



YOUNG INTELLECTUALS' CASH *WAQF* ACCEPTANCE IN NEGERI SEMBILAN, MALAYSIA: A PRELIMINARY INVESTIGATION

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ABSTRACT

This study employs the Theory of Reasoned Action (TRA) as a baseline theory to understand young intellectuals' cash *waqf* acceptance in Negeri Sembilan within the Malaysian context. The model of this study is tested using survey data from 125 respondents. Results obtained indicate that attitude and knowledge positively influence the behaviour of young intellectuals to participate in cash *waqf* giving. Subjective norm and religiosity are found to be insignificant as factors that influence the cash *waqf* giving intention. This study spearheads an analysis of young intellectuals' cash *waqf* acceptance in Negeri Sembilan, Malaysia using the TRA. The results obtained provide valuable insights for Perbadanan *Waqf* Negeri Sembilan to manage *waqf* contribution effectively.

JEL Classification: Z12, G23

Keywords: *Attitude; intention to participate in cash waqf; knowledge; subjective norm; religiosity*

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1. INTRODUCTION

Charitable giving is one of the ways to help the poor and increase the economy. Most of the religious cheered on charitable giving. As stated by Osman, Mohammed and Amin (2014) evidently, charitable giving is encouraged in Islam where one is promoted to donate part of his wealth as charitable. *Waqf* is one of the act that shows Islam encourage charitable giving. *Waqf* and its plural form which is *awqaf* are derived from the Arabic root verb *waqafa*, which can be defined as causing a thing to stop and stand still and the second meaning of *waqf* is simply pious (charitable) foundations (Cizakca, 1998).

Two categories of property that can be given as *waqf*, which is moveable and immovable property. Immovable property including land and building, while movable property including book and cash (Ahmad & Muhamed, 2011). Owing to the facts of being able to help in maintaining others type of *waqf*, this study would like to further explore the acceptance of cash *waqf*.

Cash *waqf* is charitable gifts established with cash capital (Cizakca, 2004). Besides that, it is also stated that the different of this type of *waqf* from the standard real estate endowments is their capital, corpus, which is in the form of cash instead of real estate. This type of *waqf* is easier and generate the interest of Muslim to participate in *waqf* giving which is encouraged by Islam. Historically, the person who had approved the cash *waqf* for the first time, Imam Zufar, had foreseen that the cash that has been collected and gathered should be invested through *mudarabah* (Cizakca, 2004).

This study explores the acceptance of cash *waqf* among young intellectuals in Negeri Sembilan. Although the application of cash *waqf* has been popular in Malaysia, the total amount of cash *waqf* collected by Perbadanan *Waqf* Negeri Sembilan under the surveillances of Majlis Agama Islam Negeri Sembilan was rather suggested to be reduced recently. Figure 1 illustrations the current statistics provided by Perbadanan *Waqf* Negeri Sembilan that shows lately, the total amount of cash *waqf* collected from 2016 until 2018 is dropping from year to year. Proper action should be taken to encourage more people to contribute in cash *waqf*.

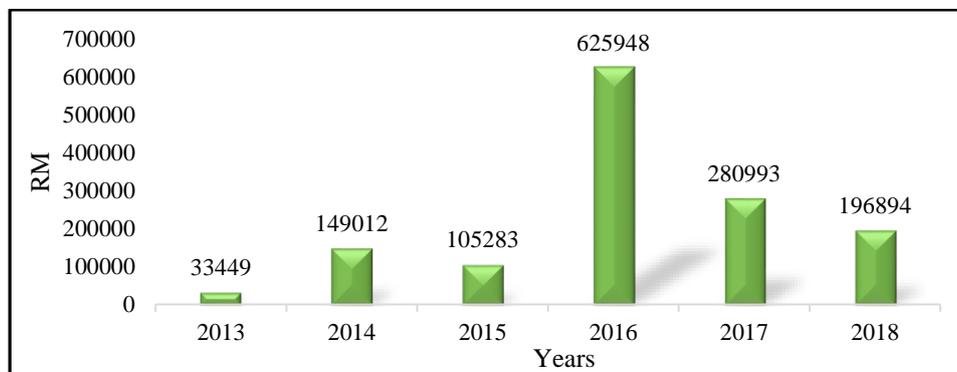


Figure 1: Total collection of cash *waqf* by MAINS.

Source: Perbadanan Wakaf Negeri Sembilan, Majlis Agama Islam Negeri Sembilan

Prominently, this study aimed to provide new empirical evidence supporting the relationship between attitude, subjective norm, religiosity and knowledge to participate in cash *waqf* and give new perspectives in improving the cash *waqf* receptiveness especially among young intellectuals in Negeri Sembilan.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Theory of reasoned action (TRA) was formulated by Ajzen and Fishbein, which is resulted from attitude research from the Expectancy Value Model in estimating the discrepancy between attitude and behaviour. This TRA was related to voluntary behaviour which suggests that a person's behaviour is determined by their intention to perform the behaviour. The best predictor of behaviour is intention, whereby intention is the cognitive representation of a person's readiness to perform a given behaviour and it is considered to be the immediate antecedent of behaviour (Ajzen, 1991)

There is a lot of studies in many different fields that validate the use of TRA. For example, Bidin, Shamsudin and Othman (2014) validate the use of TRA in influencing the manufacturers' intention to comply with GST. Relatedly, Taib *et al.* (2008) also validate the use of TRA in examining bank customer's perception over *Musharakah Mutanaqisah* home financing in the Malaysian context whereby the result shows that there is a positive relationship between TRA and the intention of *Musharakah Mutanaqisah*. The present study extends the theory of reasoned action

to examine a person's perception of cash *waqf*. Two exclusive determinants of TRA namely attitude and subjective norm, are applied in the present study.

2.1 Attitude

Attitude refers to the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour (Ajzen, 1991). A lot of studies have applied attitude in various field, and many of the studies such as a study on the intention of Muslim employees to contribute in cash *waqf* through salary deductions (Pitchay, Meera, & Saleem, 2015) and a study on cash *waqf* investment model as an alternative for financing micro-enterprises in Malaysia (Duasa & Thaker, 2016) found that there is a significant relationship between individuals' attitudes and their intentions. Therefore, attitude is believed to be important in influencing cash *waqf*'s giving behaviour and the following hypothesis are suggested:

Ha1: Attitude will influence the intention to participate in cash *waqf* giving.

Ho1: Attitude will not affect the intention to participate in cash *waqf* giving.

2.2 Subjective norm

Subjective norm speaks of the perceived social pressure to perform or not to perform the behaviour (Ajzen, 1991). It is more on the influence of friends, family and society whereby will affect the behaviour or intention of participating in cash *waqf*. There is no significant relationship between subjective norm to undertake Islamic home financing (Alam, Janor, Zanariah, Che Wel , & Ahsan, 2012). However, it has been confirmed that people influences tend to affect one's decision to participate in the charity activity (Osman, Mohammed, & Amin, 2014) and there is a significant relationship between subjective norm and the intention to use integrated cash *waqf* investment model (Duasa & Thaker, 2016). Thus, owing to the importance of subjective norm based on the result from the past researches, these hypotheses are proposed:

Ha2: Subjective norm will influence the intention to participate in cash *waqf* giving.

Ho2: Subjective norm will not affect the intention to participate in cash *waqf* giving.

2.3 Religiosity

Religiosity refers to the faith of a person in God who complies with Allah SWT's commandments (Rizal & Amin, 2017). Hence, it is an essential cultural factor to study (Mokhlis, 2009). Religious plays an important role in a person's lives by shaping their beliefs, knowledge and attitudes (Rehman & Shahbaz Shabbir, 2010). Overall, all previous studies supported that people who have religion hold certain values that can influence their actions and decisions. Besides that, Altaf et al. (2012) in their study, found that there is a significant impact of religiosity on switching intention of banking employees. Furthermore, Alam et al. (2012) proven that there is a significant relationship between religiosity toward the intention to undertake Islamic home financing. Thus, this study would like to examine further the significance of religiosity toward the intention to participate in cash *waqf* giving and the following hypotheses are suggested:

Ha3: Religiosity will influence the intention to participate in cash *waqf* giving.

Ho3: Religiosity will not affect the intention to participate in cash *waqf* giving.

2.4 Knowledge

Knowledge refers to the facts, information and skill acquired through the experience or education (Oxford, 2019) which is claimed as an important construct in understanding consumer behaviours such as information search and information processing (Park, Mothersbaugh, & Feick, 1994). Besides, Amin *et al.* (2014) have been using the amount of information as the variable in determining the online *waqf* acceptance and proven the significant relationship between the amount of information with online *waqf* acceptance. The finding by Zhang & Lei (2012) reveals that there is a significant impact of environmental knowledge on the intention to participate in ecotourism management. Besides that, Amin *et al.* (2009) have proved the positive relationship between the amount of information on Islamic accounting and the intention to enrol in an Islamic accounting course. Therefore, this study further investigates the relationship between the amount of information or knowledge to the intention to participate in cash *waqf*. Thus, the following hypotheses are proposed:

Ha4: Knowledge will influence the intention to participate in cash *waqf* giving.

Ho4: Knowledge will not affect the intention to participate in cash *waqf* giving.

3. METHODOLOGY

3.1 Sample

The unit analysis of this study is young intellectual in Negeri Sembilan. According to Hair *et al.* (2006) the minimum requirement for sample size is to have at least 5 participants per items in each variable. In this study, there are five items in every five variables. Therefore, (5 participants x 5 items x 5 variables = 125). Thus, a total of 125 responses were collected to get the appropriate result for this study. We employed judgmental sampling for data collection in which three (3) criteria are employed. First, the respondents chosen are those intended to perform cash *waqf* in the future. Second, the respondents chosen are those who are aware of and knowledgeable about cash *waqf* in Negeri Sembilan. Third, the respondents are currently doing their bachelor degree and also those who are young graduates. The respondents are selected if they meet these conditions.

3.2 Measures

The scales used for the questionnaire were drawn from adapted from previous studies. All battery items were learned from previous studies and subject to modifications to fit into the research content. The finalised battery items were sent out for a pilot test using actual users. As noted earlier, 30 respondents were approached. The pilot test's feedback was employed to improve the format of the research instruments and also the readiness of the battery items used. The details of these measures are explained as follows:

- Five battery items for attitude were adapted from Osman *et al.* (2014);
- Five battery items for subjective norm were adapted from Osman *et al.* (2014);
- Five battery items for religiosity were adapted from Osman *et al.* (2014) and Amin *et al.* (2014);
- Five battery items for knowledge were adapted from Amin *et al.* (2014) and Amin *et al.* (2009); and
- Five battery items for intention were adapted from Amin *et al.* (2014);

For each battery item, a Likert-type scale of 1-5 was used, implying 1=Strongly disagree, 2=Disagree, 3=Slightly agree, 4=Agree and 5=Strongly agree.

3.3 Data analysis

The statistical analysis that is used in this study is IBM SPSS 16.0 to gain the result for the collected data for descriptive statistical analysis, factor analysis, reliability analysis, correlation analysis and regression analysis. SPSS is used because of its flexibility and user-friendly software for data analysis.

4. FINDING

4.1 Measurement model

4.1.1 Factor analysis

Result gained for factor analysis shows the factor loading for each factor, followed by the result for Eigenvalue, Variance explained, Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity. The factor loading used is minimum of 0.6 on its hypothesised constructs (Osman, Mohammed, & Amin, 2014). Based on the result of above 0.6, indicate that all of the item representing the outcome variable are valid. The ranking of the item is basically from knowledge, subjective norm, attitude and followed by religiosity.

Furthermore, the result shows that Factor #1, which is knowledge, had an eigenvalue of 8.621 and explained 43.107 of the total variance. While Factor #2 that represent subjective norm capture 16.858 of the total variance with an eigenvalue of 3.372. Moreover, attitude which represented by Factor #3 show 2.563 of eigenvalue and the total variance explained of 12.815. Lastly, the religiosity that was symbolized as Factor #4 explained 8.141 of total variance with 1.628 of eigenvalue.

Table 1: Factor loadings.

	Factor			
	Knowledge	Subjective norm	Attitude	Religiosity
I know to share what I have	.941			
I know to give benefits for publics	.935			
I know to do good things	.898			
I know on cash <i>waqf</i>	.869			
I have the knowledge to do charity	.779			
My friends would think that I should be participating in cash <i>waqf</i>		.877		
If I am participating in cash <i>waqf</i> , most of the people who are important to me will regard it as useful		.858		
Most people who are important to me think that I should be participating in cash <i>waqf</i>		.844		
If I participating in cash <i>waqf</i> most of the people who are important to me will regard it as valuable		.844		
It is expected by others that I should be participating in cash <i>waqf</i>		.799		
I like participating in cash <i>waqf</i>			.906	
I have a positive perception of cash <i>waqf</i>			.897	
Participating in cash <i>waqf</i> is a good idea			.885	
Participating in cash <i>waqf</i> is beneficial			.756	
Participating in cash <i>waqf</i> is rewarding			.658	
My knowledge of religiosity for <i>fardhu ain</i> is sufficient				.872
My religiosity is important to me				.793
My knowledge of religiosity is sufficient				.777
My religiosity is inseparable with my commercial transactions				.742
My religiosity is my alibi				.728
Eigenvalue	8.621	3.372	2.563	1.628
Variance explained	43.107	16.858	12.815	8.141

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.752 (75.2%)
Bartlett's Test of Sphericity	Chi-square = 3.147E3 (p-value =.000)

4.1.2 Reliability test

Reliability analysis is implemented in order to determine whether the items that been used to measure a construct generated from factor analysis is constantly mirrored the construct that it is measuring (Field, 2009). Therefore, Cronbach's alpha was used to examine the internal consistency of the scales used in this study. Sekaran (2003) state that Cronbach's alpha coefficient can be ranged from 0.0 to 1.0 which can be considered as high internal consistency when it is closer to 1.0, while for above than 0.8 can be considered as good, 0.7 will be considered as acceptable, and lastly, less than 0.6 is considered to be poor.

The result shows that all of the items that have been used in this study is consistently reflected the construct that it is measuring by gaining a Cronbach's alpha for more than 0.6. The variable that shows the highest level of internal consistency is the intention to participate in cash *waqf* by generating 96.6% (.966) of Cronbach's alpha which is slightly higher than knowledge which generate 96.2% (.962) followed by subjective norm with the value of 94.5% (.945) and attitude gain about 90.6% (.906). All of the variables are considered as excellent internal consistency except for religiosity, which only generates 88.2% (.882) but still can be considered as good.

Table 2: Reliability analysis.

Construct	No. of Item	Cronbach's alpha
Attitude	5	.906
Subjective norm	5	.945
Religiosity	5	.882
Knowledge	5	.962
Intention to Participate in cash <i>waqf</i>	5	.966

4.1.3 Correlation

Pearson's correlation was used in this study, as stated by Andy Field (2009) in his book, Pearson's correlation coefficient is the preferred measurement of correlation as an effect size measure. The result shows that attitude, subjective norm, religiosity and knowledge have a positive correlation with an intention to participate in cash *waqf* giving ($p < 0.01$). Based on the result, an attitude has the strongest correlation with the intention to participate in cash *waqf* giving ($r = 0.671$, $p < 0.01$).

Table 3: Correlation analysis.

	Attitude	Subjective Norm	Religiosity	Knowledge	Intention
Attitude	1				
Social_influence	.442**	1			
Religiosity	.463**	.280**	1		
Knowledge	.281**	.509**	.356**	1	
Intention	.671**	.393**	.361**	.388**	1

4.1.4 Regression

The rule of thumb for the hypotheses to be accepted is t-value more than 1.96 and p-value or significant value must less than 0.05. The t-value and p-value is parallel whereby if t-value is more than 1.96, then p-value will be less than 0.05 and vice versa.

By referring to the regression result, the relationship between attitude and intention to participate in cash *waqf* giving is positive by gaining the standardised beta

value of .603 with the t-value above 1.96 (7.650) and p-value less than 0.05(.000) which shows that H1 is accepted while for the relationship between subjective norm and intention to participate in cash *waqf* giving only generate standardised beta value of .019 with the t-value below than 1.96(.237) and p-value above than 0.05 (.813) indicated that the H2 was rejected.

Similarly, the standardised beta value for religiosity is .002 with t-value of .026 and p-value of .980 indicated that the H3 is rejected. Lastly, there is a positive relationship between knowledge and intention to participate in cash *waqf* giving by generating the standardised beta value of .208 along with t-value of 2.662 and p-value of .009, which indicate that H4 is accepted. In conclusion, H1 and H4 are accepted and H3 and H2 of this study are rejected.

Table 4: Regression analysis.

Variables	Standardized Beta	t-value	p-value
Attitude	.603	7.650	.000
Subjective norm	.019	.237	.813
Religiosity	.002	.026	.980
Knowledge	.208	2.662	.009

a. Dependent Variable: Intention to participate in cash *waqf*

5. DISCUSSION AND CONTRIBUTION

5.1 Discussion

This study has been using the Theory of Reasoned Action (TRA) and find out that it is inapplicable on the study for cash *waqf* as among two variables that represent TRA only one is accepted which is attitude while another one (subjective norm) is rejected. This result differs from the finding of Taib *et al.* (2008) and Bidin, Shamsudin and Othman (2014).

Based on the result that can be gained from this study, the attitude has a significant positive relationship with the intention to participate in cash *waqf* which is in line with several past studies (Pitchay, Meera, & Saleem, 2015; Duasa & Thaker, 2016). This study found that there is no significant relationship between subjective norm and intention to participate in cash *waqf* which is in line with the study that was made by Alam *et al.* (2012) and oppose the result from several study (Osman, Mohammed, & Amin, 2014; Duasa & Thaker, 2016).

Moreover, the result that was gained from the variable of religiosity is also founded that there is no significant relationship between religiosity to participate in cash *waqf* giving. This result opposes the outcome from the study of Alam *et al.* (2012) and Altaf *et al.* (2012). Lastly, there is a significant positive relationship between knowledge and the intention to participate in cash *waqf* giving. This result was found to be in line with the resulting gain from a past study such as the study by Amin *et al.* (2009), Amin *et al.* (2014) and also in line with the study made by Zhang and Lei (2012).

5.2 Contribution

5.2.1 Theoretical contributions

This study has made some contribution on the Theory of Reasoned Action (TRA) that was found out to be not suitable in examining the intention to participate in cash *waqf*

giving especially among young intellectuals in Negeri Sembilan. However, this study found the positive relationship between toward intention to participate in cash *waqf*. Furthermore, this study found the new measurement items that can influence citizen to participate in cash *waqf* giving which is knowledge. The use of knowledge as the measurement item is limited especially in the context of determining the factors that influence the participation of cash *waqf* giving. Yet, knowledge was found to significantly have a positive relationship with the intention to participate in cash *waqf* giving.

5.2.2 Methodological contributions

This study also contributions in generating specific battery items that capture cash *waqf* context in which two TRA's constructs, subjective norm and attitude are enhanced via literature analyses and pilot test. On the same note, battery items for religiosity and knowledge are also generated to capture the research's context.

5.2.3 Practical implications

This study also provides a new direction that could help cash *waqf* management to improve the collection of *waqf* through the identification of the significant factors that determine potential donors to donate cash. Moreover, this study also gives a new perspective on how to improve cash *waqf* receptiveness in Negeri Sembilan, Malaysia. Finally, the present study suggest that to create a high participation on cash *waqf* in this era, manager or the collector of *waqf* should give more concern about providing some programs or seminar to give a brief explanation on cash *waqf* that will help in increase the knowledge on cash *waqf* which can lead to the increment of intention to participate in cash *waqf*.

6. CONCLUSION AND FUTURE RESEARCH

To cut a long story short, cash *waqf* is important, especially in managing *waqf* property and help those needy. Therefore, an action should be taken whereby a proper study should be performed in attracting more contribution of cash *waqf* and improve the performance of cash *waqf* collection. This study offers a better understanding of the relationships between attitude, subjective norm, religiosity and knowledge on the intention to participate in cash *waqf*. Besides, the current study also further extends the uses of TRA theory in cash *waqf*

The results confirm that the four dimensions (attitude, subjective norm, religiosity and knowledge) are distinct constructs. Besides, the result has proven that the use of attitude and knowledge each has a significant relationship with the intention to participate and will influence the willingness of young intellectuals to contribute to cash *waqf*.

Like others, this study also comes with some drawbacks, and in this study, we offer two limitations for directing future studies. First, our research data are limited and therefore a large sample of data needed for future studies to extend the findings. Second, our developed battery items have not taken advantages of eliciting responses from Shariah advisors in endorsing the battery items under contemplation. Future studies expected to consider the involvement of Shariah advisors for face validity and therefore improving the battery items employed.

Despite these drawbacks, this study is an eye-opener about an empirical investigation of cash *waqf* giving where specific geography, Negeri Sembilan comes into play.

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