



Original Article

Exploring the patterns and antecedents of charitable giving among Muslim community in Malaysia

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ABSTRACT

This article aims to explore the trends and determinants of charitable giving among Muslim community in Malaysia due to its importance in the economy as the income redistribution tool to improve the welfare of the society. The Theory of Planned Behaviour is employed to predict the giving intention of 248 respondents in the state of Selangor. The result of the findings shows that the trends of giving among the respondents and using the multiple regression analysis, it indicates that this theory is able to predict the charitable giving behaviour by 70% and that the attitude and perceived behavioural control are the significant influential factors to the giving intention. This study contributes empirically for Islamic charity marketers to improve their fundraising strategies so that they will be able to function in improving the well-being of the society.

Keywords: *Charitable intention, charitable giving, the Theory of Planned Behaviour*

Introduction

As one of Muslim countries in the world, charitable giving should be the common practice among the people in Malaysia as it deeply rooted in the religion of Islam. The growing positive impact to the society is also illustrated in the Holy Quran in Surah al-Baqarah verse 261:¹

"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."

In this verse Allah SWT describes the impact of giving for charity like a growing seed that multiplies from a tiny seed into seven spikes that each contains a hundred grains Wahbah Az-Zuhaili² concludes that a charitable giving act impacts in multifold to both the doer and

¹ See Quran (2:261)

² Wahbah al-Zuhaili, *Tafsir al-Munir, Juz 2*. (Selangor: Persatuan Ulama' Malaysia & Intel Media and Publication, 2001),47.

the society. In relation to that, charitable giving from individuals should be given greater emphasis since it has the ability to improve the welfare of the society as proposed in the Charity Model by Mohanty³. This charity model that is based on the social welfare function by Arrow and Sen explains that a charitable act from the society improves the welfare which covers the donor as well as the society as a whole without decreasing the wealth of any individuals. A direct impact that can be seen through the encouragement of individual charitable giving is that it potentially increases the donation towards the third sector, the voluntary sector. The role of voluntary sectors can be clearly seen as to fill in the gap left by the government services and provides direct support to the needy in the society⁴ on not for profit terms especially in handling social issues and facing massive natural disaster.⁵

At the international level, charitable giving has become a significant monetary resource especially in developed countries to generate the activities of the nonprofit sectors. For instance, according to the Million Dollar Donors Report⁶, from a study conducted in 2012 across six countries namely the UK, US, Russia, Middle East, China and Hong Kong, a total of \$19.04 Billion USD donations from 1249 donors are calculated. Most interestingly, donations from individuals accounted for \$8.8 Billion USD which is 46% of the total donations and mostly donated to foundations, public and societal benefit, higher education institutions, arts, culture, humanities, health, religious purpose, overseas aid and others. In short, all the donations are benefited for the improvement of the society welfare through the nonprofit institutions that serve as a mediator to establish charity among the society, in areas ranging from education, healthcare, disaster relief, social work and overall improvement of human condition⁷.

Despite the slowdown in the global economy, charitable giving activities indicate an increase in total contribution worldwide. This shows that people are more willing to help in difficult situations as reported in the World Giving Index 2013 whereby the philanthropic behaviour specifically in donating money, volunteering and helping strangers are found to be increasing.⁸Malaysia however, is ranked at 71 scoring with 29% which is a left behind as compared to other neighbouring countries such as Myanmar in second place, Indonesia in 17th place, Thailand in 38th place and Singapore in 64th place. In terms of donating money, Malaysia is placed at 42 with 36% score. Although the rank is quite fair, it is still far to reach the list of top 10 countries which is topped by Myanmar by 85%, Thailand in fourth place

³ Madhu S. Mohanty, "Effects of Charity on Social Welfare: A Theoretical Analysis," *Sociology Mind* 01, no. 02 (2011): 33–35, doi:10.4236/sm.2011.12004.

⁴ Eniko Eva Baranyi, "Volunteerism and Charitable Giving among the Millennial Generation : How to Attract and Retain Millennials," 2011.

⁵ Sarah Brown, Mark N Harris, and Karl Taylor, "Modelling Charitable Donations to an Unexpected Natural Disaster : Evidence from the U . S . Panel Study of Income Dynamics," *Journal of Economic Behavior and Organization* 84, no. 1 (2012): 97–110, doi:10.1016/j.jebo.2012.08.005.

⁶ Lilly Family School of Philanthropy, *The Million Dollar Donors Report 2013*, 2013, coutts.com/donorsreport.

⁷ Salamon, Lester M. "The nonprofit sector at a crossroads: The case of America." *Voluntas: International Journal of Voluntary and Nonprofit Organizations* 10, no. 1 (1999): 5-23.

⁸ Charities Aid Foundation, *WORLD GIVING INDEX 2013*, accessed 30 December 2013, https://www.cafonline.org/PDF/WorldGivingIndex2013_1374AWEB.pdf.

with 70% and Indonesia at number 10 with 63%. This statistical data somehow challenges the effort of becoming a caring society as outlined in the vision 2020⁹.

Furthermore, to date there are only a few research has been conducted to explore the giving pattern and behaviour among Malaysians. A few data can be used to generally depict the act and among them is the research on mosque fund where the fund is usually raised from public donation. It is estimated that the total fund of mosques from all over Malaysia is around RM360 million annually which literally describes that Malaysians are actually generous givers. On the contrary, many nonprofit institutions in Malaysia which is estimated to be 44,396 registered organisations with the registry of society (ROS) as at March 2009¹⁰ are reported to be struggling to survive due to lack of funding.¹¹ Although the government has allocated as much as 50 Million ringgit in the Budget 2015¹² to financially support the nonprofit institutions in Malaysia, they still need other resources of funding for sustainability. Adding to that, in contrast to the charity model discussed earlier, the spirit of giving among Malaysians impacts negatively to the society. The pattern of giving among Malaysians shows a tendency to donate to beggars.¹³ Similarly, it is reported in a study by Josie M.F and Abdul Rahim Ibrahim¹⁴ that 64.9% of survey participants prefer to give cash to beggars regardless the income and academic level This trend of giving has encouraged the increasing number of beggars especially in big cities such as Kuala Lumpur. Therefore, it is crucial to study the patterns and determinants of giving among Malaysians to further encourage this giving behaviour and direct their generosity towards proper channels that can improve the society.

Literature Review

A lot of research has been done since the 1980's on the subject of charitable giving that has attracted the attention of many scholars so as to uncover the rationality behind this phenomenon of altruistic giving. It has emerged since then as a multidisciplinary field in social science¹⁵. This can be proven by the existence of an overwhelming number of literature on charitable giving which led to a study on the literature review alone by Rene

⁹ Unit Perancang Ekonomi, "Wawasan 2020, 1999-2020" accessed 29 April 2014, <http://www.epu.gov.my/wawasan-2020-1991-2020>

¹⁰ Saunah Zainon et al., "Institutional Donors' Expectation of Information from the Non-Profit Organizations (NPOs) Reporting : A Pilot Survey," *International NGO Journal* 6, no. 8 (2011): 170–180, doi:10.5897/NGOJ11.013.

¹¹ Radiah Othman et al., "Practical Challenges in Managing Non-Profit Organizations (NPO): Tales from Two Neighboring Countries," *International Bulletin of Business Administration* 13, no. 13 (2012): 6–23.

¹² Malaysian Ministry of Finance, *Bajet 2015*, 2015.

¹³ Elizabeth Cogswell, "Private Philanthropy in Multiethnic Malaysia," *Macalester International* 12, no. 1 (2002): 105–121.

¹⁴ Josie, M. F., and Abdul Rahim Ibrahim, eds. *A Giving Society?: The State of Philanthropy in Malaysia*. Penerbit Universiti Sains Malaysia for the Philanthropy Initiative of Malaysia, School of Social Sciences, Universiti Sains Malaysia, 2002. 246

¹⁵ Katz,SN. Where did the Serious Study of Philanthropy Come From, Anyway? *Nonprofit and Voluntary Sector Quarterly* 8, (1999), Pg 74-82

Bekkers and Pamala Wiepking¹⁶ who compiled over 500 journal articles on charitable giving specified only with empirical findings. The focus of these studies is mainly on the determinants that trigger this philanthropic deed. Despite the fact that the subject of charitable giving has been exhaustively discussed worldwide, the level of research at exploring the patterns and determinants especially among the Muslim community is still infancy.

Among the research found in the literature that comprehensively investigates the patterns and determinants of charitable giving in the Muslim world is by Opoku¹⁷ studied the trends by providing options of charity categories and classifying possible charitable giving factors as intrinsic and extrinsic among young Muslims in Egypt who are found to prefer supporting the poor and are driven by religiosity, altruism and self-satisfaction. Rahmatina Awaliah Kasri(2013) explored the factors of philanthropic act among Muslims in Indonesia and also finds that the Muslims tend to help the poor and give for religious purpose through informal channel and although the income is the most influential factor most of the givers are from the middle income earners. Whereas, Lwin, Phau and Lim¹⁸ find that charitable giving in Brunei is very limited due to the culture of the country whereby charity is fully supported by the government. However, religious element is found to have some impact in giving.

In Malaysian context, research in philanthropic giving is quite diverse in which it varies from very general to restricted in specific scopes. In the study by Cogswell (2002), through the researcher's observation it was concluded that philanthropy in Malaysia is ethnic oriented that targets religious or cultural preservation funds as well as social challenges symptoms and victims, supported by political and economical influences and suggests greater transparency at grant giving and fundraising to increase donation level. Due to the qualitative nature of this study, the finding may only be subjected to the groups of study which mostly were private charities and thus cannot be generalized to portray the actual scenario of philanthropy in Malaysia.

Another study by Josie M.F and Abdul Rahim Ibrahim (2002) sheds a brighter view on how Malaysians involve in charitable giving and volunteering. The finding shows that among 368 respondents in the state of Penang, most of them preferred to give cash to beggars and orphanage institutions. The act of giving among these donors was pivotally driven by the feeling of compassion, dutiful as a citizen and social responsibility. Apart from the aforementioned studies, much of the philanthropic giving research in Malaysia revolves disclosure issues by charity organizations and its effect on fundraising¹⁹. The findings

¹⁶ René Bekkers and Pamala Wiepking, "A Literature Review of Empirical Studies of Philanthropy: Eight Mechanisms That Drive Charitable Giving," *Nonprofit and Voluntary Sector Quarterly* 2011 40, no. 5 (2011): 924–973, doi:10.1177/0899764010380927.

¹⁷ Robert A Opoku, "Examining the Motivational Factors behind Charitable Giving among Young People in a Prominent Islamic Country" 186, no. August (2013): 172–186, doi:10.1002/nvsm.

¹⁸ Michael Lwin, Ian Phau, and Aaron Lim, "Charitable Donations: Empirical Evidence from Brunei," *Asia-Pacific Journal of Business Administration* 5, no. 3 (September 23, 2013): 215–233, doi:10.1108/APJBA-12-2012-0081.

¹⁹ Roshayani Arshad et al., "Organizational Characteristics and Disclosure Practices of Non-Profit Organizations in Malaysia" 9, no. 1 (2013): 209–217, doi:10.5539/ass.v9n1p209.; Zainon et al., "Institutional Donors' Expectation of Information from the Non-Profit Organizations (NPOs) Reporting : A Pilot Survey.;" Radiah

indicate that the level of disclosure among the organizations is low and it significantly influences the amount of donation received.

Besides that, it is also very important to note that research in charitable giving in Malaysia is still very much restricted to the issue of Zakah (mandatory charitable giving) and recently discussed, the Waqf (perpetual charitable giving) leaving another important component of charitable giving, the Sadaqah (Voluntary charitable giving) nearly unexplored²⁰. A research by Hairunnizam Wahid, Mohd Ali Mohd Noor and Sanep Ahmad²¹ finds that demographic factors such as gender, age, marital status, income and expenses are the factors that significantly influence the obligation to pay zakat. Among other factors assessed on the perspective of the zakat payers towards the zakat institution namely the location, facility, education and satisfaction, satisfaction on zakat distribution is found to be highly significant in influencing the payment of zakat. Similarly, Muhamad Muda, Ainulashikin Marzuki and Amir Shaharuddin²² prove that altruism scores the highest followed by faith (iman), self satisfaction, organization and utilitarian factors. From their finding it is suggested that participation in zakat is not only influenced by religious factor but also self-satisfaction and organizational factors.

Furthermore, a study by Nur Barizah Abu Bakar and Abdul Hafiz Majid²³ exhibits that factors such as social, religious and economic factors are proven to be more dominant in motivating income zakat payment compared to 'self-centered' factors. A study conducted to explain the factors that motivate a Muslim to contribute in cash Waqf²⁴ reveals that there are several potential determinants that promote a Muslim to be involved in waqf such as religious satisfaction, literacy of waqf, trustworthiness, demographic factor, efficient management and tax incentive. In short, although there are several studies conducted to probe on the determinants of giving behaviour, none of these studies provide a solid theoretical framework to predict the charitable intention.

Nevertheless, there are few studies found in the literature employing The Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB). TRA has been used to explain the compliance behaviour of zakat. Zainol Bidin, Kamil Md. Idris and Faridahwati Mohd Shamsudin²⁵ discover that attitude and subjective norm factors are significantly related to the obligation towards zakat and the two factors are able to predict the

Othman and Norli Ali, "NPO, Internal Controls, and Supervision Mechanisms in a Developing Country," *Voluntas* 25, no. 1 (2014): 201–224, doi:10.1007/s11266-012-9335-4.

²⁰ Singer, A. *Charity in Islamic Society*, New York: Cambridge University Press, (2008).

²¹ Hairunnizam Wahid, Mohd Ali Mohd Noor, and Sanep Ahmad, "Kesedaran Membayar Zakat: Apakah Faktor Penentunya?," *IJMS* 12, no. 2 (2005): 171–189.

²² Amir Shaharuddin Muhamad Muda, Ainulashikin Marzuki, "Factors Influencing Individual Participation in Zakat Contribution: Exploratory Investigation," in *Seminar for Islamic Banking and Finance 2006 (IBAF 2006)*, 2006, 1–10.

²³ Bakar and Rashid, "Motivations of Paying Zakat on Income : Evidence from Malaysia."

²⁴ Mustafa Omar Muhammad Amirul Faiz Osman, Sheila Nu Nu Htay, "Determinants of Cash Waqf Giving in Malaysia: Survey of Selected Works," in *In: Workshop Antarbangsa Pembangunan Berteraskan Islam V (WAPI-5)*, 10 Apr 2012, Medan, Indonesia., 2012, 186–243, <http://irep.iium.edu.my/28284/>.

²⁵ Zainol Bidin, Kamil Md Idris, and Faridahwati Mohd Shamsudin, "Predicting Compliance Intention on Zakah on Employ- Ment Income in Malaysia : An Application of Reasoned Action Theory," *Jurnal Pengurusan* 28 (2009): 85–102.

behaviour of Muslim by 48%. Using the theory of Planned Behaviour, the intention of paying zakat is measured in a study by Raedah Sapingi, Noormala Ahmad and Marziana Mohamad²⁶ which uncovers that the attitude and perceived behavioural control factors significantly influence the intention to conduct zakat while the factor of subjective norm does not. This study proves that behavioural theories can be used to explain and predict the charitable giving behaviour.

The Theory of Planned Behaviour

In order to have a better understanding on human behaviour especially in altruistic giving, a psychological approach using one of the behavioural theories is applied in this study. The theory chosen for this study relates a particular behaviour with the person level of intention to predict the chances to perform the behaviour. The intention is the central factor that serves as the point that captures and mediates other influencing factors that determine the strength of willingness to perform the behaviour. The higher the level of intention to perform the behaviour the more likely the person will exert to the behaviour. This theory was founded by Fishbein and Ajzen²⁷ and initially known as the Theory of Reason Action. This theory was later revised to formulate another theory which is known as the Theory of Planned Behaviour. Both theories although contain different determinants, they depart on a consensus that intention can be used to predict the willingness of a person to conduct a certain behaviour.

In the theory of Reason Action (TRA) by Ajzen²⁸, there are two determinants that influence the intention. The first factor is related to personal trait that can be measured through one's attitude. This attitude comprises of one's belief on the outcome of certain behaviour and his or her evaluation of the outcome. Another recent definition of attitude is the favourableness and unfavourableness degree of an individual towards a psychological object²⁹. While the subjective norm is related to social influence in which a person believes that it is expected from him or her by certain individuals or groups of people to perform or not the behaviour and his or her motivation to comply³⁰. The TRA was then revised due to its limitation of confounding between attitudes and norms since attitudes can often be reframed as norms and vice versa which leads to the formulation of the Theory of Planned Behaviour (TPB).³¹ Under this theory, it includes one additional variable, the perceived behavioral control which is assessed by asking people how much control they have over performing a particular behavior. The perceived behavioural control is the degree of control one believes to have to perform the behaviour. It is very much similar to the definition of

²⁶ Sapingi, Ahmad, and Mohamad, "A Study on Zakah of Employment Income: Factors That Influence Academics' Intention to Pay Zakah."

²⁷ Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behaviour and Human Decision Processes* 50 (1991): 179–211.

²⁸ Fishbein, M., & Ajzen, I. *Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Reading, MA: Addison-Wesley, (1975)

²⁹ Icek Ajzen, *Attitudes, Personality and Behaviour* (New York: McGraw Hill, 2005).

³⁰ Icek Ajzen, "The Theory of Planned Behavior."

³¹ Ibid.

self efficacy by Bandura³² who defines it as self judgement one has over his or her ability to conduct the behaviour. The relationship of these determinants can best be described in the following diagram:

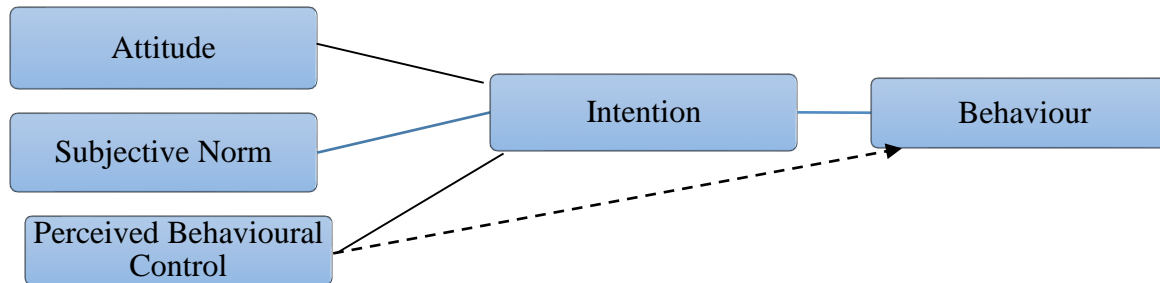


Figure 1

The Theory of Planned Behaviour

Research Methodology

The random sampling procedure has been conducted in this study which involves the distribution of 300 sets of questionnaire targeting Muslim workers in the state of Selangor since having the income is the important criteria that indicates the ability of participating in charitable giving. The selection of Selangor is based on the highest number of workers as according to the Labour Statistics 2013³³ which increases the likelihood to include representative samples.

The distribution of the questionnaire has been done at public places such as banks, restaurants, shopping malls, public amenities and others that could also be the target of fundraisers. After completing two months in data collection, 248 questionnaires have been returned and usable for analysis.

³² Bandura, A. Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84,(1977) Pg 191-215

³³ Malaysia Department of Statistics, *Labour Force Survey Report*, 2013.

Findings and Discussion

Result of Descriptive tests

Table 1: Respondents' Demography

Item	Category	F	%
Gender	Male	105	42.3
	Female	143	57.7
Age	18-25	47	19.0
	26-35	120	48.4
	36-49	53	21.4
	More than 50	28	11.3
Marital Status	Single	83	33.5
	Married	154	62.1
	Others	11	4.4
Number of Children	0	105	42.3
	1-3	89	35.9
	4-6	46	18.5
	More than 7	8	3.2
Highest Academic Qualification	SPM/STPM	96	38.7
	Diploma	74	29.8
	Degree	67	27.0
	Master/PhD	11	4.4
Employment	Self employment	35	14.1
	Government	175	70.6
	Private	33	13.3
	Pensioner	5	2.0
Monthly income	1-1000	24	9.7
	1001-2000	110	44.4
	2001-3000	60	24.2
	3001-4000	30	12.1
	4001-5000	6	2.4
	5001-6000	2	.8
	6001-7000	10	4.0
	More than 7001	6	2.4

Using the frequency analysis it is found that 42.3% are male and 57.7% are female. Most of the respondents' age between 26-35 by 48.4% which means most of the respondents are from the youth group. Majority of them (62.1%) are married with no children by 42.3%. 38.7% of them which represents most of the respondents possess the highest academic qualification of SPM/STPM and working as government servants (70.6%) with the salary between RM1001-2000 per month (44.4%).

Table 2: Annual charitable giving amount and way of transaction

Amount of contribution	f	%	Way of transaction	f	%
1-100	6	2.4	Salary deduction	48	19.4
101-200	149	60.1	Online transfer	31	12.5
201-300	38	15.3	Charity boxes	72	29.0
301-400	22	8.9	Direct contribution	79	31.9
401-500	10	4.0	Door to door solicitation	14	5.6
501-600	15	6.0	S MS	1	.4
601-700	4	1.6	Missing data	3	1.2
More than 701	2	.8			

Table 2 presents the amount of charitable per year by the respondents and it informs that most of the respondents (60.1%) have spent around RM 101-200 in charitable giving. This information can be the indication that the charitable giving level can be considered as low. As for the way of transaction, most of the respondents (31.9) prefer direct contribution to the recipients and also charity boxes (29) that imply conventional charity solicitation is preferred compared to advanced method that involves the use of technology. The following Table 3 exhibits the result for giving pattern of the respondents. Of six charity recipients options, it is noted that most of respondents (84.3%) donate to worship places. While for charity homes, almost half of the respondents (43.5) contribute money as similar to donating to the poor or beggar (51.6%). Lower percentage is seen for contributing to nonprofit institutions (15.7%), higher education institutions (16.1%) and religious school (26.2%). Thus it is concluded that respondents' tendency to donate depends on the types of charities with worship places, charity homes and the poor as the preference.

Table 3: Patterns of giving

Charity recipients		F	%
Worship places	Yes	209	84.3
	No	39	15.7
Charity homes	Yes	108	43.5
	No	140	56.5
Religious Schools	Yes	65	26.2
	No	183	73.8
Poor (beggars)	Yes	128	51.6
	No	120	48.4
Nonprofit Organisations	Yes	39	15.7
	No	209	84.3
Higher education institutions	Yes	40	16.1
	No	208	83.9

Result from Factor Analysis

Table 4: Factor Analysis Result

Factor	No of items	Cronbach Alpha	KMO	Bartlett	variance
Intention	9	.980	.935	.000*	78.24
Attitude	7	.93	.912	.000*	62.86
Subjective Norm	4	.912	.799	.000*	73.843
Perceived Behavioural Control	3	.873	.720	.000*	79.815

*significant at 1%

The items developed in the questionnaire instrument has undergone the factor analysis and the result presented in Table 4 shows that all variables has high value of Cronbach Alpha which is more than the acceptable value of 0.7³⁴ means that all items contain high internal reliability. the Bartlett's test of sphericity is used to assess the adequacy of samples. All items are found significant at 0.01. The minimum acceptable KMO value for a good

³⁴ Julie Pallant, *SPSS Survival Manual* (Australia: Allen & Unwin, 2011).

factor analysis is $r=0.6$. All factors obtain the KMO values more than 0.72 ³⁵and prove to explain the variance more than 62%.

Table 5: Regression Result

Variable	Coefficients	Std Error
Constant	.465	.325
Attitude	.588*	.059
Subjective Norm	.002	.035
Perceived Behavioural Control	.314*	.052
<hr/>		
R ² = 0.711		
Durbin Watson = 2.032		
<hr/>		
*significant at 1%		

Results from the multiple regression analysis are illustrated in Table 5. It is found that only two variables namely the attitude and perceived behavioural control significantly influence the intention variable. As the R² obtained is 0.711, the variables are able to predict the intention variable by 71%.

Conclusions

Realising the importance of charitable donation as a monetary tool to improve the welfare of the society, the behaviour of giving among the public must be encouraged. Therefore, there is a need to study and predict the behaviour of giving especially among Malaysians by using an established and efficient framework. From this study it is found that the level of giving is still low with the trends of giving among Muslims in Malaysia are focused more on giving to worship places, charity homes and the poor. The respondents are observed to be more comfortable with the traditional way of donation collection through direct contribution and charity boxes. As attitude and perceived behaviour control are proven to be able to predict the intention of giving, efforts must be done by fundraisers to stimulate these two factors in order to increase fundraising. It is suggested for future research to have more comprehensive investigation on other factors that can explain more on the behaviour of giving.

³⁵ Barbara G Tabachnick and Linda S Fidell, *Using Multivariate Statistics, Using Multivariate Statistics 5th Ed* (New York: Pearson, 1996), doi:10.1037/022267.

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