

Attitude, Subjective Norm, and Perceived Behavioural Control as Determinant of Hibah Giving Intent in Malaysia

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The beneficiaries of hibah can facilitate estate planning in Muslim society during their lifetime. In Malaysia, the level of awareness for hibah is considered to be weak and the research regarding hibah was limited. Therefore, this research is to identify Malaysian Muslim behaviour regarding hibah. The framework in this study was constructed by the theory of planned behaviour (TPB) which consists of three independent variables: attitude, subjective norms, and perceived behavioural control. Intention to give hibah is the dependent variable. This research carried out a quantitative approach by collecting 500 responses from Muslim society in Malaysia. 282 was valid for data analysis. The findings of this study indicate a need for greater awareness in relation to the policies and governance of hibah institutions. Furthermore, aggressive promotion from hibah institutions can create attention in Muslim community about the vital importance of hibah.

Key words: *Attitude, Intention to Hibah Giving, Perceived behavioural control, Subjective norms.*

Introduction

Muslim communities have one fundamental principle to manage and plan their assets based on Syariah law during their lifetime which is known as hibah (Said & Saad, 2006). Said and Saad (2006) explained that Muslim communities will gain great sunat if they are able to give hibah. This means that Muslim communities doing hibah not only fulfil great insights for sunat, but they also improve the country economically as stated by Rasyid and Ahmad (2013). Based on

the article from Shafie, Yusoff and Al-Edrus (2014) added almost RM 66 billion for assets among Malaysian Muslim communities which was reflected by the data from the department of Syariah judiciary Malaysia in 2013. This can explain that Malaysian Islamic communities are still not aware of the importance and functional of hibah for managing their assets.

The study from Kamaruddin, Hashim, Jamil and Hadi (2019) explained hibah as important and fundamental for Muslim communities since hibah functions to prevent the unfair seizure of assets for next generation. Moreover, two studies from Kamarudin and Alma'num (2013), and Rasyid and Ahmad (2013) indicated Malaysian Muslim communities need to understand the importance and functional of hibah as well as implant it due to the beneficiaries of hibah. Based on both statements above, this research was structured out due to the low awareness of hibah among Malaysian Muslim Communities. This research identified the intent for hibah giving by TPB theory among Malaysian Muslim communities.

Literature Review

Intent for Hibah Giving

Based on Ajzen (1991), intention is a vital factor that influence individuals to act. In other words, an individual's intention directly affects their behaviour according that individual's desire and efforts. In summary, individuals will probably do that behaviour if they have high intention. Therefore, intention to hibah giving in this research is defined as a motivating factor since it is related to the willingness for individuals to perform hibah giving. Intention has been widely studied in various different fields such as information technology (Diatmika, Irianto & Baridwan, 2016), entrepreneurship study (Robledo, Aran, Sanchez & Molina, 2015), as well as religion study (Souiden & Jabeur, 2015; Riaz, Farrukh, Rehman & Ishaque, 2016). In summary, the researcher implements intention and applies it in this research due to a variety of past studies regarding intention.

Attitude

Individuals will evaluate the behavioural neither positively or negatively which is known as attitude (Ajzen, 1991). Therefore, attitude becomes one of the important determinants because attitude significantly influences intention and behaviour based on TPB theory. Two determinants can influence an individual's attitude which are the perceived result from that behavioural or the final result from that behaviour. In this research, attitude is defined as a vital and significant determinant for the intention for hibah giving if the individual perceives hibah as a positive practice. The study from Mishra, Sankar and Datta (2014) additionally defined attitude as an important element for individuals in accepting online banking in India. Therefore, the hypothesis states that:

H1: There is a positive significant relationship between attitude and intention to hibah giving.

Subjective Norms

Ajzen (1991) stated intention from individuals can be affected by social factors which are recognised as subjective norms. Based on the definition from Ajzen (1991), opinions from third parties such as life partners, parents, siblings or friends can affect an individual's perception of their behaviour. If the intention for hibah giving was positive among social groups, a more positive perception will result and directly influence an individual's intention. Past studies regarding behaviour in terms of religious aspects, such as zakat income, showed a significant relationship between subjective norms towards intention, as in the studies from Sareye & Haji-Othman, 2017, and Haji-Othamn, Alwi, Sheh, Yusuff & Mohd Saufi, 2017. The study regarding the purchasing of halal products showed subjective norms as a positive significant determinant for intention (Awan, Siddiquei & Haider, 2015). Although there is no research regarding hibah that shows the effect of subjective norms for intention, the researchers strongly believe that subjective norms play important roles for determining the intention of individuals for hibah. Therefore, the hypothesis states that:

H2: There is a positive significant relationship between subjective norms and intention to hibah giving.

Perceived Behavioural Control

Ajzen (1991) defined perceived behavioural control as the capability of individuals to act according to the opportunity and resources when performing some action. In other words, perceived behavioural control may determine an individual's behaviour based on their level of proficiency or ability to control (Ajzen, 2012). Besides, Ajzen (2012) added that individual's behaviour can be influenced by individuals or environmental factors. This indicates that if individuals have strongly accepted that they have a great capacity for control in the situation, they have a greater intention to perform that action. Therefore, perceived behavioural control is defined as the perception of an individual's capability to perform hibah giving behaviour based on the influence of internal or external constraints in this research. Past studies (Mishra et. al., 2014; Malebana, 2014) appended perceived behavioural control to be positive determinants for behaviour due to an individual's strongly belief that they have great ability to perform that action. In summary, the hypothesis states that:

H3: There is a positive significant relationship between perceived behavioural control and intention to hibah giving.

Findings

Table 1: Respondent's Demographic Characteristics

Demographic	Frequencies	Percentage
Gender		
Male	92	32.6
Female	190	67.4
Age		
26-39	161	57.1
40-49	86	30.5
50 and above	35	12.4
Status		
Married	225	79.8
Single	52	18.4
Others	5	1.8
Number of children		
0	73	25.9
1-3	142	50.3
3-6	61	21.6
6-9	6	0.2
Income		
3000-4000	16	5.7
4000-5000	53	18.8
5000-6000	83	29.4
6000-7000	49	17.4
7000 and above	81	28.7

(Developed for Research)

Table 2 showed the measurement model analysis result for this research and reflected all items and constructs are reliable and valid. Hair, Hult, Ringle and Sarstedt (2016) mentioned loading values need to be more than 0.708 but the loading value between 0.4 to 0.7 is still acceptable if the constructs fulfil the criteria for CR and AVE value. Meanwhile, the average variance extracted (AVE) value must be more than 0.5 as well as the composite reliability (CR) value must be more than 0.8 as suggested by Hair et. al., (2016).

Table 2: The Measurement Model Analysis Result (continued)

Constructs	Item	Loading	CR	AVE	VALIDITY
Attitude	C1	0.888	0.965	0.777	YES
	C2	0.875			
	C3	0.891			
	C4	0.881			
	D1	0.890			
	D2	0.879			
	D3	0.890			
	D4	0.854			
Subjective Norms	G2	0.671	0.905	0.516	YES
	G3	0.667			
	G4	0.719			
	G5	0.763			
	H1	0.650			
	H2	0.657			
	H3	0.793			
	H4	0.768			
	H5	0.762			
Perceived Behavioural Control	B1	0.800	0.925	0.502	YES
	B2	0.786			
	B4	0.742			
	B5	0.791			
	K1	0.562			
	K5	0.513			
Intention	I1	0.923	0.806	0.954	YES
	I2	0.933			
	I3	0.913			
	I4	0.934			
	I5	0.774			

(Developed for Research)

The researcher decided to use the Fornell and Lacker criteria as a measurement as suggested by Fornell and Lacker (1978) is to identify the multicollinearity issues among constructs in this study. The result shows there are fewer multicollinearity issues among constructs whereby the square root of AVE (diagonal) is larger than correlations (off-diagonal) for all constructs as stated Table 3.

Table 3: The Fornell-Lacker Criterion

	KND R	KWG N	KDM T	NIAT	AGM	NS_A	NS_B	PGTN	SKP A	SKP B
KND R	0.821									
KWG N	0.226	0.740								
KDM T	0.188	0.200	0.844							
NIAT	0.517	0.099	0.190	0.898						
AGM	0.170	0.288	0.203	0.066	0.754					
NS_A	0.397	0.245	0.200	0.382	0.164	0.798				
NS_B	0.412	0.228	0.065	0.498	0.009	0.534	0.808			
PGTN	0.356	0.308	0.245	0.437	0.233	0.415	0.233	0.788		
SKPA	0.425	0.163	0.230	0.426	0.074	0.406	0.305	0.415	0.933	
SKPB	0.456	0.167	0.233	0.455	0.116	0.399	0.294	0.461	0.796	0.928

(Developed for Research) (HTMT established at HTMT_{.85})

Note: KDNR: Self-Effectiveness; KWGN: Financial Situation;

KDMT: Service Quality; NIAT: Intention; AGM: Religious Value; NS_A: Interpersonal Influence

NS_B: External Influence; PGTN: Knowledge; SKPA: Affective Attitude; SKPB: Interpersonal Attitude

Path coefficient is defined as one the method to identify the level of independent variables towards dependent variable as well as significant impact. In this research, the researchers proposed directional hypotheses which reflected that the t-value must be more than 1.657 and p-value must be less than 0.05 in order to accept the hypotheses as suggested by Hair et. al., (2016). Based on Table 4, all hypotheses were accepted since the criteria been fulfilled.

Table 4: The Path Coefficient Result

Relationship	Hypothesis	Direct Effect (β)	Standard Error	T-statistic	P-statistic	Significant
Attitude > Intention	H1	0.190	0.063	3.033	0.003	Yes
Subjective Norms > Intention	H2	0.336	0.053	6.357	0.000	Yes
Perceived Behaviour Control > Intention	H3	0.152	0.062	2.457	0.014	Yes

(Developed for Research)

Discussion and Conclusion

The finding in this research indicated attitude, subjective norms and perceived behavioural control has a positive significant relationship between intention to hibah giving. Past studies from many fields such as zakat (Othman & Fisol, 2017), halal product adoption (Abd Rahman et. al., 2015), Islamic banking acceptance (Jaffar & Musa, 2016), and technology acceptance (Hussein, 2017), stated that attitude plays vital role in influencing an individual's intention. This supports this study's finding of attitude and intention to hibah giving. This can reflect that the target respondents in this research will have positive attitude for hibah as a consequence of a positive intention for hibah giving.

Target respondents in this research see that their perception for hibah giving will be affected by environmental factors as well as themselves. In order words, if the hibah giving was seen from a positive perspective by social member groups, it indicated that they will have greater intention for hibah giving. The result indicated positive significant relationship between subjective norms and intention for hibah giving and it can be supported by the study from Ho, Liao and Rosenthal, 2015, which indicated that individuals tend to behave in certain situations due to public opinion, and not just for personal goals. This is known as collectivism culture.

Based on the findings in this research, there is a positive significant relationship between perceived behavioural control and intention for hibah giving. The result can be supported by the study from Mishra et. al. (2014), which stated perceived behavioural control has a significant influence on an individual's intention as well as their behaviour in terms of technology acceptance. Therefore, this can justify the view of the target respondents that they have a greater intention for hibah giving when they perceive hibah as a high commitment for their lifetime.

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