutions. The data in this research were gathered from a survey of 148 participants. The questionnaires were submitted to the Corporate Unit of MAIWP whereby simple random sampling was implemented. Several other studies have supported the result obtained (Ajzen, 1991; Ali et al., 2014; Allah Pitchay, Meera, Kameel, & Saleem, 2015; Awang et al., 2015; Knowles, Hyde, & White, 2012; Lim et al., 2011; Osman et al., 2014; Truong, 2008; Van der Linden, 2011).

In another research conducted on a number of Malaysian students, the findings have shown a positive and significant influence from attitude on the pirated software buying behavior (Alam et al., 2011).

2.6.2 Subjective Norms

One of the main factors of the TPB theory is the subjective norm. The subjective norm gives impact to the personal behavior and public situation in society (Fishbein & Ajzen, 1975). In this context, subjective norm and social influence have the same meaning.

Both Ajzen (1991) and Ali et al. (2014) are determined that subjective norm is a feeling of societal compression regardless of whether performing a behavior or neglecting it. Based on Nguyen (2016), subjective norm consists of normative belief and motivation of complying, which points out the way others perform on a particular desired behavior.

The centralisation of subjective norms on performing a behaviour has been confirmed in the many studies in different fields (Ajzen, 1991; Chiou, 1998; Lee, Cerreto, & Lee, 2010; Truong, 2008; Van der Linden, 2011).

The study conducted at International Islamic University Malaysia (IIUM) in Gombak, Malaysia among 250 young intellectuals revealed that subjective norm has a significant relationship with cash *waqf* contribution (Osman et al., 2014). This result emphasizes the conclusion by (Amin, Ghazali, & Supinah, 2010).

Ajzen (1991) characterizes subjective norm as the feeling of societal compression whether or not it will lead to a specific behavior. It alludes to a person's impression of applicable sentiments from others on whether to act a specific conduct. As indicated by Venkatesh and Davis (2000), subjective norms are impacting on behavioral intention, in terms of people's intent of selecting to conduct a particular behavior, regardless of either encouraging or disappointing outcomes, Thus, it is normal that subjective norm affects the *waqf* behavior towards education.

2.6.3 Perceived Behavioral Control

According to Ajzen (1991), one of the variables that influence an individual's intention to take a given action from TPB point of view is perceived behavioural control. To clarify, perceived behavioural control is the personal perspective of the simplicity or complexity of performing a certain behaviour (Ajzen, 1991).

According to Osman et al. (2014) , the relationship between attitude, and subjective norm with perceived behavioral control is a positive relationship, which means in this case, a person's intention to conduct a behavior must be intense.

Past research pointed out that perceived behavioral control is an important factor to predict behavior (Ajzen, 1991; Knowles et al., 2012; Lee et al., 2010; Truong, 2008; Van der Linden, 2011). The outcome of this research as implemented by Osman et al. (2016), shows the interconnectivity between perceived behavioral control and intent to perform a given behavior was significant. Awang et al. (2015) concluded that perceived behavior control is proven to be capable of forecasting the purpose of giving, among Muslims in Malaysia.

2.7 Conclusion

In brief, *waqf* funds have a huge potential to play a vital role in assisting and supporting students of higher education. Apart from assisting the students, waqf also contributes to the development of educational institution, from both managerial & financial aspects. Thus, the purpose of this study is to test the factors influencing *waqf* contributor's intention towards education in Kuwait, the provision of scholarships and establishment of colleges by Kuwait Awqaf Public Foundation (KAPF).

CHAPTER THREE
RESEARCH METHDOLOGY

3.1 Introduction

Research methodology is a means to determine the findings of a specific issue as specified in the research problem. This chapter will demonstrate the research design, followed by a discussion of the sampling method, a gauge of variables, data gathering method, and data analysis procedures.

3.2 Research Design

The research design is a proposed plan to perform the research which include data gathering, gauge, and test of data based on the research questions as outlined for the study. Quantitative research process is involved in generating numerical data and identifying a logical connection between the variables (Sekaran & Bougie, 2003).This study aims to examine the factors that influence the intention to contribute to education sector by *waqf* in Kuwait, with the assumption that there is a relationship between intention to contribute by *waqf* and attitude, subjective norm, and perceived control behaviour. Quantitative research data is more efficient and able to test the hypotheses. The data in this study were collected through questionnaires and e analysed using Statistical Package for the Social Science (SPSS 25).

3.3 Theoretical Framework

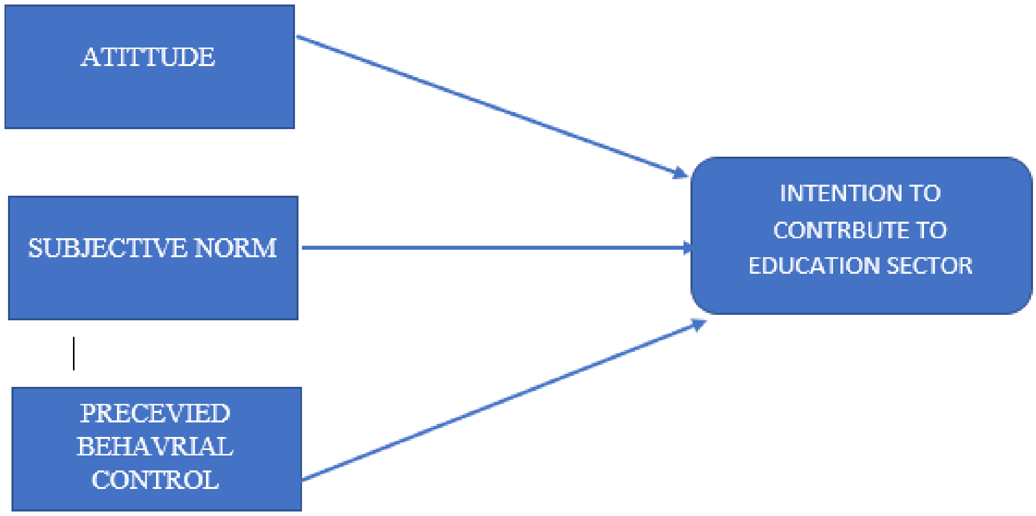

Figure 3.1. Theoretical Framework

The theoretical Framework comprises the intention to contribute to the education sector by *waqf* as a dependent variable and the three factors, namely attitude, subjective norm, and perceived behavioral control, as identified in Chapter 2, as an independent variable. .

3.4 Research Hypothesis

Based on Kothari (2004), hypothesis is defined as a temporary statement but is testable. Similarly, the hypothesis is a logical connection relationship between variables in order to examine the correlations.

Hence, Sekaran and Bougie (2003), emphasize that the hypothesis is a statement about what the study intends to analyse. A hypothesis must be determined before starting the study process and is referred to whilst reporting the findings. Additionally, this study specified the decisive variables in a case and reflected the relationship between them over a theoretical framework. Next, tests were conducted to check that the relationships are in compliance with what has been theorized. Moreover, hypotheses have been formulated based on the aims of the research.

H1: There is a significant relationship between attitude, and intention to contribute to the education sector by *waqf.*

H2: There is a significant relationship between subjective norms, and intention to contribute to the education sector by *waqf*.

H3: There is a significant relationship between perceived behavioural control, and intention to contribute to the education sector by *waqf.*

Sekaran and Bougie (2003) stated that the sample of the study is a particular group related to the topic. The study was conducted using online questionnaires, Questionnaire forms were distributed officially through the HR Department of Kuwait Awqaf Public Foundation Madam Mona Al Mutri. The head of the HR Department stated that there are 345 employees who are working in KAPF, Dasma, Kuwait are.

This study focused on the employees of the Kuwait Awqaf Public Foundation. This sample was selected for two reasons. Firstly, to investigate the factors influencing the intention to contribute towards the education sector by *waqf* in Kuwait among KAPF employees. Secondly, due to their job, the study assumed that this sample has knowledge of the nature of the factors that control distribution channels of *waqf* funds.

The respondents were from various demographic backgrounds such as the level of education, age, and years of experience. over but most importantly the respondents are all Muslims. In general, the sample was selected according to the standards to meet the purpose of this study. The standards are:

i. All respondents should be a Muslim

ii. Respondents must be employees at Kuwait Awqaf Public Foundation.

Malhotra, Kim, and Agarwal (2004), demonstrate that the size of the sampling points out to the number of units involved in the study. In general, when the sample scope is big, the results will be more reliable. Hence, appropriate selection of sample size is very critical because a precise, reliable and valid sample gives the study more opportunity to analyse the results.

According to the scientific guideline for sample size decisions, the sample size of this research is 181. Sample size of more than 30 and less than 500 are convenient for most studies (Sekaran & Bougie, 2003). Because of the presence of some limitations such as time, data availability and the cooperative of respondents to answer in this research, consequently, the researcher selected all population.

3.5 Sampling Techniques and Size

Zikmund, Babin, Carr, and Griffin (2013) stated that in the case of finite sample, the study can choose all population. The population of this study is 345 employees working in KAPF. Based on the table published by Krejcie and Morgan (1970), the sample size required by this study is 181. As the sample size is between 30 and 500, this is appropriate for research purposes (Sekaran & Bougie, 2003).For the purpose of covering the missing, unusable and unreturned questionnaires, the researcher distributed questionnaires to all population.

The researcher could not hand out the questionnaires easily by hand to the population of the study in Kuwait. Thus, the study initiated to distribute the questionnaire via email to the official email of the Kuwait Awqaf Public Foundation. The human resource manager in KAPF, Madam Mona Al Mutri was contacted by telephone at +965 9942 9848 for assistance.

The questionnaires were distributed among the employees in KAPF through simple random sampling. All respondents have an equal opportunity to respond in this study. The acceptable response rate for this study is 52 percent, which is equivalent to 181.

Past research such as Paswan, Blankson, and Guzman (2011), have also applied this sampling technique. In the same study by Paswan et al. (2011), they distributed 500 questionnaires randomly to marketing and sales operation managers in the pharmaceutical sector.

Likewise, in the research to examine the perspectives of Muslim consumers towards promotional pursuits, 420 questionnaires were distributed among Muslim consumers. A high response rate was achieved (Abdullah & Ahmad, 2010). Similarly, the study conducted by Hasbullah et al. (2016), which adopted simple random sampling, collected data through questionnaires from 148 respondents who worked in Majlis Agama Islam Wilayah Persekutuan (MAIWP).

In the context of this research, the factors influencing the *waqf* behaviour towards the education sector in Kuwait among employees of KAPF were investigated using random sampling. All respondents had an equal prospect to participate.

Table 3.1

Determining Sample Size from a Given Population (Krejcie & Morgan, 1970)

N	*S*	*N*	*S*	*N*	*S*
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note. *N* is population size. *S* is sample size.

3.6 Measurement of Variables

In this research, the dependent variable is the intention to contribute to education sector by *waqf*. The independent variables are attitudes, subjective norms, and perceived behavioural control. The questionnaire items, which were elucidated based on past research, were characterised as follows: attitude (Gopi & Ramayah, 2007; Lean, Zailani, Ramayah, & Fernando, 2009), subjective norm (Gopi & Ramayah, 2007; Lean et al., 2009), and perceived behavioural control (Shih & Fang, 2004). In this questionnaire, the respondents were required to rate using a 5-point Likert Scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

3.6.1 Independent Variables: Attitude

Attitude is a personal consciousness of an individual's feeling and his/her estimate in making decisions to perform a specific behaviour regardless of whether favorable or unfavorable. (Fishbein & Ajzen, 1975). The measurement of this dimension was constructed by the researcher using the five-point Likert-type scale of importance ranging from 1 (strongly disagree) to 5 (strongly agree) with 5 question items.

3.6.2 Independent Variables: Subjective Norms

The idiom of the subjective norm is pointed out to the major factors which are standard pressure that were applied in this research. Individuals pick their options based on others' experiences (Fishbein & Ajzen, 1975). The measurement of this dimension used the five-point Likert-type scale of importance ranging from 1 (strongly disagree) to 5 (strongly agree) with 4 question items.

3.6.3 Independent Variables: Perceived Behavioural Control

Based on Ajzen (1991), perceived behavioural control is an individual's awareness of the smoothness or complications in acting out a given behaviour. The construct of selection was on a five-point Likert scale format, ranging from 1 (strongly disagree) to 5 (strongly agree) with 4 self-rating items.

Table 3.2

The Measurement of Variables

Measurement	Questionnaire		Sources
	Number of questions	Total of items	
Demographic profile	**1-5**	**5**	**Self-structured**
Independent Variables			
Attitude	**6-10**	**5**	**Adapted from Ramayah et al. (2009) and Gopi and Ramayah (2007)**
Subjective Norm	**11-15**	**5**	**Adapted from Ramayah et al. (2009) and Gopi and Ramayah (2007)**
Perceived Behavioural Control	**16-19**	**5**	**Shih and Fang (2004) and**
Dependent Variable			
Intention to Contribute	**20-24**	**5**	**Husbulla et al. (2016)and Lean et al. (2009)**

3.7 Questionnaire Design

The questionnaire is appropriate to handle a large number of respondents, to realise the objectives of this study. In this study, the existing tools were based onprior studies. The variables of this research were attitude, subjective norm, and perceived behavioural control, which was extracted from (Lean et al., 2009) and (Gopi & Ramayah, 2007; Hasbullah et al., 2016; Shih & Fang, 2004).

The questionnaire for this research paper consists of a front page and its contents are divided into two sections: section one consists of five (5) demographic profile questions whilst section two contains 20 questions that are related to factors that influence the behaviors of *waqf* contribution towards the education sector. As the survey participants are employees who work in KAPF, the questionnaire utilizes both English and Arabic to make it easier for the respondents to understand the questions.

The cover page includes a brief explanation regarding the purpose of the research and the consent from respondents. The measurement of the questionnaire is based on nominal and interval scale. The nominal scale, which it has no intrinsic values, categorizes the individuals into mutually exclusive which can be calculated using percentage or frequencies (Sekaran & Bougie, 2003). Whereby section one consists of demographic profile such as gender, age, and education level are considered as nominal.

Meanwhile, the interval scale allows the performance of arithmetic operations and measure the distance between two points on the scale (Sekaran & Bougie, 2003). The Likert Scale, consists of five (5) values for the different views Value 1 shows the respondent strongly disagrees, the value of 2 disagrees, the value of 3 is neither disagree nor agree, the value of 4 agrees and value of 5 strongly agree.

Zikmund et al. (2013) stated that validity is conducted to ensure the credibility and trustworthiness of the data. There are several types of validity. However, there are two types of validity tests involved in this research which are constructed validity and content validity. According to Drost, Moore, and Sadler (2011), content validity is a professional agreement on every item in the questionnaire. Meanwhile, construct validity is a tool to justify the connection of research, theory and research measurement which involves translation information (Drost et al., 2011).

For the construct validity, this study referred to the outcome of factor analysis in order to validate the construction of the conceptual framework in this study. The researcher needs to key in data collected into SPSS. Basically, factor analysis is usually used to develop a questionnaire. Thus, to measure the ability trait, researchers need to ensure that the question listed is associated with the construct intended to measure. Moreover, this analysis is used to confirm the instruments. For this study, factor analysis was performed on all the variables involved.

3.8 Validity Test

The validity test is performed to secure the trustiness and trustworthiness of the data. There are various types of validity (Zikmund et al., 2013). Nevertheless, there are two types of validity test included in this study which are structure validity and content validity. Drost et al. (2011) stated that content validity is an agreement on each item in the questionnaire. Meantime, construct validity is meant to connect between research theory and research measurement which include translation information (Drost et al., 2011).

The first step in validating a questionnaire is to establish face validity. There are two essential steps in this procedure. Firstly, experts read and test the questionnaire. in order to assess whether the questions effectively express the research under investigation. Secondly, the questionnaire is checked for common mistakes like double-barreled, confusing, and leading questions. Regarding the validation for the items, it has done by Dr. Amirul Faiz Osman, he is an assistant professor in school of Islamic Business, and he also requested to add two items.

3.9 Pilot Study

A pilot study was conducted before the actual research was conducted to determine the validity and reliability of the questionnaire used in this study. According to Drost et al. (2011), a pilot study is a structure of pre-study performed on a number of respondents or individuals who are able to show if the instrument lacks criteria. On the other hand, the function of the pilot study is to find out whether the instrument can present the data as an objective of findings. In addition, the pilot test can help in detecting and correcting problems on the instrument before the actual study is conducted. In this regard, a pilot study is actually conducted to determine the level of reliability of the questionnaire.

After the questionnaire was fully developed, the researcher conducted the pilot test. While running the pilot test, 25 respondents were selected to fill the questionnaires. The purpose of the test is to study the understanding of respondents in each item in the questionnaire. Correction can be made to improve the questionnaire before it is to the respondents. Internal Consistency using Cronbach's Alpha Method was carried out to test the reliability of the data. The pilot study was conducted at UUM and 25 students were used as respondents.

3.10 Data Screening

3.10.1 Reliability of the Instrument

Reliability test is applied to gauge the data in terms of validity through the uniformity and steadiness of the items. In fact, the test is important for this study to ensure that the extent of the items relates together as a group of questionnaires. In the context of this study, the reliability is examined using the internal consistency wherein it distinguishes the correlation of answers for every single question with other questions in the questionnaires.

The most popular process applied to test the internal consistency is using Cronbach Alpha. Based on Gliner, Morgan, and Leech (2011), if the item under the experiment has several options, the questionnaires are based on the Likert Scale, thereafter Cronbach Alpha is a recognized method with a view to determine the reliability of the instruments. The closer the value to 1, the higher the reliability of internal uniformity on Cronbach Alpha. As a rule, the reliability value that is less than 0.60 is considered weak, whilst those located in the range 0.70 is reasonable and those above 0.80 is considered strong (Sekaran & Bougie, 2003).

3.10.2 Normality Test

According to Hair (2007), the normality of the data is perceived as fundamental attention for findings. The normal allocation is very critical to supply the essence backbone for many inferences by the researcher who gather data by sampling. In this study, the researcher has to fill the normality test with a view to emphasize the normality of the division and to test for extreme values. In the same context, all the variables concerned were examined using SPSS to avoid infringement of normality hypothesizes. Through the normality test, some of the outliers were removed from the analysis. It can be concluded that the data used in this research paper fulfill the normality assumption for the inferential analysis.

3.11 Factor Analysis

The researcher must use factor analysis to affirm the concepts that have been operationally determined (Sekaran & Bougie, 2003). Ng and Coakes (2013), stated that factor analysis is used to minimize the number of variables of the main factor that epitomized the fundamental data involved in variables. Ng and Coakes (2013), indicated that it is repeatedly utilized as an explanatory method when the researcher's need to sum the construction of set variables.

3.12 Assumption Conducting the Factor Analysis

According to the Kaiser-Meyer Olkin test and Bartlett test, the researcher needs to conduct the anti-image correlation matrix. Anti-image correlation matrix describes the degree to which the factors explain each other in the result and describe the ability of items to represent variables (Hair, Black, Babin, Anderson, & Tatham, 2006).

The anti-image correlation will produce sampling adequacy (MSA) and partial correlation. The partial correlation value should not exceed 0.7. Item with the value exceeding 0.7 will be removed from a further 36 analysis. On the other hand, evaluation of the MSA factors which is less than 0.5 acceptance level needs to be removed from the factor analysis (Ng & Coakes, 2013).

According to Hair (2007), the Bartlett test is a statistical test for the overall significance of all correlations within a correlation matrix. Bartlett test needs to be significant at $p<0.05$. Additionally, Kaiser-Meyer Olkin (KMO) measures the degree of inter-correlation between the variables studied. The KMO measure is acceptable if the value is greater than 0.6 (Ng & Coakes, 2013).

3.13 Identification of Factor and Factor Loadings

With the view to identify the factors derived, the researcher needs to examine the latent root creation. In this procedure, the researcher tested the eigenvalues. Hair et al. (2006) demonstrated that the factor that has eigenvalues equal to the value of 1 or more.

Generally, the factor loading that is more than 0.30 is said to be at the minimum level, the value that is more 0.40 is said to be passable and loadings more than 0.50 or more is said to be efficient (Hair et al., 2006). The factor loading for this research paper is based on a study by (Cline et al., 1989).

3.14 Data Analysis and Interpretation

Data collected from the questionnaire were analyzed using SPSS software version 25.0. Descriptive statistics is to describe the characteristic of respondents, while inferential analysis will expand on the relationship and significant influence between independent variables and a dependent variable. Finally, the hypotheses were tested.

3.14.1 Descriptive Analysis

Descriptive analysis is one of the instruments to characterize the major features of the quantitative data gathered in order to summaries a group of data that are gathered from respondents. By SPSS, this study used all the data acquired from Section 1 in the questionnaire to analyze the data. Descriptive statistics measured the frequencies, percentage values as well as the measure of central tendency and dispersion such as mean and standard deviation. The frequencies are used to describe the demographic factors in this research, which are gender, age, level of education, years of experience, and background on Islamic finance. Furthermore, descriptive statistics were used to measure the level of all variables where the mean score for each variable was computed along with the standard deviation.

3.15 Inferential Analysis

The inferential analysis is applied to conclude the data through analysis. It is applied with a view to fulfill the research objectives in this research paper. Additionally, inferential analysis findings were acquired through Pearson Correlation and Multiple Regression (Hair et al., 2006).

Pearson Correlation was used to test whether there is a standing relationship between the dependent and independent variables besides point out the significance of the relationship. This research objective is to test the relationship between dependent variable intention to contribute towards the education sector by *waqf* and the independent variables, namely attitude, subjective norm, and perceived behavioral control.

Based on Gliner et al. (2011), Pearson Correlation can vary from -1.0 (perfect negative relationship) through 0.0 (no correlation to all) to +1.0 (perfect positive correlation). Regression analysis is a statistical operation for assessing significant effect between variables. The objective of regression analysis is to explore which independent variables (attitude, objective norm, and Perceived behavioral control) that influence the dependent variable (intention to contribute towards the education sector by waqf). In multiple regressions, the contribution percentage of R square is computed. In this research paper, the independent variables and the dependent variable were examined using SPSS se. The standard regression was applied. The last finding of this regression analysis confirms which variables have more influence on the dependent variable.

3.16 Conclusion

This chapter provided the methodology used to address the research questions and research objectives. Research tools such as Pearson Correlation and Multiple Regression have been used to analyze the data. The data was analyzed, and further explanation is provided in Chapter four.

CHAPTER FOUR
FINDING AND ANALYSIS

4.1 Introduction

Chapter four highlights the results of the analysis of the research data that was acquired via the questionnaire responses. Data analysis was executed by descriptive and inferential analyses. The findings are split into three sections: the result of descriptive analysis, the result of factor analysis and the result of the inferential analysis. Descriptive statistical analysis in this research paper includes those focusing on the demographic characteristic of participants. The findings of factor analysis examined f both the dependent and independent variables. At the same time, the inferential analysis was conducted to check the relationship and the level of significant effect between independent variables and dependent variables.

The Pearson correlation is applied to confirm the relationship between the factors of TPB theory (Attitude, subjective norm, perceived behavioral control) and intention to contribute towards the education sector by *waqf* in Kuwait. To analyze these factors and their extent of influencing contribution behavior the study applied multiple regressions. This analysis was used to answer the research questions and interpret hypotheses.

4.2 Research Response

According to Sekaran and Bougie (2003), the population in this study was 345, and this study received 214 responses. Of the 345 questionnaires distributed through emails, 214 responses returned and 212 of the returned questionnaires are useable (completed). The total returned questionnaires represent a response rate of 61.5 percent, which is considered to be good and higher than the recommended rate. Zikmund et al. (2013) clearly mentioned that in social science research a 50 percent rate is adequate for data analysis, 60 percent is good and above 70 is very good.

4.3 Normality Test

According to Ng and Coakes (2013), there are many and various ways to examine normality. The normality of data is the main element in multivariate research as proposed by (Hair, 2007). The report of normality is essential for inferential statistics (Ng & Coakes, 2013).

There are plenty of instruments to examine these assumptions namely Skewness and Kurtosis, boxplots, histograms, normal probability plots, and Kolmogorov. The application of a normality test was sought to confirm that all data has been distributed normally. The normal distribution is especially crucial because it provides a strong foundation for the gathered data.

The medium to acknowledge the normality of data is by applying skewness and kurtosis. The skewness positive values clarify a positive skew; nevertheless, the kurtosis positive values display a peaked distribution (Hair et al., 2006).

The negative values for skewness referred to a negative skew while negative values for kurtosis denote a distribution that is flatter. As suggested by (Hair et al., 2006), if the skewness values are greater than + 1 or lesser than - 1, it shows a significantly skewed distribution. Meantime, the kurtosis curve is considered over peaked if the values exceed + 3 and are over flat if it is less than -3.

Table 4.1

Results of Normality Test

Variable	Skewness	Kurtosis
Intention to contribute	-.812	.711
Attitude	-.298	-.058
Subjective norm	-.395	-.067
Perceived Behavioral Control	-.656	.086

The data in Table 4.1 displays that the data utilised in this study is valid and did not break the normality presumption for the inferential analysis.

4.4 Reliability Analysis

The reliability test is applied to gauge the capacity of data that involves the uniformity and steadiness of the items. The test is vital for this study in order to ensure that the scale is measuring the same particular feature. One of the most popularly used indicators to gauge reliability is using Cronbach's alpha coefficient (Pallant, 2013). The nearer the value of Cronbach's alpha to one signal the higher reliability of internal consistency. In contrast, when the reliability is less than 0.6, internal consistency is poor, whilst the scale is close to 0.7, it is acceptable (Sekaran & Bougie, 2003). Nevertheless, Sekaran and Bougie (2003), emphasised that if both values of Cronbach's alpha are extremely high or extremely low, that is less than 0.6, the research may encounter a problem. For this study, the value of reliability analysis in Table 4.4 shows that Cronbach's alpha value is more than 0.7 whereby the result shows Cronbach's alpha's range is between .749 and 0.848.

Table 4.2

The Results of the Reliability Test

Variables	**Number of Items**	**Cronbach's Alpha**
Intention to contribute	5	.848
Attitude	5	.749
Subjective norm	5	.749
Perceived Behavioral Control	5	.805

The values presenting Cronbach's alpha of this study for contribution, attitude, subjective norm, and perceived control behaviour are more than 0.70 and 0.80. Thus, the strength is considered very good and acceptable. As a result, the variable used in this study is consistent and steady.

4.5 Descriptive Analysis of Respondent’s Background

Descriptive statistics are applied to analyse the gathered data and also to characterise and briefi the collected data. It is useful to note the demographic profile of respondents such as gender, level of education, age, years of experience in KAPF, and background on Islamic finance. Furthermore, descriptive analysis was used to measure the influence of attitude, subjective norm, and perceived behavioural control on the intention to contribute towards the education sector in Kuwait.

Consequently, to measure the level of all variables, the mean score for each variable was computed as well as the standard deviation. The standard deviation is crucial in indicating the level of each variable and to point out the distribution of the score of the mean. According to Hair (2007), the standard deviation explains the spread or variability of the sample values from the mean. The following analysis will represent the respondent’s demographic profile and the observation of the variables.

4.6 Demographic profile of respondents

Table 4.3

The Distribution of Respondents

Variable	Characteristics	Number	Percentage (%)
Gender	male	95	44.8
	female	117	55.2
Level of Education	diploma	57	26.9
	bachelor	135	63.7
	master	15	7.1
	PhD	5	2.4

Age	20-30	80	37.7
	31-40	70	33
	41-50	49	23.1
	51-60	13	6.1
Years of experience in the (KAPF)	Less than 5 years	70	33
	5-9 years	41	19.3
	10-14 years	41	19.3
	15years and above	60	28.3
Background of Islamic finance	Academic certificate	12	5.7
	Professional certificate	14	6.6
	General knowledge	186	87.7
Total		212	100%

4.7 Respondent Background by Gender

Table 4.3 shows that the preponderance among 212 respondents goes to male with 95 (44.8%) and female with 117 (55.2 %).

4.8 Respondents' Background by Education Level

Table 4.3 shows the education level whereby the majority of the respondents are at first degree level at 135 (63.7 %), followed by diploma holders at 57 (26.9 %) and Master and Ph.D. at 15 (7.1 %) and 5 (2.4 %) respectively.

4.9 Respondents' Background by Age

Table 4.1 shows that majority of the respondents are between the age of 20-30 years (37.3 %) and 31- 40 years old at 70 (33 %) . whilst the respondents between 41-50 are at 49 (23.1). Finally, 51-60 years old represents the minority at 13 (6.1 %).

4.10 Respondents' Background by Years of experience

Work experience in the Kuwait Awqaf Public Foundation were as follows: the majority had work experience of less than 5 years at 70 (33 %) followed by 5-9 years and 10-14 years having the same number of respondents at 41 (19.3 %). Respondents who had 15 years and above experience are at 60 (28.3 %).

4.11 Respondents' Background by knowledge of Islamic finance

Most of the respondents have general knowledge at 186 (87.7 %). There are 14 (6.6 %) respondents who have professional certificates in Islamic finance. 12 (5.7 %) respondents have academic certificates in Islamic finance.

4.12 Observation of the variables

The descriptive statistic in this research paper includes means, standard deviation, variance and the maximum and minimum values. These were used to identify the situation of each variable in the form of standard deviation and mean. Therefore, to get the mean value of the construct, this research used five-Likert scale to measure the agreement of the respondents to the statement. The greater the number that the respondents chose indicates agreement towards the statement and vice versa. The values on the scale is from five to one. The value closer to five is considered better, while the value close to one is considered bad. Table 4.2 shows the descriptive analysis of all four variables in this research paper. Table 4.4 Levels of factors that influence the Waqf contributor's intention towards the education sector in Kuwait.

Table 4.4

Levels of Factors That Influence the Waqf contributor's intention toward the education sector in Kuwait

	Minimum	Maximum	Mean	Std. Deviation
Intention to contribute	1.00	5.00	3.6953	.91609
Attitude	1.00	5.00	3.8660	.77751
Subjective norm	1.00	5.00	3.3642	. 85045
Perceived behavioral control	1.00	5.00	3.5292	. 89871

Table 4.4 presented the minimum, maximum, means, and standard deviation of the model variables. The means values for the variables range between 3.3 and 3.8 The mean value of the variables indicates moderate scores of the agreement.

The highest mean value is 3.8660 for the attitude independent variable, followed by the dependent variable *waqf* contributor's intention with a mean value of 3.6953, perceived control behavior with a mean value of 3.5292 whilst for subjective norm variable, the mean value was 3.3642. The standard deviation values are .91609, .89871, .85045, and.77751. These show a moderate level of the variability of respondents in answering the questionnaire. If the value deviation is small, the responses in the sample distribution fall very close to mean (Hair, 2007).

4.13 Data Screening

In order to confirm that data have been correctly recorded and the distribution of variables in the analysis are normal, the researcher used data screening and transformation techniques. The process of screening the data is briefly explained in this section.

Factor analysis is a data reduction technique used to reduce the large number of variables to a smaller set of underlying factors that summarise the essentials. According to Sekaran and Bougie (2003) , information contained in the variables is frequently used as an exploratory technique when the researcher wishes to summarise the structure of a set of variables. Thus, factor analysis is performed to ensure the instruments are reliable for this research. In performing factor analysis, there are several pre-requisite tests that were used. Two statistical tests were Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity. These two statistical tests were used to find the presence of correlation variable and measure the degree of correlation between variables. According to Pallant (2013), Bartlett's test sphericity should be significant ($P < 0.5$) while KMO index range from 0 to 1, with 0.6 suggests the minimum value of the good factor analysis.

Table 4.5

Statistical Test

Items	Component		
Attitude1	.632		
Attitude2	.817	KMO	.697
Attitude3	.687	Bartlett's Test of Sphericity	265.767
Attitude4	.749	Significance	.000
Attitude5	.644		
Subjective norm1	.789	KMO	.767
Subjective norm2	.788	Bartlett's Test of Sphericity	341.220
Subjective norm3	.737	Significance	
Subjective norm4	.718		
Subjective norm5	.722		
Perceived behavioral control 1	.739	KMO	.777
Perceived behavioral control 2	.776	Bartlett's Test of Sphericity	456.986
Perceived behavioral control 3	.824	Significance	.000
Perceived behavioral control 4	.834		
Perceived behavioral control 5	.767		

As shown in Table 4.5 factor's loadings of every variable representing the intention of *waqf* contributor's intention towards the education sector of the employees of KAPF are above 0.6. According Tabachnick, Fidell, and Ullman (2007), when the variable representing the items are above 0.6 the variable can be considered as excellent. The highest value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is perceived control behaviour (.777), whilst the lowest KMO value is shown by attitude variable (.697). However, the results exceed the recommended value of 0.60 Hair (2007), and Bartlett's Test of Sphericity also reached statistical significance, supporting the factorability of the dimensions.

Table 4.6

Factor Analysis Results for Dependent Variables

Items	Component		
Intention to contribute 1	.870		
Intention to contribute 2	.871		
Intention to contribute 3	.732	KMO	.823
Intention to contribute 4	.778	Bartlett's Test of Sphericity	493.104
Intention to contribute 5	.743	Significance	.000

Table 4.6 shows the dependent variable, *wqaf* contributor's intention towards education sector, that is measured by 5 items in one dimension and was subjected to component analysis using SPSS Version 25. Inspection of the factor's loading for every dimension revealed the presence of value above .70 and can be considered as excellent. As indicated in Table 4.6, the KMO value for perception is .823.

The KMO value for this dimension exceeds the recommended value of 0.6 Hair (2007), and Bartlett's Test of Sphericity reached statistical significance, supporting the factorability of the dimensions as suggested by attitude variable (.697). Thus, the 5 items used to represent *waqf* contributor's intention towards the education sector are statistically valid to the scale of measurements.

4.13.1 Pearson Correlation

Pearson correlation is conducted to determine the relationship between the dependent and independent variables as well as to show the strength of the relationship. A high positive correlation between the intention and attitude of contributing to the education sector will mean that individuals with a high attitude of contribution towards the education sector will have a high level of intention to contribute towards the education sector and vice versa. Thus, this research paper proposed hypotheses as follows:

H1: There is a significant relationship between attitude, and intention to contribute to the education sector by *waqf*.

H2: There is a significant relationship between subjective norms, and intention to contribute to the education sector by *waqf*.

H3: There is a significant relationship between perceived behavioural control, and intention to contribute to the education sector by *waqf*.

According to Ng and Coakes (2013) , there are several assumptions before a correlation output is determined. The first assumption is that the related pairs must have a parallel score on both variables studied. The second assumption in the scale of measurement is that the data studied must be at intervals. Next is normality, whereby the data must be normally distributed. The data must also fulfil linear relationship between the variables. The last assumption is homoscedasticity. Scatter plot will indicate the homoscedasticity of the data. If there is no obvious pattern of the scatter plot, then the independent variable is considered homoscedasticity. Table 4.7 below indicates the result of the correlation between all independent variables with the dependent variable.

Table 4.7
Correlations Between Independent Variables and Intention Variable

variables	person correlation(P)	significant
Attitude	.723**	0.000
Subjective norm	.728**	0.000
Perceived behavioral control	.782**	0.000

**. Correlation is significant at the 0.01 level (2-tailed).

The results as shown in Table 4.7 illustrates that all variables are significant and positively correlated with the intention to contribute toward the education at the confidence level of 99% (ρ < 0.01). This means that the stronger the attitude, subjective norm, perceived behavioural control, the greater the intention to contribute toward the education sector. The strength of the associations between attitude, subjective norm, perceived behavioural control, with the intention to contribute toward the education sector are.723 **, .728**, .782** which can be considered as high. In addition to the significant value .000 for all variables.

4.13.2 Multiple Regression

The general purpose of multiple regression (the term was first used by Pearson in 1908) is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. In addition, multiple regression can help researchers to understand how much of the variable that are affected by the independent variables. The value of multiple regression is computed and this value will give the interpretation of the strength of the relationship that exists between the independent and dependent variables.

Table 4.8

Multiple regression analysis

Model		Unstandardised Coefficients B	Std. Error	t	Sig.
1	(Constant)	-0.298	0.166	-1.799	0.073
	Attitude	0.430	0.051	8.408	0.000
	Subjective norm	0.210	0.055	3.806	0.000
	perceived behavioural control	0.460	0.049	9.321	0.000

Note: Dependent Variable: intention to contribute

Table 4.9

Regression Analysis (Model Summary)

Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.759	0.755	0.45311

Meanwhile, table 4.8 illustrates the regression analysis results through the coefficients table. Attitude is significantly associated with people's intention to contribute to the education sector by *waqf* (t =8.408, p = 0.00,β =0.430). Hence, H1 is supported. It also shows that subjective norm is significantly related to people’s intention to contribute to the education sector by *waqf* (t = 3.806, p = 0.00, B = 0.210). Thus, H2 is supported. Lastly, perceived behavioural control is significantly related to people’s intention to contribute to the education sector by *waqf* (t = 9.321, p = 0.00, B = 0.460), and therefore H3 is supported.

Table 4.9 demonstrates the results of the regression analysis through Model Summary Table. The result show 0.759 or 75.9% of the variance in the dependent variable (intention to contribute) that was collectively explained by the independent variables (attitude, subjective norm and perceived behaviour control).

In brief, the regression analysis results are revealed in the coefficient table. The results showed that all factors have significant relationship with the intention to contribute to the education sector by *waqf*. In addition, the results also disclosed that perceived behavioural control has the most influence in intention to contribute, followed by attitude, and lastly subjective norms.

4.14 Conclusion

In this chapter, the study discussed the analysis of the data gathered. SPSS 25.0 was utilised to analyse the data. Generally, the analysis process includes a reliability test followed by a descriptive statistic and finally, tests the hypotheses. The reliability test was completed with all variables, and from the values obtained, it can conclude that all the data are reliable. In testing the hypotheses on the relationship between the factors and the *waqf* contributor's intention towards education sector, the Pearson correlation was exploited and the results showed that all three variables (attitudes, subjective norms perceived behaviour control) were found to be significant and positively correlated. Other than that, in order to test the influence of the determinants of *waqf* contributor's intention towards the education sector, multiple linear regression was used.

The results indicate that all three variables namely attitude, subjective norms, and perceived control behaviour are proven to have significant influence on *waqf* contributor's intention towards the education sector in Kuwait.

CHAPTER FIVE
DISCUSSION AND RECOMMENDATION

5.1 Introduction

This chapter highlights the study outcomes and discusses the implications of the findings. Section 5.2, clarifies and explains the findings. Section 5.3 discusses the implications based on the results which have been analyzed. Section 5.4 focuses on the limitations of the study and recommendations for future research. in the final section concludes the study.

5.2 Discussion of Research Findings

Chapter 5 discusses the realization of the research objectives of this study. The first objective is to determine the relationship between attitudes, and the w*aqf* contributor's intention towards the education sector. The analysis proved that attitude strongly affects people’s behavior to contribute towards the education sector.

The second objective is to investigate the relationship between subjective norms, and the waqf contributor's intention towards the education sector. The analysis confirmed that subjective norm strongly influences w*aqf* contributor's intention towards the education sector.

The third objective is to examine the relationship between perceived behavioral control, and the w*aqf* contributor's intention towards the education sector. The findings found that perceived behavioral control highly affected waqf contributor's intention towards the education sector.

The results in this study are paralleled with the findings of the study conducted by Osman et al. (2014) which confirmed suitability of the TPB in understanding the cash *waqf* participation among young intellectuals. Evidently, attitude is significantly associated with cash *waqf* participation.

In conclusion of this research paper, it is evident that all variables studied are significant and positively correlated with people’s behaviour to contribute towards education sector, which means TPB theory is valid to explain and interpret the factors influencing Waqf *contributor's intention* towards the education sector. Moreover, based on the results presented in Chapter 4, it can be concluded that there is a significant relationship between dependent variable, namely w*aqf* contributor's intention towards the education sector and the independent variables i.e. attitude, subjective norm, and perceived control behaviour.

The findings of this study provide new experimental evidence of the relationship and the level of significance between attitude, subjective norm and perceived control behaviour towards waqf contributor's intention.

This research paper also helps to prove that past instruments concerning the dimensions of factors that influence *waqf* contributor's intention. The presence of the proposed framework will assist Kuwait Awqaf Public Foundation to understand the *waqf* contributor's intention towards the education sector in order to fulfil KAPF mission. The results of this research show that attitude, subjective norms, and perceived control behaviour affect positively on waqf contributor's intention towards the education sector.

Therefore, the dimension proposed by the researcher is reliable and valid to be implemented in an Islamic endowment field. It is also to understand the contribution behaviour and promote Muslims to rationalise charity contributions to achieve *maqasid al shariah* of the *waqf,* and simultaneously improve the efficiency of *waqf* in Islamic financial institutions in the public and private sector.

5.3 Implication of the Study

The conceptual of framework of this study entails direct and indirect relationship, investigating its effect on the intention to contribute to education section. The existence of direct relationship implies its significance in strengthening intention to contribute to education sector related to *waqf* in Kuwait. Indirect relationship of intention to contribute to education to sector indicates the existence of attitude, subjective form and perceived behavioral control as the dependent variable. Furthermore, this study has a direct impact on the theoretical and methodological implication in Kuwait education sector.

5.4 Limitation and Recommendations

This study has faced several limitations that should be considered. This study was focused on the dimension related to waqf contributor's intention towards the educational sector. The limitations of this study will be explained in order to find a new resolution which may be useful for future researchers.

Firstly, this study has been implemented in a specific location and involved KAPF participants. Therefore, the results of this study should not be generalized to other geographical areas or other participants of a different institution. Future researchers are called to expand the dimensions of study to include new samples and locations.

Secondly, the waqf contributor's intention towards the education sector in Kuwait Awqaf Public Foundation is very crucial to activate the role of *waqf* and direct it to fulfil societal needs, such as achieving poverty alleviation among Muslim societies to reach full prosperity. Furthermore, more studies should consider the factors that may influence intention to contribute to the education sector by *waqf* in different parts of Muslims countries. Therefore, the findings and data on *waqf* contributor's intention may be developed from time to time.

In the context of Kuwait, there are no studies that use TPB theory in the *waqf* field, to the knowledge of the researcher. Most of the studies that are present in KAPF library are documentaries and research related to the history of *waqf* and the role of the KAPF. Thus, it is a motivation for future researchers to apply this theory in the *waqf* field in Kuwait. There are many possible dimensions and factors that can be used in TPB theory to provide a theoretical framework in order to understand Muslim's donating behaviour. TPB theory is a crucial subject to study due to its ability in improving the growth and development of understanding and determining the factors that influence contribution behaviour in *waqf* and Islamic finance field.

Finally, the findings of this study show that all variables are influential of waqf contributor's intention. In addition, it is very fundamental for Kuwait Awqaf Public Foundation to promote people to donate to the education sector in Kuwait due to the lack of educational institutions that provide free education or low-cost education. There are many people in Kuwait who are forced to send their children to study abroad which entail a financial burden on them, not to mention the other negative effects such as the culture shock that students get exposed to which are contrary to our Kuwait values and norms. Should these are taken into consideration, the number of Kuwaiti students who study overseas, which are approximately at 30,000 in 2018, can be reduced.

5.5 Conclusion

This study is intended to provide a theoretical framework to understand and determine the factors influencing people's behaviour of contributing towards the education sector through *waqf*. In the academic context, this is a pioneer study in Kuwait and the Middle East in order to path the way for the application of TPB theory in *waqf* studies. This study is aimed at testing TPB theory on the factors influencing people’s behaviour to contribute in the education sector in Kuwait by *waqf*, particularly to the employees of Kuwait Awqaf Public Foundation. This experiment of TPB will validate the applicability of the theory of planned behaviour as a new context in Kuwait. This study has proven that the three constructs, namely attitude, subjective norm and perceived behavioural control of the TPB are found to be influential in determining *waqf* contributor's intention towards the education sector in Kuwait.

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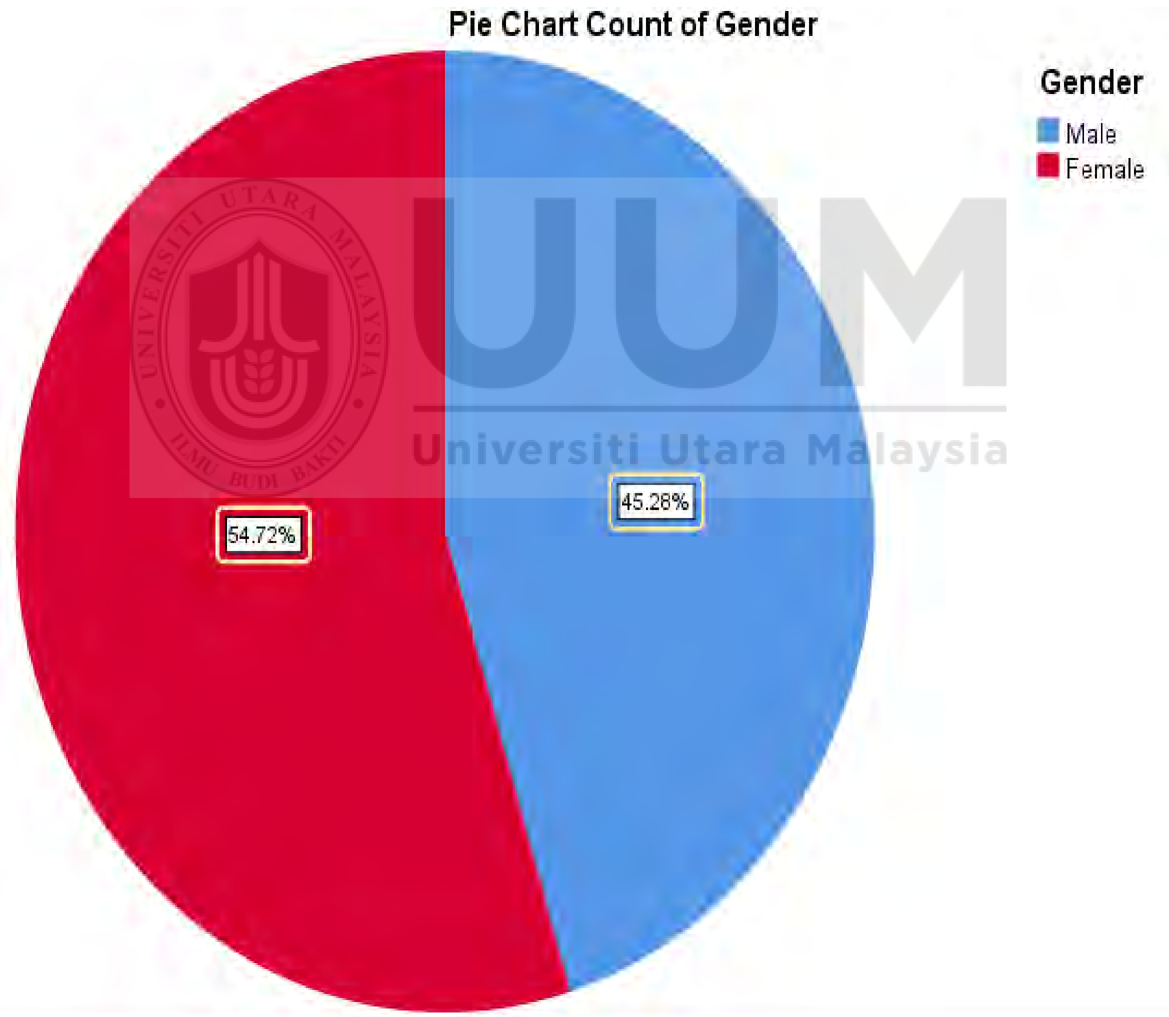
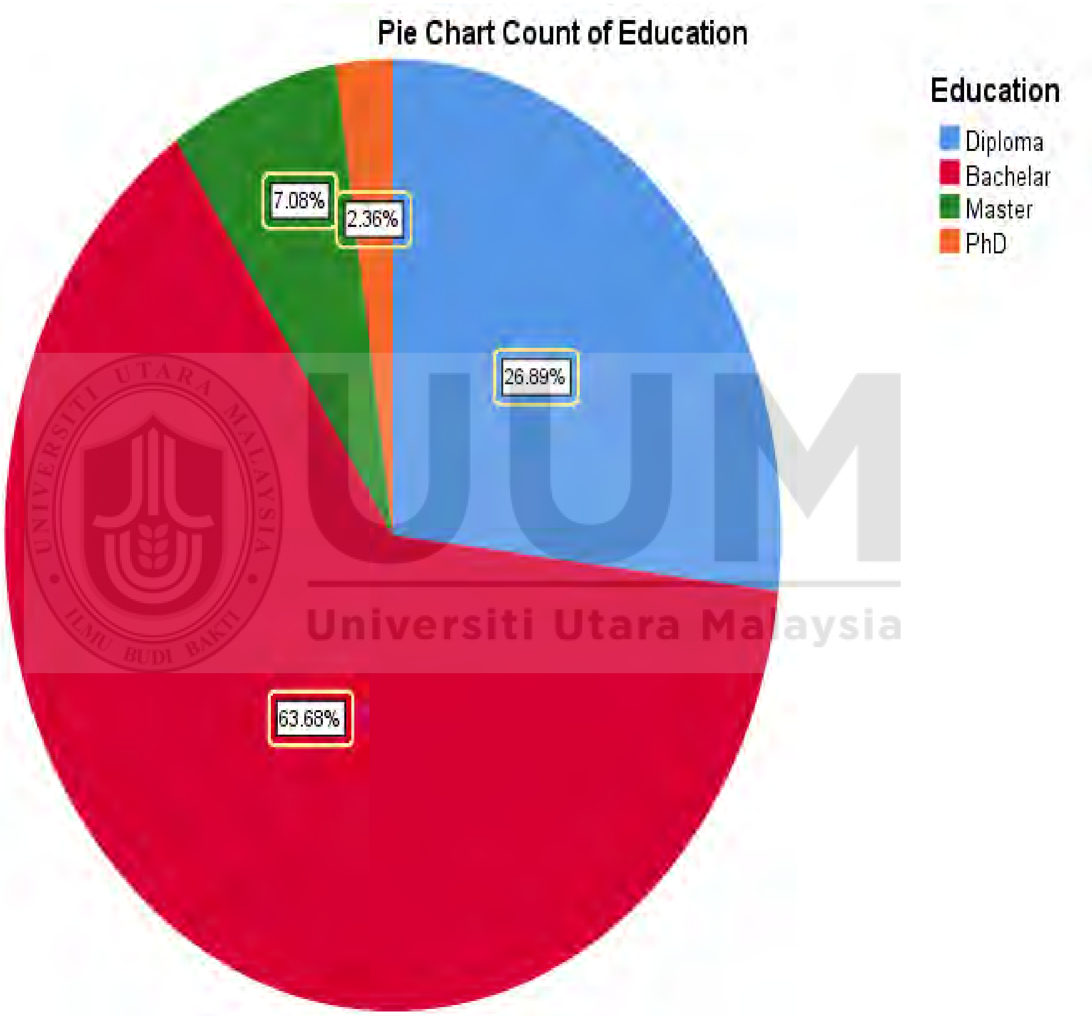
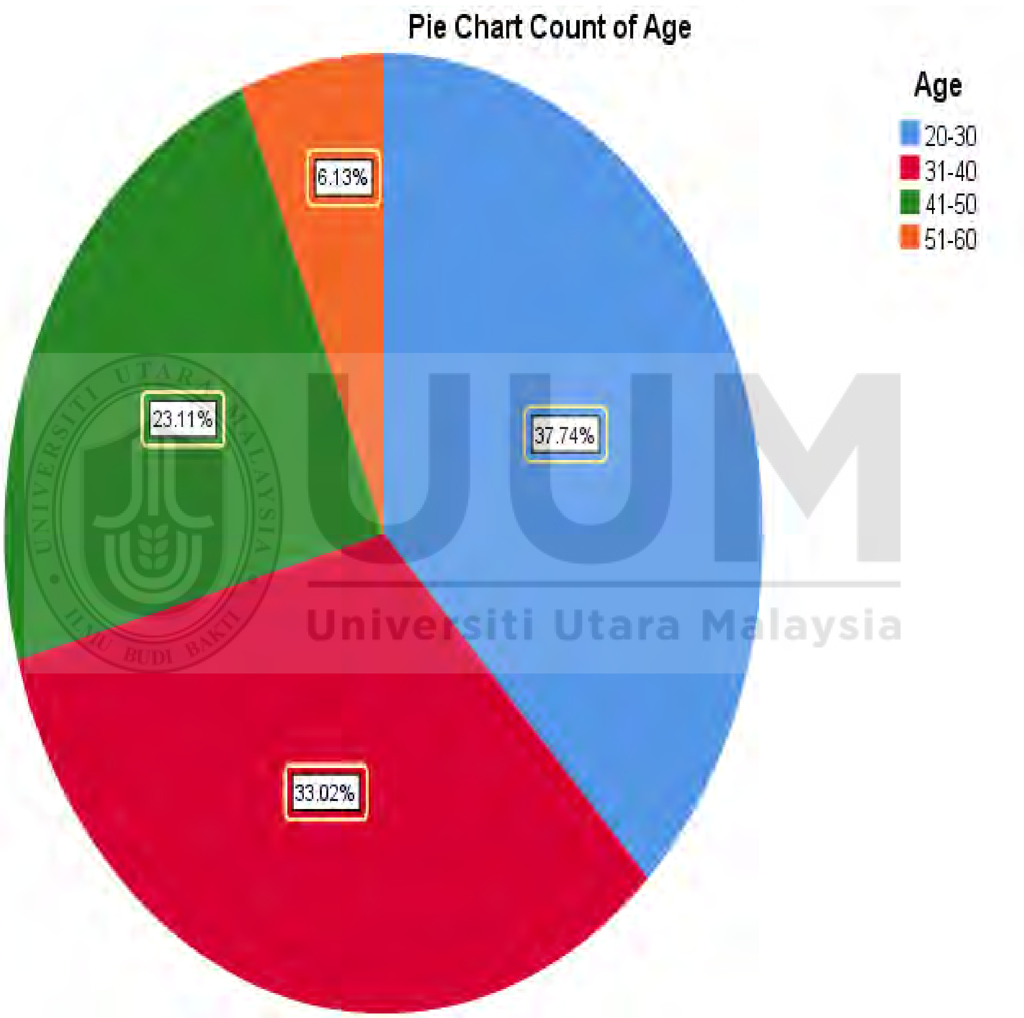
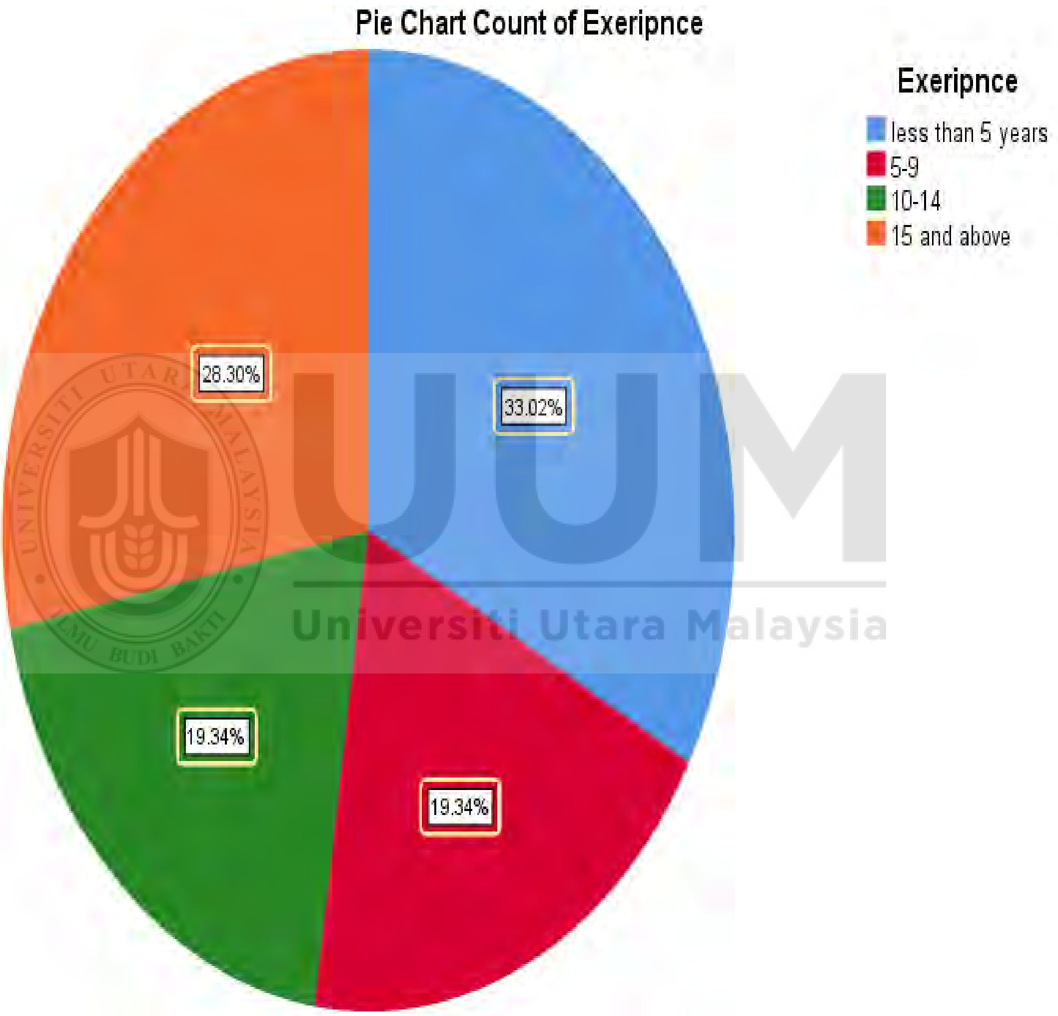
Appendix A
Descriptive Statistics

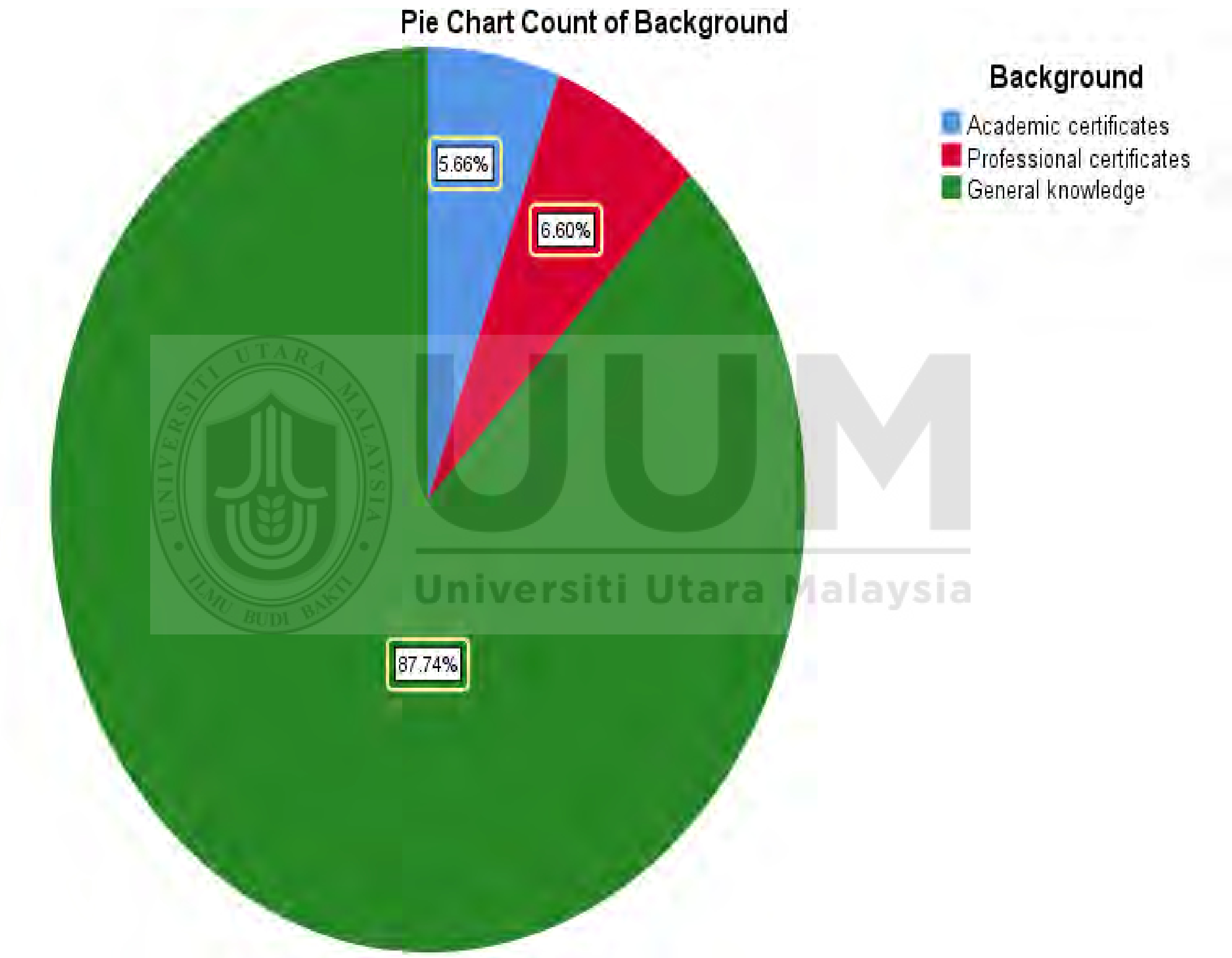



Pie Chart Count of Education
Education
Diploma
Bachelar
Master
PhD
7.08%
2.36%
26.89%
63.68%



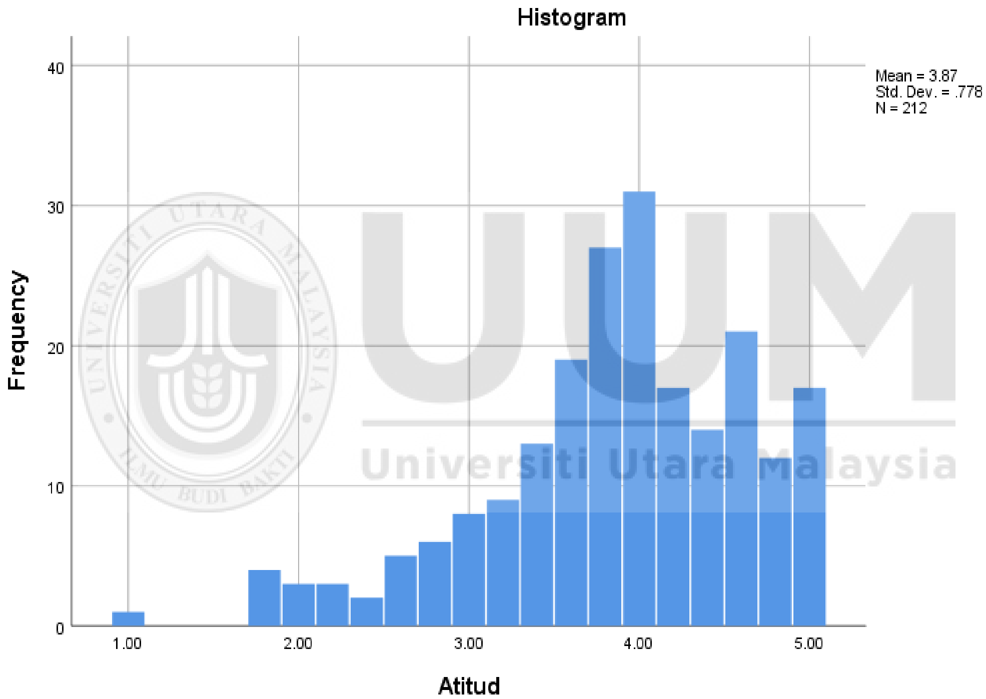
Pie Chart Count of Age
Age
20-30
31-40
41-50
51-60
6.13%
23.11%
37.74%
33.02%

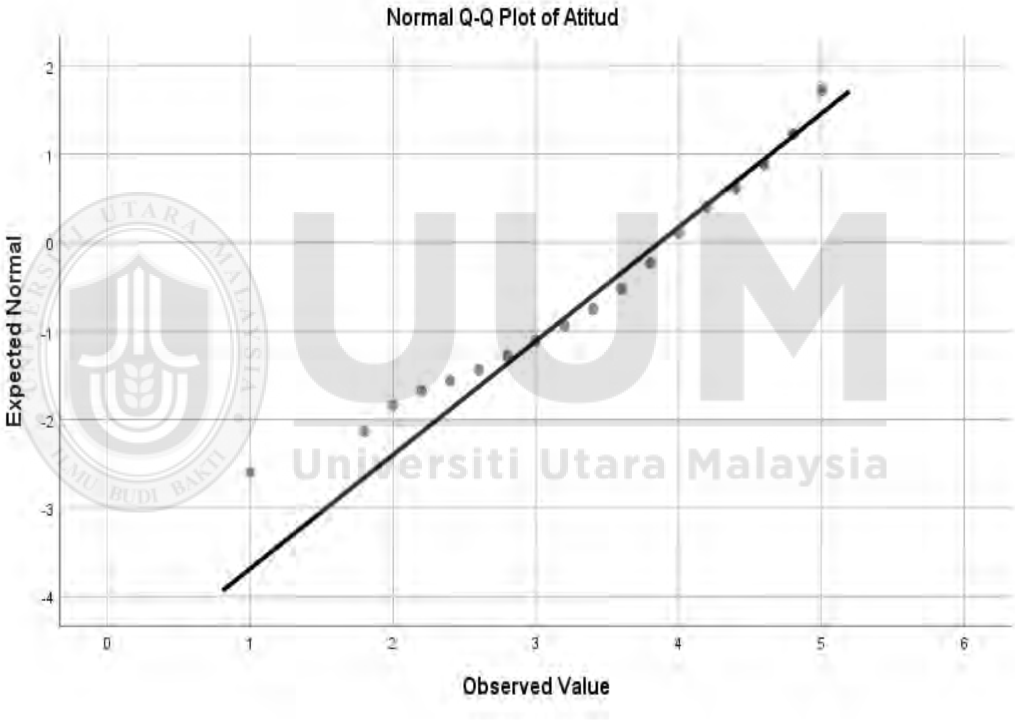

Pie Chart Count of Exeripnce
Exeripnce
less than 5 years
5-9
10-14
15 and above
28.30%
33.02%
19.34%
19.34%

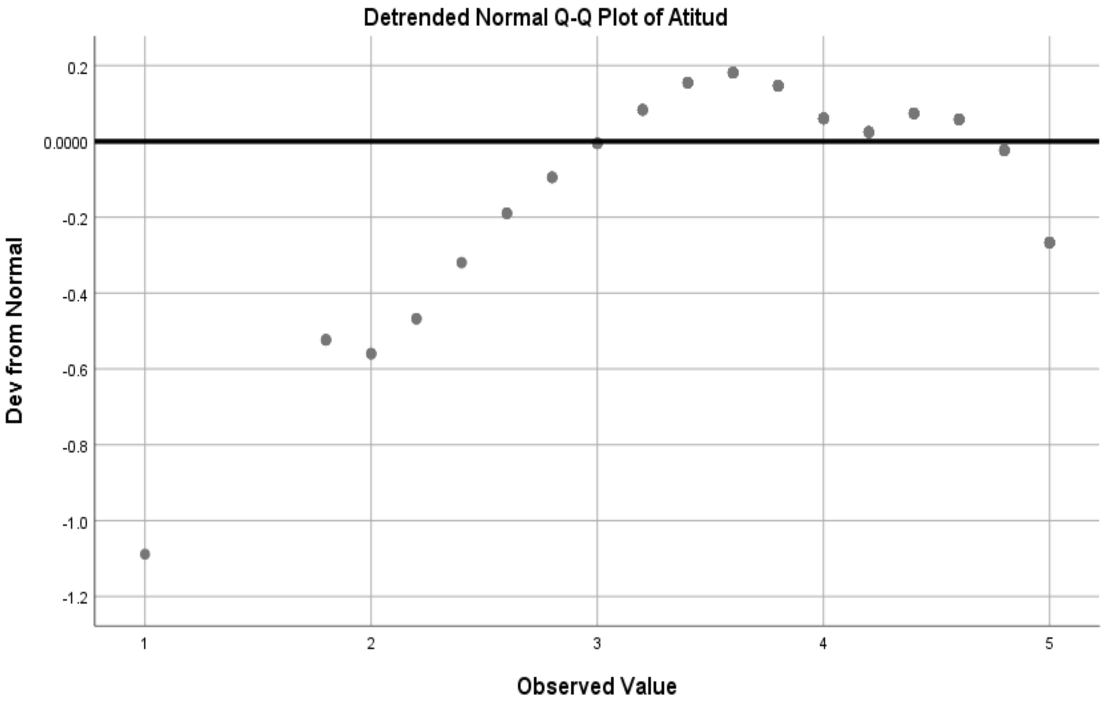

Pie Chart Count of Background
Background
Academic certificates
Professional certificates
General knowledge
5.66%
6.60%
87.74%

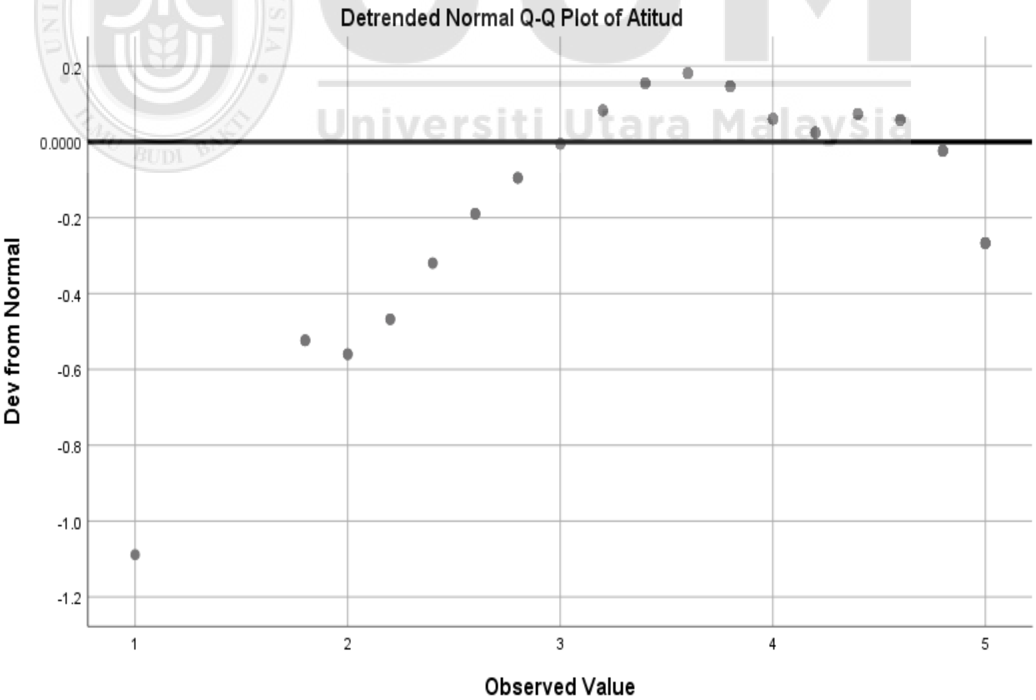
Appendix B

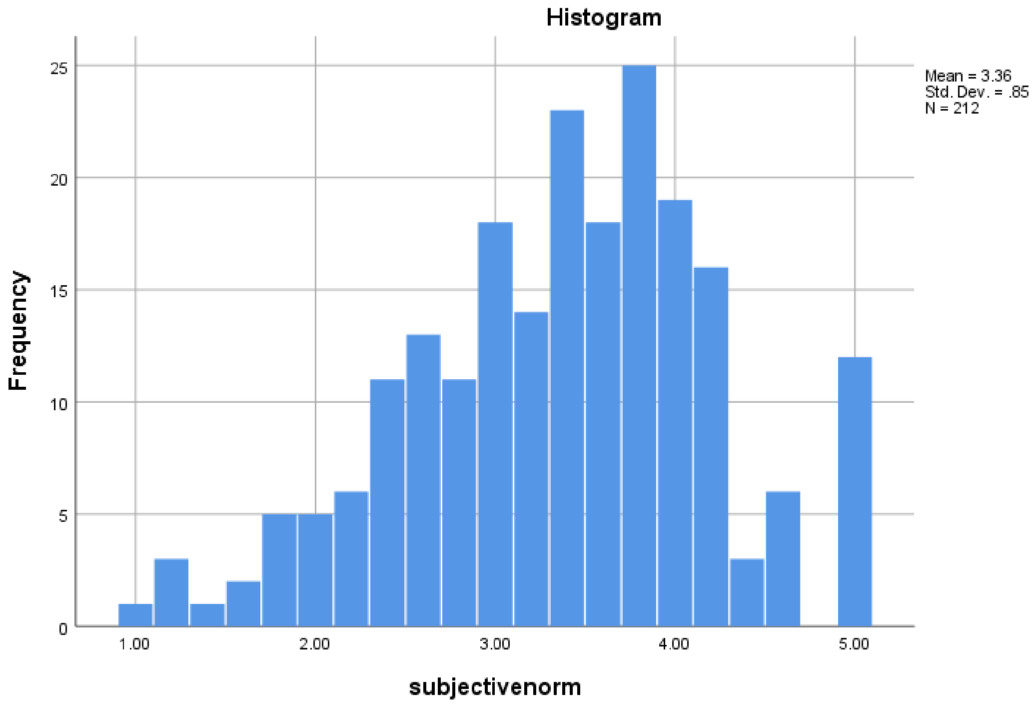
Normality Test

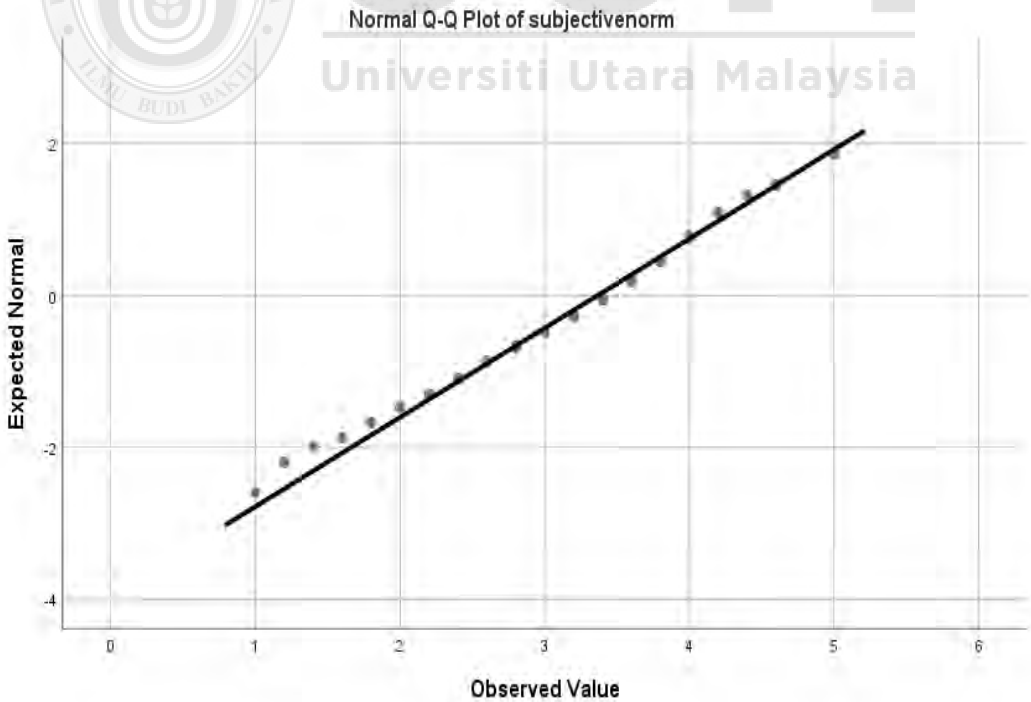


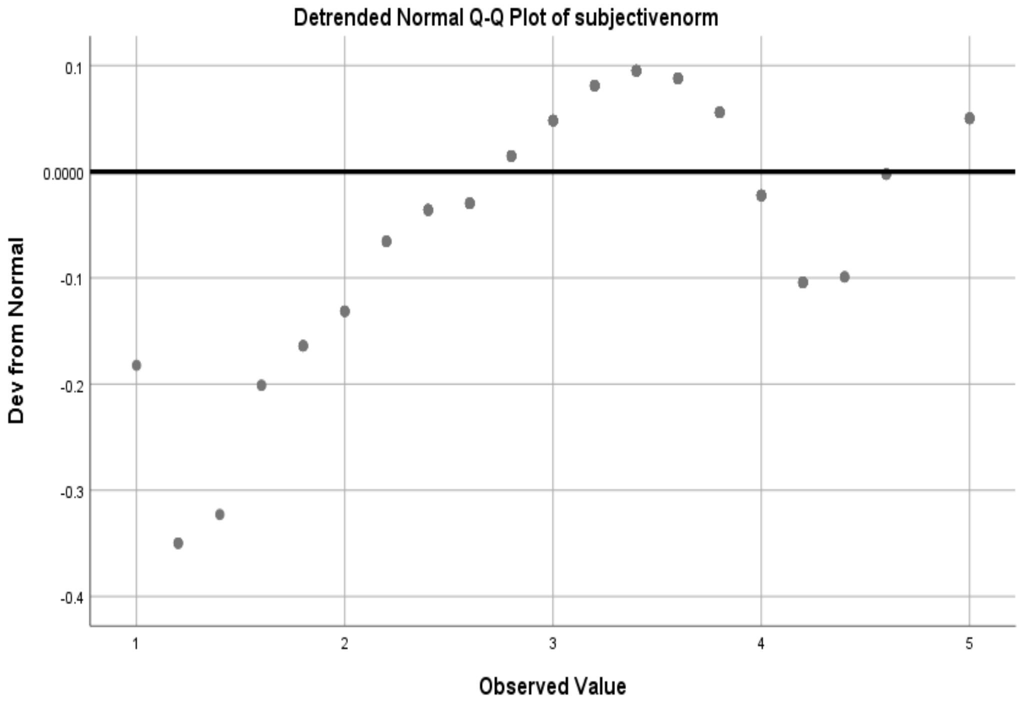

Normal Q-Q Plot of Atitud
Expected Normal
Observed Value
2
1
0
-1
-2
-3
-4
0
1
2
3
4
5
6

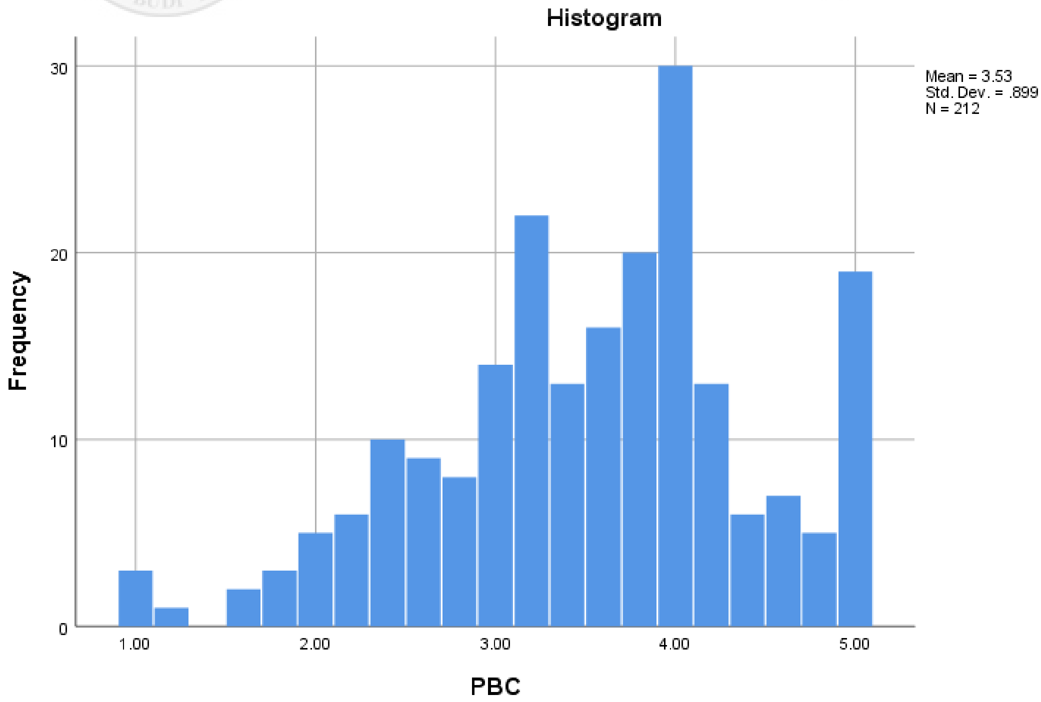

Detrended Normal Q-Q Plot of Atitud
Dev from Normal
0.2
0.0000
-0.2
-0.4
-0.6
-0.8
-1.0
-1.2
1
2
3
4
5
Observed Value


Detrended Normal Q-Q Plot of Atitud
Dev from Normal
0.2
0.0000
-0.2
-0.4
-0.6
-0.8
-1.0
-1.2
1
2
3
4
5
Observed Value


Histogram
Mean = 3.36
Std. Dev. = .85
N = 212
Frequency
0
5
10
15
20
25
1.00
2.00
3.00
4.00
5.00
subjectivenorm


Normal Q-Q Plot of subjectivenorm
Expected Normal
2
0
-2
-4
0
1
2
3
4
5
6
Observed Value


Detrended Normal Q-Q Plot of subjectivenorm
Dev from Normal
Observed Value
0.1
0.0000
-0.1
-0.2
-0.3
-0.4
1
2
3
4
5


Histogram
Mean = 3.53
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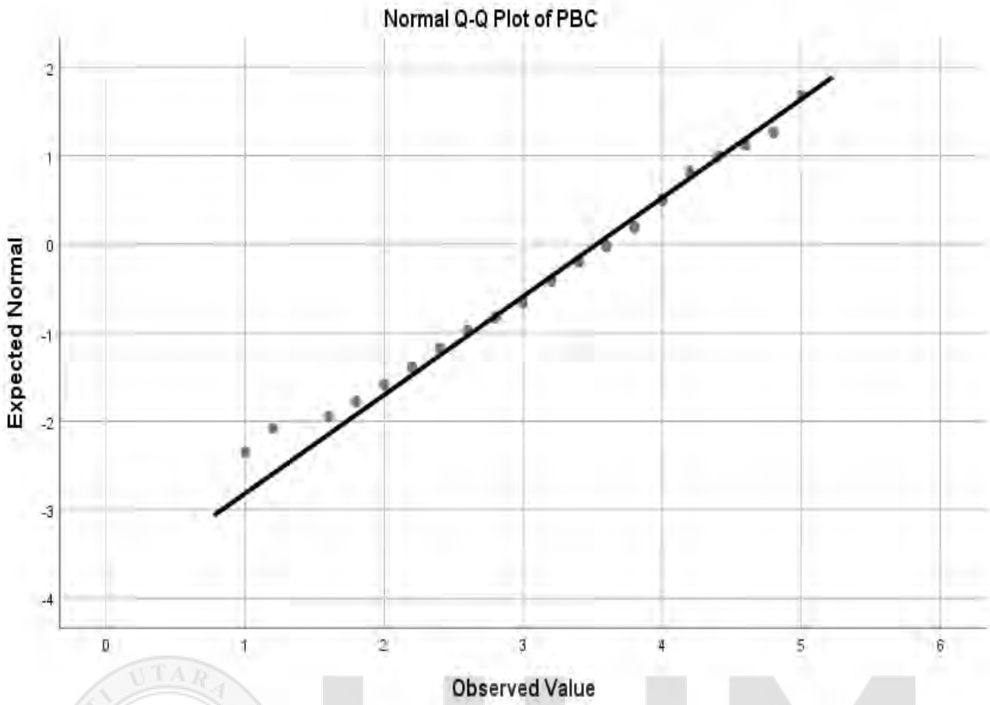
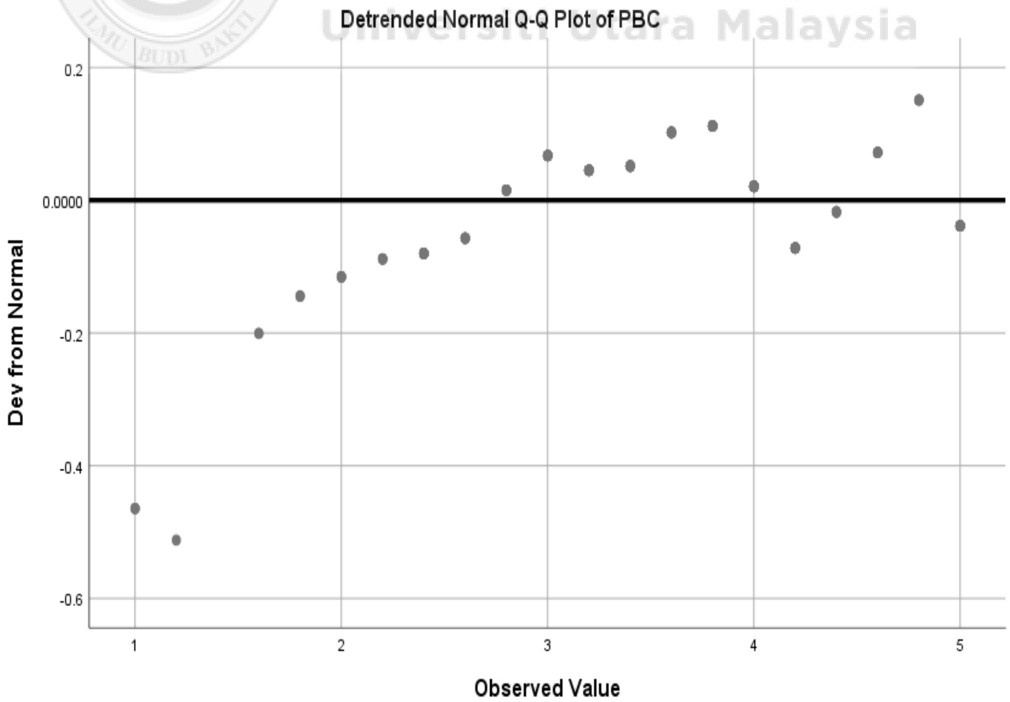
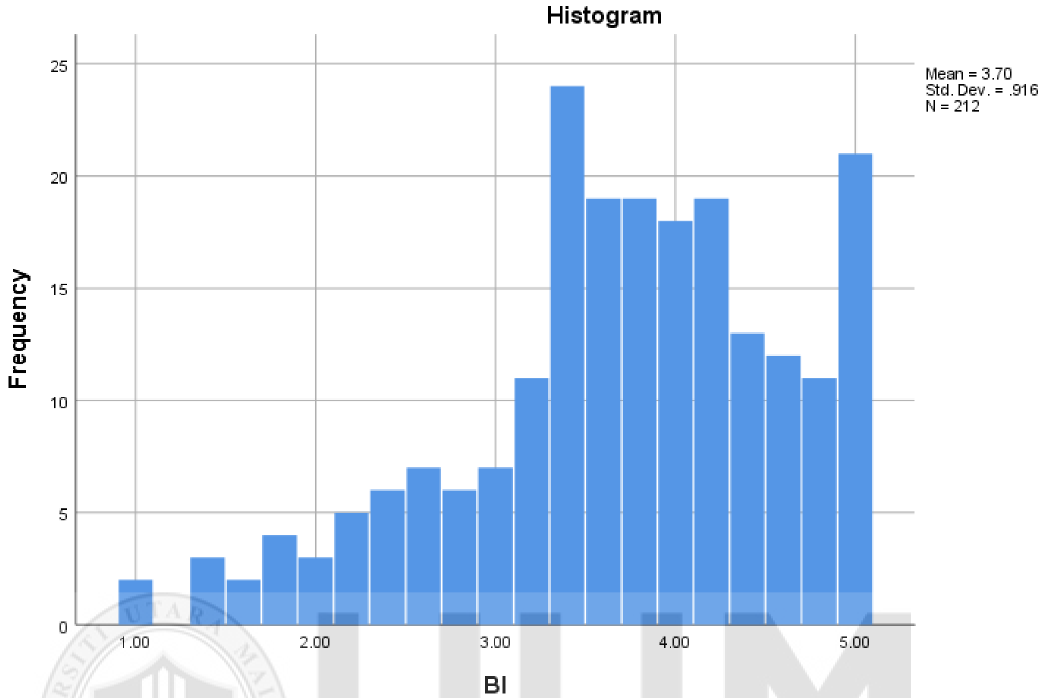
N = 212
Frequency
PBC
30
20
10
0
1.00
2.00
3.00
4.00
5.00


Normal Q-Q Plot of PBC
Expected Normal
2
1
0
-1
-2
-3
-4
0
1
2
3
4
5
6
Observed Value


Detrended Normal Q-Q Plot of PBC
Dev from Normal
0.2
0.0000
-0.2
-0.4
-0.6
1
2
3
4
5
Observed Value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Mean = 3.70
Std. Dev. = .916
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Frequency
BI
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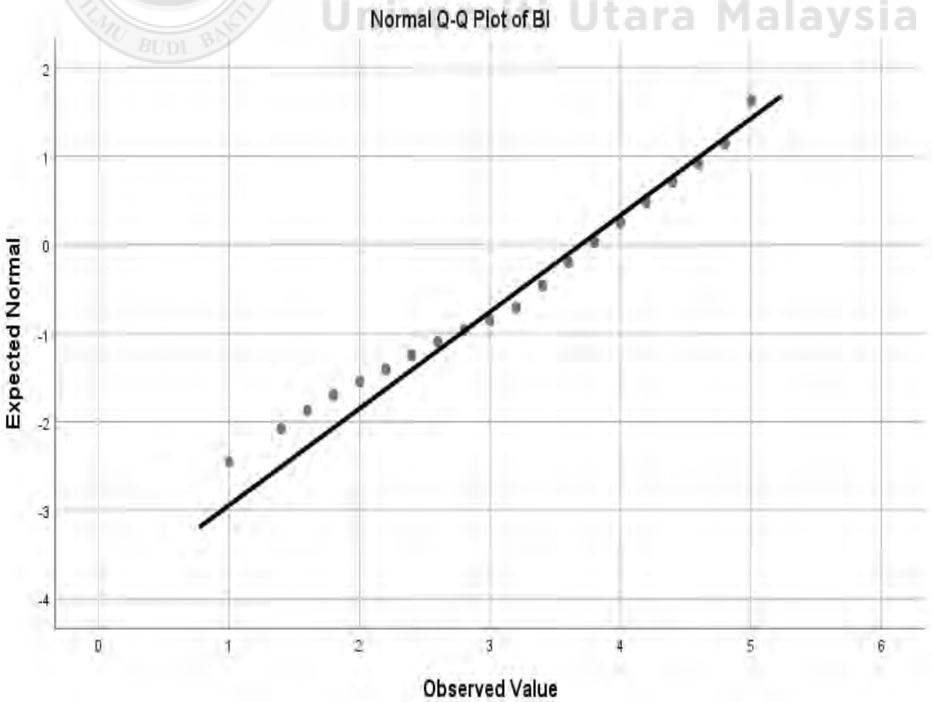
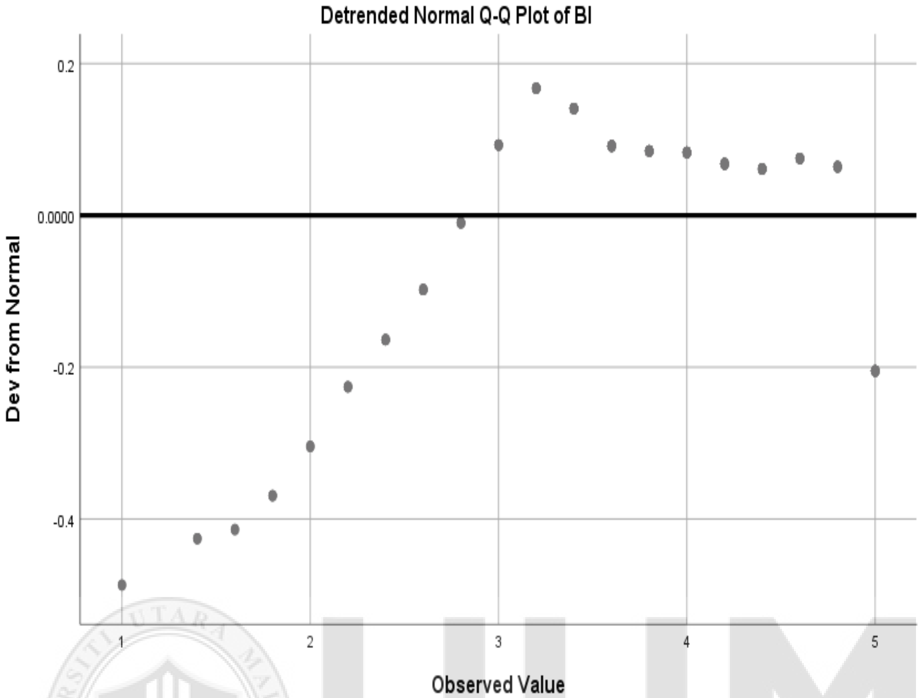
10
15
20
25
1.00
2.00
3.00
4.00
5.00


Normal Q-Q Plot of BI
Expected Normal
Observed Value


Detrended Normal Q-Q Plot of BI
0.2
0.0000
-0.2
-0.4
Dev from Normal
1
2
3
4
5
Observed Value

Appendix C

Factor Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
.908	25

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ATT1	212	1	5	4.05	1.096	-.922	.167	-.008	.333
ATT2	212	1	5	3.74	1.081	-.739	.167	-.027	.333
ATT3	212	1	5	4.01	1.133	-1.212	.167	.799	.333
ATT4	212	1	5	3.89	1.128	-.784	.167	-.135	.333
ATT5	212	1	5	3.64	1.064	-.755	.167	.291	.333
SN1	212	1	5	3.42	1.114	-.451	.167	-.359	.333
SN2	212	1	5	3.47	1.068	-.502	.167	-.134	.333
SN3	212	1	5	3.56	1.128	-.502	.167	-.419	.333
SN4	212	1	5	3.24	1.224	-.304	.167	-.708	.333
SN5	212	1	5	3.14	1.135	-.203	.167	-.673	.333
PBC1	212	1	5	3.43	1.188	-.472	.167	-.587	.333
PBC2	212	1	5	3.54	1.133	-.519	.167	-.472	.333
PBC3	212	1	5	3.49	1.129	-.515	.167	-.321	.333
PBC4	212	1	5	3.50	1.142	-.531	.167	-.310	.333
PBC5	212	1	5	3.69	1.105	-.785	.167	.202	.333
BI1	212	1	5	3.63	1.171	-.626	.167	-.372	.333
BI2	212	1	5	3.68	1.110	-.659	.167	-.089	.333
BI3	212	1	5	3.94	1.078	-1.009	.167	.511	.333
BI4	212	1	5	3.57	1.188	-.521	.167	-.522	.333
BI5	212	1	5	3.65	1.181	-.706	.167	-.237	.333
Gender	212	1	2	1.55	.499	-.191	.167	-1.982	.333
Education	212	1	4	1.85	.643	.688	.167	1.615	.333
Age	212	1	4	1.98	.926	.517	.167	-.757	.333
Experience	212	1	4	2.43	1.216	.087	.167	-1.564	.333
Background	212	1	3	2.82	.511	-2.829	.167	6.823	.333
Valid N (listwise)	212								

Descriptive Statistics			
	Mean	Std. Deviation	Analysis N
ATT1	4.05	1.096	212
ATT2	3.74	1.081	212
ATT3	4.01	1.133	212
ATT4	3.89	1.128	212
ATT5	3.64	1.064	212
SN1	3.42	1.114	212
SN2	3.47	1.068	212
SN3	3.56	1.128	212
SN4	3.24	1.224	212
SN5	3.14	1.135	212
PBC1	3.43	1.188	212
PBC2	3.54	1.133	212
PBC3	3.49	1.129	212
PBC4	3.50	1.142	212
PBC5	3.69	1.105	212
BI1	3.63	1.171	212
BI2	3.68	1.110	212
BI3	3.94	1.078	212
BI4	3.57	1.188	212
BI5	3.65	1.181	212

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.917
Bartlett's Test of Sphericity	Approx. Chi-Square	2506.840
	df	190
	Sig.	.000

Component Matrix[a]				
	Component			
	1	2	3	4
ATT1	.387	.671		
ATT2	.613	.440		.365
ATT3	.548			.440
ATT4	.605	.391		-.382
ATT5	.647			-.384
SN1	.710			-.386
SN2	.759			
SN3	.694			-.323
SN4	.544		.638	
SN5	.544	-.437	.460	
PBC1	.617	-.338		.391
PBC2	.646	-.351		.332
PBC3	.719			
PBC4	.785			
PBC5	.720		-.373	
BI1	.860			
BI2	.805			
BI3	.682	.342		
BI4	.719			
BI5	.674			
Extraction Method: Principal Component Analysis.				
a. 4 components extracted.				

Correlations		Attitude	subjective norm	PBC	BI
Attitude	Pearson Correlation	1	.599**	.534**	.723**
	Sig. (2-tailed)		.000	.000	.000
	N	212	212	212	212
subjective norm	Pearson Correlation	.599**	1	.696**	.728**
	Sig. (2-tailed)	.000		.000	.000
	N	212	212	212	212
PBC	Pearson Correlation	.534**	.696**	1	.782**
	Sig. (2-tailed)	.000	.000		.000
	N	212	212	212	212
BI	Pearson Correlation	.723**	.728**	.782**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	212	212	212	212

**. Correlation is significant at the 0.01 level (2-tailed).

Appendix D

Factor Analysis

Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

FACTORS INFLUENCING WAQF CONTRIBUTION BEHAVIORS TOWARD EDUCATION SECTOR IN KUWAIT

Dear Sir/Madam,

The following survey is being conducted for partial fulfillment of my Master of Islamic Finance program at University Utara Malaysia. This research paper is to study how factors influence waqf Contribution behavior toward the education sector in Kuwait.

Waqf is an Islamic financial concept could be efficiency financial instrument. In more than a country and through Islamic history, Waqf has proved high efficiency in supporting the education system and provide its sustenance. The innovative idea behind Waqf is enabling Waqf institutions to supporting the public and private sectors as a non-profit third sector.

Your help in completing and submitting this questionnaire is most appreciated. Completing the questionnaire would take about 2 to 3 minutes of your time. All responses to this questionnaire will be kept confidential. Results will be used only for academic purposes with no specific individuals identified.

Thank you very much for your time and assistance.

Should you have any enquiries regarding this study, please do not hesitate to contact me at

Yours sincerely,
Meshari Al daihani
Postgraduate Student
Islamic Business School
Universiti Utara Malaysia
Kedah, Malaysia

PART: A

Demographic factors

Please tick (√) for your answer

1. Gender

Male ☐ Female ☐

2. Education level

Diploma Level ☐ Master level ☐

Bachelor level ☐ PhD Level ☐

3. Age

20 –30 years old ☐ 41- 50 years old ☐

31 – 40 years old ☐ 51-60 years old ☐

4. Years of experience

Less than 5 years ☐ 10 – 14 years ☐

5 – 9 years ☐ 15 and above ☐

5. Background of Islamic finance

Academic certificates ☐ General knowledge ☐

Professional certificates ☐

PART: B

Based on the scale given, please indicate your degree of strength agreement/disagreement on the following statement.

1	2	3	4	5
Strongly disagree	**Disagree**	**Neither agree nor disagree**	**Agree**	**Strongly agree**

	Attitude	**SD**	**D**	**N**	**A**	**SA**
ATT1	The contribution wqaf to the education sector is beneficial.	1	2	3	4	5
ATT2	The contribution waqf to the education sector is rewarding.	1	2	3	4	5
ATT3	I have a positive perception of educational waqf	1	2	3	4	5
ATT4	The contribution Waqf to the educational sector is a good idea.	1	2	3	4	5
ATT5	I prefer contribution to educational waqf.	1	2	3	4	5

	Subjective norms	**SD**	**D**	**N**	**A**	**SA**
SN1	Most people whose I value their opinion would approve me donate for educational waqf.	1	2	3	4	5
SN2	My friends would think that I should donate to educational waqf.	1	2	3	4	5
SN3	My Family would think that I should donate to educational waqf	1	2	3	4	5
SN4	It is expected of me that I should donate for educational waqf.	1	2	3	4	5
SN5	Recommendation from Kuwait Awqaf public foundation may influence my decisions to donate for the educational sector.	1	2	3	4	5

	Perceived Behavioral Control	**SD**	**D**	**N**	**A**	**SA**
PBC1	I have financial resources to donate to the education sector.	1	2	3	4	5
PBC2	I have the ability to donate to the educational sector.	1	2	3	4	5
PBC3	I have the knowledge to donate to the education sector.	1	2	3	4	5
PBC4	Donating for the education sector is within my control	1	2	3	4	5
PBC5	If I wanted to I could donate to the educational sector	1	2	3	4	5

	behavioral intention	**SD**	**D**	**N**	**A**	**SA**
BI1	Donating for education sector it will be my choose charitable deeds.	1	2	3	4	5
BI2	Overall, I plan to do donate for education sector.	1	2	3	4	5
BI3	I will recommend my friends to donate for the education sector.	1	2	3	4	5
BI4	My general intention to donate (contribute) for the educational sector is high.	1	2	3	4	5
BI5	I will think of opting educational waqf sector.	1	2	3	4	5

End of Questionnaire
Your Cooperation Is Highly Appreciated.