

**AWARENESS OF WAQF AMONG STUDENTS:  
THE CASE OF UNIVERSITI MALAYSIA  
KELANTAN**

AZLIN NADIAH BINTI OMAR  
FARAH ANISAH BINTI ABDUL AZIZ  
NUR INTAN BAIDURI BINTI MOHD ZAM

UNIVERSITI

MALAYSIA

KELANTAN

BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC  
BANKING AND FINANCE) WITH HONOURS

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# Awareness Of Waqf Among Students: The Case of Universiti Malaysia Kelantan

by

**Azlin Nadiah Binti Omar**  
**Farah Anisah Binti Abdul Aziz**  
**Nur Intan Baiduri Binti Mohd Zam**

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**UNIVERSITI MALAYSIA KELANTAN**

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## LIST OF ABBREVIATIONS

<b>Abbreviation</b>	<b>Explanation</b>
UMK	University of Malaysia Kelantan
FEB	Faculty of Entrepreneurship & Business
SAA	Degree of Accounting With Honors
SAB	Degree of Business Administration (Islamic Banking And Finance) with Honors
SAE	Degree of Entrepreneurship with Honors
SAK	Degree of Entrepreneurship (Commerce) with Honors
SAL	Degree of Entrepreneurship (Logistics And Distributive Trade) with Honors

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## ABSTRAK

Wakaf memberi manfaat yang besar bukan sahaja kepada pewakaf tetapi juga kepada masyarakat keseluruhannya. Dalam Islam, istilah wakaf merujuk kepada pemilikan harta dan pemeliharaan untuk kepentingan amal yang terhad, serta larangan penggunaan atau pelupusannya untuk tujuan lain. Tujuan utama kajian adalah untuk mengkaji sama ada faktor kesedaran meramalkan kesedaran berwakaf dalam kalangan pelajar Universiti Malaysia Kelantan. Selain itu, tujuan kajian juga untuk mengenal pasti terdapat hubungan antara kesedaran berwakaf dalam kalangan pelajar Universiti Malaysia Kelantan dengan pengaruh bermaklumat, kemudahan dan sikap. Kajian menggunakan SPSS untuk menganalisis data. Data dikumpul dengan mengedarkan borang soal selidik dalam talian kepada 346 pelajar Fakulti Keusahawanan dan Perniagaan, Universiti Malaysia Kelantan. Hasil kajian menunjukkan bahawa pelajar mempunyai pemahaman dan kesedaran yang baik tentang wakaf. Di samping itu, keputusan menunjukkan bahawa secara keseluruhan, terdapat hubungan yang positif dan signifikan antara kesedaran wakaf dengan pengaruh bermaklumat, kemudahan dan sikap. Berdasarkan analisis data dan maklumat yang dikemukakan oleh pelajar yang mengambil bahagian, pelbagai cadangan penambahbaikan telah dicadangkan. Walau bagaimanapun kajian masa depan perlu dijalankan di luar Universiti Malaysia Kelantan. Kedua, hanya terdapat tiga faktor kesedaran dalam kajian ini dan ketiga-tiganya adalah signifikan. Oleh itu, kajian lanjut diperlukan untuk melihat faktor tambahan yang mungkin menjelaskan perbezaan kesedaran wakaf seperti agama, niat dan ilmu. Ketiga, kajian masa depan harus melihat apa yang mendorong orang ramai untuk memberi dan menyumbang wang secara berterusan, kerana pelbagai bentuk wakaf dan mengapa orang memilih untuk mewakafkan dari sudut pewakaf dan juga institut wakaf.

## ABSTRACT

Waqf provides significant benefits not just to the endower but also to society as a whole. In Islam, the term waqf refers to the ownership of property and its preservation for the limited benefit of charity, as well as the prohibition of its use or disposition for any other purpose. The main purpose of the study is to examine whether or not factor of awareness predict awareness of waqf among Universiti Malaysia Kelantan students. Besides, the purpose of the study also to identify there is a relationship between awareness of waqf among Universiti Malaysia Kelantan students and informative influence, convenience and attitude. The study uses four Statistical Package for the Social Sciences (SPSS) to analyze the data including descriptive analysis, cross tabulation, reliability analysis, correlation analysis, and multiple linear regression analysis. The data was gathered by distributing online questionnaire to 346 students of Faculty Entrepreneurship and Business, Universiti Malaysia Kelantan. The results of the study indicate that students have good understanding and awareness of waqf. In addition, the results show that overall, there is positive and significant relationship between awareness of waqf and informative influence, convenience and attitude. Based on the analysis of data and information presented by the participating students, the various proposals for improvements were proposed. However future study should be conducted around outside of Universiti Malaysia Kelantan. Second, there are only three factors of awareness in this study and all three are significant. So, further studies are needed to look into additional factors that might explain the variance in waqf awareness such religiousness, intention and knowledge. Third, future study should look at what motivates people to give and contribution of money continuously, since different forms of waqf and why people choose to endow waqf from the viewpoint of the endower and also the waqf institutes.

# CHAPTER ONE

## INTRODUCTION

This chapter discusses the introduction to the study. This study was conducted to find out the Awareness of Waqf Among Students: The Case of Universiti Malaysia Kelantan. This chapter also discusses the scope and limitations of the study. This chapter comprises eight main sections comprise as follows. The chapter began with the study's background, problem statement, research objectives, and research questions. This is accompanied by the scope of the study, the significant of the study, the definition of the word, and the organization of the proposal.

### **1.1 Background of The Study**

As from the latest recent estimates from the United Nations, compiled by Worldometer, the current global population is 7.9 billion as of May 2021.<sup>1</sup> It is sad that the great majority of people is poor, while a minority of population are living in prosperity (United States Census Bureau, 2011). However, some Muslim countries are not excused to the effects of poverty. It is saddening that Muslim countries have continued in such conditions, despite the fact that the Islamic faith has a comprehensive range of policies to encourage human welfare and social well-being. This covers zakat, waqf, sadaqah, and so on.

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<sup>1</sup> Worldometer is operated by a worldwide team of developers, researchers, and volunteers with the objective of making world statistics accessible to a large audience from around global in a thought-provoking and timely way. A modest and independent digital media organization based in the United States publishes it. They are not affiliated with any political party, government, or corporation. They also have no investors, donations, grants, or other forms of financial support. They are totally self-sufficient and rely on automated programmatic advertising sold in real time on numerous ad exchanges to fund their operations.

The role of Waqf in Islamic economy is crucial, particularly in the development of the ummah's socioeconomic status. According to Khalifah Economy (2007), poverty has been a problem in the twenty-first century since it has stripped needy Muslims of their defined minimum basic needs such as food, water, shelter, access to knowledge, and education. In regard to the above statement, medical care, social status, and, most crucially, electricity are all key factors in the survival too. Despite the fact that many Muslim states have abundant natural resources, majority of them are still facing the suffer.

In Arabic, waqf means "to hold, to prevent, or to restrain," and in legal words, it means "to protect an item from being the property of a third party" (Sabran, 2002). It is known as a Muslim's permanent submission of a valued property to the possession of Allah SWT. The mutawalli's (manager's) responsibility, as said by Sabran (2002), is to manage waqf assets in the best possible way. Waqf is an Islamic economic tool for promoting the equitable distribution of public wealth. Islamic endowment has long been regarded as a viable economic tool for alleviating poverty in impoverished Muslim communities. According to (Mohammed and Nor, 2009; Karim, 2010; Sadeq, 2002), waqf has been found to be useful in a variety of areas including water supply, mosque construction, library construction, and others.

Based on the early history of Islam, there are several events how waqf has been used as a vehicle to increase the ownership of assets and benefits of Muslims collectively. The history of the development of waqf property development financing in the early Islamic era through the purchase of a well named, "Bi'ru Rumat" is one of the historical events of the existence of waqf practice. According to history,



Rasulullah SAW had advised Sahaba to buy the well so that it could be endowed and then provide facilities and welfare to the people in Madinah. The well has provided many benefits for drinking purposes and so on. Sayyidina Uthman bin Affan RA bought the well and later endowed it for public benefit. This event serves as the foundation for general waqf, in which the benefits are not restricted to specific individuals or groups (Mohd Daud Bakar, 1999).

According to (Mohd Daud Bakar, 1999) until today, the management of waqf property starting from the “Rumat” well administered by the Saudi Arabian government through the Saudi Ministry of Agriculture has generated profits multiplied through the yield of date plantations that have entered the international market.

## **1.2 Problem Statement**

However, the optimal use of waqf as a tool to alleviate poverty and improve the living standards of Muslim communities is dependent on Muslims' awareness of waqf and its potential to solve most economic and social problems. However, research into understanding and awareness of waqf in particular is quite lacking.

One of the major issues affecting waqf institutions around the world is a lack of inherent knowledge about waqf. According to studies, the majority of people have limited knowledge of waqf and its practise. As said by Muhammad (2010), a lack of awareness about waqf is a barrier to realising its potential for redressing socioeconomic inequities and improving the poor's quality of life.

As a result, it is important to assess communities' awareness of waqf and the factors that influence it. The student population is chosen primarily because they have the necessary prerequisites to broaden their awareness and knowledge about particular subjects and areas to the remaining communities.

The fact that Malaysia has significant waqf assets, which are typically used for various socioeconomic and religious activities, is one of the main reasons for choosing Malaysia as a case study. Malaysia is also a Muslim-majority country with a long and illustrious Islamic past.

Universiti Malaysia Kelantan was chosen as the Malaysian Universiti that allows for new knowledge to be gained. Thus, this paper specifically attempts to answer the following problem statement:

- i. The sufficient and good understanding and awareness about waqf among students in Universiti Malaysia Kelantan.
- ii. The difference in waqf awareness between students in Universiti Malaysia Kelantan, according on their gender, age, previous education level, marital status, race, religion and course.
- iii. The waqf awareness among Universiti Malaysia students is influenced by factors of informative influence, convenience and attitude.

### **1.3 Research Questions**

In effort to achieve the study objectives outlined above, the following research questions are formulated:

RQ1: Is there a relationship exists between awareness of waqf among Universiti Malaysia Kelantan students and informative influence.

RQ2: Is there a relationship exists between awareness of waqf among Universiti Malaysia Kelantan students and convenience.

RQ3: Is there a relationship exists between awareness of waqf among Universiti Malaysia Kelantan students and attitude.

#### **1.4 Research Objectives**

The objective of the study is to investigate on whether or not factor of awareness predict awareness of waqf among Universiti Malaysia Kelantan (UMK) students, as well as the extent to which factor of awareness is related to awareness of waqf. More specifically, this study attempts to:

RO1: To identify there is relationship between awareness of waqf among Universiti Malaysia Kelantan students and informative influence.

RO2: To examine there is relationship between awareness of waqf among Universiti Malaysia Kelantan students and convenience.

RO3: To determine there is relationship between awareness of waqf among Universiti Malaysia Kelantan students and attitude.

#### **1.5 Scope of The Study**

As in study, researchers will specialize a study awareness of waqf among all undergraduate students of Universiti Malaysia Kelantan (UMK) City Campus, Pengkalan Chepa, Kota Bharu, Kelantan and narrowing the scope among the Faculty of Entrepreneurship and Business (FEB) only.

The study is to test the waqf awareness among university students, as well as the factors that influence it. Next, this study focuses whether there is a difference between the various groups of respondents based on knowledge, influence of information, convenience, attitude and intention that may or will affect the awareness among all undergraduate students in City Campus UMK.

### **1.6 Significance of Study**

The research was guided by the assumption that there is differentiation in opinion or perspective about waqf concept and practice to enable the researcher to understand the awareness of waqf among all undergraduate students in City Campus, Universiti Malaysia Kelantan. Also, the purpose of the study is to discover and examine the awareness level of the undergraduate university students in Faculty of Entrepreneurship & Business (FEB), City Campus Universiti Malaysia Kelantan (UMK). Next, this study also wants to test whether there is any difference in waqf awareness between informative influence, convenience and attitude among undergraduate and students.

In this study, researcher hoped that a clear picture on knowledge and understanding of the concept and practice of waqf among undergraduate students in City Campus UMK nowadays. Besides, this study also can be beneficial and will help from research issues to learn to identify the most influential factors in determining the understanding and awareness of waqf. Furthermore, it is hoped that the analysis of informative influence, convenience and attitude give effect on awareness of waqf among all FEB's undergraduate students of City Campus UMK.

## 1.7 Definition of Term

- ♣ Waqf: Waqf, according to Syed Ameer Ali (1976), is stated as devoting a piece of property to Allah SWT and doing that for a religious purpose that benefits people. Waqf is defined in Islamic terms as the perpetual commitment of any property, the proceeds of which will be used with any charitable cause. This study focuses on understanding and awareness of waqf among undergraduate student at Universiti Malaysia Kelantan.
- ♣ Awareness: It can be defined as knowledge and understanding that something is happening or exist (Merriam Webster, 1828). It is to develop a sense of care and sensitivity for the environment and its issues (Ernesto Lasso de la Vega, 2004).

## 1.8 Organization of The Proposal

Chapter one discusses the study's background. Over this chapter, the research assistant articulated the matter statement that develops throughout the course of this study. The research objectives and questions that will be explored in this study are well known to the researcher. In the next section, the researcher expresses the importance of conducting this study while also providing the definition of the terms during this study. Aside from that, the researcher parsed the topic title that was picked for this study.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Introduction

When starting a research project, it is necessary to do a literature review on the topic. A literature review is a collection of available publications (both published and unpublished) on a subject that contain facts, thoughts, details, and evidence written from a specific viewpoint to achieve specific goals and articulate specific viewpoints on the essence of the topic and share those views on the essence of the subject and demonstrate how it is to be studied and the successful review of these documents in relation to the study being suggested (Hart, 1999)

Waqf (endowment) is a long-term charitable organization. Waqf is a leading institution dedicated to the preservation of Islamic heritage and values. It is critical to the well-being of Islamic communities. It has picked up speed and has been helping people through a variety of ways, including schools, mosques, wells, warehouses, orphanages, graveyards, and many other things.

In light of the fact that the Qur'an contains no verses specifically dealing with Waqf, Islamic scholars and jurists (representing the four major schools of thought: Shafi'e, Hanbali, Maliki, and Hanafi) have concluded that a few of the verses listed below should be cited as the source of the subject matter (Hameed and Yacoob, 2005).

The verse 92 of Surah Al Imran states “By no means shall you attain righteousness unless you give (freely) of that which you love; and whatever you give, of a truth God know it well.” According to the verse, Muslims will not be rewarded for their kindness until they are able to offer their all to others who are less fortunate. The present must be valued and meaningful to the giver in order to be accepted.

Furthermore, this chapter comprises six main sections that introduced the introduction of chapter, previous study, hypotheses statement, conceptual framework and summary conclusion.

## **2.2 Underpinning Theory**

The modern age today has given an impact on the developments in people's habits, including changes of lifestyles. More precisely, the rise of high living style is one of the sequences of the modern age. The purpose of this analysis is to examine the awareness and understanding of waqf.

Waqf is something that is practiced all over the world. Among the type of waqf is cash waqf, corporate waqf and property waqf. Many types of properties or assets can be considered as a waqf. Islam has not required such large or pricey assets for waqf, anything that is useful to others are considered as waqf..

For example, universities are for public education, mosque for the Muslims, hospitals for the people, houses for the poor people, orphanage for the needy children, goods for the uses of Muslims in mosque and computer in schools. Therefore, it is not burdened for any of the Muslims to contribute in waqf. Even small things such as

sandals can be waqf in the mosque for the use of other Muslims.

### **2.3 Previous Study**

Many are covered indirectly in research and writing on the subject of public knowledge and understanding of waqf in Malaysia, which are usually more focused on proposals and recommendations for programmes or forms of promotion that can raise public knowledge and knowledge of diverse waqf as diverse contemporary waqf grow. Aside from that, there are various researches that look into university students' understanding and awareness.

According to Ahmad Zaki (2011), although the Malaysian community is aware of waqf and its role in society, the people's awareness of the practice is still restricted to immovable property and special waqf. Waqf is still confined to land, mosques, houses, structures, and cemeteries, according to the majority of them. The findings, according to Echchabi & Babatunde (2013), show that the latter have an excellent understanding of waqf. Furthermore, the results suggest that there is a considerable gender difference in waqf awareness; however, there is no significant difference in age or education level groups. Finally, the data show that only facilitating conditions had a substantial impact on the degree of awareness of university students in Malaysia among the variables initially considered in the study.

According to Echchabi et al. (2015), the data show that the criteria initially included in the study, only explicit sources of information had an impact on the degree of awareness of Algerian students. The study's uniqueness stems from the fact that it is one of the earliest empirical studies on waqf awareness, as well as the first to



be undertaken in Algeria. As a result, it contributes significantly to the body of knowledge as well as practitioners, researchers, and decision-makers.

According to Farhana Suhaimi and Asmak Ab Rahman (2014), that the experience of the state's Islamic religious council: the study found that Muslim's awareness on the waqf property in Malaysia varies according to states. This is owing to the fact that State Islamic Religious Council (MAIN) has taken varied tactics to developing the waqf property in their distinct states. The Muslim community is generally aware of the waqf property. Nonetheless, comprehension of the waqf property remains a work in progress. Efforts to raise knowledge and comprehension of the relevant endowment, particularly in Malaysia, should be diversified with an effective approach to maximizing the endowment's role in community development.

In conclusion, the practice of waqf needs to be promoted to create awareness on the importance of waqf as a medium to drive the economy and the understanding of waqf needs to be clarified so that there is no confusion about it. Awareness on the ability of waqf such as cash waqf, waqf shares and corporate waqf on economic development should be continued to encourage community participation in waqf development in Malaysia either directly or indirectly, and elevated it to the third sector as a complement to government development programs (Ahmad Zaki et al., 2011 and Nurul Asyikin & Shaffiai, 2013). As a result, university students' understanding and awareness of waqf should be stressed so that waqf can be better understood.

## 2.4 Hypotheses Statement

A hypothesis is a statement concerning the relationship between two or more variables that is only hypothetical. It's a specific, testable hypothesis about what researcher think will happen in a study. In this study, among the following hypothesis that will be tested are:

### 2.4.1 Hypothesis 1

Individual tendency to interpersonal influence (Bearden & Etzel, 1982), also known as susceptibility to interpersonal influence (Park & Lessig, 1977), is influenced by a variety of factors, including demographic characteristics (Park & Lessig, 1977), product type nature of the individual, and other social factors (Park & Lessig, 1977). (Schiffman & Kanuk, 2004). There are two sorts of interpersonal influence in general: normative influence and informational influence. The propensity to comply to others' favourable expectations is referred to as normative influence (Deutsch & Gerard, 1955). When a person's behaviour is explained in terms of what other people believe and the idea that they could know more or that their behaviour is correct, this is referred to as informative influence (Burnkrant & Cousineau, 1975). According to the findings of this study, when a potential endower intends to contribute cash waqf for the first time or has no prior experience doing so, he or she has a tendency to refer to the behaviour of others, particularly their family members, relatives, friends, or other Muslims, in order to make his or her decision. The endower may believe that those who have contributed financial waqf before are more knowledgeable or behave properly. As a result, the following hypothesis is formed:

**H<sub>1</sub>:** There is a significant relationship between awareness of waqf and informative influence.

#### **2.4.2 Hypothesis 2**

Convenience has long been seen as a crucial component in deciding customer purchasing decisions, owing to the fact that it includes the expenditure of resources such as time, energy, and money in getting or owning the desired goods or service (Kelly, 1958). For example, convenience may be measured in terms of how convenient it is to get what you need at the time and location you need it (Kelly, 1958). By Berry et al. (2002), a service's perceived ease influences consumers' overall evaluations. Because cash waqf contributions may be made right now, a prospective endower can make a donation right away. 196 Cash Waqf Participation: antecedents and consequences may be made in cash rather than buildings, land, or other immovable assets (Ab. Aziz et al., 2013). When it comes to using mobile devices for online shopping, convenience was deemed to be the most important consideration (Jih, 2007). Online platforms have made it possible to make cash waqf payments from the convenience of one's own home. As a result, the following hypothesis emerges:

**H<sub>2</sub>:** There is a significant relationship between awareness of waqf and convenience.

### **2.4.3 Hypothesis 3**

In the study of consumer behaviour, one of the most crucial terms to understand is attitude (Evans et al., 2009). According to the findings of research, an individual's mindset is positively associated to his or her consumer behaviour (Ajzen & Fishbein, 1980). As stated by the Theory of Reasoned Action (TRA), attitude is positively connected with behavioural intention, which is in turn an antecedent of actual behaviour in a variety of behavioural settings (Ajzen & Fishbein, 1980). (Ramayah et al., 2009; Gopi & Ramayah, 2007). As a result, it is anticipated that the following will occur in this study:

**H<sub>3</sub>:** There is a significant relationship between awareness of waqf and attitude.

## **2.5 Conceptual Framework**

The purpose of this study is to see how much variation in Universiti Malaysia Kelantan (UMK) students' knowledge of waqf can be clarified by scores on the factor of awareness. This section outlines the analytical structure that has been suggested. Informative influence, convenience and attitude are the prevailing variables that underpin the conceptual framework of the proposed study.

A conceptual framework, according to Sekaran (2003), is a model of how one theorises or make valid conclusions about the relationship between the various components that have been recognised as essential to the problem. A theoretical framework is a structure that the researcher feels best explains the natural course of the phenomena being examined (Camp, 2001). It is related to the concepts,

empirical research, and significant ideas employed in advancing and systemizing the researcher's knowledge (Peshkin, 1993). The conceptual framework as illustrated in Figure 2.1 has two key components; factor of awareness and the awareness of waqf. The Independent variable is the factor of awareness, while the dependant variable is the awareness of waqf is the dependent variable.

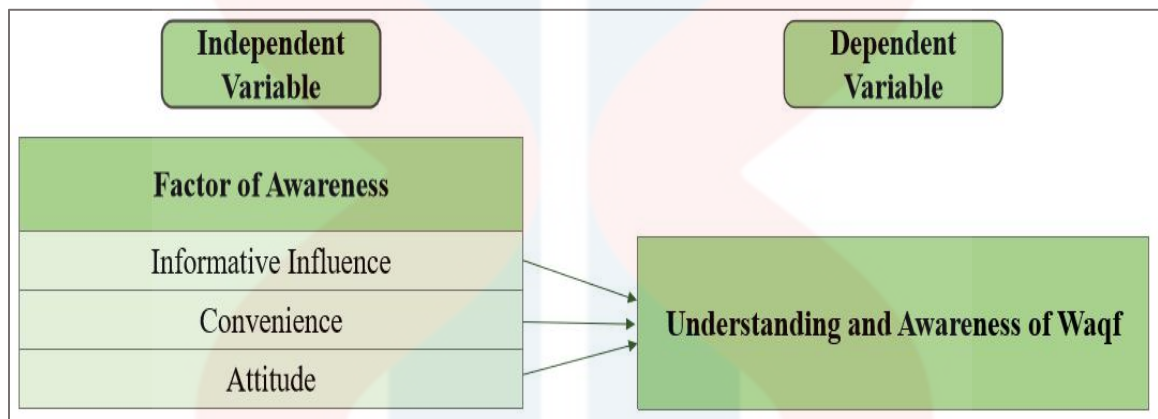


Figure 2.1: Theoretical framework of Understanding and Awareness of Waqf Among Students: The Case of Universiti Malaysia Kelantan

**2.5.1 Dependent Variable**

*Awareness of Waqf*

The dependent variables in this chapter are the awareness of waqf. Previous scholar, (Muhammad, 2010) aimed to emphasize the need of raising knowledge about the function of waqf in poverty reduction and public welfare development. The author stated that a lack of awareness about waqf is a barrier to realizing its potential for redressing socioeconomic imbalances and improving the poor's quality of life.

### **2.5.2 Independent Variable**

#### *Factors of Awareness*

Many previous studies on the issue of awareness have covered a wide range of topics. For example, Kangis and Passa, (1997) investigated banking customers' awareness of bank service costs and its impact on perceptions and expectations of service quality, and they discovered that awareness had no effect on quality expectations. Abdullah and Abdul Rahman (2007) focused on Malaysian bank managers' knowledge of Islamic banking services and the factors that influence it in the context of Islamic economics. They discovered that bank managers are well-versed in the main concepts of Islamic banking and finance. However, they are aware of Musharakah and Mudarabah. The findings also revealed that managers have a low level of understanding of sophisticated concepts such as ghurmi and gharar. The authors discovered, using Pearson correlation, that training attendance was the most important variable in boosting managers' awareness and understanding of Islam. Factor of awareness of this study are informative influence, convenience and attitude.

### **2.6 Summary/ Conclusion**

We have described the study framework also serves as the conceptual framework of this study that illustrates the relationship between factor of awareness and understanding & awareness of waqf among undergraduate students in UMK. We also elaborate the variables involved in this study by providing the factor of awareness and understanding and awareness of waqf.

## **CHAPTER THREE**

### **RESEARCH METHODS**

#### **3.1 Introduction**

This chapter contains research methodologies that basically discuss the method used to gather and analyze information with the notion of fulfilling the objectives of this study. These include research approaches, research designs, research frameworks, research locations, populations and samples, instruments, data collection, data preparation, and analysis suggestions. Researchers explain about research methods that were used to complete this research. The data and information required to accomplish the research objectives and questions were defined by the researchers and gathered, submitted, and analysed by the team of researchers.

#### **3.2 Research Design**

In this study, quantitative research method by structured questionnaire has been used to gather the relevant data from the respondents. Hence, the population target of this study was Universiti Malaysia Kelantan students. The data will be gathered by distribute the questionnaires. The data analysis process is also used to find information and then the analysis of the data will be made. However, references from other studies have also been used by researchers to serve as additional information such as thesis, internet resources, journals and others. Furthermore, the survey method is used because the analysis aims to unravel the wider view of the situation (Fisher, 2007). It will be descriptive correlational in that it seeks to determine the relationship between factor of awareness and awareness of waqf among Universiti Malaysia Kelantan students.

### 3.3 Data Collection Methods

This study is using a set of questionnaire survey method through online mechanism. To process and further interpret data collected for this study, different approaches were used such as IBM SPSS Statistics software, descriptive analysis, cross-tabulation, reliability, correlation Multiple Linear Regression (MLR) and diagram & table. In order to examine the data and information gathered from the questionnaire, the researchers use these methods.

### 3.4 Study Population

A target population is the entire group on whose researcher want to draw conclusions Pritha Bhandari, (2020). According to Fetters, Curry, and Creswell, (2013), the population may be defined as a group of people who have similar characteristics. The significance for concentrating on surveys and testing is the order of people picked from a population and generally talk to residents in investigative interviews.

This study's population is all undergraduate students at Universiti Malaysia Kelantan's City Campus in Pengkalan Chepa, Kota Bharu, Kelantan. According to the data available on the official UMK website, there are a total of:

Table 3.1: Total of undergraduate student in Universiti Malaysia Kelantan

Level of Study	Number of Student
Undergraduate	10,259

Sources: Official website, data as of December 2020 by Universiti Malaysia Kelantan, Kelantan, Malaysia.



This study focus on the faculty of entrepreneurship and business (FEB). In this faculty there are 6 undergraduate student’s programs/courses and there are Bachelor of Entrepreneurship with Honours (SAE), Bachelor of Business Administration (Islamic Banking and Finance) with Honours (SAB), Bachelor of Entrepreneurship (Logistics and Distributive Trade) with Honours (SAL), Bachelor of Entrepreneurship (Commerce) with Honours (SAK), Bachelor of Entrepreneurship (Retailing) with Honours (SAR) and lastly Bachelor of Accounting with Honours (SAA). There are total of:

Table 3.2: Total of students in Faculty of Entrepreneurship and Business

<b>Programs/Courses</b>	<b>Number of Students</b>
SAE	222
SAB	798
SAL	766
SAK	878
SAR	752
SAA	17
<b>Total</b>	<b>3433</b>

Sources: Student Data, 2021 by Faculty of Entrepreneurship & Business. Universiti Malaysia Kelantan, Malaysia.

### 3.5 Sample Size

The sample size is the number of people drawn from the population as a whole (Kumar, 2013). The undergraduate students from the Faculty of Entrepreneurship and Business at the Universiti Malaysia Kelantan (UMK) comprised the sample for this research (FEB). To provide a sufficient level of confidence in the results of this research, 346 respondents will be selected from the population of Universiti Malaysia Kelantan (UMK) according to the sample size table developed by Krejcie and Morgan (1970).

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

*Note : N is Population Size : S is sample size*

Source: Robert V. Krejcie, Daryle W. Morgan (1970, p.607-610)

Figure 3.1: Adopted from Krejcie & Morgan (1970). Determining sample size for research activities.

$$n = \frac{X^2 N p (1 - p)}{e^2 (N - 1) + X^2 p (1 - p)}$$

**n** = sample size  
**N** = population size  
**e** = acceptable sampling error  
**X<sup>2</sup>** = chi-square of degree of freedom 1 and confidence 95% = 3.841  
**p** = proportion of population (if unknown, 0.5)

Source: Robert V. Krejcie, Daryle W. Morgan (1970, p.607-610)

Figure 3.2: The formula for the sample size according to Krejcie & Morgan (1970).

### 3.6 Sampling Techniques

Sampling method is the process of selecting an adequate number of elements from the population (Kumar, 2013). The study will be conducted using a quantitative method. The researcher aims to measure the representative sample factor of the total population. A simple random sampling method will be used in this research. In random sampling method, the researchers randomly selected respondent from students at Universiti Malaysia Kelantan. The researcher targeted 346 respondents to help the researcher completed this study.

### 3.7 Research Instrument Development

In this study, the questionnaire was used to gain the data in order to gather all the required input that needed to complete this research. Questionnaire is a method of data collection that involves the respondents to answer a series of question either by written or verbal. Besides that, this type of research usually cheaper compared to others method and easy to monitor because it is a standardized. This research involved in large number of respondents so that researchers use this method because it is the most efficient way of collecting data and information.

The questionnaires are divided into three sections. The first portion, Section A, contains questions regarding the respondent's demographic information, such as gender, age, and the programme in which they are enrolled. There are questions connected to the independent variable in Section B, and questions related to the dependent variable in Section C. Section B contains questions relating to the independent variable. The surveys in Section A were structured using a nominal and interval scale, while the questionnaires in Section B and Section C were structured using a Likert Scale.

The 5-Likert Scale being used in this study because the reactions are effectively quantifiable and abstract to calculation of some scientific investigation. In addition, this 5-Likert Scale typically does not have two extreme option which are 'very strongly disagree and 'very strongly agree' that usually being used in the 7-Likert Scale (Pearse, 2011). Hence, measurement on the 5-Likert Scale is 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree.

Table 3.3: Likert Scale

1	2	3	4	5
Strongly Disagree/ <i>Sangat tidak setuju</i>	Disagree/ <i>Tidak setuju</i>	Neutral/ <i>Neutral</i>	Agree/ <i>Setuju</i>	Strongly Agree/ <i>Sangat setuju</i>

Source: 5-Point Likert Scale, 2010 by In: Preedy V.R., Watson R.R. (eds) Handbook of Disease Burdens and Quality of Life Measures. Springer, New York, NY.

### **3.8 Measurement of The Variable**

Measurement is the process of providing numbers to certain characteristics, variables, or events based on scientific standards. It is the process of observing and documenting the observations made as part of a study. A variable is any attribute, characteristic, number, or quantity that increases or falls or may take on different values (as opposed to constants like  $n$ ) in different conditions.

An independent variable is one that is unaffected by the other variables being studied. The independent variable is the one that has a positive or negative connection with the dependent variable. That is the point at which both the independent and dependent variables are present. The independent factors in this study include informative influence, convenience and attitude.

In a study, the dependent variable is the variable that is being measured or tested. The dependent variable is the one that the researcher is most interested in. The researcher's purpose is to understand and explain the dependent variable, as well as to clarify and anticipate its variability. To put it another way, it is the primary variable that prompts further examination as a valid component. The awareness of waqf is the dependent variable in this study.

#### **3.8.1 Nominal Variable**

Nominal data is a form of data used in statistics to designate variables without providing a numerical value. It is the most basic type of measurement scale. Quantitative and qualitative nominal data are both available. The quantitative labels, on the other hand, are devoid of a numerical value or

relationship. People's names, gender, and nationality are some of the most prevalent instances of nominal data. The nominal variables are used in this study for example; age, gender and student's programs.

### **3.9 Procedure of Data Analysis**

Research utilizes research data analysis to reduce data to a story and analyze it to extract insights (LeCompte & Schensul, 1999). It makes sense that the data analysis process aids in the reduction of a large set of data into smaller fragments. To process and further interpret data collected for this study, different approaches were used;

- i. Descriptive analysis
- ii. Cross-tabulation
- iii. Multiple Linear Regression (MLR)
- iv. Reliability
- v. Correlation
- vi. Diagram & Table

#### **3.9.1 Descriptive Analysis**

The demographics as well as the responses from the respondents were analyzed using descriptive analysis. Descriptive analysis is a type of data analysis that assists in the development of patterns that satisfy all of the data's needs by explaining or summarizing data points in a constructive way.

#### **3.9.2 Cross-tabulation**

Cross-tabulation is also used to examine comparisons between

numerous separate variables in order to discover relationships between them. In order to determine whether or not there is a link between two variables measured at the nominal or ordinal levels, researchers use cross-tabulation and a set of supporting statistics. A cross-tabulation is a table that concurrently examines the distribution of two variables.

### **3.9.3 Multiple Linear Regression (MLR)**

The most common type of regression analysis is multiple linear regression. Multiple linear regressions are used to describe data and explain the relationship between one dependent variable and two or more independent variables as part of a predictive study. The link between the dependent variable and the four independent variables is evaluated using multiple linear regression.

### **3.9.4 Reliability**

The properties of measuring scales and the items that construct the scales can be studied using reliability analysis. The Reliability Analysis process computes a variety of commonly use measures of scale reliability as well as information on the relationships between different scale items.

### **3.9.5 Correlation**

Correlation is a statistical method for determining the relationship between numerical and categorical data. In other terms, it is a measure of how objects are connected to one another. Correlation analysis is the study of how variables are connected. Correlations are helpful because they allow

researchers to anticipate future behaviour by determining what related variables exist.

### **3.9.6 Diagram & Table**

The findings of the interest for this study will further described and further explained using diagrams and tables.

### **3.10 Summary/Conclusion**

This chapter begins with an introduction and then goes over the study's research design. When addressing the research methods adopted to perform this study, the terms population and sample study are employed. In order to collect data, a quantitative method is used, with a questionnaire would be used as part of the research process.

The purpose of this research is to know whether the factor of understanding and awareness of waqf among students including undergraduates and postgraduates in Universiti Malaysia Kelantan where indicate the independent variables such as knowledge, influence of information, convenience, attitude and intention. It is to know whether the independent variables were having significant relationship towards the awareness of waqf among students in Universiti Malaysia Kelantan which are the dependent variable.



## **CHAPTER 4**

### **DATA ANALYSIS AND FINDINGS**

#### **4.1 Introduction**

The chapter discusses the data analysis and findings of the study. This chapter consists of eight sections including this introduction and proceeds as follows. Demographic profile of respondents, pilot study, validity and reliability test, normality test, hypotheses testing and conclusion are all covered in this chapter. A total of 346 respondents were helping to answer the questionnaire that has been distributed to them online and the findings had collected. After the data processed, the findings were interpreted using IBM SPSS Version 26. According to Tuckman (1985) through questionnaires, respondents are easy to cooperate and give good feedback because they are able to express their views and evaluations that are appropriate to the questionnaire.

#### **4.2 Pilot Study**

A pilot study is a small-scale experiment or set of observations undertaken to decide how and whether to launch a full-scale project (Collins Dictionary, 2021). According to Fraser, Farman, Arscott, and Guillot (2018) on the title "Pilot Testing for Feasibility in a Study of Student Retention and Attrition in Online Undergraduate Programs (2018), the purpose of the pilot study is only to test the small test with the same steps outlined in the previous-developed research plan. The result of the pilot test will be a revision of the actual survey and will identify the problem in the actual survey.

The survey measurement was pilot-tested on Universiti Malaysia Kelantan students who would be utilized as respondents in the main study to ensure that the instructions, questions, and scale items were understandable. Despite the fact that the measuring instrument was adapted from Terziovski and Samson's 2007 study, it was required to guarantee that the respondents in this study could understand the questionnaire items and respond accurately.

As a result, a pilot-test was conducted to identify any questions or items that would offend potential respondents, as well as anything that might go wrong throughout the data collection process. For this reason, the questionnaire was given to 35 respondents and they were requested to give their feedback or opinions on the instrument after they completed it. Through a pilot study, the following findings were reached:

- a. There were no clarification questions from the respondents. As a result, each item on the questionnaire was regarded as clear by the respondents.
- b. The respondents told to change and use marital status instead of current status for section A, general information question.
- c. In section B, the level waqf awareness among Universiti Malaysia Kelantan students, this sentence 'I know that the waqf funds that will be channeled will be collected and channeled for education, health and investment purposes' was somewhat confusing and need to rephrase the sentence.
- d. To ensure that the instrument was reliable, statistical testing was performed. Cronbach's alpha coefficients of 0.7 and above were observed for all measured items and declared acceptable after reliability analysis.

Table 4.1: Rules of Thumb about Cronbach's Alpha Coefficient Size Table

Cronbach's Alpha	Strength of Association
<0.6	Poor
0.6 to <0.7	Moderate
0.7 to <0.8	Good
0.8 to <0.9	Very Good
0.9 >	Excellent

Sources: Hair et al. (2003).

### 4.3 Demographic Profile of Respondents

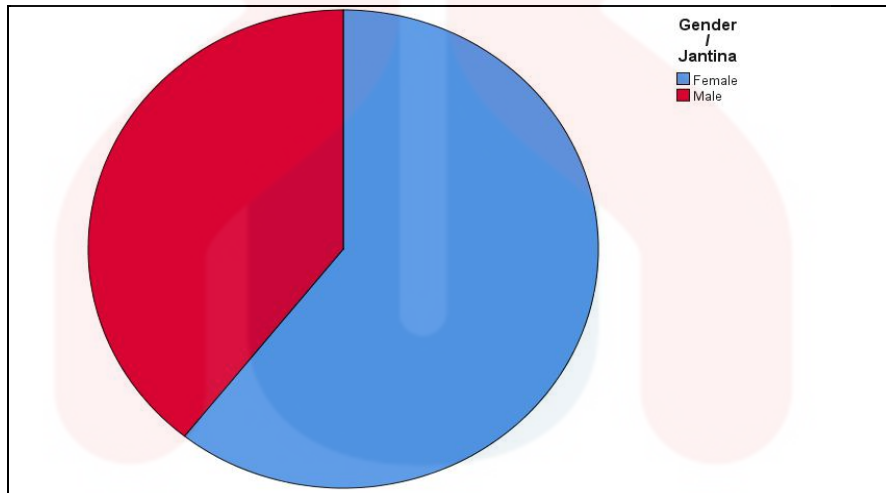
A total of 346 people were selected as respondents in helping to answer the questions that were distributed to them. The target of this study is about awareness of waqf among all undergraduate students of Faculty of Entrepreneurship and Business (FEB) at UMK. There are seven questions consisting of gender, age, previous education level, marital status, race, religion and course.

### 4.3.1 Gender of Respondents

Table 4.2: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	210	60.7	60.7	60.7
	Male	136	39.3	39.3	100.0
Total		346	100.0	100.0	

Source: Authors' Own



Source: Authors' Own

Figure 4.1: Gender of respondent

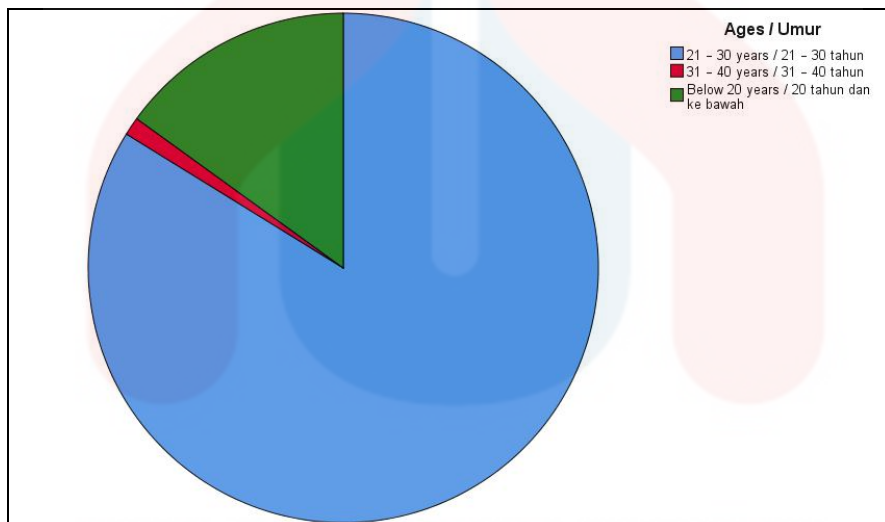
The gender of the respondents was displayed in Table 4.3.1 and Figure 4.3.1. Out of 346 respondents selected for this study consisting of 136 male which equal to 39.3 percent and 210 female respondents which equal to 60.7 percent and the total is 346 respondents and the percentage is 100 percent. Though this frequency and percentage it can be conclude that female respondents have the most contribution for the result in this study.

### 4.3.2 Age of respondents

Table 4.3: Ages

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 – 30 years	290	83.8	83.8	83.8
	31 – 40 years	4	1.2	1.2	85.0
	Below 20 years	52	15.0	15.0	100.0
<b>Total</b>		<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.2: Age of respondent

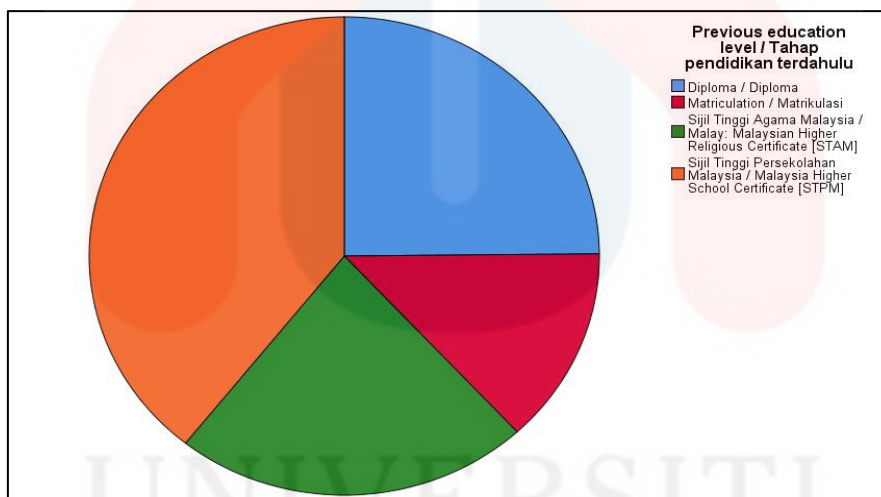
Table 4.2 and Figure 4.2 show the percentage by age of the respondent. Out of 346 respondents, 290 (83.8 percent) respondents are between 21 to 30 years old, 4 (1.2 percent) respondents are between 31 to 40 years old, below 20 years as much as 52 respondents equal to 15 percent are answered the questionnaire.

### 4.3.3 Previous Education Level of Respondents

Table 4.4: Previous Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	86	24.9	24.9	24.9
	Matriculation	46	13.3	13.3	38.2
	STAM	78	22.5	22.5	60.7
	STPM	136	39.3	39.3	100.0
	<b>Total</b>	<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.3: Previous Education Level

The table and figure above shows the frequency and percentage of respondents which total about 346 respondents selected for this study which consists of, for Diploma is 86 respondents in the percent of 24.9 percent, for Matriculation, 46 respondent as much as 13.3 percent, for Malaysian Higher Religious Certificate [STAM] which is 78 respondent as much as 22.5 percent and lastly respondent from

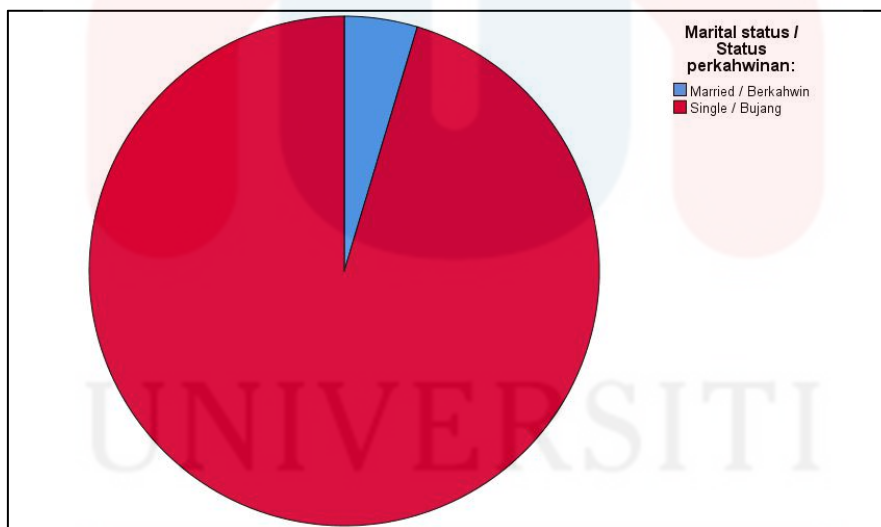
Malaysia Higher School Certificate [STPM] is 136 respondents, which equal to 39.3 percent and a total of 346 respondents and the percentage is 100%.

#### **4.3.4 Marital Status of Respondents**

Table 4.5: Marital Status

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	Married	16	4.6	4.6	4.6
	Single	330	95.4	95.4	100.0
<b>Total</b>		<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.4: Marital Status

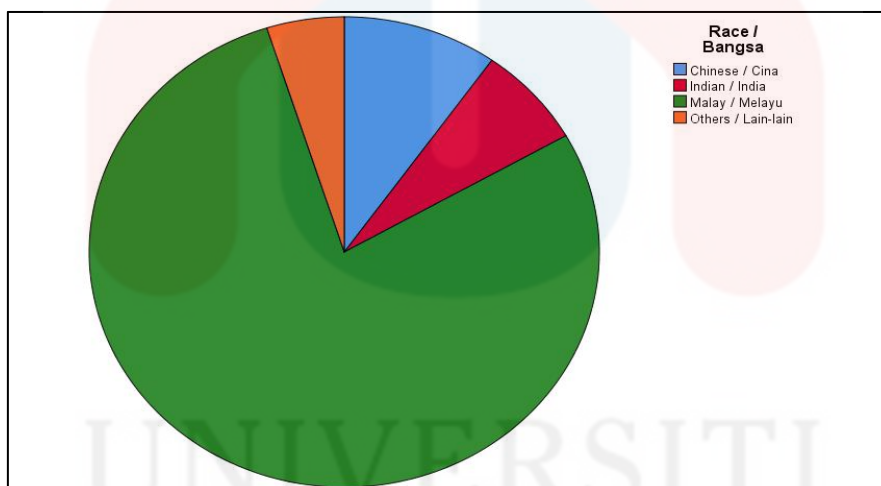
Table 4.3.4 and Figure 4.3.4 indicate the overall number of respondents by marital status, which are divided into 2 categories. There were 346 respondents, with 330 single (95.4 percent) and 16 married (4.6 percent) has responded to the questionnaire.

#### 4.3.5 Race of Respondents

Table 4.6: Race

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	Chinese	34	9.8	9.8	9.8
	Indian	24	6.9	6.9	16.8
	Malay	271	78.3	78.3	95.1
	Others	17	4.9	4.9	100.0
	<b>Total</b>	<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.5: Race

Table and Figure above shows the frequency and percentage by race of the respondent. Out of 346 respondents, 34 (9.8 percent) respondents are Chinese, 24(6.9) respondent are Indian, 271(78.3) respondent are Malay and 17(4.9) respondent are others are answered the questionnaire.

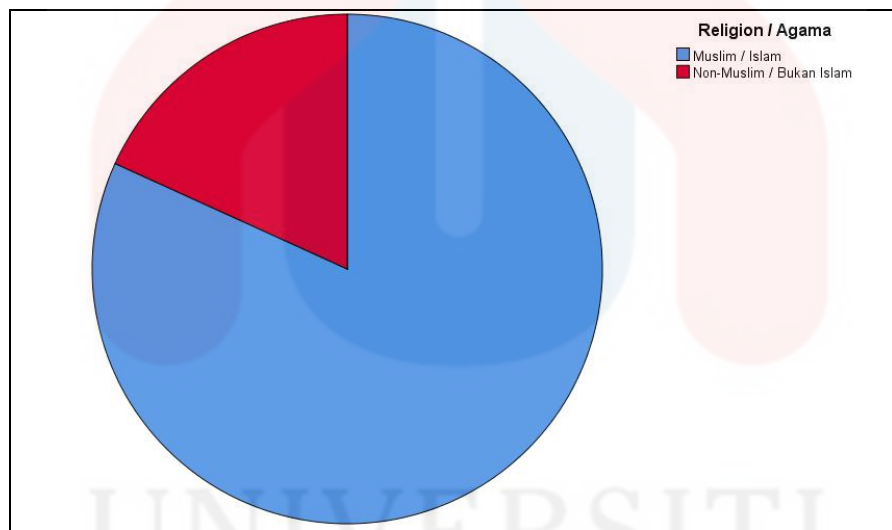


#### 4.3.6 Religion of Respondents

Table 4.7: Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	Muslim	283	81.8	81.8	81.8
	Non-Muslim	63	18.2	18.2	100.0
<b>Total</b>		<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.6: Religion

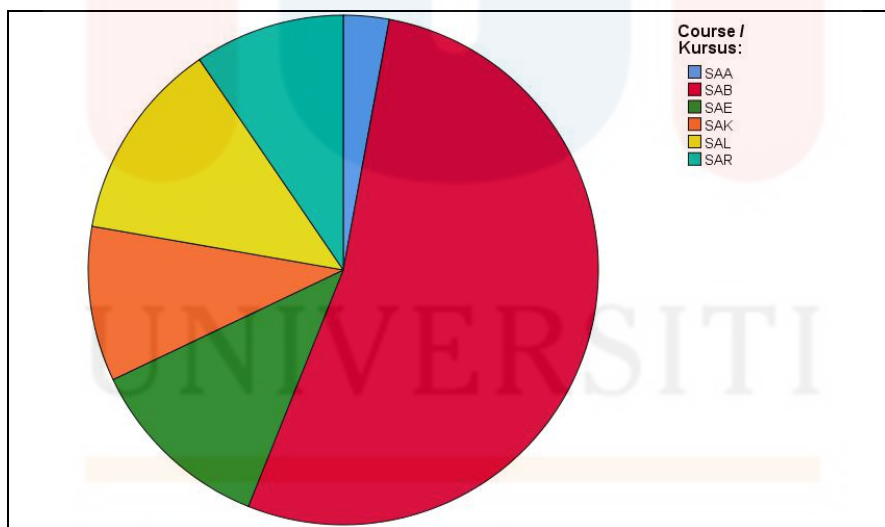
Table 4.3.6 and Figure 4.3.6 indicate the overall number of respondents by religion, which are divided into 2 categories. There were 346 respondents, which Muslim are as much as 283 respondents equal to 81.8 percent and 63 respondents of Non-Muslim as much as 18.2 percent has responded to the questionnaire.

### 4.3.7 Course of Respondents

Table 4.8: Course

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	SAA	10	2.9	2.9	2.9
	SAB	184	53.2	53.2	56.1
	SAE	41	11.8	11.8	67.9
	SAK	34	9.8	9.8	77.7
	SAL	44	12.7	12.7	90.5
	SAR	33	9.5	9.5	100.0
	<b>Total</b>	<b>346</b>	<b>100.0</b>	<b>100.0</b>	

Source: Authors' Own



Source: Authors' Own

Figure 4.7: Course

The table and figure above show the frequency and percentage of course of respondents take. For course SAA as much as 10(2.9 percent) respondents, SAB as much as 184(53.2 percent) respondents, SAE as much as 41(11.8percent) respondent,

SAK as much as 34(9.8 percent) respondent, SAL as much as 44 (12.7 percent) respondent and SAR as much as 33(9.5) respondent are answered the questionnaire.

**4.4 Descriptive Analysis**

To determine whether or not factor of awareness predicts knowledge of waqf among Universiti Malaysia Kelantan students, the researcher employs a mean score to conduct the study.

Moreover, the descriptive study will include 346 respondents from the Faculty of Entrepreneurship and Business students at Universiti Malaysia Kelantan, and the mean for each variable of every question will be compared by the researcher along with the responses using the Likert Scale, with 1 representing strongly disagree, 2 representing disagree, 3 representing slightly agree, 4 representing agree, and 5 representing strongly agree with the researcher's findings. The results of descriptive analysis are displayed in the table below.

**4.4.1 Range of Mean for Informative Influence**

4.9: The min, max, mean & std. deviation for each item in informative influence

Item	Descriptive Statistics				
	N	Min	Max	Mean	Std. Deviation
1 I already know about waqf from my studies.	346	1	5	3.96	1.075

2	I gather information from family before I participate in waqf.	346	1	5	3.60	.985
3	If I have little experience with waqf, I often ask my friends about waqf.	346	1	5	3.70	.979
4	I knew the concept of waqf from waqf institutions.	346	1	5	3.40	1.006
5	To make sure I participate in the right waqf, I often observe how others participate in waqf.	346	1	5	3.79	.952
6	I knew about waqf through television, newspaper and social media.	346	1	5	3.83	.907
7	Religion influenced me to know about waqf.	346	1	5	4.16	1.031
<b>Average Mean</b>					<b>3.78</b>	

---

Source: Authors' Own

Table above shows that the item 7 has the highest mean score which is 4.16, with a standard deviation of 1.031. This demonstrated that religion influenced respondents to know about waqf. The respondents also already know about waqf from their studies, with a mean score of 3.96 and a standard deviation of 1.075. Next, the respondents knew about waqf through television, newspaper and social media with a mean score of 3.83 and a standard deviation of 0.907.

With a mean score of 3.79 and a standard deviation of 0.952, respondents generally look at how other people are participating in waqf to make sure they're doing it correctly. The mean score for item 3 was 3.70, with a standard deviation of 0.979, among respondents who had little or no experience with waqf.

The result shows that the respondents understand and aware of waqf among them. A mean score of 3.60 was found with a standard deviation of 0.985, indicating that the respondents gathered information from their families before participating in the waqf programme.

Lastly, item number 4 which is the respondents knew the concept of waqf from waqf institutions has the lower mean score of 3.40 with a standard deviation of 1.006. The respondents think that informative influence increases their level of understanding and awareness of waqf among them.

#### **4.4.2 Range of Mean for Convenience**

4.10: The min, max, mean & std. deviation for each item in convenience

Item		Descriptive Statistics				
		N	Min	Max	Mean	Std. Deviation
1	I believe that it is easy for me to participate in waqf.	346	1	5	3.94	.991
2	There are many channels for me to participate in waqf.	346	1	5	3.86	.939
3	It is very convenient for me to participate in waqf.	346	1	5	3.83	.964
4	I know that the waqf funds channelled will be collected and channelled for education, health and investment purposes.	346	1	5	3.99	1.048

5	I believe those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non - Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam)	346	1	5	4.07	1.038
6	It is easy to find waqf institutions in Malaysia.	346	1	5	4.00	1.003
<b>Average Mean</b>					<b>3.95</b>	

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Source: Authors' Own

Table above shows that item 5 has the highest mean score of 4.07, with a standard deviation of 1.038. Most respondents believe that those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non-Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam) With a mean score of 4.00 and a standard deviation of 1.003, item 6 has the second highest mean score and standard deviation. The respondents agreed

that it is easy to find waqf institutions in Malaysia. Next, item 4 recorded a mean score of 3.99 with a standard deviation 1.048. The respondents know that the waqf funds channelled will be collected and channelled for education, health and investment purposes. Besides, item 1 recorded a mean score of 3,94 and a standard deviation of 0.991. With a mean score of 3.86 and a standard deviation of 0.939, respondents agreed that there are many channels to engage in waqf. It is also easy for respondents to engage in waqf, since item 3 has the lowest mean score of 3.83 with a standard deviation of 0.964. This demonstrates that convenience give an impact on understanding and awareness of waqf among Universiti Malaysia Kelantan students.

#### **4.4.3 Range of Mean for Attitude**

4.11: The min, max, mean & std. deviation for each item in attitude

Item		Descriptive Statistics				
		N	Minimum	Maximum	Mean	Std. Deviation
1	I have positive perception on waqf.	346	2	5	4.32	.825
2	I believe that participating in waqf is one of obligations for Muslim.	346	1	5	4.13	.963
3	I believe that by participating in waqf is also	346	1	5	4.18	.948



	considered as 'sadaqa' (charity)					
4	I believe that by participating in waqf, I will be rewarded in the hereafter.	346	1	5	4.20	.987
5	I believe that participating in waqf is very rewarding.	346	2	5	4.22	.945
6	I believe that waqf collection has the potential to promote the development of the 'ummah' (community).	346	1	5	4.19	.932
7	I will choose waqf as a way for my charity.	346	1	5	4.11	1.035
8	I will recommend waqf to my	346	1	5	4.10	.989

	friends.					
9	I believe that the person who's waqf can take benefit from the property that has been endowed.	346	2	5	4.10	1.008
10	Overall, I plan to do waqf.	346	1	5	4.18	1.033
	<b>Average Mean</b>				<b>4.17</b>	

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Source: Authors' Own

Table above shows that item 1 has the highest mean score of 4.32 with a standard deviation of 0.825. This demonstrated that the respondents have positive perception on waqf. With a mean score of 4.22 and a standard deviation of 0.945, respondents think waqf is extremely rewarding. Besides, item 4 recorded a mean score of 4.20 with a standard deviation of 0.987. As a result of their participation in waqf, it was said that the respondents feel they would be rewarded in the hereafter. Next, the respondents believe that waqf collection has the potential to promote the development of the 'ummah' (community) with a mean of 4.19 and a standard deviation of 0.932. Then, item 3 and item 10 recorded the same mean score of 4.18, with a standard deviation of 0.948 and 1.033. According to the respondents, engaging in waqf is also seen to be a kind of 'sadaqa' (charity). In addition, it claimed that the respondents want to do waqf in general. The respondents feel that participation in waqf is one of their religious duties, as shown by the mean score of 4.13 and standard

deviation of 0.963 obtained from the survey. Item 7 recorded a mean score of 4.11 with a standard deviation of 1.035. The respondents think they will choose waqf as a way for their charity. Lastly, both item 8 and 9 recorded the lowest mean score of 4.10 with standard deviation of 0.989 and 1.008, where the respondents will recommend waqf to their friends and they believe that the person who's waqf can take benefit from the property that has been endowed. The researcher believes that attitude also play an important role in understanding and awareness of waqf among Universiti Malaysia Kelantan students.

#### **4.5 Validity and Reliability Test**

The goal of establishing reliability and validity in research is to verify that the data is good and verifiable, and that the results are acceptable. Validity and reliability evidence are required to ensure the integrity and quality of a measuring instrument. (Kimberlin & Winterstein, 2008). The validity test was used to generate the output outcomes, which were then analyzed using factor analysis. Factor analysis is used to reduce or summarize data using a smaller set of components rather than testing hypotheses. As a result, factor analysis may reduce a large number of linked variables to a manageable amount before utilizing these variables to examine correlation or multiple regressions. The validity of the data collected is a reflection of how effectively it covers the actual topic of study (Ghauri and Gronhaug, 2005). In scientific terms, validity is defined as "measuring what must be measured" (Field, 2005).

The degree of validity or the validity of a research instrument is measured by validity. A valid instrument is one that can measure what is to be measured or wanted.

A valid instrument is one that can expose the data of the variables being researched. In quantitative studies, one instrument that is frequently used is a questionnaire that is constructed to determine whether it is valid or not. Pearson's Correlation were used in SPSS to test the questionnaire's validity. If Sig. < 0.05, the questionnaires are valid; if Sig. > 0.05, the questionnaires are invalid, and the questionnaire or item must be eliminated.

4.12: The correlation of informative influence, convenience & attitude

		Informative influence	Convenience	Attitude
Informative influence	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	346		
Convenience	Pearson Correlation	.805**	1	
	Sig. (2-tailed)	.000		
	N	346	346	
Attitude	Pearson Correlation	.789**	.854**	1
	Sig. (2-tailed)	.000	.000	
	N	346	346	346

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

Source: Authors' Own

On the table above, it shows Pearson correlation, Sig. (2-tailed) and N. The correlations between three independent variables which are informative influence, convenience and attitude. The highest correlation is convenience with attitude, with a correlation of 0.854. Second higher is informative influence with convenience, with

correlation of 0.805. The lowest correlation is informative influence with attitude, with 0.789. A correlation values between these three variables would indicate that a significant and positive relationship exist between it. Based on the significant value obtained by the Sig. (2-tailed) 0.01 level it can be conclude that these three variables are valid.

Reliability is a parameter for determining whether or not an instrument is capable of gathering data for the instrument. The term "reliability" refers to the consistency and stability of the measuring equipment that has been used over a long period of time. To put it another way, reliability is defined as the ability of measuring devices to provide same results when utilised at various times throughout a certain length of time.

In addition, due to fluctuations in the time the measuring instrument is being used, as well as changes in the population and sample, it is doubtful that the same findings will be obtained every time. A significantly positive correlation between the measuring instrument's data, on the other hand, indicates reliability. For the study's results to be accurate, the measuring instrument's reliability is an important consideration. As a result, researchers must guarantee that the measuring instrument they applied is reliable.

As mention in table 4.1, Cronbach's Alpha must be greater than 0.6 including all variables, and it should presumably be better than 0.7. Cronbach's Alpha of .70 and above is considered good, .80 and above is considered better, and .90 and above is considered best. If Cronbach's Alpha  $< 0.5$  it is mean that the reliability is not good.

The reliability of the variables was measured using the Cronbach's Alpha reliability test in this study.

Table 4.13: Reliability Statistics test on independent variable

<b>Independent Variable</b>	<b>Number of items</b>	<b>Cronbach's Alpha</b>
Informative Influence	7	.910
Convenience	6	.958
Attitude	10	.983
<b>Total</b>	<b>23</b>	<b>.980</b>

Source: Authors' Own

The Cronbach's Alpha for three variables, informative influence, convenience, and attitude, is presented in the table above. The last box in this table displays the sum of all items as well as the total Cronbach's Alpha for each variable's item. This reliability data acquired Cronbach's Alpha for attitude is the best value of  $0.983 > 0.600$ , the second-best value Cronbach's Alpha is  $0.958 > 0.600$ , and the third best value Cronbach's Alpha is  $0.910 > 0.600$ , which is Convenience.

The overall Cronbach's Alpha for the three variables is  $0.980 > 0.600$ , it can be stated that this research instrument is dependable, with a high degree of reliability, depending on the decision making in the reliability test. The validity and reliability of the questionnaire have been tested, and indeed the findings have shown to be valid and reliable.

#### 4.6 Normality Test

Data normality test is the first step that must be done before the data is processed based on the models of research, especially if the purpose of the research is inferential. Normality test is intended to determine the distribution of the data in the variable that will be used in research.

Table 4.14: The Mean, Std. Deviation, Skewness and Kurtosis of each Item

Construct	Item	Mean	Std. Deviation	Skewness	Kurtosis
Informative Influence	I already know about waqf from my studies	3.96	1.075	-.756	-.428
	I gather information from family before I participate in waqf	3.60	.985	-.567	-.285
	If I have little experience with waqf, I often ask my friends about waqf	3.70	.979	-.635	-.157
	I knew the concept of waqf from waqf institutions	3.40	1.006	-.373	-.702
	To make sure I participate in the right waqf, I often observe how others participate in waqf	3.79	.952	-.635	-.101
	I knew about waqf through television, newspaper and social media	3.83	.907	-.613	-.085
	Religion influenced me to know about waqf	4.16	1.031	-1.094	.313

Convenience	I believe that it is easy for me to participate in waqf	3.94	.991	-.646	-.378	
	There are many channels for me to participate in waqf	3.86	.939	-.792	.220	
	It is very convenient for me to participate in waqf	3.83	.964	-.783	.212	
	I know that the waqf funds channelled will be collected and channelled for education, health and investment purposes	3.99	1.048	-.883	-.038	
	I believe those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non-Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam)	4.07	1.038	-.916	-.094	
	It is easy to find waqf institutions in Malaysia	4.00	1.003	-.792	-.135	
	Attitude	I have positive perception on waqf.	4.32	.825	-.985	.141
	I believe that participating in waqf is one of obligations for Muslim	4.13	.963	-.876	-.094	
I believe that by participating in waqf is also considered as 'sadaqa' (charity)	4.18	.948	-1.013	.160		



I believe that by participating in waqf, I will be rewarded in the hereafter.	4.20	.987	-1.034	.007
I believe that participating in waqf is very rewarding.	4.22	.945	-.977	-.122
I believe that waqf collection has the potential to promote the development of the 'ummah' (community)	4.19	.932	-.973	.106
I will choose waqf as a way for my charity	4.11	1.035	-.994	.047
I will recommend waqf to my friends	4.10	.989	-.891	-.116
I believe that the person who's waqf can take benefit from the property that has been endowed	4.10	1.008	-.813	-.520
Overall, I plan to do waqf.	4.18	1.033	-1.041	-.045

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Source: Authors' Own

The highest mean for the variable of informative influence is '*Religion influenced me to know about waqf*', which has a value of 4.16 and the lowest mean value is '*I knew the concept of waqf from waqf institutions*', which has a value of 3.40. The highest skewness value is '*I knew the concept of waqf from waqf institutions*', which has a value of -.373 and the lowest value of skewness value is '*I gather information from family before I participate in waqf*', which has a value of -0.567.

The kurtosis values for all items in informative influence are between -2 and 2, which indicate these variables are normal.

The highest mean for the variable of convenience is *'I believe those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non-Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam)'*, which has a value of 4.07 and the lowest mean value is *'It is very convenient for me to participate in waqf'*, which has a value of 3.83. The highest skewness value is *'I believe those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non-Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam)'*, which has a value of -0.916 and the lowest value of skewness value is *'I believe that it is easy for me to participate in waqf'*, which has a value of -0.646. The kurtosis values for all items in convenience are between -2 and 2, which indicate these variables are normal.

The highest mean for the variable of attitude is *'I have positive perception on waqf.'*, which has a value of 4.32 and the lowest mean value are *'I will recommend waqf to my friends'* and *'I believe that the person who's waqf can take benefit from the property that has been endowed'*, which has same value of 4.10. The highest skewness value is *'Overall, I plan to do waqf.'*, which has a value of -1.041 and the lowest value of skewness value is *'I believe that the person who's waqf can take benefit from the property that has been endowed'*, which has a value of -0.813. The kurtosis values for all items in attitude are between -2 and 2, which indicate these variables are normal.

Table 4.15: Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Informative influence	.166	346	.000	.926	346	.000
Convenience	.180	346	.000	.897	346	.000
Attitude	.180	346	.000	.839	346	.000

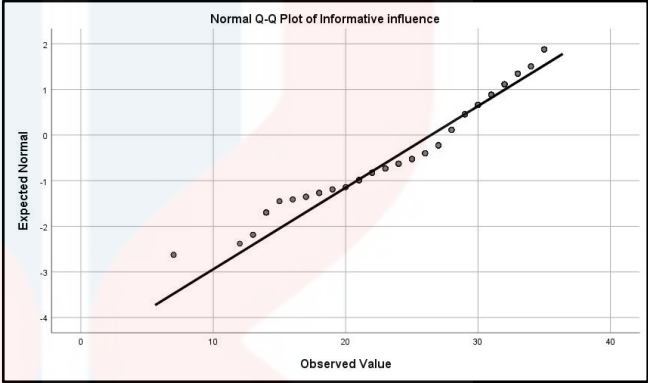
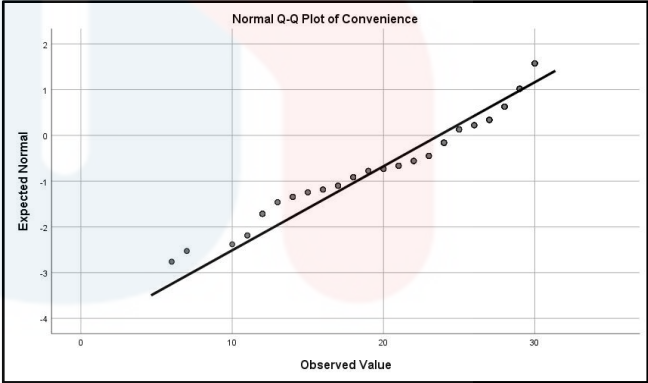
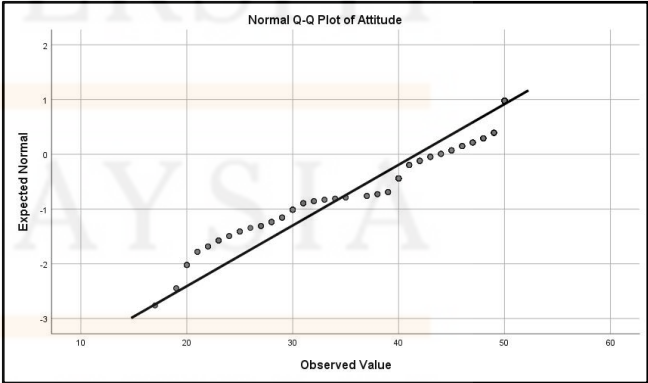
a. Lilliefors Significance Correction

Source: Authors' Own

Based on the table 4.15 shows the result from two test which are Kolmogorov-Smirnov test and Shapiro-Wilk test. The Kolmogorov Smirnov test is to test for normality. The Kolmogorov Smirnov statistic for informative influence takes value .166, for convenience and attitude take same value which is .180 It has degrees of freedom which equals the number of data points, which is 346. The p-value provided by SPSS is .000. Therefore, it has significant that the variable follows a normal distribution.

The Shapiro-Wilk Test is best suited for small sample sizes such as <50 samples, however it can also handle sample sizes up to 2000. As a result, the Shapiro-Wilk test was applied to determine normality quantitatively. The above table shows the Informative influence, Convenience and Attitude. Table above show that Sig. value of the Shapiro-Wilk Test, and the result is data significantly normal.

Table 4.16: The Skewness, Kurtosis and Q-Q Plot of each variable.

Construct	Skewness	Kurtosis	Q-Q Plot
Informative Influence	-0.911	.583	
Convenience	-0.906	.004	
Attitude	-0.978	-0.108	

Source: Authors' Own

Table 4.16 above shown the skewness, kurtosis and Q-Q plot of three variables. The highest skewness value is Attitude, which has a value of -0.978 and the lowest value of skewness value is Convenience, which has a value of -0.906. The kurtosis values for three variables are between -2 and 2, which indicate these three variables are normal. The Q-Q plot of these three variables is left-skewed.

#### 4.7 Hypotheses Testing

The correlation is used to determine if the linear relationship in the sample data accurately reflects the population relationship. Hypothesis testing on population correlation values may also be conducted using these statistics. This means that, based on our correlation predictions, we may offer a null and alternative hypothesis for the population correlation. Based on table 4.12 the correlation is significant at the 0.01 level (2-tailed).

##### 4.7.1 Hypothesis 1

$H_0: p > 0.01$

$H_1: p < 0.01$

**H<sub>0</sub>**: There is no significant relationship between understanding and awareness of waqf and informative influence.

**H<sub>1</sub>**: There is a significant relationship between understanding and awareness of waqf and informative influence.

The decision is we reject **H<sub>0</sub>** if  $p < 0.01$ . The p-value for informative influence had indicated 0.000, which  $p < 0.01$ . In conclusion, **H<sub>0</sub>** is rejected,

meaning that there is a significant relationship between understanding and awareness of waqf and informative influence.

#### **4.7.2 Hypothesis 2**

$H_0: p > 0.01$

$H_2: p < 0.01$

**H<sub>0</sub>**: There is no significant relationship between understanding and awareness of waqf and convenience.

**H<sub>2</sub>**: There is a significant relationship between understanding and awareness of waqf and convenience.

The decision is, we reject **H<sub>0</sub>** if  $p < 0.01$ . The p-value for convenience had indicated 0.000, which  $p < 0.01$ . In conclusion, **H<sub>0</sub>** is rejected, meaning that there is a significant relationship between convenience and understanding and awareness of waqf.

#### **4.7.3 Hypothesis 3**

$H_0: p > 0.01$

$H_3: p < 0.01$

**H<sub>0</sub>**: There is no significant relationship between understanding and awareness of waqf and attitude.

**H<sub>3</sub>**: There is a significant relationship between understanding and awareness of waqf and attitude.

The decision is, we reject  $H_0$  if  $p < 0.01$ . The p-value for attitude had indicated 0.000, which  $p < 0.01$ . In conclusion,  $H_0$  is rejected, meaning that there is a significant relationship between attitude and understanding and awareness of waqf.

#### **4.8 Summary / Conclusion**

This chapter had discussed the results and findings draws from the analysis which conducted on the data collected from the questionnaires. It will describe how the data is collected and what is the suitable method used to get the best result. The data collected in this study highlight the awareness of waqf among students: the case of Universiti Malaysia Kelantan which as much as 346 respondents that are involved in this study. After the data had been collected, the results from the data will be analysed and it will be shown in the form of a table for a better and understandable display.

From the data, the finding will be analysed and a number of solutions and recommendations can be made. The next chapter provided a more detailed discussion for the findings from the research and the implication of the study. The limitations while completing the study, the recommendation for future research and conclusion were also discussed at next chapter.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 Introduction

This chapter presents discussions, conclusions and suggestions based on the findings and results analysed and related to the objectives of study. The discussion is based on the information discussed in the previous chapter and previous studies.

#### 5.2 Key Findings

The study aims to examine whether or not factor of awareness predict awareness of waqf among Universiti Malaysia Kelantan students, as well as the extent to which factor of awareness is related to awareness of waqf. Findings from this study show that informative influence with attitude are significantly related to awareness of waqf among Universiti Malaysia Kelantan (UMK) students. Studies conducted in the past (Shukor et al., 2015) have shown that making a cash contribution to the waqf is seen as an act of sadaqah (piety) (Shukor et al., 2015). Given this understanding of the concept of waqf as sadaqah, it is possible that there was a statistically significant difference between the informative influence and attitude between awareness of waqf. According to the findings of this research, Universiti Malaysia Kelantan (UMK) students' understanding of waqf is influenced by the ease with which they may contribute. According to this study, earlier research has shown that convenience is a critical component in consumer decision-making (Jih, 2007). It is likely that waqf endowers will be more excited about engaging in the practice if they perceive that there are several options for them to give to waqf. As a result of the positive relationship between endower attitude and awareness of waqf, it is possible that waqf



institutions could invest time and resources into building trust in order to generate positive attitudes about involvement in waqf. Doing good activities in the hope of being repaid in the hereafter determines a positive attitude toward waqf awareness.

Based on the findings in Chapter 4, researchers agree that informative influence, convenience, and attitude are the awareness factor's influence Universiti Malaysia Kelantan students' towards waqf. The questionnaire was used as the primary research instrument in this study. Analysis of the data was carried out with the use of the Statistical Package for Social Science (SPSS). Pearson's Correlation were used in SPSS to test the questionnaire's validity.

Table 5.1: The correlation of informative influence, convenience & attitude

		Informative influence	Convenience	Attitude
Informative influence	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	346		
Convenience	Pearson Correlation	.805**	1	
	Sig. (2-tailed)	.000		
	N	346	346	
Attitude	Pearson Correlation	.789**	.854**	1
	Sig. (2-tailed)	.000	.000	
	N	346	346	346

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

Source: Authors' Own

According to the findings, all 346 respondents in this study were students from Universiti Malaysia Kelantan (UMK). From the table above shown Pearson correlation, Sig. (2-tailed) and N. The correlations between three independent variables which are informative influence, convenience and attitude. The highest correlation is convenience with attitude, with a correlation of 0.854. The second higher is informative influence with convenience, with correlation of 0.805. The lowest correlation is informative influence with attitude, with 0.789. A correlation values between these three variables would indicate that a significant and positive relationship exist between it. Based on the significant value obtained by the Sig. (2-tailed) 0.01 level it can be conclude that these three variables were valid. The result indicates a relationship between awareness of waqf among Universiti Malaysia Kelantan (UMK) students and informative influence, convenience and attitude.

### 5.3 Discussion

Table 5.2: Significant Table

Hypothesis	Result
<b>H<sub>1</sub></b> : There is a significant relationship between understanding and awareness of waqf and informative influence	Positive relationship
<b>H<sub>2</sub></b> : There is a significant relationship between understanding and awareness of waqf and convenience	Positive relationship
<b>H<sub>3</sub></b> : There is a significant relationship between understanding and awareness of waqf and attitude	Positive relationship

Source: Authors' Own

### **5.3.1 Hypothesis 1**

According to chapter 4, we can find out that there is a significant relationship between understanding and awareness of waqf and informative influence. With the result that is being shown, the result is tally with the result of the previous researchers. Susceptibility of interpersonal influence (Bearden and Etzel, 1982) refers to the individual tendency to be affected by others. An individual's behaviour may be explained by their reliance on what others think of them and their belief that they know better or that what they are doing is correct (Burnkrant & Cousineau, 1975). People are more likely to look to the behaviour of others, such as their own family members, friends, or other Muslims, when considering making a financial waqf donation for the first time or without prior experience. The endowment may be based on the belief that individuals who have previously provided financial waqf are better informed or more devout. As a result, the following hypothesis may be made:

**H1:** An individual's susceptibility to informative influence is positively related to the understanding and awareness of waqf.

### **5.3.2 Hypothesis 2**

Convenience has long been seen as a crucial component in determining consumer purchase decisions, owing to the fact that it includes the expenditure of resources such as time, energy, and money in getting or owning the desired goods or service (Kelly, 1958). Convenience may take in many different forms, including time, location, quantity, variety, credit, packaging, readiness, form, automated processes, and a combination of these factors. Consumers'

perceptions of the ease with which a service is provided, according to Berry et al. (2002), influence their overall evaluation of the service. According to other studies, the most important element influencing the use of mobile devices for Internet shopping is the convenience aspect (Jih, 2007). Waqf also can be convenience because people do not have to manage the property afterward. This can lead to the hypothesis:

**H2:** Convenience in contributing into waqf is positively related to the understanding and awareness of waqf.

### **5.3.3 Hypothesis 3**

In the study of consumer behaviour, one of the most important terms to understand is attitude (Evans et al., 2009). According to the findings of research, an individual's attitude is positively associated to his or her consumer behaviour (Ajzen & Fishbein, 1980). As stated by the Theory of Reasoned Action (TRA), attitude is positively connected with behavioural intention, which is in turn an antecedent of actual behaviour in a variety of behavioural situations (Ajzen & Fishbein, 1980). (Ramayah et al., 2009; Gopi & Ramayah, 2007). Thus, it is expected that in this study:

**H3:** An individual's attitude is positively related to the understanding and awareness of waqf.

#### 5.4 Implications of the Study

The purpose of the study is to examine whether there is a relationship between awareness of waqf among Universiti Malaysia Kelantan students and informative influence, convenience and attitude. The result of this study is concluded, the discussion on the result of examine awareness of waqf among Universiti Malaysia Kelantan students has been presented. The findings of the study provide some valuable implications especially for Universiti Malaysia Kelantan students. This study confirms with previous research that suggests convenience influences customer decision-making (Jih, 2007). Among students at Universiti Malaysia Kelantan, there is a positive relationship between awareness of waqf and attitude, suggesting that creating trust in order to encourage a positive attitude toward awareness of the next waqf would result in an intention to do waqf. Trusts developed in waqf institutions are meaningful that the waqf trusts the information he gives and trusts it for waqf. Additionally, the trust might indicate the waqf's confidence in the waqf institution, which is defined as institutions allowed to collect waqf funds.

According to this study, the attitude of Universiti Malaysia Kelantan students toward understanding and awareness of waqf is determined by convenience in contributing. Contributing to waqf is encouraged in Islam (according to Bukhari and Muslim), and a religious person would develop a positive attitude toward understanding and awareness of waqf because he or she believes that it will assist the ummah in developing and that it will also fulfil his or her obligation and bring Allah rewards as a result. Positive attitude towards waqf awareness based on doing good activities in the assumption that they would be rewarded in the hereafter.

## **5.5 Limitations of the Study**

This study has several limitations, which must be considered when interpreting the study's findings and its implications. With this limitations, future research is likely to improve. The first limitation is how to understand the questionnaire and how to tick the question was influencing data quality and reliability. Some respondents may have difficulty reading the question and answering it without sincerity. These beliefs affect knowledge accuracy.

Apart from that, facing difficulties in getting respondents to reach the target in carry out the survey. It's because the respondents are limited to one university only which is Universiti Malaysia Kelantan students only. The responses imply that students have a slightly positive understanding and awareness of waqf. Besides, students were also not diligent in answering the questionnaire. Some of students also did not have a good network to answer and complete the questionnaire. On the other hand, this study only focused on three factors, which are informative influence, convenience and attitude.

## **5.6 Recommendations/ Suggestion for Future Research**

This study has provided to the Awareness of Waqf among Students: The Case of Universiti Malaysia Kelantan. As the study persisted, a few areas considered as potential for future areas of study.

First, the current study contains a number of limitations that should be considered in future investigations in this topic. The key is the sample studied, which consists of 346 respondents collected from the faculty of entrepreneurship and

business at the University of Malaysia Kelantan only and that also explains why this discovery can't be applied to other places with varied geographies. Future study should be conducted around outside of Universiti Malaysia Kelantan.

Second, there are only three factors in this study, and all three are significant. However, further studies are needed to look into additional factors that might explain the variance in waqf awareness such as religiousness, intention, and knowledge.

Third, study implications of Universiti Malaysia Kelantan students' attitudes regarding choosing waqf of way for their charity were explored in this study. Future study should look at what motivates people to give and contribution of doing waqf continuously, since retention is a critical aspect of any charity (Sargeant et al., 2008). Aside from that, further study should look at the different forms of waqf and why people choose to endow waqfs from the viewpoint of the waqf institutes.

## **5.7 Overall Conclusion of the Study**

In summary, this study was conducted to identify the awareness of waqf among student: the case of UMK based on informative influence, convenience and attitude. The number of respondents is 346 respondents chosen from the population of UMK using a sample size table by Krejcie & Morgan (1970). This study is using a questionnaire as a tool or instrument. This study questionnaire covers three parts namely the background information of the respondents while the second part contains the independent variable factors which are informative influence, convenience and attitude and the last part is the dependent variable.

By using descriptive analysis, cross-tabulation, Multiple Linear Regression (MLR), reliability analysis, correlation analysis and a diagram & table the data were analysed and collected from the questionnaire. The findings of this study also indicate that initiatives be implemented to enhance waqf participation among students at the Universiti Malaysia Kelantan (UMK). Furthermore, according to the findings of the research, the convenience with which one may make a waqf contribution is critical in building a positive attitude.

Lastly, future research should look into the factors that influence people to contribute and donate on waqf in a regular basis, because retention is a critical component in any charity organisation (Sargeant, 2008). In addition, further study should look at the different forms of waqf and why people choose to endow waqfs from the viewpoint of the waqf institutes.



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## APPENDIX

### APPENDIX A - Draft of Questionnaire



Faculty of Entrepreneurship and Business

QUESTIONNAIRE:

#### UNDERSTANDING AND AWARENESS OF WAQF AMONG STUDENTS: THE CASE OF UNIVERSITI MALAYSIA KELANTAN

*SOAL SELIDIK:*

*KEFAHAMAN DAN KESEDARAN PELAJAR TERHADAP WAKAF: KES UNIVERSITI  
MALAYSIA KELANTAN*

**Dear Respondents,**

The researchers are undergraduate students of Faculty of Entrepreneurship and Business from University Malaysia Kelantan (UMK). For the studying and purposes, the researchers are obligatory to accomplish a research on the current issues on understanding and awareness of waqf. The aim of this questionnaire is to study the understanding and awareness of waqf among students in University Malaysia Kelantan

*Kepada responden,*

*Penyelidik adalah pelajar-pelajar Sarjana Muda Fakulti Keusahawanan dan Perniagaan dari Universiti Malaysia Kelantan (UMK). Para penyelidik diwajibkan melaksanakan kajian mengenai kefahaman dan kesedaran pelajar terhadap wakaf. Tujuan utama soal selidik ini dijalankan adalah untuk mengetahui kefahaman dan kesedaran pelajar terhadap wakaf di Universiti Malaysia Kelantan*

There would be **three (3)** components in this survey:

*Terdapat **tiga (3)** faktor di dalam kajian ini iaitu:*

1. Informative influence / *Pengaruh maklumat*
2. Convenience / *Kemudahan*

### 3. Attitude / Sikap

There is some information for this questionnaire:

*Terdapat beberapa informasi untuk soal selidik ini:*

1) There are two (2) sections in this questionnaire, we appreciate your participation to answer **ALL** questions in **ALL** sections.

*Terdapat dua (2) bahagian dalam soal selidik ini, kami menghargai penyertaan anda untuk menjawab **SEMUA** soalan dalam **SEMUA** bahagian.*

2) This survey form will take approximately 5-10 minutes:

*Borang kaji selidik ini mengambil masa lebih kurang 5-10 minit.*

3) We will ensure that the content of this questionnaire will be kept completely confidential and used for academic purposes only.

*Kami akan memastikan bahawa kandungan soal selidik ini akan dirahsiakan sepenuhnya dan hanya digunakan untuk tujuan akademik.*

Thank you for your participation.

*Terima kasih atas penyertaan anda.*

Yours sincerely,

NO	NAME OF STUDENTS	MATRIX NO.
1.	Azlin Nadiah Binti Omar	A18A1031
2.	Farah Anisah Binti Abdul Aziz	A18A1063
3.	Nur Intan Baiduri Binti Mohd Zam	A18B0587

MALAYSIA

KELANTAN

## SECTION A: GENERAL INFORMATION

### *Bahagian A: Maklumat Umum*

Kindly read EACH question carefully and tick (/) for the best suited answer.  
*Sila baca setiap soalan dengan teliti dan tandakan (/) pada pilihan anda yang terbaik.*

Gender? / *Jantina?*

a. Male / <i>Lelaki</i>	b. Female / <i>Wanita</i>	
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What is your age? *Berapakah umur anda?*

a. Below 20 years <i>20 tahun dan ke bawah</i>	b. 21 – 30 years <i>21 – 30 tahun</i>	
c. 31 – 40 years <i>31 – 40 tahun</i>	d. 41 and above <i>41 tahun dan ke atas</i>	

Status / *Taraf Terkini:*

a. Single <i>Bujang</i>	b. Married <i>Berkahwin</i>	c. Others <i>Lain-lain</i>	
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Race / *Bangsa:*

a. Malay <i>Melayu</i>	b. Chinese <i>Cina</i>	c. Indian <i>India</i>	d. Others <i>Lain-lain</i>	
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Course / *Kursus:*

a. SAA	b. SAB	c. SAE	
d. SAK	e. SAL	f. SAR	

## SECTION B: Understanding and Awareness of Waqf Among Students

*Bahagian B: Kefahaman Dan Kesedaran Pelajar Terhadap Wakaf*

A set of statement regarding the understanding and awareness of waqf among students of University Malaysia Kelantan. The number 1 to 5 represents a continuum with 1 being strong disagreement and 5 represents the strong agreement. Based on your understanding and awareness of waqf, please circle (O) the number that absolutely reflects your observation and your opinion about the statement.

*Berdasarkan Kefahaman Dan Kesedaran anda sebagai pelajar, sila bulatkan (O) pada pernyataan yang pernah anda sendiri alami mahupun melalui pemerhatian anda*

**Level:**

**Tahap:**

<b>1</b>	<b>Strongly Disagree</b> <i>Sangat tidak bersetuju</i>	<b>2</b>	<b>Disagree</b> <i>Tidak bersetuju</i>	<b>3</b>	<b>Neutral</b> <i>Neutral</i>	<b>4</b>	<b>Agree</b> <i>Setuju</i>	<b>5</b>	<b>Strongly Agree</b> <i>Sangat bersetuju</i>
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### 1. Influence of Information

*Pengaruh maklumat*

Where do you get information about waqf?

*Dari mana anda mendapat maklumat tentang wakaf?*

<b>Need:</b> <i>Keperluan:</i>		<b>Level:</b> <i>Tahap:</i>				
i.	I already know about waqf from my studies. <i>Saya sudah tahu serba sedikit tentang wakaf dari pengajian saya.</i>	1	2	3	4	5
ii.	I gather information from family before I participate in waqf. <i>Saya mengumpulkan maklumat dari keluarga sebelum saya mengambil bahagian dalam wakaf.</i>	1	2	3	4	5

iii.	If I have little experience with waqf, I often ask my friends about waqf. <i>Sekiranya saya mempunyai sedikit pengalaman dengan wakaf, saya sering bertanya kepada rakan-rakan mengenai wakaf.</i>	1	2	3	4	5
iv.	To make sure I participate in the right waqf, I often observe how others participate in waqf. <i>Untuk memastikan saya mengambil bahagian dalam wakaf yang betul, saya sering memerhatikan bagaimana orang lain turut serta dalam wakaf.</i>	1	2	3	4	5
v.	I knew about waqf through television, newspaper and social media. <i>Saya tahu tentang wakaf melalui televisyen, akhbar dan media sosial.</i>	1	2	3	4	5
vi.	Religion influenced me to know about waqf. <i>Agama mempengaruhi saya untuk mengetahui tentang wakaf.</i>	1	2	3	4	5

## 2. Convenience

### ***Kemudahan***

The convenience of waqf.

*Kemudahan yang dirasai oleh pewakaf.*

<b>Risk: <i>Risiko:</i></b>		<b>Level: <i>Tahap:</i></b>				
i.	I believe that it is easy for me to participate in waqf. <i>Saya percaya bahawa mudah untuk saya mengambil bahagian dalam wakaf.</i>	1	2	3	4	5
ii.	There are many channels for me to participate in waqf. <i>Terdapat banyak saluran untuk saya mengambil bahagian dalam wakaf.</i>	1	2	3	4	5
iii.	It is very convenient for me to participate in waqf. <i>Sangat senang bagi saya untuk mengambil bahagian dalam wakaf.</i>	1	2	3	4	5

iv	I know that the waqf funds channeled will be collected and channeled for education, health and investment purposes. <i>Saya mengetahui bahawa dana wakaf yang disalurkan akan dikumpul dan disalurkan untuk tujuan pendidikan, kesihatan dan pelaburan</i>	1	2	3	4	5
v	I believe those who are eligible to receive the benefits of waqf are Muslims, freeman and zimmi (non - Muslims who live in the administrative territory of Muslims, they follow the rules, pay taxes and are not hostile to Islam). <i>Saya percaya mereka yang layak menerima manfaat wakaf adalah orang islam, merdeka dan golongan zimmi (orang bukan islam yang tinggal di wilayah pentadbiran umat islam, mereka mengikut peraturan, bayar cukai dan tidak memusuhi islam).</i>	1	2	3	4	5
vi	It is easy to find waqf institutions in Malaysia. <i>Ianya mudah mencari institusi wakaf di Malaysia</i>	1	2	3	4	5

### 3. Attitude

#### **Sikap**

What is the attitude applied by the waqf?  
*Apakah sikap yang diterapkan oleh pewakaf?*

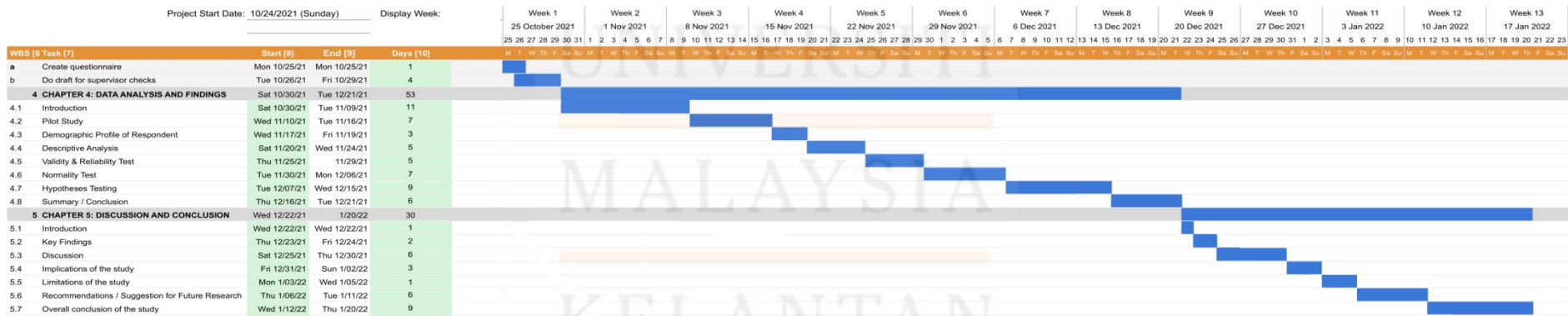
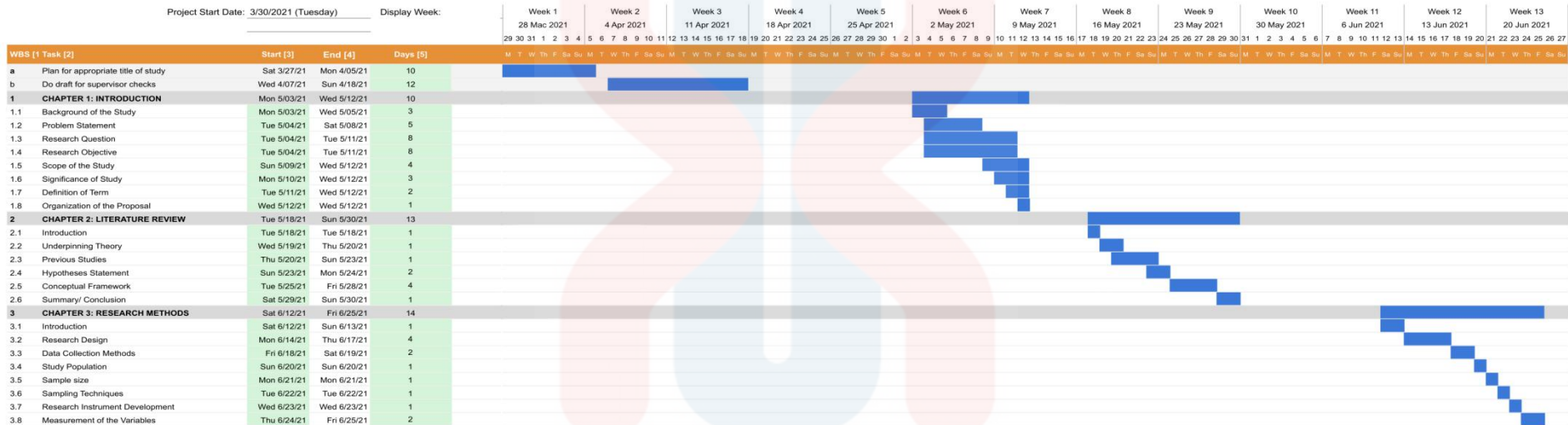
<b>Attitude: Sikap:</b>		<b>Level: Tahap:</b>				
i.	<i>I have positive perception on waqf. Saya mempunyai persepsi positif terhadap wakaf.</i>	1	2	3	4	5
ii.	<i>I believe that participating in waqf is one of obligations for Muslim. Saya percaya bahawa mengambil bahagian dalam wakaf adalah salah satu tanggungjawab untuk orang Muslim.</i>	1	2	3	4	5



iii.	I believe that by participating in waqf is also considered as 'sadaqa' (charity). <i>Saya percaya bahawa dengan mengambil bahagian dalam wakaf juga dianggap sebagai 'sedekah'.</i>	1	2	3	4	5
iv.	I believe that by participating in waqf, I will be rewarded in the hereafter. <i>Saya percaya bahawa dengan mengambil bahagian dalam wakaf, saya akan mendapat penghargaan di akhirat.</i>	1	2	3	4	5
v.	I believe that participating in waqf is very rewarding. <i>Saya percaya bahawa mengambil bahagian dalam wakaf sangat bermanfaat.</i>	1	2	3	4	5
vi	I believe that waqf collection has the potential to promote the development of the 'ummah' (community). <i>Saya percaya bahawa koleksi wakaf berpotensi untuk mempromosikan pembangunan 'ummah' (komuniti)</i>	1	2	3	4	5
vii	I will choose waqf as a way for my charity. <i>Saya akan memilih wakaf sebagai cara saya bersedekah.</i>	1	2	3	4	5
viii	I will recommend waqf to my friends. <i>Saya akan mengesyorkan wakaf kepada rakan-rakan saya.</i>	1	2	3	4	5
ix	I believe that the person who's waqf can take benefit from the property that has been endowed. <i>Saya percaya bahawa orang yang berwakaf boleh mengambil manfaat daripada harta yang telah diwakafkan.</i>	1	2	3	4	5
x	Overall, I plan to do waqf. <i>Secara keseluruhan, saya bercadang untuk berwakaf.</i>	1	2	3	4	5

## APPENDIX B - Gantt Chart

### AWARENESS OF WAQF AMONG STUDENTS: THE CASE OF UNIVERSITI MALAYSIA KELANTAN



## APPENDIX C - Student Data of Faculty of Entrepreneurship & Business

**UNIVERSITI MALAYSIA KELANTAN**  
**ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022**  
**(Mengikut Program dan Semester Pengajian)**

PMR012

		Semester 1			Semester 2			Semester 3			Semester 4			Semester 5			Semester 6			Semester 7			Semester 8			Semester 9			Semester 10			Semester 12			Jumlah		
		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum			
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	SAA - B. Accounting (Hons)	4	13	17																													4	13	17		
	SAB - BBA. (Hons) (Islamic Bank & Fin)				37	169	206				40	161	201	3	9	12	46	153	199		6	6	31	143	174									157	641	798	
	SAE - B.Ent. (Hons)				16	35	51				12	46	58		1	1	16	40	56				18	38	56									62	160	222	
	SAK - B. Ent. (Hons.) (Commerce)				61	163	224		1	1	66	162	228	1	11	12	61	172	233	1		1	40	139	179								230	648	878		
	SAL - B. Ent. (Hons) (Logistic)				59	153	212				78	150	228	2	8	10	46	89	135	2	4	6	49	124	173	1		1	1	1			237	529	766		
	SAL0 -				3	2	5																										3	2	5		
	SAR - B. Ent. (Hons) (Retailing)			1	1	39	153	192	2	13	15	52	120	172		2	2	54	164	218	3	3	6	30	112	142	1	1	2	1	1	1	1	1	182	570	752
	<b>Jumlah Fakulti</b>		<b>4</b>	<b>14</b>	<b>18</b>	<b>215</b>	<b>675</b>	<b>890</b>	<b>2</b>	<b>14</b>	<b>16</b>	<b>248</b>	<b>639</b>	<b>887</b>	<b>6</b>	<b>31</b>	<b>37</b>	<b>223</b>	<b>618</b>	<b>841</b>	<b>6</b>	<b>13</b>	<b>19</b>	<b>168</b>	<b>556</b>	<b>724</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>875</b>	<b>2563</b>	<b>3438</b>	
<b>Jumlah Keseluruhan</b>		<b>4</b>	<b>14</b>	<b>18</b>	<b>215</b>	<b>675</b>	<b>890</b>	<b>2</b>	<b>14</b>	<b>16</b>	<b>248</b>	<b>639</b>	<b>887</b>	<b>6</b>	<b>31</b>	<b>37</b>	<b>223</b>	<b>618</b>	<b>841</b>	<b>6</b>	<b>13</b>	<b>19</b>	<b>168</b>	<b>556</b>	<b>724</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>875</b>	<b>2563</b>	<b>3438</b>		