DETERMINANTS OF ONLINE CASH WAQF ACCEPTANCE

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

2022

Determinants Of Online Cash Waqf Acceptance

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A thesis submitted in fulfilment of the requirements for the Bachelor of Business Administration (Islamic Banking and Finance) With Honours

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2022

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ACKNOWLEDGEMENT

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LIST OF ABREVIATIONS

MCO	Movement Control Order
PKP	Perintah Kawalan Pergerakan
SOP	Standard Operating Procedures
TAM	Technology Acceptance Model
IV	Independent Variable
DV	Dependent Variable
SPSS	Statistical Package for the Social Science
MCQ	Multiple Choice Question
POU	Perceived of usefulness
PEOU	Perceived of Ease of uses
POR	Perceived of Religiosity
AOM	Amount of Information

LIST OF SYMSBOLS

N   Population

S   Sample Size

n   Sample Size

P   Significant Value

r   Coefficient Value

a   Cronbach's Alpha

ABSTRAK

Pendigitalan telah digunakan dalam semua sektor untuk menjadikan aktiviti dan transaksi lebih baik dan lancar. Oleh itu, ia juga digunakan secara menyeluruh terutamanya semasa Pandemik Covid 19 yang menghadkan pergerakan orang ramai iaitu Perintah Kawalan Pergerakan (PKP). Pendigitalan bukan sahaja tertumpu kepada e-dagang, e-perbankan dan e-hailing. Namun, industri wakaf juga melaksanakan pelbagai strategi untuk mendapatkan dana dengan menggunakan teknologi termaju dan pendigitalan. Oleh itu, kajian ini bertujuan untuk menyiasat penentu penerimaan wakaf tunai dalam talian. Kajian ini menggunakan kajian kuantitatif dan penyelidik mengumpul data daripada sumber sekunder daripada penulis lain untuk mengkaji hubungan antara empat pembolehubah tidak bersandar dan penerimaan wakaf tunai dalam talian. Kajian ini juga mensasarkan penderma Islam di Pengkalan Chepa sebagai responden kemudian menggunakan teknik persampelan rawak mudah dalam teknik kebarangkalian. Data dikumpul melalui platform dalam talian iaitu Borang Google bagi mendekati dan mencapai responden penderma Islam di Pengkalan Chepa yang menggunakan pendigitalan dalam melakukan transaksi wakaf. Dalam kes ini, terdapat empat penentu utama yang memberi kesan kepada tahap penerimaan wakaf tunai dalam talian iaitu dilihat kebergunaan, dirasakan kemudahan penggunaan, persepsi keagamaan dan jumlah maklumat. Jumlah keseluruhan responden adalah seramai 278 orang yang terlibat dalam kajian ini dan diuji menggunakan Statistical Package for the Social Science (SPSS). Soal selidik dibina dengan menggunakan 5 mata skala Likert iaitu antara 1 (Sangat tidak setuju) hingga 5 (Sangat-sangat setuju) dan mempunyai tiga bahagian iaitu bahagian A (demografi), bahagian B (penentu penerimaan wakaf tunai dalam talian) dan bahagian C (penerimaan wakaf tunai dalam talian). Dapatan kajian ini adalah hubungan positif yang kuat antara keempat-empat pembolehubah bebas dan pembolehubah bersandar.

ABSTRACT

The digitalization has been implied in all sector in order to make the activity and transaction better and smoother. Thus, it also been used thoroughly especially during Pandemic Covid 19 that limit people's movement which is Movement Control Order (MCO). The digitalization is not only focusing on e-commerce, e-banking and e-hailing. Yet, the waqf industry also implement various strategy to gain fund by make use of advance technology and digitalization. Therefore, this study aims to investigate the determinant of online cash waqf acceptance. This study uses quantitative research and researcher collect data from secondary source from other authors to examine the relationship between four independent variables and online cash waqf acceptance. This study also targeted Muslim donors in Pengkalan Chepa as respondent then use simple random sampling in probability technique. The data were collected via online platform which is Google Form in order to approach and reach the respondents of Muslim donor in Pengkalan Chepa that use digitalization in doing waqf transaction. In this case, there were four main determinants that impact the acceptance level of online cash waqf which are perceived of usefulness, perceived of ease of use, perceived of religiosity and amount of information. The total number of respondents were 278 involved in this study and tested using Statistical Package for the Social Science (SPSS). The questionnaire was construct by using 5 point of Likert scale that ranges from 1 (Strongly disagree) to 5 (Absolutely agree) and has three sections which are section A (demography), section B (determinants of online cash waqf acceptance) and section C (online cash waqf acceptance). The finding of this study is strong positive relationship between all four independents variable and the dependent variable.

CHAPTER 1

INTRODUCTION

The purpose of this study is to identify the determinants or the factors that impact users' intention in Pengkalan Chepa, Kelantan to accept online waqf. This chapter will discover almost all the basic and important aspects of this study, starting with the background of this study and problem statement on the determinants of online cash waqf acceptance. Next, it will also furnish this research proposal with the research questions, research objectives and state the targeted scope of this study. Besides that, the significant of the study, definition of the terms and organization of the proposal will be provided at the end of this chapter.

1.1   Background of the Study

Waqf is an action of donation or charity which grant the donor with rewards that will last forever even though the donor has passed away. The donor will be granted with virtual rewards since the waqf practice itself could ease the burden and beneficial for the community. Every religion encourages their believers to always help each other in need, same goes with Islam that always remind Muslims to be good. Waqf practices can fulfill the Maqasid Shariah elements or the objectives of shariah since it is clarified as protection of faith where the Muslim community helps each other. Due to that, the Muslim community lives in harmony and can avoid any social and economic problems

Waqf can be classified into three which is property waqf, corporate waqf and cash waqf (Shabana, 2018). First of all, property waqf usually related to existing properties such as houses and cars. Secondly, corporate waqf is a form of corporate shares in a company such as takaful. Last but not least, cash waqf is a waqf practices that uses cash or money which enable any responsible institution to organize and hold cash waqf events that encourage people to waqf

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their cash in order to build immoveable property that beneficial for Muslim community such as mosque and education purpose (Shabana,2018). The concept of cash waqf and sadaqah or charity are totally different in terms of structure and timeframe.

In addition, the whole world has been digitalized by technological developments as it become more and more advance by day. The development of technology has allowed all the operations and human daily activities become easier and faster without consuming much time and energy or effort to go back and forth to the designated place. Thus, the new generations are more tech – savvy, familiar as well as depending on technology since they can access everything via online platforms just a click away. Nowadays, people tend to do many transactions such as online shopping, online bill payment, online business, online marketing as well as online cash waqf. These online platforms have contributed a lot of economic structure since it can promote and attract people to make immediate – hassle – free - transactions. It also has many more advanced features that are able to spread information, knowledges and news.

Besides that, it can be seen that online platforms have been successfully used to promote the importance of cash waqf which leads Muslim to be alert and aware by it. The online cash waqf tend to be recommended and pop up on social media as advertisements since social medias such as Facebook, Instagram and Twitter have more audience and visitor regardless of ages and generations. Since the development of technology has been advanced, the information about waqf is more exposed compared to before. Before, the knowledge about waqf is limited and rarely to be known. By digitalization, the public relation is more flexible and able to increase the awareness of waqf practice.

Since digitalization has been applied onto religion purposes, it allowed people to practice waqf by using online payment. The online payment is only applicable and reliable for the cash waqf practices instead of property and corporate waqf. Certain people are unable to do property waqf as it requires an existing property to be given for beneficial purposes and the

cash waqf is the easiest way to benefit the whole community as it is flexible and enable donor to follow their capability. The responsible institution that held online cash waqf practice also take a good action where they able to partner or collaborate with other institution to promote cash waqf such as e-wallet platform and e-commerce platform. It can be seen that Muslim activities has been widely recognized and become more than necessary things.

In the overall observation, it can be concluded that online cash waqf needs to play a good role in the Islam community as it not only represents good deeds that an individual does in order to get rewards from the Almighty, but also represents how united, harmony and advanced the Muslims community is. Moreover, this study aims to examine the determinants of online cash waqf acceptance and wish to relate with the factors from existing literature which is perceived of usefulness, perceived of ease of used, perceived of religiosity, and amount of information with online cash waqf acceptance.

This study is conducted to highlight the determinants or factors of online cash waqf acceptance among Muslims in Kelantan. This study was required to address the gap, fill the void as well as find new useful findings to the existing literature. This research study will discover which determinants carries the biggest contribution to the performance or user traffic of online cash waqf platforms or online applications. Thus, it also directly improves the waqf institution strategies to promote and attract the Muslim community since the Muslim community can evaluate their acceptance level on online cash waqf in the questionnaire and address as well as direct the factors of the system as how they want it to be.

1.2 Problem Statement

The waqf industry need to make use of the technological development and digitalisation in order to increase the efficiency and effectiveness of their operations and services. However, the waqf institution still does not fully adapt technologically which is such a waste of time and neglect of technological leverage. Thus, the Muslim community still lack of knowledge and awareness since there are not much exposure on the complete information about waqf activities which be made available online. The digitalization should be implemented in all area to make both of waqf donor and waqf institution handle the transaction wisely since the coronavirus pandemic attack all around the world and it will make it easier for customer services to handle if there is any urgent problems regarding bank transactions and etc with their own helpline. Due to that, society practice the new norms which is movement control order (MCO) and work from home to avoid any close contact that can be harm for society. Society tends to use of internet since they can get whatever they want by using fingertips as well as donating in the online cash waqf platform.

In Malaysia, Muslims has been dominant in the country compared to other religions believer. However, according to Isamail, Rosele & Ramli (2015), the Muslim community still do not have enough knowledge about cash waqf. Due to that, they cannot identify the importance of cash waqf and still lack of awareness. Thus, the responsible parties should provide a profound understanding of the community on the genuine concept of waqf (Mohamad Isa Abd Jalil, 2020). Suhaimi & Rahman (2017) stated that the Muslim community still have critical confusion to differentiate Waqf and other charity like Sadaqah. The Muslim community still lack of knowledge and awareness has been keep up with research (Mohd Puad et al.,2014). Malaysian Education body should also use this opportunity to expose more knowledge of Islamic tools in the early years of learning. This is to let, the Muslim community

to recognize the benefit of Islamic tools instead of relying on the conventional procedure as well as make it a habitual practice, and thus pass it down to their future generations.

Since digitalization has been applied in all aspects, the responsible institution has taken various ways to convince Muslim community to fulfil their responsibility such as online cash waqf and online zakat fitrah. It is a good way to implement the modernization in cash waqf. Yet, the online cash waqf institution still unable to gather all information for the donor. The donor might have trust issue since it related to their fund. Some individual, they tend to waqf their cash in a huge amount and they feel hesitant on where and how the responsible institution will manage it. According to Mahmood, Mustaffha, et al., (2017), there is a waqf institution that does not have a report management system, but in terms of evaluation, the report is carried out annually. That mean, the waqf institution lack of competencies in the technology expertise since they do not fully used the benefit of exposure online information, online marketing and online promotion to the waqf donor.

1.3   Research Question

In this research, there are four research question to be answer in order to fulfill all objective that has been set up. These research question will be determinant the result and outcome after conduct the study. The research questions of this study are:

    i.   Is there any relationship between perceived of usefulness and online cash waqf acceptance?

    ii.   Is there any relationship between amount of information and online cash waqf acceptance?

    iii.   Is there any relationship between perceived of ease of use and online cash waqf acceptance?

    iv.   Is there any relationship between perceived of religiosity and online cash waqf acceptance?

1.4   Research Objective

The aim of this research is to investigate the determinants of online cash waqf acceptance. Due to that, this study has identified the objectives of the relationship between four variables and online cash waqf. The following are the objectives of the study in this topic.

    i.   To examine the relationship between perceived of usefulness and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.

    ii.   To examine the relationship between perceived of ease of use and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.

    iii.   To examine the relationship between amount of information and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.

    iv.   To examine the relationship between perceived of religiosity and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.

1.5   Scope of the Study

This research study is conducted via online platform focusing to Muslims population in Pengkalan Chepa, Kelantan due to the serious pandemic situation and governmental regulation that insisted Malaysians to work from home and restricts any kind of social gatherings thus preventing any physical or face to face observation. The reason on why we choose Pengkalan Chepa, Kelantan as our target population is based on their number or size of population with most Muslims and as well as their efforts to promote Islam in Malaysia. Pengkalan Chepa has a large population and a majority of Muslims. Based on Mukim Kelantan, 2010, the largest generation by age cohort is 0-24 years old, which is 54.26% of the total population in Pengkalan Chepa. While 45.74% of the total population is in the age of 25-75 years which can be inferred the generation who often use technology or more precisely who use internet services. From the total Muslims population, there are 1, 820, 000 populations of Muslims in Kelantan itself only. Therefore, that makes Pengkalan Chepa the most suitable target population for us to conduct this study.

In this study, we are going to focus on the factors that cause users acceptance to online services to be implemented for services on waqf on online platforms. The theories that will be discussed in this study is Technology Acceptance Model (TAM), more specifically perceived usefulness, perceived ease of use, religiosity and amount of information. The objective of this study is not only to determine the factors or determinants that leads to online cash Waqf acceptance, but also to spread more in – depth knowledge on online services user preferences to be applied on any online services that is going to be introduced or need some changes on the internet. Other noble objectives, are that Muslims in Malaysia will be able to get more exposure on the concept of waqf, along with encouraging Muslims to contributes more to waqf organizations.

1.6   Significant of the Study

This study is expected to benefit waqf organizations and religious departments in Malaysia such as Majlis Agama Islam negeri as well as the Foundation of Waqf Malaysia. Due to the pandemic situation, online services had been one of the priorities to be introduced to the community. In order to do that, organizations or foundations that handle waqf contribution has to know exactly the factors that influence user traffic on online services. Our research uses Technology Acceptance Model (TAM) as the baseline theory for this raising issue. The further significance of this study is when we know the factors to online service acceptance such as waqf, not only we can lure in or attract more contributors to waqf organizations but also to spread more in – depth knowledge on waqf. When there is more information available online about waqf, it will be able to reach more population and hopefully waqf will also be a norm or habitual routine which represent good deeds and taught to further generations.

Not only that, this research is aimed for creating more advanced and user friendly waqf technology to help Muslims fulfil the necessary things. With the existence of this waqf technology, it not only simplifies the affairs of the community but also eases the burden of the community to waqf regardless of time and place as they do not have to go and visit waqf organizations regardless their busy work schedule but they can get it done through online services. Relating back to the pandemic situation, waqf online services will also reduce the need for community to go out of their home without urgent necessities. Therefore, in a broad spectrum, useful and user friendly waqf online services will also be able to benefit the population in Malaysia, health – wise.

1.7   **Definition of Term**

1.7.1   **Dependent variables (online cash waqf acceptance):** Waqf is any property whose waqf has the right to the property from any transaction, inheritance, hibah and will while maintaining its physical resources, for well-being with the aim of bringing the waqf closer to Allah S.W.T.

1.7.2   **Independent variables:**

i   **Perceived of usefulness:** Usually waqf is done physically such as waqf Al-Quran to tahfiz schools or religious schools. But because our country has been hit by the covid-19 epidemic since 2019, people are using online platforms for waqf. They hope that with the existence of this online platform, it will be easier for them to waqf to those who need it. They do not have to go or find a place to do waqf, instead they just need to get waqf money on the online platform and it is considered settled.

ii   **Perceived ease of used:** Consumers are more likely to spend their time   to   know, deepen and understand how to use this online waqf system, if this   waqf   system   is easy to understand, it achieves the objective of online cash   waqf more quickly. This is because, users prefer to use a simple and fast system as there is no need to waste time. Studies show that users will change   their intentions if the system is too complicated.

iii   **Religiosity:** Most users find out about this endowment through religion. In Islam, waqf is one of the things that an individual needs   to know or take into account because it is a fardhu ain knowledge in Islam. Due to the covid-19 epidemic that has hit Malaysia recently, the religion has produced a system that is the online waqf system. From there, certain parties have spread about the waqf system online through social media.

iv   **Amount of information:** Information plays an important role in decision making and it is believed that the amount of information is one of the factors determinants of online cash waqf acceptance. To get information or info about waqf, users need to search on certain websites for example google. Any information that comes out of google about waqf is very useful to users, especially to those who are new to using google. Disclosure about the endowment can help consumers to some extent.

1.8   Organization of the Chapters

This section discusses how the study's chapters were organized. It covers a wide range of topics in terms of structure, observation, presentation, and writing. For your information, this work's operation includes three chapters: chapter 1 (introduction), chapter 2 (literature review), and chapter 3 (research methods). The first chapter begins with an overview of the study's context and instructions on how to identify the study's problem. It also includes the study's background, research purpose and question, hypothesis statement, the study's significance and scope, and a glossary of words.

The second chapter begins with a summary of the literature review on the research issue. According to this study, there are a variety of theories, concepts, hypotheses, theoretical framework, conceptual framework, and underpinning theory from the previous study that scholars desire to investigate and discuss.

The third chapter describes the study that was conducted using a variety of methods in order to obtain the appropriate value and information. It starts with a diagram of the research design, data collection methods, study population, sample size, sampling technique, research equipment construction, variable measurement, and data analysis procedure, all based on the research. To determine the value and information, this study use SPSS, descriptive analysis, reliability analysis, and Spearman's correlation coefficient.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

In the previous chapter, the researchers briefly discuss the seven sections which are the background of the study, problem statement, research objective, and research question. Then, it is followed by the scope of the study and significance of the study to identify the benefits of this research, definition of the terms and organization of the proposal.

For this chapter, this study will discuss the past theories related to online cash waqf acceptance. The researchers will discuss the online cash waqf acceptance in Pengkalan Chepa, Kelantan, Malaysia, especially on the perception and user acceptance of online Waqf platforms. Besides, this study will also discuss about donation or charity through Waqf and elaborate more on the objectives in this research with proper previous research that is related to the topic.

2.2 Underpinning Theory

In this study we had use Technology acceptance model (TAM). Based on DeLone and McLean Model believe that the adaption of Technology acceptance Model (TAM) as well can put the acceptance of online waqf to good effect and in turn contribute to an improved online waqf system environment and attracting more donors to perform waqf. TAM is a model that explains factors causing user acceptance towards a particular technology according to Davis (1989). TAM is capable in explaining user behaviour across wide range of user population and providing explanation on determinants of technology acceptance (Davis, 1989). TAM highlights two main factors that influence user intention and behaviour towards new technology. The two factors are perceived usefulness and perceived ease of use.

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TAM was recognized as a valuable model for identifying technology acceptance behaviours in a range of information system (IS) or information technology applications. TAM, according to Chen et al (2011), predicts persons' intentions to use and accept IS and digital systems. TAM includes two perception variables which is perceived of usefulness and perceived ease of use that are important and represent main drivers of technology users' acceptance of new information technology. Perceived usefulness, according to Davis (1989), is the degree to which a person believes that adopting a certain system will improve his or her job performance. Meanwhile, perceived ease of use is defined as a person's perception of how easy it would be to use a specific system.

The researchers conducted experimental analysis to test TAM's explanatory power that resulting in a relatively consistent result on end-user acceptance of information technology (Igbaria et al, 1997, Venkatesh and Davis, 2000). This study aims to contribute to the additional contribution of the TAM in the field of CFP and the Islamic voluntary sector especially the waqf by implementing the application of the TAM in various fields. To the best of the best knowledge of the researcher, no research has been done using CFP for developing waqf assets and evaluate the system using TAM.

There has been previous study that has employed the TAM. Pikkarainen, Pikkarainen, Karjaluoto, & Pahnila (2004) used a traditional TAM that was adjusted to the online environment to study online banking acceptance. According to Amin (2007), the TAM was used to assess acceptance of internet banking among Malaysian undergraduate students. Analyze Amin, Rahman, Ramayah, and Supinah's views on the technological acceptability of online waqf in Kota Kinabalu, East Malaysia (2004). Perceived ease of use, perceived usefulness, perceived religiosity, and amount of information were the variables used in their study.

Lastly, the researcher mainly use the Technology Acceptance Model (TAM) proposed according to Davis, Bagozzi, & Warshaw (1989) which is used analyse factors that influence people when adopting technology. Based on Davis, et al (1989) the model is widely used for measuring people's acceptance because it is easy to use, less expensive to apply and can predict acceptance of use relatively well.

Source Davis (1909)
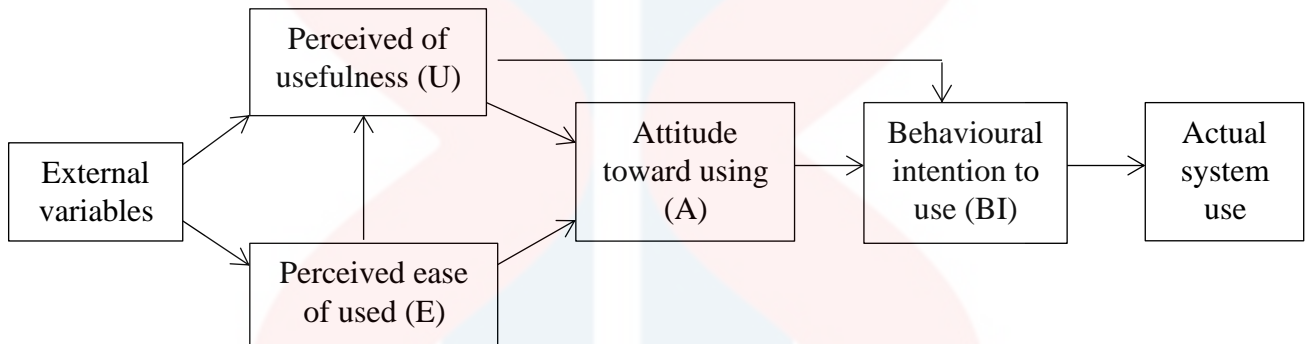
Figure 2.1: Basic Technology Adoption Model.

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2.3   Previous Studies

The previous studies have defined the online cash Waqf acceptance from the researcher perspective. There are also having been conducted to examine the present development of Waqf in many countries. It is also focussed on the online cash Waqf. The Waqf is has been expressed similarly to the endowment which consists of the declaration of intention, the donor and the beneficiaries (Bin Man and Salihu, 201; Mohammad, 2011) which has been confirmed. After that, previous studies are also discussing about the online cash Waqf amongst Muslim in the Malaysia especially in Pengkala Chepa, Kelantan. The research been aim to study whether the Muslim have knowledge about the waqf and online cash Waqf in their countries.

Based the previous study at above shown we had proposed a study to investigate the determinants of online cash waqf acceptance. The objective of this study are to examine the relationship between perceived of usefulness and online cash waqf acceptance among Muslim donors in Kelantan, to examine the relationship between perceived of ease of use and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan, to examine the relationship between amount of information and online cash waqf acceptance among Muslim donors in Pengkalan Chepa ,Kelantan and to examine the relationship between perceived of religiosity and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan. As we had analyzed the article, we had obtained the depending variable which is online waqf acceptance is perceived ease of use, perceived usefulness, perceived religiosity, and amount of information. Other than that, we also have gain insights to fill the void of existing researches, to study in – depth about the factors that will make the online cash waqf platforms in Malaysia become a choice for everyone especially Muslims.

2.3.1 Perceived of usefulness

This study has shown that perceived of usefulness is the degree user believes that the system will enhance their job performance (davis, 1989). Perceived usefulness was found to be one of the factors influencing online Waqf acceptance among bank customers in Kota Kinabalu, Sabah (Amin et al, 2014). According to Ramayah and suki (2006), seeing that online waqf in Malaysia is also provided through mobile applications, it is believed that perceived usefulness can be used as a variable in the study of line waqf acceptance in Malaysia.

According to Mokhlis (2009), religion is a relevant characteristic that can be applied in marketing research and including behaviour research as well. Religious is a factor that determines people when selecting a bank according to Ahmad Rahman, Ali, and Seman (2008). The purpose of this study was to see if user acceptance of an online waqf application is influenced by perceived religiosity.

The online waqf has given more easily to the entire users that increase their knowledge and leaning. Based on Amin (2009) and Guriting and Ndubisi (2006) examined about online banking acceptant in Malaysia. Perceived usefulness is the driver of the intention to use internet banking, which means if the system is useful. For example, is the willingness of bank customer and online banking will be likely higher. According to Lean et al. (2009) that perceived usefulness was the significant driver for intention to use e-government service. The hypothesis suggested is:

Hypothesis 1: *There is a significant relationship between Perceived of Usefulness and online cash Waqf acceptance.*

2.3.2 Perceived ease of use

The capability of people in understanding the system and this is dependent on clear and understandable information provided by the system. According to (Davis, 1989) a successful system that achieves perceived ease of use and user understanding can be considered as a user-friendly system. This system also provides convenience for all in the online Waqf. The system will make more ease use for the customer to make online waqf. A successful system that achieves perceived ease of use and user understanding can be considered as a user-friendly system.

Found that there was a positive relationship between perceived usefulness and user acceptance based on Amin et al (2014) and Tang and Chiang (2009). They also investigate whether perceived usefulness influences user acceptance in online waqf application according to Tang & Chiang (2009).

Based on David et al. (1989) defined it as how clear and understandable interaction with the system. For example, are the people nowadays also more interacting to use all thing online transaction and intention to use and online bill payment. Based on Ramayah and Ignatius (2005) reported that perceived ease of use was significantly related to intention to shop online. After that, reported that perceived ease of use had a positive relationship with behavioural intention to use internet banking in Malaysia bases on Guriting and Ndubisi (2003). According to Kleijnen et al. (2004) perceived ease of use was significant measure in the development of people's intention to use wireless finance. Which is the issue of online waqf is rarely addressed. Based on the discussion above, the authors suggest the following hypothesis:

Hypothesis 2: *There is a significant relationship between Perceived Ease of Use and online cash waqf acceptance*.

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2.3.3   Perceived Religiosity

It is important to also include perceived religiosity in the current study model in order to fully understand the link between waqf activities and Islam's religion. As according Amin (2003), perceived religiosity is something that should be tested. These research were not created with online waqf acceptance in consideration. For example, is the very easy in perceived religiosity for waqf online.   According to Mc Danial and Burnett (1990), religion is defined as a belief in God followed by a commitment to follow God-given principles. Three shopping-related characteristics, namely quality consciousness, impulsive shopping, and price consciousness, were found to be positively connected to intrapersonal and interpersonal religiosities according to the research (Mokhlis,2009).

According to Amin et al. (2004), the amount of available data has a significant correlation with users' behavioural intentions. Their paper also claims that the more information available, the better the ability to predict and demonstrate consumer desire to choose a certain product. It'll be interesting to see if the amount of information in an online waqf application impacts user acceptance.

After that, the main factors for Muslims to perform waqf are to get reward in hereafter. This is also because Muslim believes that good deeds will gain the reward that would be appraised on the day of judgement. Based on (Amin et al, 2014), a significant factor influencing online waqf acceptance by banking customer. According to Mc Danial and Burnett (1990) people are considered religious if they believe in God and follow the principle set by religion. As a waqf is a form of charity strongly encouraged in Islam, people who perform waqf can be considered as religions. Based on the discussion above, the following hypothesis suggested is:

Hypothesis 3: *There is a significant relationship between Perceived of Religiosity and online cash waqf acceptance.*

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2.3.4 Amount of information

Anyone who has spent time on the internet a has likely felt confused by the huge amount of information available according to Lurie (2004) and Winzar and Savik (2002). According to Lee & Lee, overload happens when consumers are given too much information at any given time exceeding their processing capacity (2004). According to Huang (2000), Lee & Lee (2004), and Lurie (2004), the large amount of information available on the internet raises concerns about whether consumers can absorb the ever-increasing amounts of information offered to them (2004). These considerations are especially important when customers are looking for information to help them make a purchase decision. According to Peterson and Merino (2003), the consumers are acquiring more product information than ever since the advent of the internet.

Information plays an important role in decision making and it is believed that the amount of information provided is one of the factors influencing online Waqf acceptance in Kelantan. Information quality also plays an important role towards online Waqf acceptance. The web content should be personalized, complete, relevant, secure and easy to understand, according to DeLone and MeLean (2014). For example, amount information will get in the transaction towards online Waqf. According to Amin (2007) and Suhud et al. (2019) explain that perceived ease of use influences perceived usefulness. Their also aim to identify whether or not perceived ease of use influences perceived usefulness in online waqf application.

The important of information is available for a particular Islamic financial product. This product is particular essential to effecting one's decision to purchase the product. The rationale of suggesting the construct was aimed at enhancing of our understanding pertaining to the impact of among of information on a use of a particular system. Few studies have examined the impact of amount of information on a use of a particular system. The reported that awareness which was associated with information was not signification as the study noted that

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most of the respondents had aware on internet banking according to Ramayah et al. (2009). Based on Sathye (1999), that has confirmed the significant relationship between the information and acceptance of particular system. The amount of information will affect the intention to use online Waqf. Based on the discussion the discussion above, the suggested hypothesis is:

Hypothesis 4: *There is a significant relationship between Amount of Information and online cash waqf acceptance*.

2.4   Conceptual Framework

The dependent variable (dv) is online cash waqf acceptance which is the main interest or focus of this research. The main construct of this research is users' behavioural intention that possess and lead to acceptance of online cash waqf. With that being said, Technology Acceptance Model (TAM) is used to explains the factors that cause such particular behaviour. The factors or elements of TAM that are derived for this research is Perceived of Usefulness, Perceived Ease of Use, Perceived Religiosity and Amount of Information.

There is a positive relationship between Perceived of Usefulness to online cash waqf acceptance. Users will be inclined to use the technology (in this case, online cash waqf) if it is useful and get the job done faster and easier.

Perceived Ease of Use are significantly related to online cash waqf acceptance. In other words, the easier it is to use the service of online cash waqf, the more user acceptance towards online cash waqf services. This is because, it saves more time for users to fulfil waqf intention than having to spend time figuring out the complicated system which will possibly lead to change of intention to terminate or to cancel the transaction or intention.

Next, there is a relation between Perceived of Religiosity and the acceptance of online waqf. The objectives of giving waqf are implemented beautifully in the religion, Islam which makes users more open and inclined to give waqf, and due to the current pandemic situation, the new norms had evolved to be more technology-friendly for users to choose online waqf platforms.

Then, if there are higher amount of information available online about waqf, then the consumer acceptance on waqf will increase relatively. Nowadays, almost all information can be access through the internet with the aid of social media platforms. Therefore, if there are more exposure of the availability of online cash waqf platforms using the aid from the platforms that are used daily by everyone such as social media platforms Facebook, Twitter,

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Instagram and YouTube, there will be more users that use online cash waqf services. All the variables are further shown in diagram below:
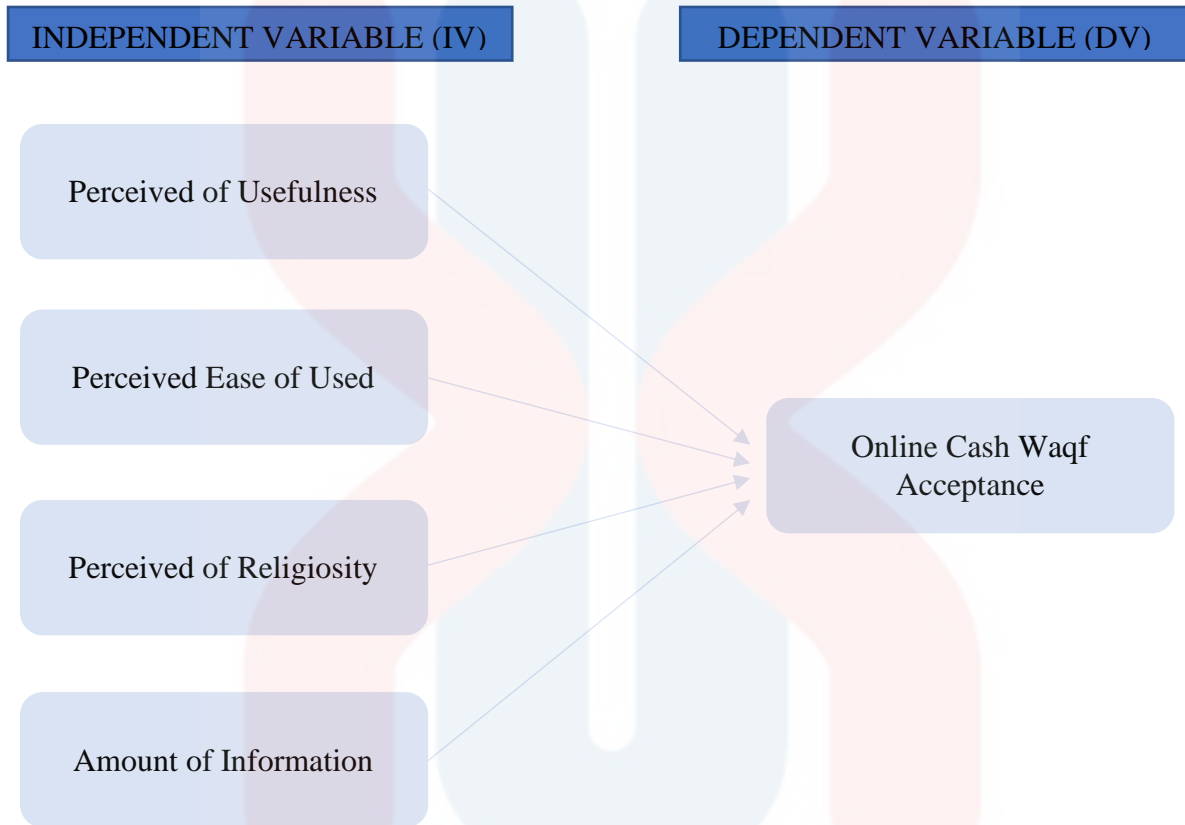
Figure 2.2: Conceptual Framework

2.5   Conclusion

In conclusion, this chapter has reviewed the literature review related to the major components of this study. This study is intended to study users' acceptance on online cash waqf. However so, there are not much former studies that can be referred on online cash waqf acceptance. Most of the studies are focused on explaining the concept of cash waqf and also come up with a new cash waqf or waqf model that are more systematic to be used in the future. With that being said, knowing the importance of exposure and to attract more people to use online cash waqf platforms, we are focused to study users' behaviour that explains user acceptance.

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

In this chapter, more descriptions of the research process will be discussed. This chapter studies the methodology used in the research as well as the action to gather and collect relevant information needed for the purposed of the study. In Research Method, we learn about the technique and method that is suitable to be implemented in this research. This chapter will also furnish the research design, data collections method, population, sample size, sampling techniques, instrument development, variable and data analysis for this research proposal.

3.2 Research Design

Research design may be characterised as a guidance on how researchers choose to include the elements in a fair manner, so as to properly cater the research problem and give insights into 'how' to conduct research by using certain approaches.

This study adopted the quantitative method and descriptive research as the research design, where it uses a structured questionnaire to collect data from respondents. The questionnaire employed a five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree) and 5 (absolutely agree) respectively. This research also used multiple choice question (MCQ) formats. The questionnaire used was adapted from that of according to Amin et al (2014). The study design was created as a technique and technical framework by the researchers and logically combined the different researchers' components to resolve the problem successfully via numerical data gathered from respondents.

3.3   Data Collection Methods

As for the data collection method, Google form questionnaire were used. The researchers determined both responds as primary data sources because the data are not distorted or biased by any individual thoughts and opinions. In this study, they did a survey by using a structured questionnaire to obtain demographic information and collect information about the independent variable which is Perceive of usefulness, ease of use, religiosity and amount of information. The dependent variable is online waqf acceptance according to Amin et al (2014), which measured user acceptance of online waqf platforms among target population which is Muslims in Pengkalan Chepa, Kelantan. A set of questionnaires was distributed via online platforms in respective to the pandemic situation, targeted to respondents in Pengkalan Chepa. Kelantan. This method is utilized because it is generally less costly to be organized, moderately simple to manage, and relatively free from a few sorts of error. It seems as a productive approach to gather data from the respondents.

3.4   Study Population

In this study, the target population is Muslims in the state of Kelantan, district of Pengkalan Chepa. According to the Department of Statistics Malaysia, as of 2019, the total population in Kelantan is approximately 1 890 000 people with 94% of the population are Malays and 96.2% of the population which approximately is 1 820 000 are the believer of Islam which is the most influential religion in the state based on 2010 Religion in Kelantan Census. Based on Mukim Kelantan, 2010, the largest generation by age cohort is 0-24 years old, which is 54.26% of the total population in Pengkalan Chepa. While 45.74% of the total population is in the age of 25-75 years which can be inferred the generation who often use technology or more precisely who use internet services. Based on general information, Kelantan is also known as the Veranda of Macca (Negeri Serambi Mekah) as for their acknowledgement and their efforts to promote Islamic teachings in the state. Pengkalan Chepa was chosen because it is easier to reach more respondents as according to demographic factor, Universiti Malaysia Kelantan is located in Pengkalan Chepa and not only that, there are also Maahad Sains Tok Guru and Institut Pendidikan Guru Pengkalan Chepa. Therefore, it is simply predicted that our studies will be able to reach more respondents through platforms such as WhatsApp through course, faculty and university groups.

Enough information was then collected in order to obtain the sample size afterwards. Various demographical backgrounds were implemented in this research for broader spectrum of responds and perspectives to be concluded. The age range for respondents of this research will be focused on 26 to 54 years old as they were seen as the generation who prefer to use online services rather than traditional or conventional waqf services. We focused on Muslims as Muslims are closer to the concept of Waqf to be compared with other religion as for them, it would be more like a self – contribution.

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3.5   Sample Size

Sample sizes are a subset of the population. It is impossible to reach the total of 1 820 000 Kelantanese all at once only for this research, therefore, to achieve a reliable and dependable result, we continue to search for informations available on the population of Pengkalan Chepa by age cohorts. Our focused target age cohorts are the total of 1680 which is more than age of 26 years old. 278 respondents have been selected as the sample size of this research by using sample size for prevalence studies table.

To be further explained, the total population or the size of the population of Muslims in Pengkalan Chepa according to determined age cohorts falls under the 1000 size of population table. Therefore, willing to accept 5% margin of error, we will have a total of 278 respondents as the sample size.

Table 3.1: Sample Size for Prevalence Studies Table

Acceptable margin of error	Size of population					
	Large	5000	2500	1000	500	200
±20%	24	24	24	23	23	22
±15%	43	42	42	41	39	35
±10%	96	94	93	88	81	65
±7.5%	171	165	160	146	127	92
±5%	384	357	333	278	217	132
±3%	1067	880	748	516	341	169

3.6   Sampling Techniques

Sampling technique is a technique of selecting individual member or a group of subset targeted population. It consists of two parts which is probability sampling and non-probability sampling according to Saran Shantikumar (2018). The probability sampling is a sampling technique which the researcher set up a few specific criteria and choose the respondent of population randomly. The probability sampling techniques consist of simple random sampling, cluster sampling, systematic sampling and stratifies sampling. However, the non-probability sampling is allowed the researchers to choose members for researcher at random and the non-probability sampling technique consists of convenience sampling, judgmental or purposive sampling, snowball sampling and quota sampling (Helen Barratt, 2009).

For this study on determinants of online cash waqf acceptance, the researcher will use simple random sampling in probability sampling technique because the sample are randomly selected and appropriate for large population. Besides that, the simple random sampling let every single population has opportunity to take part by chance probability technique is the most suitable to achieve the objective of this study. Thus, the probability sampling techniques will lead the higher quality findings because it does not bias the targeted sampling of the population. Other than that, this sampling technique tend to have wide and broader sample population that they come from various background and socio-economic.

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3.7   Research Instrument Development

Research instruments are the tool for researchers to gather data from respondents on the respective research topic. In this study, the researchers will collect the data through questionnaire to identify the determinants or the factors of online cash waqf acceptance.

The questionnaire will have various series of question in order to collect data and information from respondent based on Daul McLeod (2018). The researcher will spread the questionnaire by doing survey and it is very efficient due to the large sample of population. The questionnaire was then divided in to two sections respectively, Section A and Section B. In Section A, the respondent needs to answer based on their background, or more likely called Demographic studies. The demographic information consists of age, marital status, education level and respondents' ethnicity. After that, the respondents need to answer Section B which determine their acceptance level on online cash waqf. It consists of five parts which represents five elements of determinants which is perceived of usefulness, perceived ease of use, perceived of religiosity, amount of information and online waqf acceptance. By doing the questionnaire, the researcher will be able to measure the relationship between independent variables and dependent variable.

In addition, the researcher used multiple-choice question format (MCQ) in Section A and Likert Scale format in Section B. The MCQ format let the respondents choose one answer from multiple answer options and the Likert scale will let the respondent to evaluate their acceptance based on scale level from the scale of 1 to 5. Thus, the researchers also used closed ended question structure in the questionnaire to gain ordinal data and the respondents will express their opinions on five level scale which from strongly disagree to absolutely agree.

Table 3.2: Likert Scale

SCALE	1	2	3	4	5
DESCRIPTION	Strongly Disagree	Disagree	Agree	Strongly Agree	Absolutely Agree

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3.7.1 Pilot Test

The researcher conducted pilot test in gathering the data, in order to make sure the questionnaire is useful, relevant, reliable and valid (Albin Caibog, 2014). The pilot test is the rehearsal or trials for the researcher before conducting an actual data collection survey. It only needs a small target sample of population to test the measurement instrument. The range of reliability will be based on coefficient of Cronbach's alpha.

Table 3.3: The Alpha Cronbach Value (Konting Et Al, 2009)

Alpha Coefficient range	Reliability level
More than 0.91	Excellent
0.81-0.90	Good
0.71-0.80	Good and acceptable
0.61-0.70	Acceptable
Less than 0.60	Unacceptable

3.8 Measurement of the Variables

The variable measurement is an unknown feature that can accept one or more measured values. It is often used in scientific research. The measured scale relates to how we measure the variables and has an influence on the sorts of analytical processes that may be used for data and findings. There are four measuring variables categories: nominal, ordinal, interval and ratio. We utilize the nominal scale to search for and identify respondents' information in our research. Nominal scale is known as a type of data that is used to mark variables but does not have a numerical value. It is the most basic form of measurement scale and it cannot be ordered or calculated. Nominal data, unlike interval or ratio data, cannot be manipulated with existing mathematical operators. As a result, the mode is the only measure of central tendency for such data.

For questionnaire, we use Likert scale to collect respondent's attitudes and opinions from the respondents about independent variables and dependent variables to reach our target. The Likert scale was created in 1932 as a standard five (or seven) point scale that allows people to express how much they agree or disagree with a given argument. Likert scale questions are frequently used to measure topics like frequency, accuracy, and pleasure on a scale ranging from 1) Strongly disagree to 5) Absolutely agree. While a 7-point Likert scale may provide more granularity than a 5-point scale, respondents can find it more difficult to differentiate between the choices on a longer scale. There is no wrong way to construct a Likert scale. The most critical factor is the use of at least five answer groups.

3.9   Procedure for the Data Analysis

Data analysis is the process of explaining and demonstrating, condensing and recapping, and assessing data using statistical and/or logical methodologies. Various analytic approaches, according to Shamo and Resnik (2003), "offer a technique of drawing inductive inferences from data and differentiating the signal from the noise (statistical fluctuations)." All of these different data analysis approaches are essentially centred on two basic areas in research: quantitative methods and qualitative approaches. The data have standardised the difference between values, however there is no natural zero, in addition to employing contemporaneous data intervals and having a logical sequence. Items on the Likert scale, for example, provide satisfaction on a 5-point scale (1 strongly disagree, 2 disagree, 3 agree, 4 strongly agree, and 5 absolutely agree). Questionnaires were also employed in this study, with a set of questions asked in a certain order to obtain statistically useful data. Questionnaires with a closed question format, in which respondents' answers are the only option, are confined to a set of option.

For Cronbach's Alpha, is internal consistency is a measure of how closely a group of objects are related to one another. It is regarded as a scale dependability indicator. A "high" alpha number does not imply that the measure is unidimensional. If we want to provide evidence that the scale in question is unidimensional in addition to assessing internal consistency, we can do further investigations. The questionnaires are considered weak if the reliability is less than 0.6. Then learn the link between the independent and dependent variables by studying demographics, descriptive analysis, and Spearman's correlation analysis.

3.9.1 Descriptive Analysis

Descriptive analysis, often known as descriptive analytics, is the practice of utilizing statistical techniques to describe or summarize a set of data. One of the most prevalent types of data analysis is descriptive analysis, which has the ability to provide intelligible insights from otherwise uninterpreted data. Unlike other methods of data analysis, descriptive analysis does not attempt to forecast the future. Instead, it draws conclusions solely from past data, which it subsequently manipulates to make more meaningful.

The data on the benefits of having this waqf technology will be collected by the researchers. It develops more advanced and user-friendly waqf technologies to assist Muslims in completing their obligations. It also makes it easier for the community to waqf regardless of time or location, and it reduces the need for people to leave their homes unless they have an emergency. The frequency and central tendency of the items measured were described and analysed using descriptive statistics in this study.

3.9.2   Reliability Analysis

The concept that a scale should consistently represent the construct it is measuring is known as reliability analysis. It can be beneficial at times and in specific situations. The reliability analysis is used to indicate the extent to which the measured are stable and has a consistent measurement of variables.

The Cronbach' Alpha Value is a single administration test score reliability coefficient. According to recent research, it should not be used indefinitely. If the reliability of the questionnaires is less than 0.6, they are regarded weak, and the Cronbach's alpha coefficient size clearly demonstrated the strength of the link. As we can see, the table below show a number between 0 and 1. The scale of items in the variable is more trustworthy if the reliability points are close to 1.

Table 3.4: Cronbach's Alpha

Cronbach's Alpha	Internal Consistency
$0.9 = α$	Excellent
$0.8 = α < 0.9$	Good
$0.7 = α < 0.8$	Acceptable
$0.6 = α < 0.7$	Questionable
$0.5 = α < 0.6$	Poor

3.9.3   Spearman's Correlation Analysis

A nonparametric measure of rank correlation is the Spearman's rank coefficient of correlation (statistical dependence of ranking between two variables). The degree and direction of the association between two ranking factors is evaluated. However, understanding Pearson's correlation is required before considering the Spearman correlation coefficient. The Pearson correlation coefficient is a statistical measure of the strength of a linear relationship between two sets of data.

The Spearman correlation coefficient, rs, can range anywhere from +1 to –1. A perfect positive rank relationship is shown by a rs of +1, no rank association is indicated by a rs of zero, and a perfect negative rank relationship is indicated by a rs of –1. The closer rs is to 0, the weaker the relationship between the ranks. Assumptions of Spearman's correlation coefficient is:

- Interval or ratio or ordinal level

- Monotonously related

Table 3.5: Rule of Thumb Correlation Coefficient Size

Coefficient Range (r)	Strength of Association
0.80 – 1.00	Very Strong
0.60 – 0.79	Strong
0.40 – 0.59	Moderate
0.20 – 0.39	Weak
0.00 – 0.19	Very weak or no relationship

3.10   Conclusion

This chapter shows many methodologies can be used to describe and investigate the study or research after discovering the method and sampling. Based on the previous study, we use questionnaire to get more accurate and efficient in the next chapter and it is no longer necessary to use the same method to obtain the amount. The purpose of this study is to get right data and sample of the research. Moreover, the research design and procedure researcher has also produced various techniques to obtain accurate data and samples although the method is quite difficult.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1   Introduction

This chapter presents the finding of this study, which were obtained from the various analyses. The chapter starts with the preliminary analysis. This chapter is intended to examine the implications and conclusions of the report. This segment would include the respondent's demographic analysis, reliability analysis dependent on Cronbach's Alpha, descriptive analysis and Spearman's Rho Correlation analysis. The results were obtained from 278 respondents of Online cash Waqf acceptance by using quantitative information. In version 25 of the Social Science Statistical Package (SPSS) the data was evaluated.

4.2   Preliminary Analysis

In this section, several analyses are performed as part of the process of inspiration of the data collected for this study. The nature of variables in this study is explored through statistical techniques to address the research question of this study.

4.2.1 Pilot Test

In order to make sure that the questionnaire can be used for the research, a pilot test was conducted to test the validity and reliability of the questionnaire. Researcher distributed questionnaire for pilot test through Google Form for 30 respondents. Researcher collected 278 respondents. These tables show the result of reliability test of questionnaire to identify the questionnaire answering the research objectives.

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Table 4.1: Result of Reliability Test for Independent Variable and Dependent Variable

Variables	Cronbach Alpha	Number of Items
Perceived of usefulness	0.842	5
Perceived ease of used	0.917	5
Religiosity	0.855	5
Amount of information	0.913	5
Online cash Waqf acceptance	0.849	5
TOTAL	**0.957**	**25**

According to Table 4.1 result, value of each section of questionnaire is acceptable because it is more than 0.700 of Cronbach Alpha. The highest value of Cronbach Alpha is for perceived ease of used variable which is 0.917 that is section B in the questionnaire and the lowest value of Cronbach Alpha is increase of perceived of usefulness variable which is 0.842 that is section B in questionnaire. Researcher decides to remain using the questionnaire and there are no changes or deletion in any sections. As result, the questionnaire is reliable and can be used in this research because the total value of Cronbach Alpha for all variables is 0.957 which is in the range of high correlation that is excellent and acceptable.

4.2.2 Result of using SPSS

Table 4.2: Independent Variable (Perceived of used)

Case Processing Summary		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.842	5

Table 4.3: Independent Variable (Perceived ease of usefulness)

Case Processing Summary		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.917	5

Table 4.4: Independent Variable (Religiosity)

Case Processing Summary		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.855	5

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Table 4.5: Independent Variable (Amount of information)

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.931	5

Table 4.6: Dependent Variable (Online cash Waqf)

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.849	5

Table 4.7: Total Independent Variable and Dependent Variable

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.957	25

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4.3 Demographic Profile of Respondents

Section 4.3 explains the respondent's demographic data which includes gender, age, education as well as marital status. The respondent in this study is Pengkalan Chepa and for the data were collected and further analyzed from 278 respondents.

4.3.1 Number of Respondents Based on Gender.

Table 4.8: Frequency Analysis on Respondent's Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female / Perempuan	180	64.7	64.7	64.7
	Male / Lelaki	98	35.3	35.3	100.0
	Total	278	100.0	100.0	
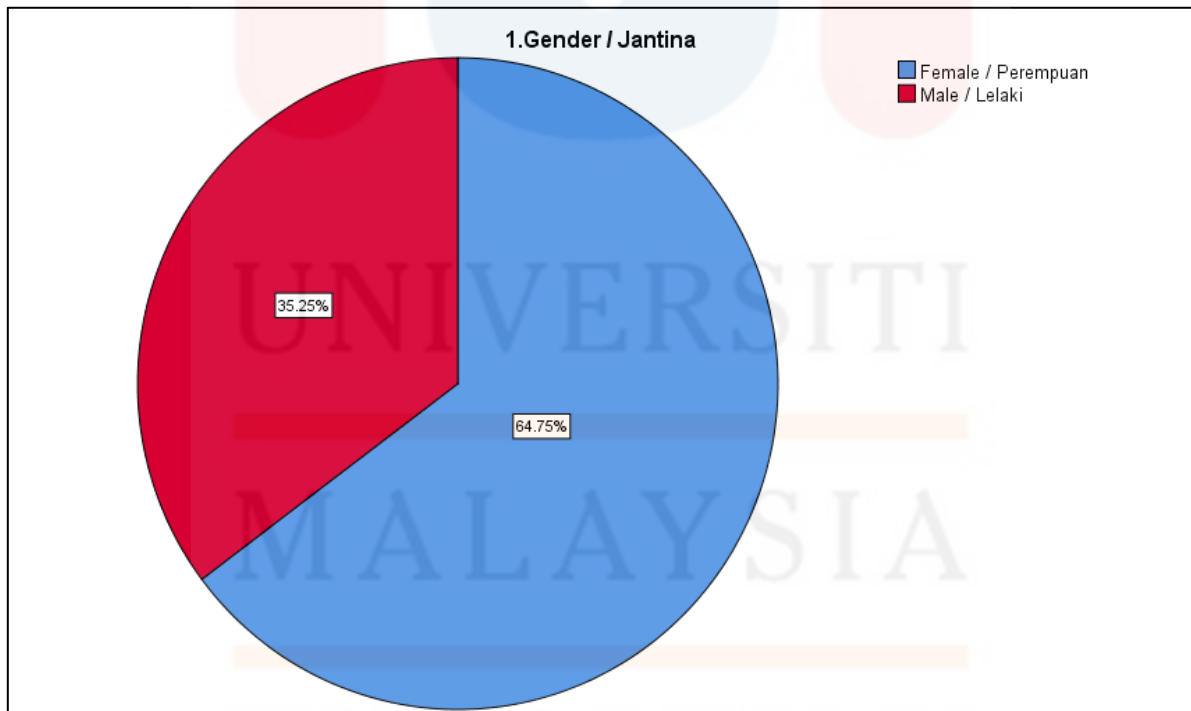
Figure 4.1: Pie Chart of Gender Proportion of respondents

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Table 4.8 and figure 4.1 showed the number of the respondents based on their respective gender. From the total of 278 respondents, there are 98 male respondents and 180 female respondents. The result then indicates that there are more female respondents than male respondents. Female respondents made up to 64.75% of the overall responds gathered while male respondents are only 35.25%.

4.3.2 Number of Respondents Based on Age.

Table 4.9: Frequency Analysis on Respondent's Age.

	Age / Umur				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	> 40 years old / > 40 tahun	24	8.6	8.6	8.6
	26-30 years old / 26-30 tahun	171	61.5	61.5	70.1
	31-35 years old / 31-35 tahun	58	20.9	20.9	91.0
	36- 40 years old / 36- 40 tahun	25	9.0	9.0	100.0
	Total	278	100.0	100.0	
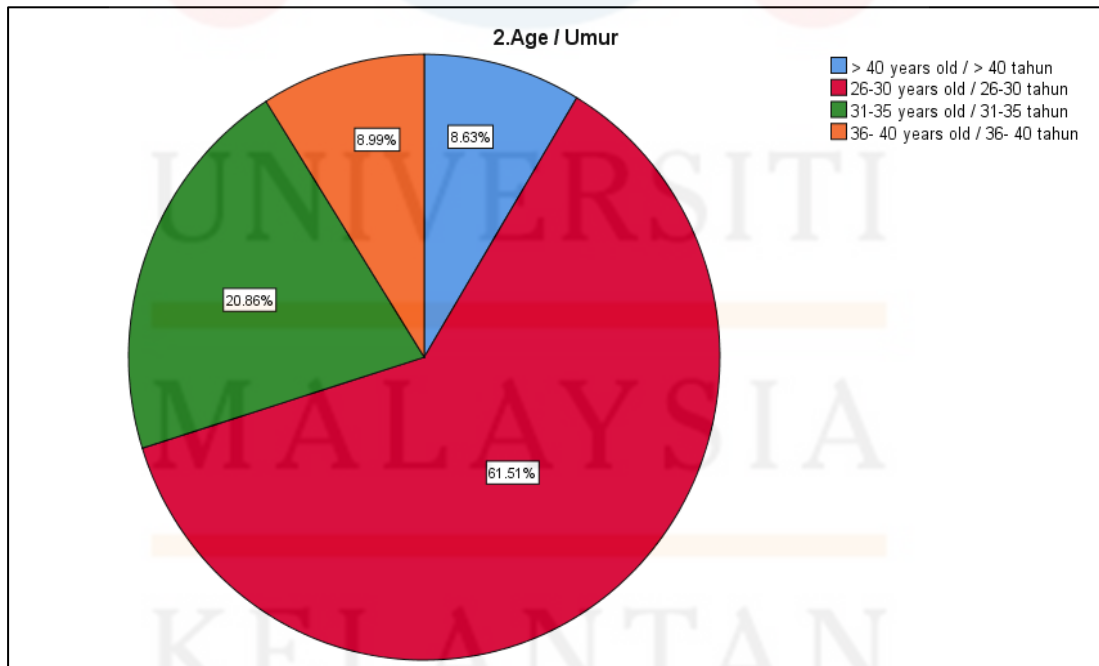
Figure 4.2: Pie Chart of Age Groups of Respondents.

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Table 4.9 and figure 4.2 showed the number of the respondent based on their age groups. From 278 responds collected, the responds collected are from the age group of 26 to 30 years old, 31 to 35 years old, 36 to 40 years old and lastly exceed 40 years old. There is 171 respondents aged between 26 and 30. Age group 26 to 30 years old also mark the highest of all age groups with 61.51% of the overall age groups. Number two, with the frequency of 58, made up 20.86% of the overall responds, is those who are in the age between 31 to 35 years old. There are 25 responds from 36 to 40 years old respondents and 24 responds from those who exceeds 40 years old.

4.3.3 Number of Respondents Based on Education Background.

Table 4.10: Frequency Analysis on Respondent's Education Background.

3. Education / Pendidikan		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor Degree / Ijazah Sarjana Muda	153	55.0	55.0	55.0
	Diploma	51	18.3	18.3	73.4
	Doctorate (PHD) / Kedoktoran (PHD)	7	2.5	2.5	75.9
	Master Degree / Ijazah Sarjana	32	11.5	11.5	87.4
	SPM	35	12.6	12.6	100.0
	Total	278	100.0	100.0	
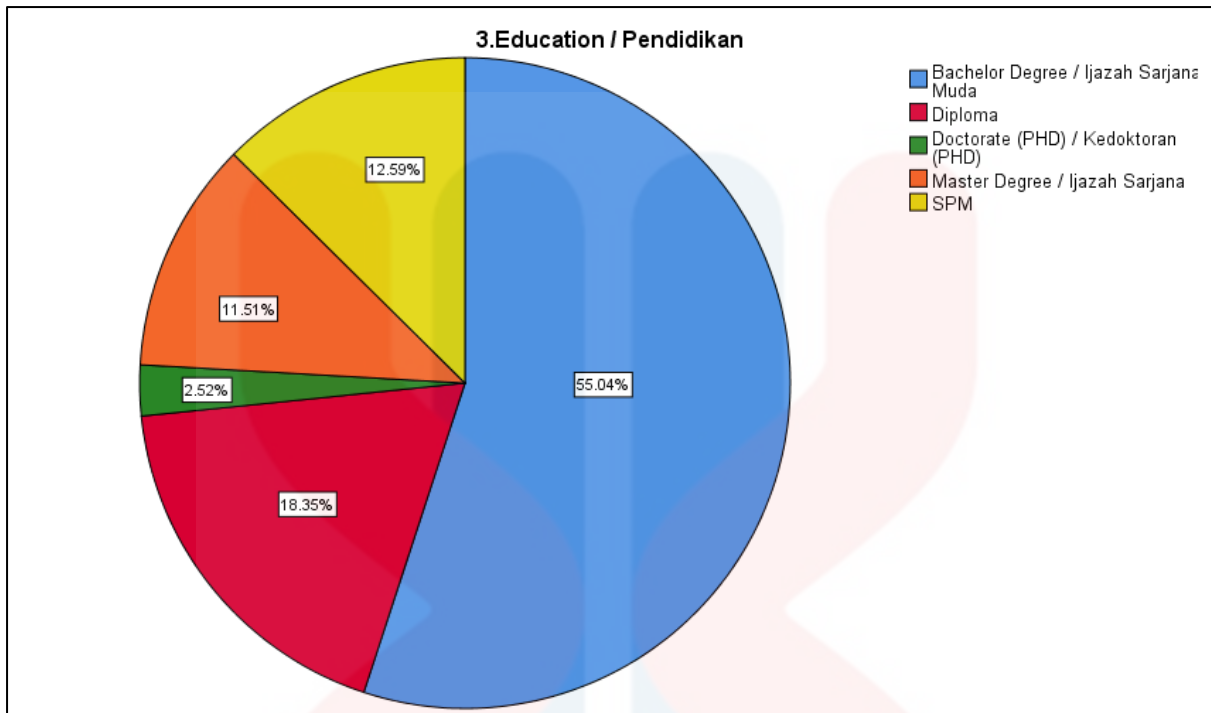
Figure 4.3: Pie Chart of Respondents' Education Background

Table 4.10 and figure 4.3 showed the number of the respondent based on their education background. Responds are collected from respondents who are either SPM, Diploma, Bachelor Degree, Master Degree or even Doctorate graduates. Based on the collected result of 278 respondents, there are 153 out of 278 respondents who have a Bachelor Degree, which simplify to a 55.04% of the overall respondents. Next, 18.35% of the respondents are Diploma graduates, 12.59% which is 35 respondents are SPM graduates, 32 of the respondents have Master Degree and the least, 7 out of 278 respondents are in Doctorate.

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4.3.4 Number of Respondents Base on Marital Status.

Table 4.11: Frequency Analysis on Respondent's Marital Status.

Marital status / Status perkahwinan		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Divorced / Bercerai	10	3.6	3.6	3.6
	Married / Berkahwin	107	38.5	38.5	42.1
	Single / Bujang	161	57.9	57.9	100.0
	Total	278	100.0	100.0	
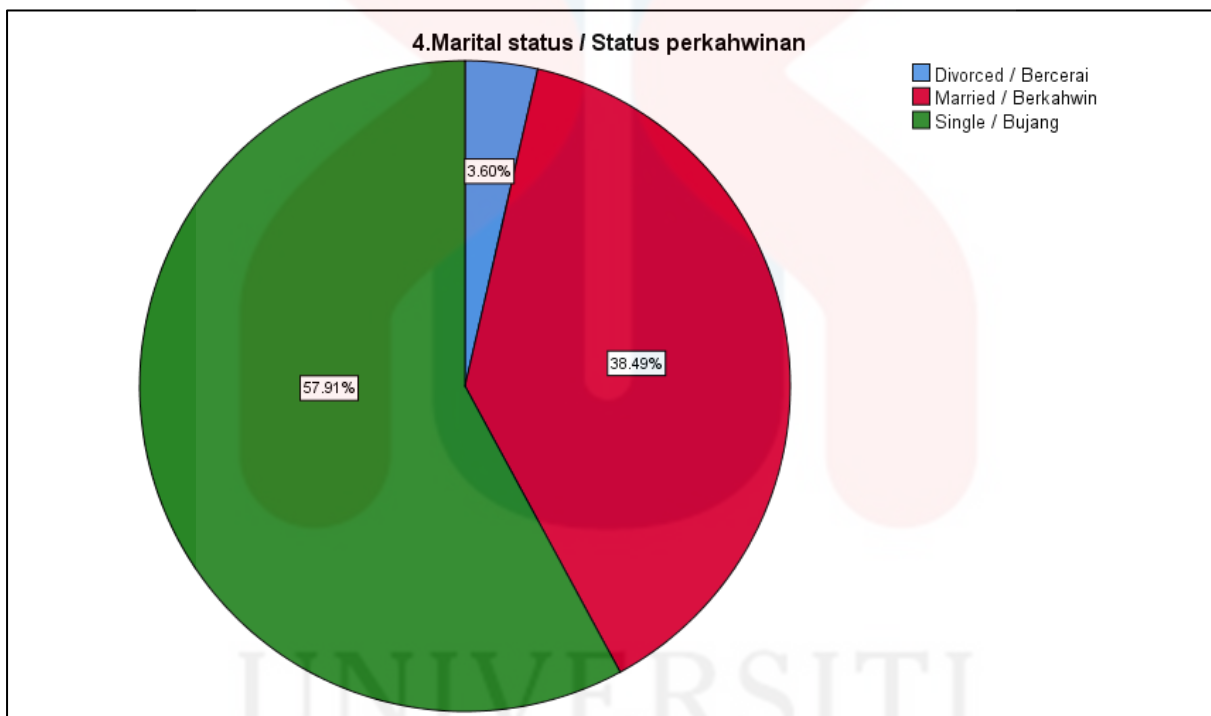
Figure 4.4: Bar Chart of Respondents' Marital Status

Table 4.11 and figure 4.4 showed the number of the respondent based on their marital status. Based on 278 collected results. There are 57.91% out of all respondents are single and 38.49% which are 107 out of 278 respondents are married. 10 Respondents are divorced.

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4.4   Descriptive Analysis

In this study, the descriptive analysis provides an overview, results, and evaluation of respondents towards their acceptance on Online Cash Waqf platforms. Frequency analysis is applied in this study to analyze the dependent and independent variables. The data had been collected through the questionnaire distributed. The measurement of a construct is used to show the value of mean and standard deviation in dependent variable which is online cash waqf acceptance and independent variables which consists of perceive of usefulness, perceive ease of use, perceive of religiosity and amount of information. In this questionnaire, a total of 29 questions are presented in section A (Demographic survey), Section B which consists of 4 parts and Section C. The result is examined using SPSS software, and all the questions are scaled by a 5-point Likert scale with 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree. The result of the data analysis is shown below.

Table 4.12: Overall mean for the perceive of usefulness, perceive ease of use, perceive of

religiosity, amount of information and online cash waqf acceptance.

VARIABLES	N	Minimum	Maximum	Mean	Std. Deviation	Rank
PERCEIVED OF USEFULNESS (IV1)	278	1.40	5.00	4.3835	.54714	2
PERCEIVED OF EASE OF USE (IV 2)	278	1.60	5.00	4.3971	.53848	1
PERCEIVED OF RELIGIOUSITY (IV 3)	278	2.00	5.00	4.3755	.52790	3
AMOUNT OF INFORMATION (IV 4)	278	1.80	5.00	4.3295	.59885	5
ONLINE CASH WAQF ACCEPTANCE (DV)	278	1.60	5.00	4.3482	.58666	4

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Table 4.12 showed the overall mean for the perceive of usefulness, perceive ease of use, perceive of religiosity, amount of information and online cash waqf acceptance. The perceive ease of use ranked first, due to the highest level of mean that indicated 4.3971 followed by perceive of usefulness with mean of 4.3835 and perceived of religiosity at 4.3755. In comparison, Amount of Information is recorded as the lowest level of mean, which is 4.3295. Online cash waqf acceptance at second lowest with mean 4.3482.

Through the result showed that most of the respondents agreed that perceived ease of use influenced the online cash waqf acceptance. In terms of standard deviation, it indicates how close the data is to the mean. Based on table 4.12, the highest standard deviation is amount of information with 0.59885, followed by the online cash waqf acceptance which is 0.58666. In contrast, the lowest standard deviation is perceived of religiosity with 0.52790.

4.4.1 Perceive of Usefulness (IV 1)

Table 4.13: Central Tendencies Result of Perceive of Usefulness

Table 4.13: Central Tendencies Result of Perceive of Usefulness						
	N	Minimum	Maximum	Mean	Std. Deviation	Rank
1.The online cash waqf platform would help me to manage and keep track on my waqf transaction better./ Wakaf tunai dalam talian akan membantu saya mengurus dan memantau urus niaga wakaf saya dengan lebih baik.	278	2	5	4.35	.638	5
2.I would find the online cash waqf platform to be useful in managing and settling my waqf contribution transaction./ Saya dapati wakaf tunai dalam talian berguna dalam mengurus dan menyelesaikan transaksi sumbangan wakaf saya.	278	1	5	4.37	.660	3
3.I would find online cash waqf platform to be useful in delivering educational information on waqf society./ Saya dapati wakaf tunai dalam talian berguna dalam	278	1	5	4.44	.687	1

menyampaikan maklumat pendidikan kepada masyarakat.						
4.Using online cash waqf for my welfare activities increases my productivity. / Menggunakan waqaf tunai dalam talian untuk aktiviti kebajikan dapat meningkatkan produktiviti saya.	278	2	5	4.36	.701	4
5.I would find online cash waqf is useful in conducting my welfare activities./ Saya dapati wakaf tunai dalam talian berguna dalam menjalankan aktiviti kebajikan saya.	278	1	5	4.40	.697	2

Table 4.13 shows the central tendencies result of the first independent variable, perceived of usefulness. There are 5 questions statements for this specific variable. Ranked first in terms of mean, is statement number 3, "I would find online cash waqf platform to be useful in delivering educational information on waqf society" with mean of 4.44, followed with mean of 4.40 for statement "I would find online cash waqf is useful in conducting my welfare activities". Ranked number 3, is statement number 2, "I would find the online cash waqf platform to be useful in managing and settling my waqf contribution transaction" with 4.37. In contrast, the statement with the lowest mean is "the online cash waqf platform would help me to manage and keep track on my waqf transaction better" with mean of 4.35 followed by 4.36 for statement "Using online cash waqf for my welfare activities increases my productivity".

4.4.2 Perceive of Ease of Use (IV 2)

Table 4.14: Central Tendencies Result of Perceive of Ease of Use

Table 4.14: Central Tendencies Result of Perceive of Ease of Use						
	N	Minimum	Maximum	Mean	Std. Deviation	rank
1.It is easy to do what I intend to do in onlinecash waqf./ Mudah menguruskan apa yang ingin saya lakukan untuk wakaf tunai dalam talian.	278	2	5	4.37	.672	3
2.I find online cash waqf platforms make me easier to do charity. / Saya dapati wakaf tunai dalam talian menjadikan saya lebih mudah untuk bersedekah.	278	2	5	4.47	.678	1
3.I think that online activity is easy to understand./ Saya berpendapat bahawa aktiviti dalam talian mudah difahami.	278	1	5	4.36	.710	4
4. It is easy for me to remember how to perform waqf via online./ Senang untuk saya ingat bagaimana untuk menggunakan platform dalam talian untuk berwakaf.	278	2	5	4.37	.660	3
25. Overall, I find the online cash waqf platfrom easy to use./ Secara kesuluruhan, saya dapati platform untuk mengerjakan waqf tunai dalam talian sangat mudah digunakan.	278	1	5	4.41	.683	2

Table 4.14 shows the central tendencies result of the second independent variable which is the Perceive of Ease of Use. Same like the first independent variable, there are 5 questions statements. Ranked first with highest mean of 4.47 is statement "I find online cash waqf platforms make me easier to do charity". Ranked second, "Overall, I find the online cash waqf platfrom easy to use" with mean 4.41. Tied at second lowest with mean of 4.37, is statement "It is easy to do what I intend to do in online cash waqf" and "It is easy for me to remember how to perform waqf via online". Statement with the lowest mean is "I think that online activity is easy to understand" with mean of 4.36.

4.4.3 Percieved of Religiosity (IV 3)

Table 4.15: Central Tendencies Result of Perceived of Religiosity

Table 4.15: Central Tendencies Result of Perceieve of Religiousity	N	Minimum	Maximum	Mean	Std. Deviation	Rank
1.I like to make financial contributions to my religious organization. / Saya suka memberi sumbangan kewangan kepada organisasi agama saya.	278	2	5	4.37	.661	3
2.Religious beliefs influence me to do online cash waqf./ /Kepercayaan agama mempengaruhi saya untuk melakukan wakaf tunai dalam talian.	278	2	5	4.47	.634	2
3.I tend to read books about my religion and learning about Islamic financial tools especially waqf./ Saya cenderung membaca buku mengenai agama saya dan belajar mengenai alat kewangan Islam terutamanya wakaf.	278	1	5	4.23	.790	5
4.I like to take the time to understand religion especially waqf./ Saya suka mengambil masa untuk memahami agama terutamanya wakaf.	278	2	5	4.29	.728	4
5.My religion is a way of life for me./ Agama saya adalah cara hidup saya.	278	1	5	4.52	.645	1

Table 4.15 shows the central tendencies result of the third independent variable which is perceive of religiosity. Ranked first is statement "My religion is a way of life for me" with the highest mean of 4.52. Followed by "Religious beliefs influence me to do online cash waqf" and "I like to make financial contributions to my religious organization" with means of 4.47 and 4.37 respectively. Number 4 is statement "I like to take the time to understand religion especially waqf" with means of 4.29 and ranked lowest with mean of 4.23, "I tend to read books about my religion and learning about Islamic financial tools especially waqf"

4.4.4 Amount of Information (IV 4)

Table 4.16: Central Tendencies Result of Amount of Information

Table 4.16: Central Tendencies Result of Amount of Information						
	N	Minimum	Maximum	Mean	Std. Deviation	Rank
1.It is easy to get information about using online cash waqf platforms./ Mudah mendapatkan maklumat mengenai penggunaan wakaf tunai dalam talian.	278	2	5	4.40	.666	1
2.I get information about using online cash waqf in media sources./ Saya mendapat maklumat mengenai penggunaan wakaf tunai dalam talian dalam sumber media.	278	1	5	4.36	.726	2
3.I get enough information about the benefits of using online cash waqf./ Saya mendapat maklumat yang cukup mengenai faedah menggunakan wakaf tunai dalam talian.	278	2	5	4.30	.736	4
4.I generally received enough information about online cash waqf./ Saya biasanya menerima maklumat yang cukup tentang wakaf tunai dalam talian.	278	1	5	4.23	.823	5
5.I know how to use online cash waqf system after get information./ saya mengetahui cara menggunakan wakaf tunai dalam talian selepas mendapat maklumat.	278	2	5	4.35	.673	3

Table 4.16 shows the central tendencies result of the last independent variable which is Amount of Information. Ranked first with the highest mean compared to all 5 item statements is statement "It is easy to get information about using online cash waqf platforms" with means of 4.40. At second highest, with means 4.36 is statement "I get information about using online cash waqf in media sources". The lowest mean belongs to the statement "I generally received enough information about online cash waqf" with means of 4.23.

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4.4.5 Online Cash Waqf Acceptance (DV)

Table 4.17: Central Tendencies Result of Online Cash Waqf Acceptance

Table 4.17: Central Tendencies Result of Online Cash Waqf Acceptance						
	N	Minimum	Maximum	Mean	Std. Deviation	Rank
1.I love to use online cash waqf platform./ Saya gemar menggunakan wakaf tunai dalam talian.	278	2	5	4.23	.733	5
2.I use online cash waqf as part of my welfare activities./ Saya menggunakan wakaf tunai dalam talian sebagai sebahagian daripada aktiviti kebajikan saya.	278	1	5	4.35	.748	3
3.I will use online cash waqf frequently during Ramadhan month./ Saya akan kerap menggunakan wakaf tunai dalam talian pada bulan Ramadhan.	278	1	5	4.29	.808	4
4.I trust the online cash waqf institution manage my fund very well./ Saya percaya institusi wakaf tunai dalam talian menguruskan dana saya dengan baik.	278	1	5	4.40	.681	2
5.I wish to use online cash waqf as much as possible./ Saya ingin menggunakan wakaf tunai dalam talian sebaik mungkin.	278	1	5	4.49	.662	1

Table 4.17 shows the central tendencies result of the dependent variable which is the Online Cash Waqf Acceptance. This variable also consists of 5 questions and the analysis were as follows. Ranked first with the highest mean of 4.49, is statement number 5, "I wish to use online cash waqf as much as possible". Next, "I trust the online cash waqf institution manage my fund very well" with means 4.40 and "I use online cash waqf as part of my welfare activities" with means of 4.35. Ranked lowest is statement "I love to use online cash waqf platform" with means of 4.23.

4.5   Validity and Reliability Test

In this study which is determinants of online cash waqf acceptance had targeted 278 respondents as the sample size of Muslim population in Pengkalan Chepa and the reliability analysis was conducted in order to make sure the reliability of the distribute questionnaire and accuracy the scale of item. The validity and reliability test also to determined either the questionnaire was construct in the right concept or not.

The reliability of scales instrument used in this study was tested based on Cronbach's Alpha coefficient test. The Cronbach's alpha was run by using SPSS statistic to present data from 0 to 1 value to measure it consistency. The table below showed the value of the Cronbach's Alpha for the independent variables which is perceived of usefulness, perceived of ease of use, perceived of religiosity and amount of information and also dependent variable which is online cash waqf in this research. Based on the table 4.18, all the variables which is independent and dependent variable were more than 0.81 but not more than 0.91. That mean, the questionnaire distributed had been accepted and valid for the study.

Table 4.18: The Alpha Cronbach Value (Konting Et Al, 2009)

Cronbach's Alpha	Internal Consistency
$0.9 = \alpha$	Excellent
$0.8 = \alpha < 0.9$	Good
$0.7 = \alpha < 0.8$	Acceptable
$0.6 = \alpha < 0.7$	Questionable
$0.5 = \alpha < 0.6$	Poor

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4.5.1 Perceived of Usefulness (IV 1)

In the study of determinant of online cash waqf acceptance, there are five questions were used to measure the element of perceived of usefulness variable that affects the acceptance level of online cash waqf. The Cronbach's Alpha result of this independent variable which is perceived of usefulness was 0.867. That mean, it was resulted good. In addition, the coefficient for the questions of perceived of usefulness variable is valid and reliable.

Table 4.19: Reliability Analysis of Perceived of Usefulness

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.867	.868	5

4.5.2 Perceived of Ease of Uses (IV 2)

In the study of determinant of online cash waqf acceptance, there are five questions were used to measure the element of perceived of ease of uses variable that affects the acceptance level of online cash waqf. The Cronbach's Alpha result of this independent variable which is perceived of ease of use was 0.850. That mean, it was resulted good. In addition, the coefficient for the questions of perceived of ease of uses variable is valid and reliable.

Table 4.20: Reliability Analysis of Perceived of Ease of Uses

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.850	.850	5

4.5.3 Perceived of Religiosity (IV 3)

In the study of determinant of online cash waqf acceptance, there are five questions were used to measure the element of perceived of religiosity variable that affects the acceptance level of online cash waqf. The Cronbach's Alpha result of this independent variable which is perceived of religiosity was 0.818. That mean, it was resulted good. In addition, the coefficient for the questions of perceived of religiosity variable is valid and reliable.

Table 4.21: Reliability Analysis for Perceived of Religiosity

	Reliability Statistics	
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.818	.818	5

4.5.4 Amount of Information (IV 4)

In the study of determinant of online cash waqf acceptance, there are five questions were used to measure the element of amount of information variable that affects the acceptance level of online cash waqf. The Cronbach's Alpha result of this independent variable which is amount of information was 0.881. That mean, it was resulted good. In addition, the coefficient for the questions of amount of information variable is valid and reliable.

Table 4.22: Reliability Analysis of Amount of Information

	Reliability Statistics	
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.881	.883	5

4.5.5 Online Cash Waqf Acceptance (DV)

In the study of determinant of online cash waqf acceptance, there are five questions were used to measure the element online cash waqf acceptance. The Cronbach's Alpha result of this dependent variable which is online cash waqf acceptance was 0.865. That mean, it was resulted good. In addition, the coefficient for the questions of online cash waqf acceptance variable is valid and reliable.

Table 4.23: Reliability Analysis of Amount of Information

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.865	.866	5

4.6 Normality Test

The normality measure was used to test the relationship between independent variables and the dependent variable. This is significant to understand whether the sample collected falls within appropriate and the skewness. In this study, the researchers use Spearman's Rho to find the normality between independent and dependent variable since the test shows an abnormal respondent's distribution data. It is because the Pearson 's correlation is required before conducting Spearman correlation coefficient by assuming the Spearman's correlation coefficient are interval or ratio or ordinal level and monotonously related. The measurement of Spearman's Rho correlation is almost similar with the Pearson correlation coefficient.

The independent variables consist of perceived of usefulness, perceived of ease of use, perceived of religiosity and amount of information. Meanwhile, the dependent variable is online cash waqf acceptance. If the Sig value is more than 0.05, that mean the data was

normally distributed. However, if the sig value less than 0.05, that mean the data was not normally distributed. The table 4. Below shows the results of normality test for independent variables and dependent variable. As a result of this study of determinant of online cash waqf acceptance, the data was not normally distributed because the sig value of Kolmogorov-Simonov and Shapiro-Wilk is lower than 0.05 and it was 0.00 on both.

Table 4.24: Normality Test for the variables

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PERCEIVED OF USEFULNESS (IV1)	.130	278	**.000**	.885	278	**.000**
PERCEIVED OF EASE OF USE (IV 2)	.131	278	**.000**	.890	278	**.000**
PERCEIVED OF RELIGIOUSITY (IV 3)	.123	278	**.000**	.910	278	**.000**
AMOUNT OF INFORMATION (IV 4)	.131	278	**.000**	.892	278	**.000**
ONLINE CASH WAQF ACCEPTANCE (DV)	.136	278	**.000**	.883	278	**.000**
a. Lilliefors Significance Correction						

4.6.2 Spearman's Rho Correlation Analysis

4.6.2.1 Perceived of Usefulness (IV 1)

Table 4.25 shows the relationship between the determinants of perceived of usefulness towards online cash waqf acceptance. It also discovered that the relationship between first independent variable and dependent variable has strong positive with resulted correlation coefficient 0.648. This indicates that the relationship between determinant of perceived of usefulness is positive and strong related to the Muslim donors in Pengkalan Chepa towards the online cash waqf acceptance. The p-value of perceived of usefulness is 0.000 which is less than the highly significant level of 0.01. This can be seen through the 64.8% dependent variable which is online cash waqf acceptance is influenced by the first independent variable which is perceived of usefulness. Moreover, there is a significant relationship between perceived of usefulness and online cash waqf acceptance among Muslim donors in Pengkalan Chepa. Thus, this correlation also indicates that the more perceived of usefulness the more acceptance level on online cash waqf.

Table 4.25: The Spearman's Rho coefficient correlation between perceived of usefulness (IV1) and online cash waqf acceptance (DV)

Correlations			ONLINE CASH WAQF ACCEPTANCE (DV)	PERCEIVED OF USEFULNESS (IV1)
Spearman's rho	ONLINE CASH WAQF ACCEPTANCE (DV)	Correlation Coefficient	1.000	.648**
		Sig. (2-tailed)	.	.000
		N	278	278
	PERCEIVED OF USEFULNESS (IV1)	Correlation Coefficient	.648**	1.000
		Sig. (2-tailed)	.000	.
		N	278	278
**. Correlation is significant at the 0.01 level (2-tailed).				

4.6.2.2 Perceived of Ease of Use (IV 2)

Table 4.26 shows the relationship between the determinants of perceived of ease of use towards online cash waqf acceptance. It also discovered that the relationship between second independent variable and dependent variable has strong positive with resulted correlation coefficient 0.628. This indicates that the relationship between determinant of perceived of ease of use is positive and strong related to the Muslim donors in Pengkalan Chepa towards the online cash waqf acceptance. The p-value of perceived of usefulness is 0.000 which is less than the highly significant level of 0.01. This can be seen through the 62.8% dependent variable which is online cash waqf acceptance is influenced by the second independent variable which is perceived of ease of use. Moreover, there is a significant relationship between perceived of ease of use and online cash waqf acceptance among Muslim donors in Pengkalan Chepa. Thus, this correlation also indicates that the more perceived of ease of use the more acceptance level on online cash waqf.

Table 4.26: The Spearman's Rho coefficient correlation between perceived of ease of use (IV2) and online cash waqf acceptance (DV)

Correlations			ONLINE CASH WAQF ACCEPTANCE (DV)	PERCEIVED OF EASE OF USE (IV 2)
Spearman's rho	ONLINE CASH WAQF ACCEPTANCE (DV)	Correlation Coefficient	1.000	.628**
		Sig. (2-tailed)	.	.000
		N	278	278
	PERCEIVED OF EASE OF USE (IV 2)	Correlation Coefficient	.628**	1.000
		Sig. (2-tailed)	.000	.
		N	278	278
**. Correlation is significant at the 0.01 level (2-tailed).				

4.6.2.3 Perceived of Religiosity (IV 3)

Table 4.27 shows the relationship between the determinants of perceived of religiosity towards online cash waqf acceptance. It also discovered that the relationship between third independent variable and dependent variable has strong positive with resulted correlation coefficient 0.640. This indicates that the relationship between determinant of perceived of religiosity is positive and strong related to the Muslim donor in Pengkalan Chepa towards the online cash waqf acceptance. The p-value of perceived of usefulness is 0.000 which is less than the highly significant level of 0.01. This can be seen through the 64.0% dependent variable which is online cash waqf acceptance is influenced by the third independent variable which is perceived of religiosity. Moreover, there is a significant relationship between perceived religiosity and online cash waqf acceptance among Muslim donors in Pengkalan Chepa. Thus, this correlation also indicates that the more perceived of religiosity the more acceptance level on online cash waqf.

Table 4.27: The Spearman's Rho coefficient correlation between perceived of religiosity (IV3) and online cash waqf acceptance (DV)

Correlations			ONLINE CASH WAQF ACCEPTANCE (DV)	PERCEIVED OF RELIGIOUSITY (IV 3)
Spearman's rho	ONLINE CASH WAQF ACCEPTANCE (DV)	Correlation Coefficient	1.000	.640**
		Sig. (2-tailed)	.	.000
		N	278	278
	PERCEIVED OF RELIGIOUSITY (IV 3)	Correlation Coefficient	.640**	1.000
		Sig. (2-tailed)	.000	.
		N	278	278
**. Correlation is significant at the 0.01 level (2-tailed).				

4.6.2.4 Amount of Information (IV 4)

Table 4.28 shows the relationship between the determinants of amount of information towards online cash waqf acceptance. It also discovered that the relationship between fourth independent variable and dependent variable has strong positive with resulted correlation coefficient 0.681. This indicates that the relationship between determinant of amount of information is positive and strong related to the Muslim donor in Pengkalan Chepa towards the online cash waqf acceptance. The p-value of perceived of usefulness is 0.000 which is less than the highly significant level of 0.01. This can be seen through the 68.1% dependent variable which is online cash waqf acceptance is influenced by the fourth independent variable which is amount of information. Moreover, there is a significant relationship between amount of infomration and online cash waqf acceptance among Muslim donors in Pengkalan Chepa. Thus, this correlation also indicates that the more amount of information the more acceptance level on online cash waqf.

Table 4.28: The Spearman's Rho coefficient correlation between amount of information (IV4) and online cash waqf acceptance (DV)

Correlations			ONLINE CASH WAQF ACCEPTANCE (DV)	AMOUNT OF INFORMATION (IV 4)
Spearman's rho	ONLINE CASH WAQF ACCEPTANCE (DV)	Correlation Coefficient	1.000	.681**
		Sig. (2-tailed)	.	.000
		N	278	278
	AMOUNT OF INFORMATION (IV 4)	Correlation Coefficient	.681**	1.000
		Sig. (2-tailed)	.000	.
		N	278	278
**. Correlation is significant at the 0.01 level (2-tailed).				

4.7   Hypothesis Testing

This hypothesis is tested in this section because we want to see if the hypothesis presented in Chapter 1 is correct or not. The hypothesis was approved based on the results of the Spearman's Rho Correlation study. This is because Cronbach Alpha's value is based on strong and positive results. As a result, because it is valid and consistent, this theory is accepted and can be employed.

Table 4.29: Summary of Hypotheses Evaluation Using Spearman's Rho Correlation

Analysis

	HYPOTHESIS	RESULT	
H1	There is significant relationship between perceived of usefulness and online cash waqf acceptance	Correlation Coefficient = 0.648 P Value = 0.000	Accepted
H2	There is significant relationship between perceived ease of use and online cash waqf acceptance	Correlation Coefficient = 0.628 P Value = 0.000	Accepted
H3	There is significant relationship between perceived of religiosity and online cash waqf acceptance	Correlation Coefficient = 0.640 P Value = 0.000	Accepted
H4	There is significant relationship between amount of information and online cash waqf acceptance	Correlation Coefficient = 0.681 P Value = 0.000	Accepted

4.8   Conclusion

The researcher was able to conclude that all of the hypotheses had a high positive link with the dependent variables after examining the relationship between the variables using SPSS version 25.0. The correlation coefficient demonstrates the results: perceived usefulness (0.648), perceived ease of use (0.628), perceived religiosity (0.640), and amount of information (0.681). All of the independent variables in this study (perceived usefulness, perceived ease of use, perceived religiosity, and amount of information) were significant. This is because the p value of 0.000 is less than the alpha value of 0.05 (p0.05) and falls outside of the 0.60 to 0.90 range. The amount of information, with a correlation coefficient of R = 0.681, is the most influential of the three independent variables on online cash waqf acceptance. Furthermore, the results back up the entire hypothesis, implying that all independent variables can have a direct impact on Muslim acceptance of online cash waqf in Kelantan. According to the findings, perceived usefulness, perceived ease of use, perceived religiosity, and the amount of information available can all influence online cash waqf acceptance.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1   Introduction

Chapter five is discussing the finding from the previous chapter. All the variables had

been analysed. This chapter explains the research finding to highlight the relationship between

perceive usefulness, perceive ease of use, perceive religiosity and amount of information with

the online cash waqf acceptance. The researchers have given relevant findings, suggestions,

and recommendations towards online cash waqf acceptance.

5.2   Key Finding

In this section, researcher will discuss by using Spearman's Rho Correlation Analysis.

The discussion will explain more about all variables which is perceive of usefulness, perceive

ease of use, perceive of religiousity, amount of information as well as the dependent variable,

online cash waqf acceptance.

Table 5.1: Summary of the Result of Hypothesis Testing

RESEARCH OBJECTIVE	HYPOTHESIS	RESULT	SUPPORTED
To examine the relationship between perceived of usefulness and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan. .	H1: There is a significant relationship between Perceived of Usefulness and online cash Waqf acceptance.	r = 0.648 P Value = 0.000 (p = <0.01)	YES

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To examine the relationship between perceived of ease of use and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.	H2: There is a significant relationship between Perceived Ease of Use and online cash waqf acceptance.	r = 0.628 P Value = 0.000 (p = <0.01)	YES
To examine the relationship between perceived of religiosity and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.	H3: There is a significant relationship between Perceived of Religiosity and online cash waqf acceptance.	r = 0.640 P Value= 0.000 (p = <0.01)	YES
To examine the relationship between amount of information and online cash waqf acceptance among Muslim donors in Pengkalan Chepa, Kelantan.	H4: There is a significant relationship between Amount of Information and online cash waqf acceptance.	r = 0.681 P Value= 0.000 (p = <0.01)	YES

5.3   Discussion

5.3.1 Relationship Between Perceived of Usefulness and Online Cash Waqf Acceptance.

Table 5.2: Relationship between perceived of usefulness and online casf waqf acceptance

RESEARCH OBJECTIVE 1	To identify the relationship between perceived of usefulness and online cash waqf acceptance.
HYPOTHESIS 1	There is significant between perceived of usefulness and online cash waqf acceptance.

Based on the table 5.2, the dependent variable (online cash waqf acceptance) and independent variables have a significant, strong, and positive association (perceived of usefulness). When examining the strength of a link between variables, a score of 0.70 is considered very strong, a score of 0.30 to 0.60 is considered moderate, and a score of less than 0.16 is weak. The coefficient of correlation between the variables is 0.648, indicating a relatively significant association between the independent and dependent variables. This relationship implies that the higher the perceived of usefulness, the higher the online cash waqf acceptance.
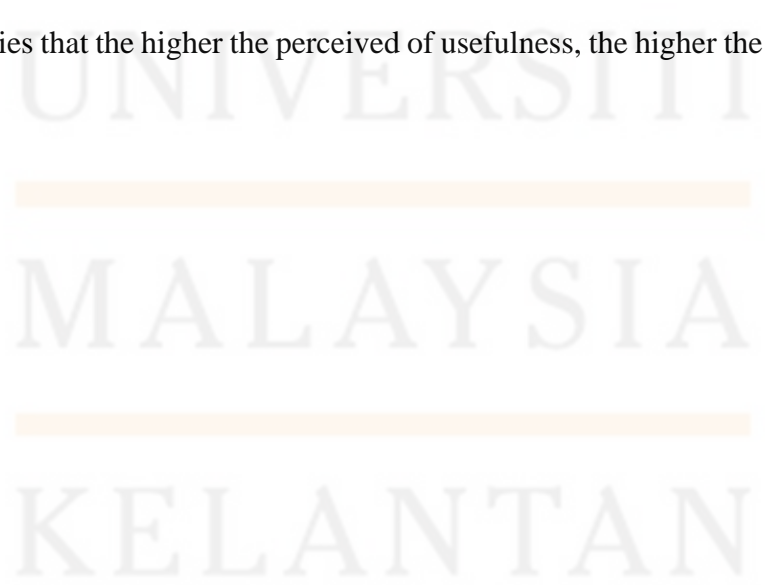
5.3.2 Relationship Between Perceived Ease of Use and Online Cash Waqf Acceptance

Table 5.3: Relationship between perceived ease of use and online casf waqf

acceptance

RESEARCH OBJECTIVE 2	To identify the relationship between perceived ease of use and online cash waqf acceptance
HYPOTHESIS 2	There is significant relationship between perceived ease of use and online cash waqf acceptance

Based on the table 5.3, the dependent variable (online cash waqf acceptance) and independent variables have a significant, strong, and positive association (perceived ease of use). When examining the strength of a link between variables, a score of 0.70 is considered very strong, a score of 0.30 to 0.60 is considered moderate, and a score of less than 0.16 is perceived of weak. The coefficient of correlation between the variables is 0.628, indicating a relatively significant association between the independent and dependent variables. This relationship implies that the higher of perceived ease of use, the higher of online cash waqf acceptance.
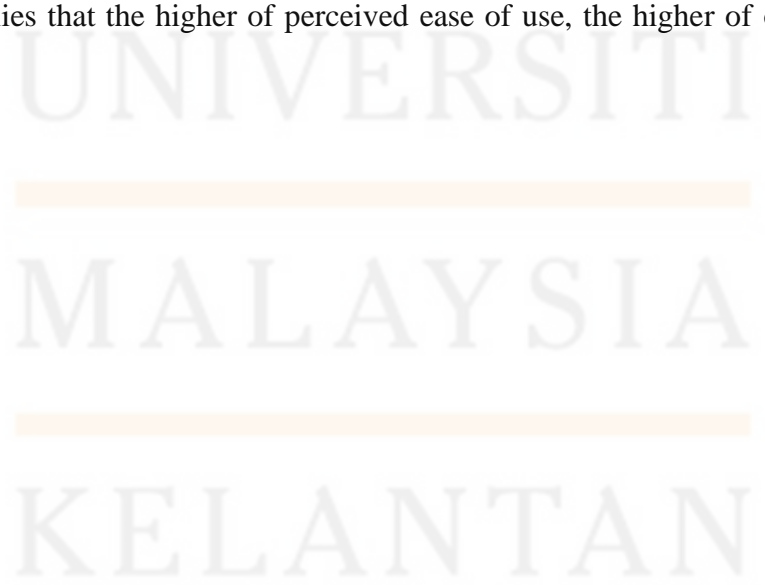
5.3.3 Relationship Between Perceived of Religiosity and Online Cash Waqf Acceptance

Table 5.4: Relationship between perceived of religiosity and online casf waqf

acceptance

RESEARCH OBJECTIVE 3	To identify the relationship between perceived of religiosity and online casf waqf acceptance
HYPOTHESIS 3	There is significant relationship between perceived of religiosity and online casf waqf acceptance

Based on the table 5.4, the dependent variable (online cash waqf acceptance) and independent variables have a significant, strong, and positive association (perceived of religiosity). When examining the strength of a link between variables, a score of 0.70 is considered very strong, a score of 0.30 to 0.60 is considered moderate, and a score of less than 0.16 is perceived of weak. The coefficient of correlation between the variables is 0.640, indicating a relatively significant association between the independent and dependent variables. This relationship implies that the higher of perceived of religiosity, the higher of online cash waqf acceptance.
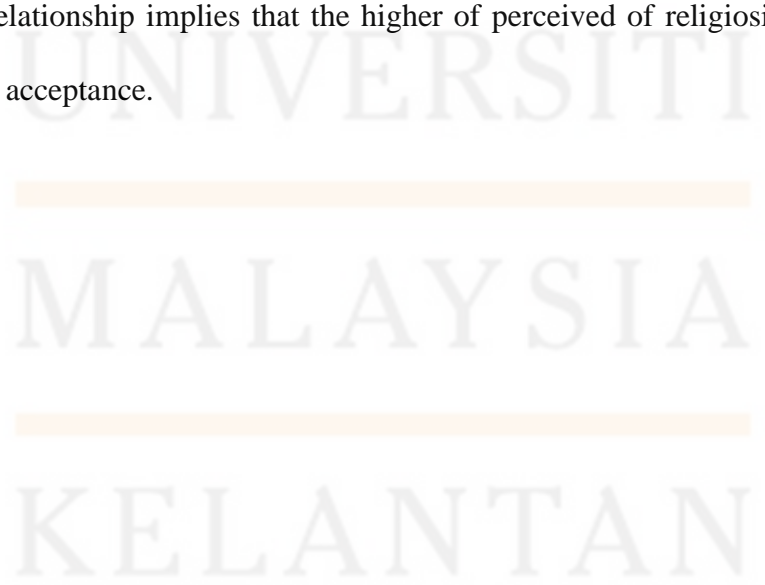
5.3.4 Relationship Between Amount of Information and Online Cash Waqf Acceptance Amount of Information

Table 5.5: Relationship Between Amount of Information and Online Cash Waqf Acceptance Amount of Information

RESEARCH OBJECTIVE 4	To identify the relationship between amount of information and online cash waqf acceptance amount of information
HYPOTHESIS 4	There is significant relationship between amount of information and online cash waqf acceptance amount of information

Based on the table 5.4, the dependent variable (Online cash waqf acceptance) and independent variables have a significant, strong, and positive association (Amount of information). When examining the strength of a link between variables, a score of 0.70 is considered very strong, a score of 0.30 to 0.60 is considered moderate, and a score of less than 0.16 is perceived of weak. The coefficient of correlation between the variables is 0.681, indicating a relatively significant association between the independent and dependent variables. This relationship implies that the higher of amount of information, the higher of online cash waqf acceptance.

5.4   Implications of The Study

As we all know, inference has its own meaning. An action or decision's implication is the effect it will have on something else in the future. The findings show that this research has aided in the understanding of online cash waqf acceptance, including perceived of usefulness, perceived ease of use, perceived religiosity, and the amount of information available. The findings of this study suggest that the acceptance of online services for waqf services on online platforms can be influenced by factors that cause consumers' acceptance of online services. These findings are consistent with the evidence examined in Chapter four.

Based on the premise presented in Chapter 4, it can be inferred that the amount of information available has a significant impact on Muslim donors acceptance of online cash waqf in Kelantan. On the internet, there is so much information on online cash waqf that it can enable Muslims in Kelantan learn about it with just a few clicks. This is also in keeping with contemporary circulation, where people may access information by searching the internet using tools like Google, Browser, and social networks.

The correlation coefficient between the variables is 0.681, indicating that the independent and dependent variables have a strong significant relationship. This link suggests that the more information there is, the more likely it is that an online cash waqf will be accepted. The presence of such variables may aid in increasing the percentage of Muslims in Kelantan who are aware of online cash waqf.

5.5   Limitation of The Study

This study has three major flaws in this research. Firstly, the current study only focused at how "perceived usefulness," "perceived ease of use," "perceived religiosity," and "amount of information" affected "online waqf acceptance." As a result, the study's contributions are limited to the variables examined. Other aspects that can contribute to the study model's better explanatory power are expected to be tested in future investigations. Factors such as "peer influence," "self-efficacy," "cost-benefit," and "government policy on waqf," among others, should be investigated.

Second, the impacts of the amount of information on perceived usefulness and perceived ease of use are not considered in this study. As a result, it's difficult to capture the discussion about how usefulness and perceived ease of use are strongly connected to the amount of information. This is because, the research items between perceived ease of use (PEOU) and amount of information (AOI) are generally related. For instance, peou1 is highly associated to AOI1 and AOI2. Future research should explore the correlations between the amount of information and perceived usefulness and perceived ease of use in order to create a better understanding of online Waqf acceptance.

Lastly, limitation of this study is limited outcomes in quantitative research. This study has used quantitative research, which involves a structured questionnaire with closed-ended questions and limited outcomes. The researcher has applied a five-point Likert scale (strongly disagree, disagree, agree, strongly agree and absolutely agree) in the study. The respondents have limited options of responses based on the researcher's selection. The respondents who are confused with the questions may indirectly lead their answer agree and make the result to become inaccurate.

5.6   Recommendations

Based on the previous chapter, some empirical factors that determine online cash waqf acceptance and re-participation towards Muslim donors in Pengkalan Chepa have been determined. As a result, some recommendations improving the research for future study. In the scope of the research, several limitations have arisen which could be input for improvement in future research.

First, the researcher may analyse a larger sample size. The population can be better interpreted if any sample is chosen, especially if the goal is to analyse more online waqf in Kelantan people.

Second, it may be beneficial to avoid using simple random sampling when determining the sample method. To verify that the findings are not skewed and contain errors, another sampling method could be used.

Third, future study should specify where the sample originates, so that the sample region's distribution can be seen.

Fourth, in order to determine user acceptance, more external variables could be investigated. As a result, the end output will be more diverse and usable.

The fifth point to address is the respondents' grasp of the differences between infaq, waqf, alms, and zakat.

Finally, specific research regarding a brand that provides online waqf application need to be conducted in the way researchers will also be able to interpret the performance of specific developers.

5.7 Concluding Remarks

This research aimed to investigate the determinants of online cash waqf acceptance among Muslim donors in Pengkalan Chepa. This study discovered the relationship among determinants which is perceived of usefulness, perceived on ease of use, perceived of religiosity and amount of information that influence the acceptance of online cash waqf among Muslim donors in Pengkalan Chepa. the researcher distribute questionnaire via online platform and targeted 278 respondents from Muslim donors in Pengkalan Chepa. All independent variables have a relationship with online cash waqf acceptance and also the study reveals that these independent variables are strong and positively related with the dependent variable.

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APPENDIX A-DRAFT OF QUESTIONAIRE

DETERMINANTS OF ONLINE CASH WAQF ACCEPTANCE / FAKTOR PENERIMAAN WAKAF TUNAI DALAM TALIAN

Assalamualaikum wbt and greetings to all respondents,

We are final year student from Universiti Malaysia Kelantan who are pursuing a Bachelor of Business Administration (Islamic Banking and Finance) under the Faculty of Entrepreneurship and Business from the Kota Campus:

1.Farah Yasmin Binti Azman (A18A1064)
2.Nurul Shafika Zulkifli (A18A1015)
3.Sha Fatin Najia Binti Jeffry (A18A0817)
4.Wan Nur Faqihah Binti Wan Zuraizihan (A18B0946)

We are asked to conduct a research survey as part of our Final Year Project (FYP). The purpose of this study is to examine the determinants of online cash waqf acceptance among muslim donors in Pengakalan Chepa. In order to complete the task, we would be beyond grateful if you could answer this online questionnaire. All responses will be kept confidential and will be used for academic purposes only.

Please click this link to answer the google form:-
https://docs.google.com/forms/d/e/1FAIpQLSdzqrf48-uAKhXa5tca11ROi84c2-x4XqpOVlXFVJcXtpGaw/viewform?usp=sf_link Your cooperation is much appreciated.

Assalamualaikum wbt dan salam sejahtera kepada semua responden,

Kami merupakan pelajar tahun akhir dari Universiti Malaysia Kelantan yang sedang mengikuti pengajian Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) di bawah Fakulti Keusahawanan dan Perniagaan dari Kampus Kota:

 1.Farah Yasmin Binti Azman (A18A1064)
2.Nurul Shafika Zulkifli (A18A1015)
3.Sha Fatin Najia Binti Jeffry (A18A0817)
4.Wan Nur Faqihah Binti Wan Zuraizihan (A18B0946)

Kami diminta untuk menjalankan tinjauan penyelidikan sebagai sebahagian daripada Projek Tahun Akhir (FYP) kami. Tujuan kajian ini adalah untuk mengkaji faktor penerimaan wakaf tunai dalam talian dikalangan penderma muslim di Pengakalan Chepa. Untuk menyelesaikan tugasan, kami amat berterima kasih sekiranya anda dapat menjawab soal selidik dalam talian. Semua jawapan akan dirahsiakan dan akan digunakan untuk tujuan akademik sahaja.

Sila Klik pautan ini untuk menjawab soal selidik:-
https://docs.google.com/forms/d/e/1FAIpQLSdzqrf48-uAKhXa5tca11ROi84c2-x4XqpOVlXFVJcXtpGaw/viewform?usp=sf_link

Kerjasama anda amat kami hargai.

SECTION A:Please tick (√) only one answer to each of the following question. / Tandakan (√) hanya satu jawapan bagi setiap soalan berikut.

DEMOGRAPHIC / SEKSYEN A: DEMOGRAFI

1. Gender / Jantina

   ○ Male / Lelaki

   ○ Female / Perempuan

2. Age / Umur

   ○ 26-30 years old / 26-30 tahun

   ○ 31-35 years old / 31-35 tahun

   ○ 36- 40 years old / 36- 40 tahun

   ○ > 40 years old / > 40 tahun

3. Education / Pendidikan

   ○ SPM

   ○ Diploma

   ○ Bachelor Degree / Ijazah Sarjana Muda

   ○ Master Degree / Ijazah Sarjana

   ○ Doctorate (PHD) / Kedoktoran (PHD)

4. Marital status / Status perkahwinan

   ○ Single / Bujang

   ○ Married / Berkahwin

   ○ Divorced / Bercerai

SECTION B: DETERMINANTS OF ONLINE CASH WAQF ACCEPTANCE / SEKSYEN B: FAKTOR PENERIMAAN WAKAF TUNAI DALAM TALIAN

Section B consists of four (4) parts of question. Please choose only one answer (√) for all the statements by using the provided scale 1-5. The following criteria of
the scale is:/
Bahagian B terdiri daripada empat (4) bahagian soalan. Sila pilih satu jawapan sahaja (√) untuk semua pernyataan dengan menggunakan skala 1-5 yang disediakan. Kriteria skala berikut adalah:

1-Strongly disagree / Sangat tidak setuju
2-Disagree / Tidak setuju
3-Agree / Setuju
4.Strongly Agree / Sangat setuju
5-Absolutely agree / Sangat – sangat setuju

PART 1: PERCEIVED OF USEFULNESS / BAHAGIAN 1: DITERIMA KEGUNAAN

1.The online cash waqf platform would help me to manage and keep track on my waqf transaction better./ Wakaf tunai dalam talian akan membantu saya mengurus dan memantau urus niaga wakaf saya dengan lebih baik.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	○	○	○	○	○	Absolutely agree / Sangat – sangat setuju

2.I would find the online cash waqf platform to be useful in managing and settling my waqf contribution transaction./ Saya dapati wakaf tunai dalam talian berguna dalam mengurus dan menyelesaikan transaksi sumbangan wakaf saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	○	○	○	○	○	Absolutely agree / Sangat – sangat setuju

3.I would find online cash waqf platform to be useful in delivering educational information on waqf society./ Saya dapati wakaf tunai dalam talian berguna dalam menyampaikan maklumat pendidikan kepada masyarakat.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

4.Using online cash waqf for my welfare activities increases my productivity. / Menggunakan waqaf tunai dalam talian untuk aktiviti kebajikan dapat meningkatkan produktiviti saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

5.I would find online cash waqf is useful in conducting my welfare activities./ Saya dapati wakaf tunai dalam talian berguna dalam menjalankan aktiviti kebajikan saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

PART 2: PERCEIVED EASE OF USE / BAHAGIAN 2: PENGGUNAAN YANG DIPERCAYAI

1.It is easy to do what I intend to do in onlinecash waqf./ Mudah menguruskan apa yang ingin saya lakukan untuk wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

2.I find online cash waqf platforms make me easier to do charity. / Saya dapati wakaf tunai dalam talian menjadikan saya lebih mudah untuk bersedekah.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

3.I think that online activity is easy to understand./ Saya berpendapat bahawa aktiviti dalam talian mudah difahami

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

4. It is easy for me to remember how to perform waqf via online./ Senang untuk saya ingat bagaimana untuk menggunakan platform dalam talian untuk berwakaf.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

5. Overall, I find the online cash waqf platfrom easy to use./ Secara kesuluruhan, saya dapati platform untuk mengerjakan waqf tunai dalam talian sangat mudah digunakan.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

PART 3: PERCEIVED OF RELIGIOUSITY / BAHAGIAN 3: PERTIMBANGAN AGAMA

1.I like to make financial contributions to my religious organization. / Saya suka memberi sumbangan kewangan kepada organisasi agama saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

2.Religious beliefs influence me to do online cash waqf./ /Kepercayaan agama mempengaruhi saya untuk melakukan wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

3.I tend to read books about my religion and learning about Islamic financial tools especially waqf./ Saya cenderung membaca buku mengenai agama saya dan belajar mengenai alat kewangan Islam terutamanya wakaf. * *Mark only one oval.*

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

4.I like to take the time to understand religion especially waqf./ Saya suka mengambil masa untuk memahami agama terutamanya wakaf. *

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

5.My religion is a way of life for me./ Agama saya adalah cara hidup saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju
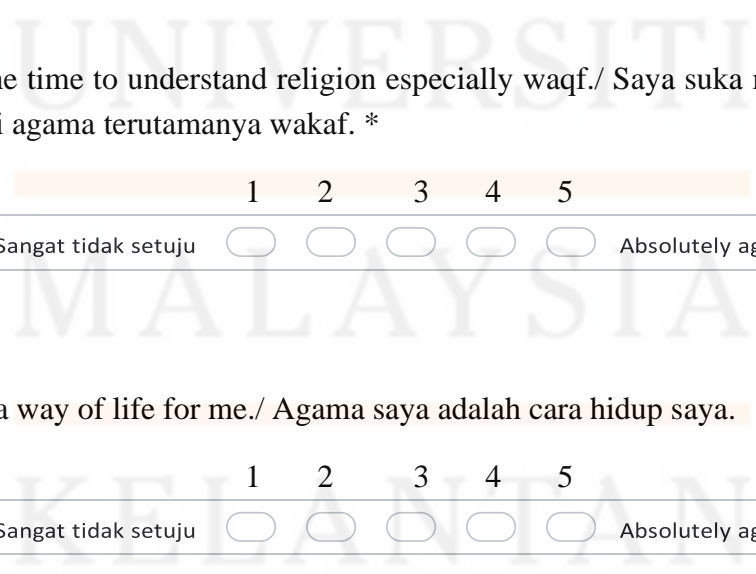
PART 4: AMOUNT OF INFORMATION / BAHAGIAN 4: JUMLAH MAKLUMAT

1.It is easy to get information about using online cash waqf platforms./ Mudah mendapatkan maklumat mengenai penggunaan wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

2.I get information about using online cash waqf in media sources./ Saya mendapat maklumat mengenai penggunaan wakaf tunai dalam talian dalam sumber media

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

3.I get enough information about the benefits of using online cash waqf./ Saya mendapat maklumat yang cukup mengenai faedah menggunakan wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

4.I generally received enough information about online cash waqf./ Saya biasanya menerima maklumat yang cukup tentang wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

5.I know how to use online cash waqf system after get information./ saya mengetahui cara menggunakan wakaf tunai dalam talian selepas mendapat maklumat.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

SECTION C: ONLINE CASH WAQ ACCEPTANCE / SEKSYENC: PENERIMAAN WAKAF TUNAI DALAM TALIAN

Please choose only one answer (√) for all the statements by using the provided scale 1-5. The following criteria of the scale is:/
Sila pilih satu jawapan sahaja (√) untuk semua pernyataan dengan menggunakan skala 1-5 yang disediakan. Kriteria skala berikut adalah:

1-Strongly disagree / Sangat tidak setuju
2-Disagree / Tidak setuju
3-Agree / Setuju
4.Strongly Agree / Sangat setuju
5-Absolutely agree / Sangat – sangat setuju

1.I love to use online cash waqf platform./ Saya gemar menggunakan wakaf tunai dalam talian.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

2.I use online cash waqf as part of my welfare activities./ Saya menggunakan wakaf tunai dalam talian sebagai sebahagian daripada aktiviti kebajikan saya.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

3.I will use online cash waqf frequently during Ramadhan month./ Saya akan kerap menggunakan wakaf tunai dalam talian pada bulan Ramadhan.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

4.I trust the online cash waqf institution manage my fund very well./ Saya percaya institusi wakaf tunai dalam talian menguruskan dana saya dengan baik.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

5.I wish to use online cash waqf as much as possible./ Saya ingin menggunakan wakaf tunai dalam talian sebaik mungkin.

	1	2	3	4	5	
Strongly disagree / Sangat tidak setuju	◯	◯	◯	◯	◯	Absolutely agree / Sangat – sangat setuju

END OF QUESTION

Thank you for filling the questionnaire. We really appreciate your effort and the time you devoted to fill the questionnaire. Your answer will help us to examine the determinants of online cash waqf acceptance.

Terima kasih kerana mengisi borang soal selidik. Kami amat menghargai usaha anda dan masa anda luangkan untuk mengisi soal selidik. Jawapan anda akan membantu kami mengkaji penerimaan wakaf dalam talian.

APPENDICES B: GANTT CHART

Month / Content	April W1	W2	W3	W4	May W1	W2	W3	W4	June W1	W2	W3	W4
Chapter 1: Introduction												
Background of Study												
Problem Statement												
Research Question												
Research Objective												
Scope of the Study												
Significant of Study												
Definition of Terms												
Organization of the Chapters												
Chapter 2: Literature Review												
Introduction												
Underpinning Theory												
Previous Studies												
Hypothesis Statement												
Conceptual Framework												
Conclusion												
Chapter 3: Research Methods												
Introduction												
Research Design												
Data Collection Methods												
Study Population												
Sample Size												
Sampling Techniques												
Research Instrument Development												
Measurement Of the variable												
Procedure of Data Analysis												
Conclusion												

Content \ Month	October				November				December			
	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4
Data Collection	▨	▨	▨	▨	▨	▨						
Chapter 4: Data Analysis and Findings							▨	▨	▨			
Introduction							▨	▨	▨			
Preliminary							▨	▨	▨			
Demographic Profile of Respondent							▨	▨	▨			
Descriptive Analysis							▨	▨	▨			
Validity And Reliability Test							▨	▨	▨			
Normality							▨	▨	▨			
Hypothesis Testing							▨	▨	▨			
Conclusion							▨	▨	▨			
Chapter 5: Discussion and Conclusion										▨	▨	▨
Introduction										▨	▨	▨
Key Findings										▨	▨	▨
Discussion: Hypothesis										▨	▨	▨
Implication of the Study										▨	▨	▨
Limitation of the Study										▨	▨	▨
Recommendation For Future Research										▨	▨	▨
Concluding Remarks										▨	▨	▨