

**FACTORS INFLUENCING INTENTION TO REPEAT  
CASH WAQF CONTRIBUTION AMONG MUSLIM  
DONORS IN KULIM, KEDAH**

NURUL IZWA BINTI ZAKARIA  
WAN SYAIRAH BINTI WAN YUNUS  
SITI HAJAR WAHIDAH BINTI KASIM  
NURUL WAHIDA BINTI ISMAIL

UNIVERSITI  
MALAYSIA

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

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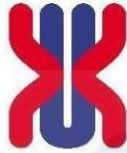
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# FACTORS INFLUENCING INTENTION TO REPEAT CASH WAQF CONTRIBUTION AMONG MUSLIM DONORS IN KULIM, KEDAH

by

**Nurul Izwa Binti Zakaria**

**Wan Syairah Binti Wan Yunus**

**Siti Hajar Wahidah Binti Kasim Nurul**

**Wahida Binti Ismail**

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**Faculty of Entrepreneurship and Business**  
**UNIVERSITI MALAYSIA KELANTAN**

2022

III

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Nurul Izwa  
SIGNATURE  
NAME: NURUL IZWA BINTI ZAKARIA

\_\_\_\_\_  
SIGNATURE OF SUPERVISOR  
NAME: PUAN SITI ROHANA BINTI MOHAMAD

Syairah  
SIGNATURE  
NAME: WAN SYAIRAH BINTI WAN YUNUS

Date:

Siti Hajar  
SIGNATURE  
NAME: SITI HAJAR WAHIDAH BINTI KASIM

Wahida  
SIGNATURE  
NAME: NURUL WAHIDA BINTI ISMAIL

Date: 20 JANUARY 2022

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## ABSTRACT

Cash waqf is a sort of waqf that is also known as a movable waqf which that can be used for the development of Ummah. To achieve this objective, there are a lot of cooperation among Muslim donors are needed to keep contribute the cash waqf in order to ensure sufficient for the waqf project development in the future. Undeniably, collection of cash waqf fund brings more benefits for society than disadvantaged. Therefore, this research aimed investigating the factor influencing intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah by employing Theory of Planned Behaviour (TPB). The independent variables for this research are attitude, past behavior, perceived behaviour control and trust on organization. The questionnaires consist of 2 sections with total 30 questions were randomly distributed to the respondents among Muslim donors in Kulim and successfully collected 384 feedbacks. These collected data were analyzed using SPSS version 26. The Pearson's Correlation Coefficient, Descriptive Analysis and Reliability Test were used to determine the reliabilities for the all variables. The findings revealed that attitude, past behavior, perceived behaviour control and trust on organization are significant to the dependent variables, intention to repeat cash waqf contribution among Muslim donors. In addition, based on Pearson's Correlation Analysis resulted positive relationship among all the independent variables toward dependent variable. Moreover, the resulted obtained also stated all the variables in this research are reliable and accepted because the Cronbach's Alpha value is more than 0.70. The implication from this study is it help the waqf organization to intensifying an effort in embarking awareness program that could help sensitivity and promote giving culture that led to repeated in cash waqf contribution for development of socio-economic of the Ummah in the future.

# **CHAPTER 1**

## **INTRODUCTION**

In this first section, there are eight parts which starting with background of the study, problem statement, research question, research objective, significance of the study, scope of study, definition of term organization of the chapter that summarize this chapter. The purpose of this research conduct is to determine the factor that influencing intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. This study emphasizes four independent variables which are attitude, past behaviour, perceive behaviour control and trust on organization. These four independent variables have a significant relationship identified with the topic of factors that influencing intention of Muslim donors to repeat cash waqf contribution in Kulim, Kedah.

### **1.1 BACKGROUND OF THE STUDY**

Cash waqf is a sort of waqf that is also known as a movable waqf. Like other waqf, it means to elevate service to mankind by utilizing cash waqf money to set up waqf. During the Ottoman Empire, cash waqf have been used widely in the last sixteenth century ago. At that point, cash waqf were utilized as a business asset for organizations, and the profit were distributed for hospitalization, education, waterways, bridges, roads, and other public authorities. Cash waqf assumed as a significant part in the economy domain. Shockingly, the used of cash waqf has declined since the finish of the nineteenth century for authoritative missteps, colonization and secularism. Luckily, recent efforts are being made to make a portable waqf known as cash waqf by reviving the waqf framework as an option in contrast to solve the issue of financial dynamics. Cash waqf, as referenced in Surah Al-Hasr segment 7,

is a rich self-trouble commitment for the poor and poor, which is required to lighten neediness and lessen social disparity.

كَيْ لَا يَكُونَ دُولَهُ بَيْنَ الْمَسَاكِينِ وَابْنِ السَّبِيلِ وَلِذِي الْقُرْبَىٰ الْيَتَامَىٰ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَاللرَّسُولِ أَفَاءُ اللَّهِ عَلَىٰ رَسُولِهِ مِنْ مَّا الْأَغْنِيَاءُ مِنْكُمْ

“Whatever [spoils taken] from the people of those villages God has turned over to His Apostle [all of it] belongs to God and the Apostle, and the near of kin [of deceased believers], and the orphans, and the needy, and the wayfarer, so that it may not be [a benefit] going around and round among such of you as may [already] be rich...”

Cash waqf is planned for financial limitations and perpetual use for social government assistance by the authors of people, organizations, establishments, organizations and people or public foundations. Moreover, in gathering public assets with waqf resources as monetary capital or donations to keep up beginning qualities for development, figure out how to produce pay streams, or possibly look after toughness. Income generated from contributing assets is disseminated to recipients.

Hence, the fundamental reason for this research is to look at the factor influencing intention to repeat cash waqf contributions among Muslim donors This research expecting the repeated endowers assumption in genuine cash waqf and moreover to choose the most grounded factor that add to endowers expectation. This study also utilizes stretched out Theory of Planned Behaviour to demonstrate factors like attitude of donors, past behaviour, perceived behaviour control and trust on organization that significantly influence donation intention among Muslim donors in Kulim to repeat giving cash waqf.

## 1.2 PROBLEM STATEMENT

With the new attention given on cash waqf among Muslims in Malaysia, this is one of the Islamic tools in the Islamic economic system that present the waqf system and operation that will give the benefits of waqf. Also, it is given the potential in solving the economic and social issues. Moreover, there are a lot of waqf programs and projects have been implemented for every state in Malaysia in order to create awareness and encourage people to participate in the contribution through waqf. So, for this research study it is focusing on the Muslims in Kulim Kedah because if we can see based on the previous study, (Anwar Allah Pitchay, Ahamed Kamel Mydin Meera and Muhammad Yusuf Saleem, 2015) Selangor is the only state that is more active in collecting cash waqf among Muslims. The percentage of Muslims who contribute in cash waqf in Kulim Kedah is still at low level may be due to several factors such as lack of knowledge and awareness.

Normally, the studies of cash waqf is related to the economic development in Islamic society (Ibrahim, 2013). In these cases, Muslims in Kulim Kedah, they think that zakat is the best medium to help the needy and reducing the gap between the rich and the poor. On top of that, some of them consider the waqf donation is not important like zakat because zakat is a must for all Muslims. If they not pay zakat, it is sinful in Islam. Whereas, donating is part of the way we purify our property in Islam. Thus, it is very important to identify what factors become a priority to the intention of donations towards cash waqf among the donors, so that the more understanding could be achieved.

Besides, according to Mohammed (2012) shown that currently the number of Muslim donors who contributed in cash waqf are decreasing if compared during the early age of Islam. In Kulim Kedah, most people believe that the waqf obligation is just for Muslims society only. But, in reality the non-Muslims also can contributed in cash waqf contribution. This means

the information is not well being spread by the responsible organisation to all that cause the lack of awareness and understanding among the society in Kulim Kedah.

In addition, there are a lack of studies on cash waqf among society in Kulim Kedah that is related to the behavioural intention. If everyone has a good understanding on these issues, it is automatically will drive them to contribute towards cash waqf. According to Mohammed (2012) and Hassan (2010), cash waqf giving behaviour is extremely important for the development of waqf instruments and institutions, which rely much on cash, support for the establishment and sustainability of the waqf institutions. In this situation, it is significant for the society to understand the characteristics and behaviour of Muslim donors in cash waqf giving practices.

Lastly, as we all know waqf institutions is a non-profit organization. Same goes to the zakat institutions or others. These cases have shown a few distinctive characteristics that makes their organizations poses many obstacles throughout their existence. Based on Andreasen & Kotler (2003), charitable organizations incline more towards ‘internal focus’ and are ‘organization-centre’ instead of being ‘customer-centre’ which impedes the growth of these organizations.

### 1.3 RESEARCH QUESTION

In order to meet the research objectives, the following research questions are formulated:

**RQ1:** What is the relationship between the attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RQ2:** What is the relationship between the past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RQ3:** What is the relationship between the perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RQ4:** What is the relationship between the trust on organization and intention to repeat cash waqf contribution among Muslim donors in Kulim.

#### **1.4 RESEARCH OBJECTIVES**

The objective of the study is to investigate the factor influencing intention to repeat cash waqf contribution among Muslim donors in Kulim. More specifically this study attempts to achieve the following objectives:

**RO1:** To examine the relationship between attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RO2:** To examine the relationship between past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RO3:** To examine the relationship between perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**RO4:** To examine the relationship between trust on organization and intention to repeat cash waqf contribution among Muslim donors in Kulim.

#### **1.5 SCOPE OF THE STUDY**

The scope for this research topic is factor influencing intention to repeat cash waqf contribution among Muslim donors that will be conducted around Kulim, Kedah. In view of this situation, this research will be recruiting 384 respondents around Kulim randomly to answer the questionnaires. The respondents' age for this scope of study also limited for 21 years old and above. The scope of study also restricted to use social media platform especially



WhatsApp and Facebook to get respondents. This is the best choice in order to prevent any physical contact or face to face observation to ensure environment is safe from virus Covid-19 that Malaysia facing nowadays.

Further, according to Zhujiworld.com median age of population of Kulim is 30 years old. Hence, the scope of this study is targeted specifically to those employees either from private sector or government sector in Kulim, Kedah and focusing on Muslim only. The time period for this research to get 384 respondents of population of Kulim is two months. The scope of this study significantly in order to ensure the researcher able to focus on what should need to be achieved at the end of this research and to see the relationship between the variables which are attitude, perceived behaviour control, past behaviour and trust on organization. The theory that will be discussed in this research is Theory of Planned Behaviour (TPB).

## **1.6 SIGNIFICANCE OF STUDY**

The significance of this study is to gain information on factor influencing intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah and to obtain data for waqf organization so that they can make an effective way to create awareness and gain more trust among society toward giving a cash waqf. This is because, trust plays important role in create a strong relationship between waqf organizations and Muslim's donor that will lead donor's commitment and satisfaction hence lead to repeated of donor donations in cash waqf. Moreover, waqf organization that able to gain trust and successful management the cash waqf contribution can enhance the confident of Muslim society especially in Kulim to donate cash waqf and give an impact to the development of ummah. This is because, from the contribution of cash waqf it can used to help improving the public welfare such as construction of road, mosque, school, orphanage home and others either in the city, village or rural area. Hence, the social economic of ummah in Kulim can be better in the future. Last but not least, the

significant for this study is to see the acceptance level to repeat cash waqf contribution among Muslim donors in Kulim because not all states in Malaysia is willing to accept and practice cash waqf.

Generally, collection of cash waqf will benefit to the Muslim community. This is because, Muslim can use that cash waqf money to develop a better standard of living and be blessed by Allah SWT. In Malaysia, the Fatwa Committee of the National Council for the religion of Islam is one of the confirmed legality of cash waqf organizations. There are also another waqf organization at every state of Malaysia such as Waqf Perak Ar-Ridzuan (WPAR) has been introduced by “Majlis Agama Islam dan Adat Melayu Perak (MAIPK) as a waqf organization at Perak. This study is significant for that waqf organization in Kulim because it will help to acknowledge and advised waqf organizations to maintain the regular contact with donor and keep researching on going needs and preferences between both parties. This will keep a good relationship with donor and lead the donors to continue donating cash waqf in order to sustain sufficient fund for waqf project.

Moreover, cash waqf also significant in helping government especially in education sectors. Therefore, parents, teacher and society through “Persatuan Ibu Bapa dan Guru (PIBG)” plays an important role helping school in promoting a benefit of cash waqf among society. For example, the accumulated of cash waqf can be used for various educational purposes such as construction of facilities for students and scholarship for a student who come from poor family. Therefore, people in society who have low economically profile would have a better access to education and increase their living standard. Hence, indirectly it can reduce the dependency on the government to solve about poor issue in our country.

Next, the significant of this study is this study allows relevant parties to provide an understanding to the community about cash waqf contribution according to Islam. This is because, cash waqf contribution also as one of the religious obligations in Islam and for each

contribution will be rewarded by Allah SWT. In Malaysia, understanding of waqf contribution is still low compared to understanding of giving charity (sedekah) and zakat. A society has a limited understanding of knowledge regarding waqf and thought purpose donation of waqf only limited for build a mosque and sites for graveyard. Therefore, this study is significantly to increase level of understanding among society about cash waqf by evaluating internal and external factors influencing intention for waqf contribution and repeat endowing behaviour in order to ensure waqf organization is success in Malaysia.

## **1.7 DEFINITION OF TERM**

### **1.7.1: Dependent Variable (Intention to Repeat Cash Waqf Contribution):**

Waqf in Islamic law refer to the contribution intended for religious purpose, family welfare, charity and other thing for the sake Allah. When compared to other types of waqf, cash waqf is the most practical. It is simple and affordable to gift. Cash waqf has a lot of potential as an Islamic innovative financial mechanism to help people get out of poverty and improve their socioeconomic status. Cash waqf is dedication an amount of money by the waqif (donor) and offering it for the development of socio economy in society.

### **1.7.2: Independent Variables:**

1) **Attitude:** Attitude is a dynamic psychological force which involving a positive or negative feelings or the way an individual evaluating impact about executing the target behaviour are termed as attitude toward conduct (Fishbein & Ajzen, 1975). Normally, attitude can be influenced by personal experience, social influences such as from family and friend or also from surrounding like social media. Attitude of an individual can lead to intention of doing something. Furthermore, the attitude component is influenced by individual salient beliefs,

which represent perceived behavioural consequences or qualities (Conner & Armitage, 1998).

**2)Past Behaviour:** Past behaviour is one of factor which able to influence intention contribution of cash waqf. (Paco, Rodrigues & Rodrigues, 2014). According to Quellette & Wood, (1998). Furthermore, the attitude component is influenced by individual salient beliefs, which represent perceived behavioural consequences or qualities (Conner & Armitage, 1998).

**3)Perceived Behavioural Control:** According to Amirul Faiz Osman, Mustafa Omar Mohammed & Aiman Fadzil. (2016). People's judgments of their perception to accomplish a specific activity are referred to as perceived behavioural control.

**4)Trust on Organization:** The need to rely on an exchange partner who is trustworthy is characterize as trust. Trust is defined as one person, group, or firm's dependence on another person's, group's, or firm's voluntary acceptance of another person's, group's, or firm's obligation to recognize and safeguard the rights and interests of all individuals involved in a collaborative venture or economic trade (Hosmer, 1995). Trust is crucial in order to influence intention of donors to donate to the organization (Snip, 2011). This is because, generally organization is relying on donation from donors. So, trust plays an important role between donors and waqf organization in order to reduce the struggling in collecting the donations. Next, trust is when people's opinions are weak and they are unsure of the outcome of their financial transactions, trust is required. According to Sargeant and Sargeant (2017), trust on organization will cause donors become more loyal in giving donations compared to those who has low level of trust on organization. Indirectly, donors who had trust on organization will lead them retention and increase the amount of donations to give to the organization (Gaskin,

1999). Cash waqf in Malaysia attempts are frequently doubtful of waqf allocations due to a lack of information from the waqf institution. This feeling and uncertainty are expected to affect the individual's attitude towards contribution in the cash waqf.

## **1.8 ORGANIZATION OF THE CHAPTERS**

This study consists of 5 chapters.

### **Chapter 1: Introduction**

This chapter will provide an overview of background of study regarding with topic for this research factor influencing intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. Moreover, the problem statement, research question, research objective, scope of the study as well as significance of study, definition of term and some brief of organization of chapters were stated in this chapter.

### **Chapter 2: Literature Review**

In this chapter, it will more explaining detail about the research project starting with brief of introduction, the underpinning theory that explain what theory that was used in this research project as well as explanation of previous studies from journals and articles that provided by other researchers and the hypothesis statements is developed to see the relationship of independents variables and dependent variables that will affecting the intention of Muslim donors to repeat giving cash waqf. Furthermore, this chapter also will include a conceptual framework in order for further understanding of the analysis and to prove the consistency of variables. Lastly, a summary also will be made.

### **Chapter 3: Research Methods**

This chapter will provide the research methodology used in the study. The research design for this research project used quantitative analysis. The usage of primary data will be selected as online questionnaire will be used and distributed in order to collect data from respondents of targeted population in Kulim, Kedah. Moreover, in this chapter will also explaining the study of population that was selected, sample size, sampling techniques, research instrument development as well as measurement of the variables and procedure for data analysis that explained what is analysed method that will be used when data collection will be done and following with summary.

### **Chapter 4: Data Analysis and Findings**

For this chapter, the result for each scale of measurement will be collected and the data analysis being conducted where the descriptive data will be analysed and the respondent demographic profile will be interpreted. On the other hand, this chapter also including hypothesis testing and preliminary analysis that will discuss regarding the pilot test as well as validity and reliability test. Last but not least, the Pearson's Correlation Test will be interpreted and follow with summary of the chapter.

### **Chapter 5: Discussion and Conclusion**

Chapter 5 consider as last chapter of this study where it is including the introduction, key finding of statistical analysis result and some discussion for hypothesis. Moreover, in this chapter there are also implication of the study will be talk as it used to let other expert knows the purpose of this research project. Lastly, the limitation of this research and recommendation for future improvement and study will also be listed follow by an overall conclusion of the study as well.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

The aim in the chapter 2 is to provide the reader with the overall review of the literature on factor that influencing intention to repeat cash waqf contribution among Muslim donors. First of the chapter will introduce the reader Theory of Planned Behaviour (TPB) to brief the concept of human behaviour. Then, it will be followed by an overview of the research independent variable.

According to Chris Hart (2018), literature review can be defined as an illustration of the current research on a specific topic or issue. It is based on the previous research which related to the current research which can give guidance and idea on a related information on a particular method and techniques. This literature should be discussed, summarized, examined, and explained in the review. A literature review should assist the researcher in determining the research's nature and provide a theoretical foundation for the study. It will motivate the researcher to study, evaluate, and synthesis ideas in order to produce the finest research output possible.

#### **2.2 UNDERPINNING THEORY**

The purpose of this chapter is to provide the reader with the overall review of the literature on factor that influencing intention to repeat cash waqf contribution among Muslim donors.

First of the chapter will introduce the reader Theory of Planned Behaviour (TPB) to brief the concept of human behaviour. Then, it will be followed by an overview of the research independent variable.

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“Deeds are (a result) only of the intentions (of the actor), and an individual is (rewarded) only according to that which he intends. Therefore, whosoever has emigrated for the sake of Allah and His messenger, then his emigration was for Allah and His messenger. Whosoever emigrated for the sake of worldly gain, or a woman (whom he desires) to marry, then his emigration is for the sake of that which (moved him) to emigrate”.

The fundamental focus of the Theory of Planned Behaviour is behavioural intention as a prelude to actual behaviour (Osman, 2014). The factors that influence one's behaviour, such as attitude, subjective norms, and perceived behaviour control, according to Osman (2014), work through intention to effect whether one would actually act on the intention or not.

(Narrated by Bukhari and Muslim, Book 2, Hadith 47)



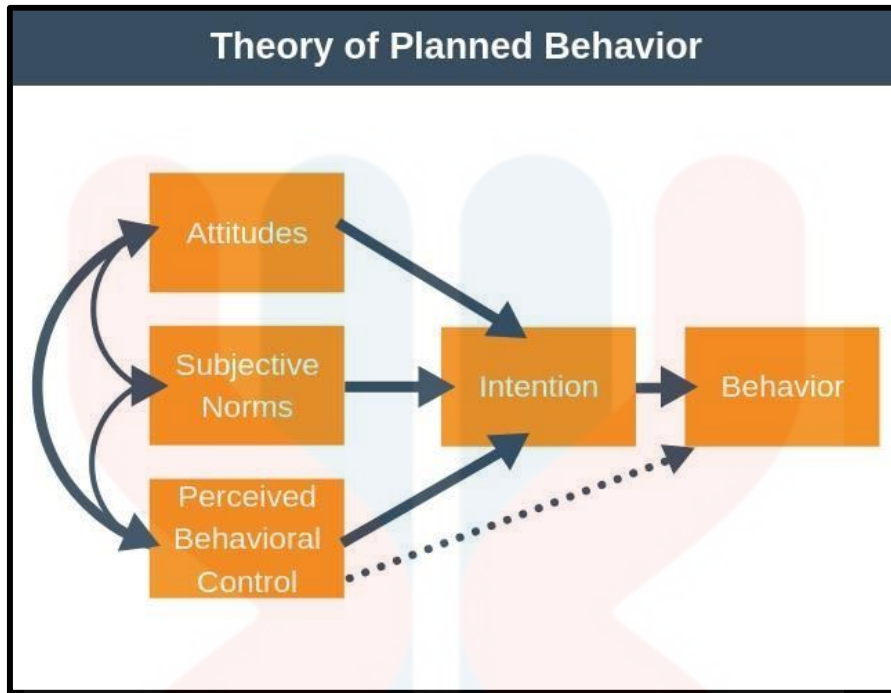


Figure 2.1: Theory of Planned Behaviour

### 2.3 PREVIOUS STUDY & HYPOTHESIS STATEMENT

Interpreting the result Determinants of Repeated Endowers' Donation Intention in Cash Waqf (Azizi, N. D., Shukor, S. A., & Sabri, H. 2019) conducted to explore current issues regarding cash waqf in more depth. A survey on chosen works on cash waqf as well as a survey on probable drivers of cash waqf donation were also included in the study. The preliminary research is necessary in order to gain a thorough knowledge of the future development of cash waqf, particularly in Malaysia.

Based on the previous study at above shown, this study had proposed a study to investigate the factors influencing intention to repeat cash waqf contribution among Muslim donors. As align with the purpose of this study, objective of this study had been created. The objectives of this study are to examine the attitude and the repeated Muslim donor donations in cash waqf, to examine the past behaviour and the repeated Muslim donor donations in cash waqf, to examine the perceived behaviour control and the repeated Muslim donor donations in cash waqf and the last one is to examine the trust on organization and the repeated Muslim

donor donations in cash waqf. After had analyzed the article, the depending variable for this study had been obtained which is factor influencing intention of repeat cash waqf contribution among Muslim donors and the independent variables which are attitude, past behaviour, perceive behaviour control, trust on organization.

### **2.3.1 Attitude**

Attitude is one of the predictors of TPB. Ajzen (1991) stated that attitudes are important for predicting and explaining human behaviour. It also indicates the degree to which an individual is positive or has a non-target rating or rating for the behaviour in question (Ali et al., 2014). Lim et al. (2011) strengthens the foundation of attitudes by saying that attitudes consist of the individual's prominent beliefs as a perceived result of behavioural execution. A number of studies have documented an important relationship between attitude and intention by Ajzen (1991). Ottoman (2014); Ali et al. (2014); Lyndon (2011); Simon (2012); Truong (2009; Shien (1998), Lim et al. (2011), Lee et al. (2010); Susan & Chen (2011); Teo & Lee (2010) and Xiao & Wu (in addition, Simon (2012)) Reinforcing positive attitudes toward charitable donations suggests that donations are likely to be promoted. Muslims have positive attitudes toward corporate waqfs, suggesting that they are more likely to contribute to corporate waqfs. According to this, attitude is one of the most important concepts in consumer behaviour research.

Corresponding to a study by Ajzen & Fishbein (1980), individual attitudes are positively associated with consumer behaviour. Consistent with Ajzen, (1991) attitude can be explained as "how much an individual has a good or bad of appraisal or evaluation of the behaviour". Considering Ajzen (1991), belief is dictated by the behaviour convictions which identify with appraisal of the outcomes of a specific behaviour. In addition, earlier research has noticed the

significance of attitude towards behavioural intention, and it shows tends to be found in several space of studies by Ajzen, (1991). Furthermore, in the literature permitted by the Prophet, a firm relationship between attitude and purpose to provide monetary waqf has been accounted for (Dennis, Qoyum, and Sakti, 2018; Osman, 2014; Pitchay, Meera, and Salim, 2015; Sakti, Thaker, Qayyum, and Qizam, 2016; Yusoff et al., 2018). Aside from the aforementioned elements, an individual's mindset can plainly influence the actions of cash waqf endowers. It has been reported that the impact of one's disposition on one's behavioural intention is crucial in comprehending monetary waqf affirmation (Osman et al., 2014; Shukor et al., 2015). Other than that, attitude has for long time has been recognized as a develop that guides future behaviour or the reason for the intention that eventually prompts a specific behaviour. According to Fishbein and Ajzen, (1975) attitude is described as the evaluative impact of positive or negative sensation of people in performing a specific behaviour either good or bad. In addition, attitude reflects with internal feeling that can being expressed positively and negatively. The latest meaning of attitude is the level of favourableness and unavoidable of a person's inclination towards a psychological object suggested by Ajzen and Fishbein, (2000). Numerous studies have shown the huge impact of attitude towards intention, (Davis et al., 1989). In general, the better an individual's attitude towards behaviour, the more probable it is likely the individual will need to engage with the behaviour. Various studies have been recorded the solid relationship among attitude and intention authorized by (Shih and Fang, 2004; Lada et al., 2008; Amin and Chong, 2011). Therefore, the following hypothesis is developed:

**H1: There is a significant relationship between the attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.**

### 2.3.2 Past Behaviour

This research tends to report the behaviour of others, including family, relatives, and friends, whether a potential donor is thinking of donating cash Waqf for the first time, and if they have never donated cash Waqf. Donors sometimes assume that cash waqf's donating experience is more knowledgeable than others or are behaving appropriately.

Interpreting result from Lutz Sommer, (2011), past behaviour can be characterized as “an activities or responses of an individual effected by external or internal stimuli previously”. Philippsen (2015) provides a further explanation, stating that previous behaviour might refer to any time, but the researcher uses the most recent three months as a timeframe. The study emphasised the importance of prior behaviour in predicting future behaviour. According to the findings of a prior study, past behaviour indicates the likelihood of making a cash donation. Kashif et al., 2015; Knowles et al., 2012; Linden, (2011); Mittelman & Rojas-Mendez, (2018); Smith & McSweeney, (2018) (2007).

Moreover, according to Paco et al. (2014) stated that past donation is important to predict the future donation intention. Make a process of giving donation to the easier way is important to satisfy donor and convince them to repeat the behaviour. Generally, donors who have donated before will have a strong internal intention by their own self to repeat giving donations, Paco et al. (2014). Next, rendering to Heikal et al. (2014) revealed that past behaviour is one of the strongest determinants of intention to pay zakat commercial. Thus, this revealed can be related with cash waqf contribution which mean, past behaviour of a donor can influence a strongest determinant of intention to re-contribute to cash waqf.

This study extends Theory Planned Behaviour by integrating past behaviour, as various previous studies have found that past behaviour has a significant impact on donation intentions. Kashif & De Run, (2015); Kashif, Sarifuddin, & Hasan, (2015); Knowles, Melissa, &

Katherine, (2012); Linden, (2011); Mittelman & Rojas-Mendez, (2018); Smith & McSweeney, (2017); Smith & McSweeney, (2017); Smith & McSweeney, (2017); Smith & McSweeney, (2017); Smith & McSweeney (2007). Paco, Rodrigues, & Rodrigues also discovered that past behaviour predicts future contribution intention (2014). Meanwhile, Quellette and Wood (1998) discovered that previous behaviour is the most reliable predictor of future behaviour, consistently outperforming the predictive power of behavioural intention and other factors. As a result, historical behaviour was included in this study to improve the Theory Planned Behaviour's prediction power. As a result, the following hypothesis is proposed:

**H2: There is a significant relationship between the past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim.**

### **2.3.3 Perceived Behaviour Control**

According to Ajzen, (1991) he defined perceived behavioural control as a pleasure or difficulty felt through the behaviour and it is considered as an experience as well as the expectations of impediments and obstacles. It is reflected by the control belief of (Ajzen, 1991). Several studies such as Kashif & De Run, (2015); Knowles, (2012); Linden, (2011); Mittelman & Rojas-Mendez, (2018); Smith & McSweeney, (2007) have shown that perceived behavioural control have influenced the intention to donate among Muslims. Same goes to Heikal, (2014) he also said perceived behavioural control has influenced the intention to pay zakat commercial among traders while intention of giving cash waqf by (Osman, 2014; Osman et al., 2016; Yusoff et al., 2018). In the field of Islamic finance administrations, several studies stated that perceived behaviour control has been resolved to have no effect on the behavioural intention that are suggested by (Amin, Abdul Rahman, and Abdul Razak, 2013; Amin, Rahman, and

Ramayah, 2013; Amin et al., 2014; Usman and Lizam, 2016).

Next, according to Ajzen, (1991) also he said that perceived behaviour control refers to how far an individual has the skills, resources, and different requirements to playing out that behaviour. While for Chang, (1998) he argued the view of volitional control or the perceived difficulty towards the behaviour will influence intention. Besides, the intention is not enough as the indicator of the behaviour except the control over behaviour exists Sahni, (1994). The factors like abilities, capacities, time, and imperative data assume as an importance parts in order to predicting and performing the behaviour. Suggested by Saad, (2010); Gopi & Ramayah, (2007); Idris, (2002) most of the literatures support the relationship between perceived behavioural control and actual behaviour.

Lastly, previous studies found that perceived behaviour control is one of the important elements in the giving behaviour studies according to (Linden, 2011; Smith & Mcsweeney, 2007). There are a few studies found a positive relationship between perceived behaviour control and giving intention suggested by (Osman et al., 2014; Knowles et al., 2012; Linden, 2011; Saad, 2010; Bidin, 2008; Smith & Mcsweeney, 2007; Idris, 2002). In addition, some studies have found insignificant relationship between perceived behaviour control and intention which is suggested by (Nik Mat & Sentosa, 2008). Due to the inconsistent findings towards this linkage and there's no consideration of empirical studies on this relationship in cash waqf giving behaviour setting it is hypothesized that there is a positive relationship between perceived behavioural control and intention toward cash waqf giving behaviour.

Therefore, the current study proposed that:

**H3: There is a significant relationship between the perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.**

### 2.3.4 Trust on Organization

Trust is distinguished by the willingness to rely on the exchange partner in which you are Moorman et al., (1992). The need for trust arises when an individual becomes vulnerable and uncertain about the outcome of important decisions. According to Rogers (2003), the ability to reduce personal uncertainty is especially important for innovation. Cash waqf donations in Malaysia are often worried about waqf distribution due to lack of information from waqf institutions by Shukor et al., (2015). These uncertain feelings are expected to affect an individual's cash waqf participation attitude.

Trust refers to a pleasure obtained by one person, group or firm over an obligation voluntarily accepted by another person, group, or firm to recognize and protect the rights and interests of all person involves in a joint ventures or economic exchange (Hosmer, 1995). In non-profit sectors, trust can be defined to the how far the donor belief that a responsible charity is acting to fulfil its obligations (Sargeant & Lee, 2004; Sargeant & Woodliffe, 2005). Therefore, it is important for charity organizations to focus on the factors that influence on a person's trust in their organization. Other than that, trust is the main aspect for charity and voluntarily organizations because the view of charity organization is to manage the public fund and there are no guarantees whether the money that were donated will be used as well as possible or not (Tonkiss & Passey, 1999; Torres-Moraga, Vasquez-Parraga, & Barra, 2010).

According to Sargeant and Sargeant (2017), donors who trust the organization will be more loyal than those whoever did not trust on organization. In this study also found that trust on organization will give a positive effect on donor commitment and satisfaction which lead to donor retention. The loyal donors will tell their friends about the organization, the programs and services that have been organized by the organization and finally will advocate others to also support to the organization (Palmer, 2014).

Lastly, Gefen and Straub (2004) stated that the people will reduce the uncertainty based on the trust on people and organization. This can be seen truly in situations when the society no choice but still to choose an organization that has the power that happened in case of donating waqf in Malaysia. These issues need to be more focus because donating money to a charity organization can be risky if the money has not been used as expected by the donor. Therefore, it is hypothesised that:

**H4: There is a significant relationship between the trust on organizations and intention to repeat cash waqf contribution among Muslim donors in Kulim.**

#### **2.4: CONCEPTUAL FRAMEWORK**

A conceptual framework is analytical tool that was created after a critical analysis of literature. The theoretical framework is commonly used to explain the key concepts of the variables and to show the relationship between the independent variables and the dependent variable.

For this study, the independent variables are attitude of donors, past behaviour, perceive behaviour control and trust on organization. Meanwhile, the dependent variable of this study is intention to repeat cash waqf contribution among Muslim donors in Kulim. The independent variables mention before will influencing the dependent variables. The relationship between the variables is as below:



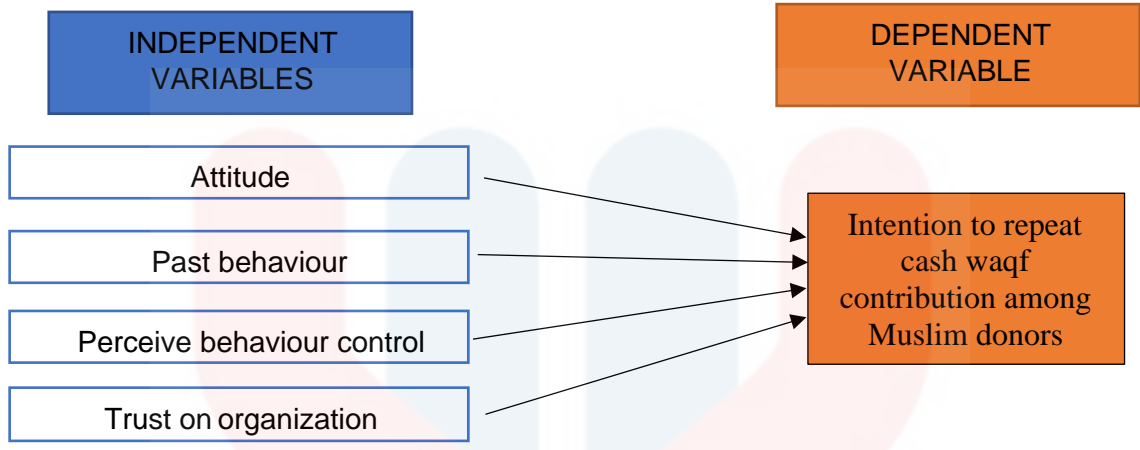


Figure 2.2: Conceptual Framework

**2.5: SUMMARY**

This chapter reviews many parts such as literature reviews, the relationship between variables and conceptual framework which review about the topic that researcher want to study, the theory has been used and shows the relationship between the dependent variables and independent variables of the study. The Theory of Planned Behaviour (TPB) has been applied in this study. The independent variables in this study are attitude, past behaviour, perceived behaviour control and trust on organization. Meanwhile, the dependent variables of the study are intention to repeat cash waqf contribution among Muslim donors in Kulim. The conceptual framework was enabled researcher to show the relationship between all the dependent variables toward the dependent variables and with a logical explanation of the theory used why all the dependent variables affected the dependent variables. Next, the following chapter is going to discuss the research methodology in testing the developed hypothesis.

## CHAPTER 3

### RESEARCH METHODS

#### 3.1 INTRODUCTION

This chapter presents the research techniques that will be utilized in this investigation. To give an unmistakable point of view on research methodology, this part will cover the definition of research design plan top to bottom. At that point it will be trailed by expressing the significance of the research, for example, study population, sampling techniques and furthermore sample size. Additionally, this section will uncover the research instruments where it will be cantered around the improvement of questionnaires and scale of measurement. At that point this section will be proceeded with procedure for data analysis such as descriptive analysis, reliability and also Pearson's Correlation. By and large, this section will furnish with the theories that will be utilized in this investigation for a profound comprehension of this research.

#### 3.2 RESEARCH DESIGN

Quantitative analysis was applied in this research. Quantitative research can be defined as settings in which measurable objectives are necessary in order to accumulate significant experiences. Numbers provide a better perspective for making basic business decisions. Quantitative examination plan techniques are vital for the development of any association. This research utilizes a questionnaire on gathering the information as it is quantitative research in nature. Quantitative research is especially in accordance with the study conducted, where the data that have been from the questionnaire is explicit and simplifies the analysis. The most

significantly benefit for quantitative research is its generalization of validity and reliable results from study to the population and reference for future research.

### **3.3 DATA COLLECTION METHODS**

Data collection method is a process of gathering information regarding the study from all the relevant sources that driven to find the answer for research problem, hypothesis and to evaluate the results. There are two main categories of data collection method which are primary data and secondary data. For this research we will used a primary data which online survey by distribution of online questionnaires related to the research objectives were been constructed using a Google form and the link will be distributed to the respondents. The 384 random respondents which picked randomly will be involved in this process. The questionnaires will be assigned randomly to the respondents who were Muslim around Kulim and included who have previously donated a cash waqf to any waqf organization before. The link of online questionnaires has been distributed through a social media platform specifically WhatsApp and Facebook.

### **3.4 STUDY OF POPULATION**

Population can be described as a group of people, organizations or others which complete with a special quality or have common features that are the interest of researcher. The common features of the groups distinguish them from other individual, institutions, objects and so forth. The population also synonyms with the term of universe.

The population of this study is focus on Muslim among Kulim, Kedah. According to statistic from ZhujiWorld.com has estimated population of Kulim so far for second quarter of 2021 is 179,406 people. The statistic for 2021 also shown population of male in Kulim has surpass population of female in Kulim with total 92,120 (51%) people is population of male

meanwhile 87,285 (49%) people is population of female. Moreover, according to the statistic the average age of population of Kulim is median age which is 30 years old.



Figure 3.1: Population of Kulim for Second Quarter 2021

### 3.5 SAMPLE SIZE

Sample size refer to the number of respondents needed for this research. The size of an example impacts two measurable properties which are the exactness of this study and the force of the investigation to make inferences. Based on the figure 3.1, total population of Kulim for the second quarter of 2021 is 179,406 people hence the sample size for this study has been determined by using sample for prevalence studies table and Krejcie & Morgan (1970) Table of Determining Sample Size for finite population. According to Krejcie and Morgan (1970) the sample size needed for this study is 384 respondents will be selected randomly among population of Kulim. The 384 respondents will be randomly selected among Muslim donors. To utilize a model, researchers may will to accept 5% of confidence interval or also known as margin of error and with confidence level is 95%.

Table 3.1: Krejcie & Morgan (1970) Table of Determining Sample Size for a Finite Population

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.  
 Source: Krejcie & Morgan, 1970

Table 3.2: Sample Size for Prevalence Studies Table

Population size	Confidence level = 95%			Confidence level = 99%		
	Margin of error			Margin of error		
	5%	2,5%	1%	5%	2,5%	1%
100	80	94	99	87	96	99
500	217	377	475	285	421	485
1.000	278	606	906	399	727	943
10.000	370	1.332	4.899	622	2.098	6.239
100.000	383	1.513	8.762	659	2.585	14.227
500.000	384	1.532	9.423	663	2.640	16.055
1.000.000	384	1.534	9.512	663	2.647	16.317

### **3.6 SAMPLING TECHNIQUES**

A sampling technique is the process of selected the sample that were included the name or other identification in a research project. The method of this research study is by using the probability sampling method. Probability sampling method means every member in the population has a chance to be select as a sample and it is mainly used in quantitative research which is parallel to this research study. It was coming from a few types of probability sample which are simple random sampling, stratified sampling, systematic sampling and cluster sampling. To explain clearly about this research study, a random sampling method has been chosen in order to get the precise number of the sample. In a random sampling, every member of the population will be randomly selected within areas cities or countries.

### **3.7: RESEARCH INSTRUMENT DEVELOPMENT**

A research instrument development is a tool that used to collect, measure and data analyzed related to your research interests. Research instruments can include interviews, tests, surveys, checklist and so on. For this research study, the questionnaire will be carried out as the instrument to gather the result of the research objective. By creating through Google form platform, this research study will conduct a few questions that are relating to research objective. Then, after created the questionnaire using Google form, the link of Google form will be pass through online platform specifically WhatsApp and Facebook to get 384 respondents randomly around Kulim. The Google form link also will only distribute to the Muslim in Kulim. The randomly respondents will be answered and submitted on the spot on that link. Through this questionnaire, it will help the researcher get the precise result of this study.

As already discussed above, only one instrument used for this study which is through questionnaire. For this study, respondents only focusing on Muslims in Kulim either male or female. The questionnaire that has created for this study will divided into two parts which are Section A and Section B. For Section A is information about demographic profile. The demographic profile in section A consists of age, marital status, education level and gender. Next, respondents need to answer for Section B which consists of 4 parts related with this research study independent variables which are attitude, past behaviour, perceived behaviour control and trust on organization in order to determine the factors influencing intention to repeat cash waqf contribution among Muslim donors in Kulim. Thus, by doing this online questionnaire, the researcher able to determine the relationship between independent variables and dependent variables of this study. The questionnaire will be in few selected answers in Section A and the answer will be based on a five scale of measurement for Section B with numerical values which based on the table below:

Table 3.3: Scale of Measurement

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

### 3.7.1 Pilot Test

The researcher did a pilot test to ensure that the questionnaire is useful, relevant, and valid before collecting data for this study (Albin Caibog, 2014). The researcher's rehearsal or experiments before conducting an actual data collection survey are referred to as a pilot test. To test the measurement apparatus, only a tiny target sample of the population is required. Cronbach's Alpha coefficient will be used to determine the range of reliability.

Table 3.4: The Cronbach's Alpha 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 VARIABLES

A measurement of the variable is an unknown attribute that measures a particular entity and can take one or more values. Measurement of the variable have a few different types. One of it is nominal variables. For our research study, the first part of the questionnaire was measured using the nominal type variable. This measure can help researchers respond to surveys with categories in terms of age, religion, gender and education. While for the second part of the questionnaire was measured using the ordinal variable. This variable is suitable for the researchers respond to study in terms of independent and dependent variables involved. It was included the four factors which were attitude, past behaviour, perceived behaviour control and trust on organization towards intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah.

### 3.9 PROCEDURE FOR DATA ANALYSIS

Mouton and Marais (1991) describe data analysis as the process whereby a phenomenon is broken down into it's the constituent part in order to understand better. The data have a difference value but there is natural zero which has been using the present of data interval and having logical sequences. There are five points of scales describing by



Likert scale which are 1 refer to strongly disagree, 2 is disagree, 3 is agree, 4 is strongly agree and 5 is absolutely agree. For this study, questionnaires have been used to obtain a data and that data will be analysis using Statistical Package for the Social Sciences (SPSS) in order to get a useful information regarding this research. Online questionnaire is used to distribute to the respondents because it is a best way to collect data in nowadays situation with pandemic Covid-19 in this country. The questionnaires will be create using Google Form by Google and will be distributed via social media platforms such as WhatsApp and Facebook. This is to ensure safety of researchers and also respondents from infection of virus Covid-19.

Cronbach's alpha is a statistic that authors use to demonstrate the suitability of tests and scales designed or accepted for research initiatives. Cronbach's alpha is a measure of internal consistency, or how closely a group of objects is related. It's used to figure out how reliable a scale is. A “high” alpha number does not imply that the measure is unidimensional. The result from the questionnaire can be considered as weak and unacceptable if the coefficient of Cronbach’s alpha less than 0.60 but, acceptable when the Cronbach’s alpha value 0.60 and above. However, it is good reliability when the value can Cronbach’s alpha value can get 0.80 and above.

### **3.9.1 Reliability Analysis**

The reliability degree to which a test is consistent and stable in measuring whatever it is assessing is referred to as reliability. Reliability necessitates testing the same response repeatedly with a short time lapse between the first and second tests. A correlation coefficient between the two sets of results will be calculated in the study. Only reliability of 0.6 or 0.7 or higher is acceptable. Cronbach (1951) established a measure that is commonly used in reliability analysis to solve this problem. This metric is roughly equal to dividing the data into

two halves in every possible way and computing the correlation coefficient for each split. The average of these numbers is comparable to Cronbach's alpha.

The scale's validity was measured using Cronbach's alpha. Cronbach's alpha was used to determine the internal consistency and reliability of the variables in order to guarantee that measurements were constant over time and across different items in the instrument (Sekaran, 2003). The scale's level of dependability is also determined by the scale's nature and function. Based on the table Cronbach's alpha in below shown that if the reliability of the questionnaire is 0.9 and more it can regard as excellent but if it less than 0.6 it was regarded as weak.

No	Coefficient of Cronbach's Alpha	Reliability Level
1	More than 0.90	Excellent
2	0.80-0.89	Good
3	0.70-0.79	Acceptable
4	0.6-.69	Questionable
5	0.5-0.59	Poor
6	Less than 0.59	Unacceptable

Figure 3.2: Cronbach's Alpha

### 3.9.2 Descriptive Analysis

Descriptive analysis or often known as descriptive statistics is a method of describing fundamental characteristics of data in a study. Descriptive analysis offers immediate summaries of sample and the data. They are the fundamental of practically every data analysis along with simple graphical analysis. Descriptive analysis is used to give in a logical and understandable manner. It's possible that in a research study, we'll may measure a large number of people on any measure. Descriptive statistics assist us in connecting the dots of huge amount of data. Each descriptive statistic condenses a considerable amount of data into a proper understanding summary. Based on cash waqf, descriptive analysis will become more advanced and data statistics will be evaluated. Descriptive analysis seeks to describe a number of elements of data that are frequently engaged in a study intention to repeat cash waqf

contributions among Muslim donors in Malaysia. The immediate aim of descriptive statistics is to give a quick overview of the samples and measurements taken on a technical topic.

### 3.9.3 Pearson’s Correlation Analysis

Pearson correlation is a way for describing how two variables are correlated linearly (Pallant, J., 2001). In this study, Pearson correlation was used to describe the degree and direction of the linear correlation between each of the independent factors and the dependent variables.). The correlation coefficient has a range of values from -1 to +1. The number -1 implies a perfect negative correlation between the two variables. The negative sign denotes the direction of the link, while the value  $r = 1$  implies the perfect strength of the link between two variables (Pallant, J., 2007).

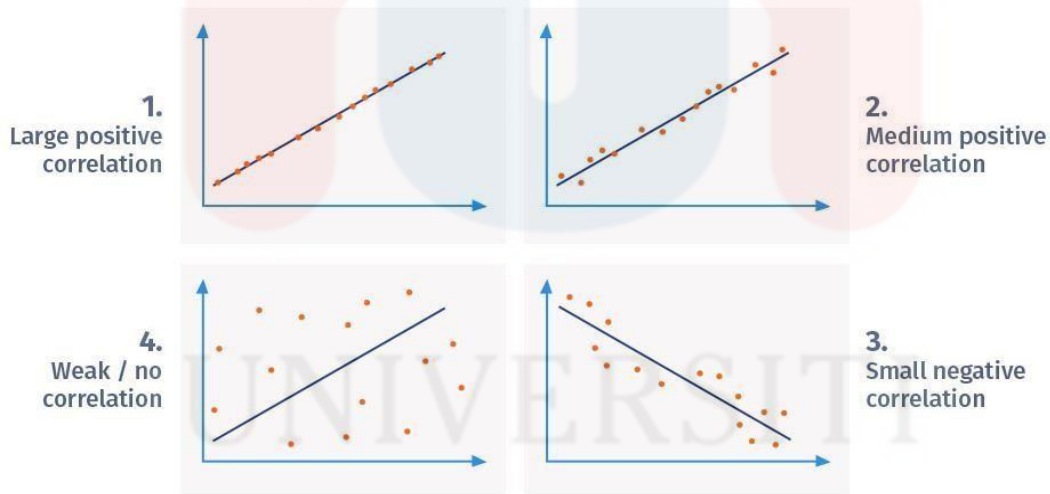


Figure 3.3: Pearson’s Correlation Coefficient

Strength of Association	Coefficient, $r$	
	Positive	Negative
Small	.1 to .3	-0.1 to -0.3
Medium	.3 to .5	-0.3 to -0.5
Large	.5 to 1.0	-0.5 to -1.0

Figure 3.4: Pearson’s Correlation Direction

Correlation Coefficient Value ( $r$ )	Direction and Strength of Correlation
-1	Perfectly negative
-0.8	Strongly negative
-0.5	Moderately negative
-0.2	Weakly negative
0	No association
0.2	Weakly positive
0.5	Moderately positive
0.8	Strongly positive
1	Perfectly positive

Figure 3.5: Pearson's Correlation Strength

According to the table Pearson's correlation coefficient, the scatterplots for significant positive correlations are nearly drawn on a straight line, the slope was positive, which suggests that if one variable increases, the other variable increases as well, resulting in a positive line linear. The correlation for the medium positive correlation is greater than +0.8 but less than +1. It demonstrated a significant uphill linear pattern. The scatter plot is not as close to the straight line as the straight line, but it shows a negative line linear correlation of around -0.5. The change in one variable has an inversely corresponding slope. The scatterplot is distant from the line and around +0.15 when there is a weak or no association.

### 3.10 SUMMARY

The chapter research procedures covered in this chapter were discussed in terms of study design, research framework, population and sampling, research instrument, data gathering method, and data analysis procedure. The Muslim community in Malaysia was chosen as a respondent for this study, which also was conducted via a questionnaire. This is due to the fact that the implementation of a questionnaire requires a high level of reliability.

## CHAPTER 4

### DATA ANALYSIS AND FINDINGS

#### 4.1 INTRODUCTION

The approach employed by the researcher to acquire and analyze data for this study was described, justified, and disused in this chapter. As a result, the main purpose of this chapter is to summaries and show the results of the descriptive statistics that were used to describe the sample. This chapter explains how to use data analysis from questionnaire surveys and what you can learn from it. The data was collected using a questionnaire and analyzed using the Statistical Package for Science (SPSS) version 26. The preliminary analysis, demographic profile of respondents, descriptive analysis, hypothesis testing, and validity and reliability analysis were all performed.

#### 4.2 PRELIMINARY ANALYSIS

##### 4.2.1 Pilot Test Analysis

A pilot test of the questionnaire's validity and reliability was undertaken in order to ensure that it could be used for the research. The researcher circulated a questionnaire for a pilot test to 30 Muslims living in the Kulim area using Google Form. The total number of respondents required for this study was 384, which was collected by the researcher. These tables represent the results of the questionnaire's reliability test, which was used to determine which questionnaires answered the research question.

Table 4.1: Result of Pilot Test

Independent and Dependent Variables	Cronbach's Alpha	Number of Items
-------------------------------------	------------------	-----------------

<b>Independent Variables</b>		
Attitude	0.903	5
Past Behaviour	0.884	5
Perceived Behaviour Control	0.852	5
Trust on Organization	0.934	5
<b>Dependent Variable</b>		
Intention to Repeat Cash Waqf Contribution	0.905	5

According to the pilot test result for each section of questionnaire is acceptable because it more than 0.700 of Cronbach Alpha. The highest value of the Cronbach Alpha is for trust on the organization which is 0.934 and the lowest value of Cronbach Alpha is perceived behaviour control which is 0.852. Meanwhile, attitude and past behaviour stated Cronbach Alpha 0.903 and 0.884 respectively. Next, for the dependent variables intention to repeat cash waqf contribution among Muslim donors stated Cronbach Alpha 0.905. The researcher decided to keep use the questionnaire, and no sections have been changed or deleted. As a result, the questionnaire is trustworthy and appropriate for this study because the Cronbach Alpha for all variables is in the excellent and acceptable range.

#### **4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS**

This section has shown that the respondent's profile details. The total collected number of respondents in this study are 384 respondents. Which inside the questionnaire, Section A consist of general information on demographic profile such as gender, age, marital status, occupation and education level. All the questions regarding the demographic profile in the Section A is mandatory to answer by respondents. In general, the demographic profiles of the respondents are gathered as below:

Table 4.2: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LELAKI	152	39.6	39.6	39.6
	PEREMPUAN	232	60.4	60.4	100.0
	Total	384	100.0	100.0	

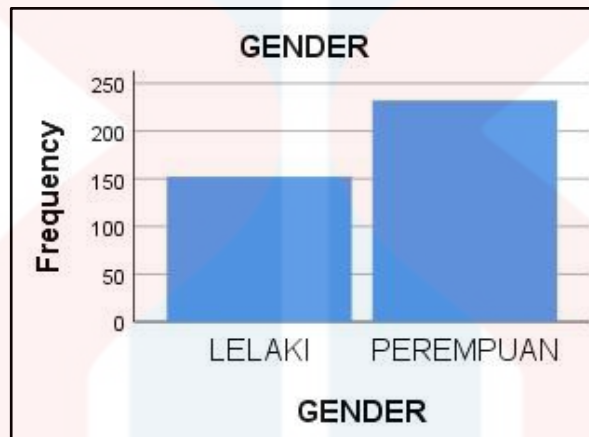


Figure 4.1: Frequency of Gender

Based on table 4.2 and figure 4.1 above, were explaining about the number of respondents in term of gender. This research was mainly focus on Muslim donors in Kulim, Kedah and 384 respondents have been collected randomly on that area. Both of the table 4.2 and figure 4.1 above shows the frequency of male consist of 152 respondents which is covered 39.6% out of the total number of respondents. Meanwhile, the other one followed by the female gathered the frequency 232 respondents with the percentage 60.4%. From the histogram in the figure 4.1, it can be seeing that female who are more answered the questionnaire instead of male which the number of females answered the questionnaire exceed 80 people than male.

Table 4.3: Age

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 YEARS OLD	277	72.1	72.1	72.1
	31-40 YEARS OLD	63	16.4	16.4	88.5
	41-50 YEARS OLD	31	8.1	8.1	96.6
	51-60 YEARS OLD	12	3.1	3.1	99.7
	60 YEARS OLD AND ABOVE	1	.3	.3	100.0
	Total	384	100.0	100.0	

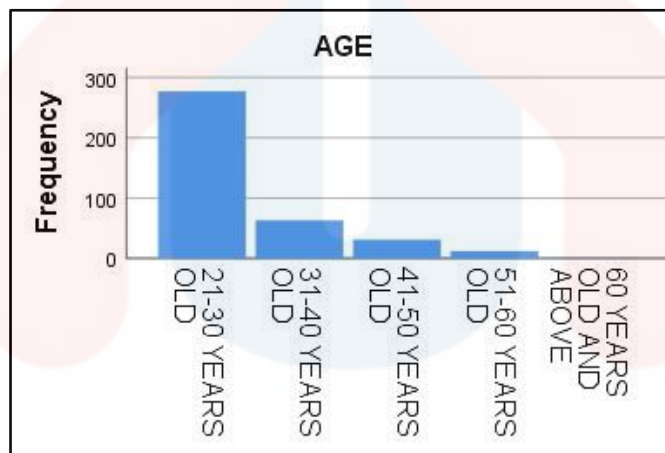


Figure 4.2: Frequency of Age

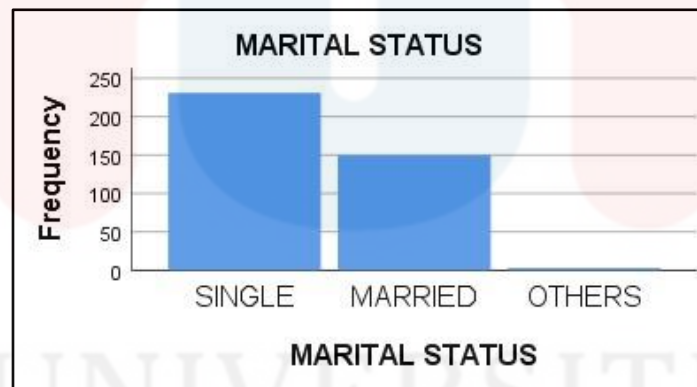
According to table 4.3 and figure 4.2, it shows the data of ages among the respondents got by researchers. The result shows that the ages between 21-30 years old get the highest number of respondents which are 277 people which represents 72.1% for this research. It is also the highest frequency. Then, followed by the ages 31-40 years old with the frequency 63 respondents consist of 16.4%. The ages 41-50 years old get the total 31 respondents or 8.1%. Meanwhile, the ages between 51-60 years old got the total frequency 12 respondents with only



3.1 % which the second lowest among the age group. Lastly, the ages 60 years old and above get the least number of respondents which is only one respondent with the percentage 0.3% which the lowest percentage among the age group.

**Table 4.4: Marital Status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	231	60.2	60.2	60.2
	MARRIED	150	39.1	39.1	99.2
	OTHERS	3	.8	.8	100.0
	Total	384	100.0	100.0	



**Figure 4.3: Frequency of Marital Status**

From the table 4.4 and the figure 4.3 shows that the single status among 384 respondents is the most frequency which 231 people that represents 60.2% in intentions to repeat cash waqf contribution. Through this study, perhaps single people are not so attached to family dependents that they can afford to pay waqf more frequently. While, it is different with the married people which get the total frequency 150 with the percentage 39.1%. The others status among respondents are the least one with the number of respondents only 3 and 0.8% which the lowest percentage among a marital status group.

Table 4.5: Education

EDUCATION					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sijil Pelajaran Malaysia (SPM)	61	15.9	15.9	15.9
	STPM/Foundation/Matriculation / STPM/Asasi/Matrikulasi	31	8.1	8.1	24.0
	Diploma	110	28.6	28.6	52.6
	Bachelor Of Degree/Ijazah Sarjana Muda	157	40.9	40.9	93.5
	Postgraduate of Degree/ Lepas an Ijazah	19	4.9	4.9	98.4
	Masters/Doctorate (PHD)/ Ijazah Sarjana/ Ijazah Kedoktoran (PHD)	6	1.6	1.6	100.0
	Total	384	100.0	100.0	

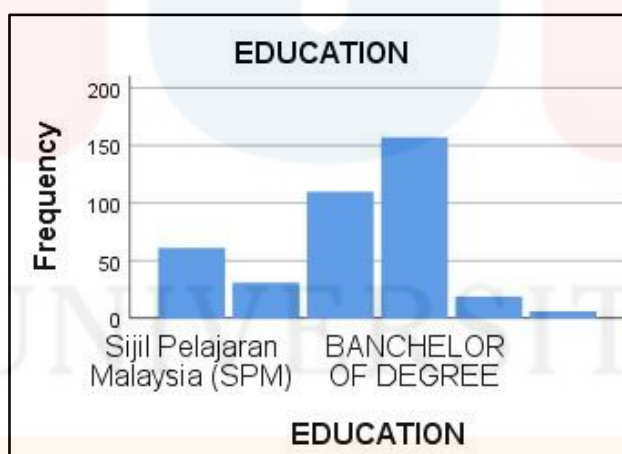


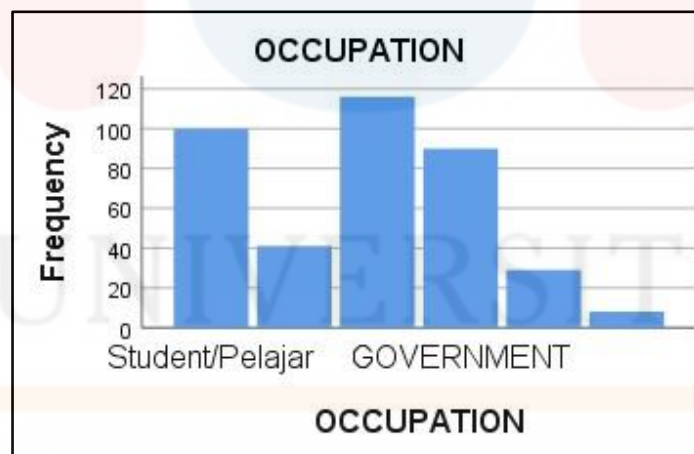
Figure 4.4: Frequency of Education

According to the table 4.5 and the figure 4.4, it shows that most of the total number respondents are from the background of bachelor of degree with the total frequency 157 people which consists of 40.9%. Secondly, it is followed by the Diploma background education with the frequency 110 respondents and 28.6%. Next, SPM education with the total frequency 61 respondents consist of 15.9%. While, STPM education background are 31 respondents with the percentage 8.1%. In addition, respondents who from the postgraduate of Degree got the

second least percentage which is 19 respondents with 4.9%. Lastly, PHD got the least number of respondents which is 6 respondents only or 1.6%.

**Table 4.6: Occupation**

<b>OCCUPATION</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student/Pelajar	100	26.0	26.0	26.0
	Self-employed/Bekerja sendiri	41	10.7	10.7	36.7
	Private Sector/ Sektor Swasta	116	30.2	30.2	66.9
	Government	90	23.4	23.4	90.4
	Unemployed/Tidak Bekerja	29	7.6	7.6	97.9
	Others/Lain-lain	8	2.1	2.1	100.0
	Total	384	100.0	100.0	



**Figure 4.5: Frequency of Occupation**

Table 4.6 and the figure 4.5 describe the occupation among respondents. The highest frequency in contribute to repeat cash waqf is Muslims worked in private sector with the frequency 116 people or 30.2%. This is because the number of employees worked in private sector is more numerous compared the others. An employment in private companies is more

widespread in various fields. Secondly, it is followed by the student with the number 100 respondents which represents 26.0%. This can be proof that many students nowadays are building the career through part time business. So that, most of them are able to perform in cash waqf contribution. Next, the government worker with the total frequency 90 respondents and 23.4%. The self-employed respondents get the total number of respondents 41 with 10.7% while unemployed get the total frequency 29 respondents with 7.6%. Lastly, the others get the least number with only 8 respondents and 2.1% which the lowest percentage among occupation group.

#### 4.4 DESCRIPTIVE ANALYSIS

##### 4.4.1 Descriptive Statistics for Independent Variable and Dependent Variables

Table 4.7: Mean and Standard Deviation of Independent and Dependent Variables

Independent and Dependent Variables	Mean	Standard Deviation (SD)
<b>Independent Variables</b>		
Attitude	22.81	3.175
Past Behaviour	19.55	4.362
Perceived Behaviour Control	21.59	3.337
Trust on Organization	21.33	3.676
<b>Dependent Variable</b>		
Intention to Repeat Cash Waqf Contribution	22.71	3.083

According to the Table 4.7 the mean and standard deviation of attitude were 22.81 and 3.175 respectively. It is indicating that the factor influencing intention to repeat cash waqf contribution is the highest mean value between others independent variables. Therefore, the

researcher can conclude that attitude is the main reason for Muslims in Kulim Kedah has intention to repeat cash waqf contribution.

Next, the mean and standard deviation of perceived behavioral control were 21.59 and 3.337 which indicating that the factor influencing intention to repeat cash waqf contribution was second high mean between the others independent variables. This means that perceived behavioral control also acts as the main driven for Muslims in Kulim Kedah has intention to repeat cash waqf contribution.

Meanwhile, trust on organization was stated mean 21.33 and standard deviation 3.676. Its indicating that the factor influencing intention to repeat cash waqf contribution was at the third high mean between others independent variables. The trust on organization also become as an important factor in order to build the trustworthiness and reduce uncertainty each of Muslim donors to repeat cash waqf contribution.

Next the mean and standard deviation for past behaviour were 19.55 and 4.362 Its indicating that the factor influencing intention to repeat cash waqf contribution among Muslim donors have the lowest mean value among other three independent variables above. This means even at the lowest mean it is still one of the factors that accepted by the Muslims donors to repeat cash waqf contribution.

Lastly, the mean and standard deviation for dependent variables which is intention to repeat cash waqf contribution were 22.71 and 3.083 respectively. Its indicating that the all factors influencing intention to repeat cash waqf contribution among Muslim donors was highly acceptable. It can conclude that all of these factors play an important role in order to improve the numbers of Muslims who want to repeat cash waqf contribution.

#### 4.5 VALIDITY AND RELIABILITY TEST

The term "reliability" refers to how well an approach guesses what it is supposed to measure. Assuming that study has a high level of authenticity, this means that the findings are related to real traits, qualities, and variations in the physical or social reality. One sign that an estimate is significant is its high reliability. If a strategy isn't dependable, it isn't likely to be authentic. If a side effect poll yields a consistent result when completed at different times and with different experts, this indicates that it is very reliable as a disease diagnosis. In any case, unwavering quality isn't enough to ensure dependability on its own. Even if a test is reliable, it may not accurately reflect the real-world situation.

Table 4.8: Validity and Reliability Test

<b>Dependent and Independent Variables</b>	<b>Cronbach's Alpha</b>
Attitude	0.903
Past Behavior	0.884
Perceived Behavioral Control	0.852
Trust On Organization	0.934
Intention To Repeat Cash Waqf Contribution	0.905

Table 4.8 interpret the results of reliability test by utilize the results of Cronbach's Alpha to test internal consistency of both dependent and independent variables. This shows a good level of internal consistency for both variables which scores between 0.80 - 0.90 in rules of thumb results. Since the Cronbach's alpha of all variables are more than 0.70, so do not have any question from survey has to remove.

#### 4.6 PEARSON'S CORRELATION TEST

Table 4.9: Pearson Correlation Test

Correlations						
		Attitude	Past Behavior	Perceived Behavior Control	Trust on Organization	Intention to Repeat Cash Waqf Contribution
Attitude	Pearson Correlation	1	.495**	.665**	.609**	.750**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	384	384	384	384	384
Past Behavior	Pearson Correlation	.495**	1	.683**	.648**	.506**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	384	384	384	384	384
Perceived Behavior Control	Pearson Correlation	.665**	.683**	1	.675**	.751**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	384	384	384	384	384
Trust on Organization	Pearson Correlation	.609**	.648**	.675**	1	.652**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	384	384	384	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.750**	.506**	.751**	.652**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

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

Table 4.9 shows the results of Pearson Correlation test was implemented in this research.

When working with two quantitative variables in a population, Pearson's correlation is used.

The variables could have a positive linear relationship, a negative linear relationship, or no linear relationship at all, according to the research hypotheses. The value of Pearson Correlation of attitude is 0.750 followed by past behaviour which is 0.506, perceived behaviour control which is 0.751 followed by trust on organization which is 0.652 and lastly 0.750 for intention to repeat cash waqf contribution.

#### 4.7 HYPOTHESIS TESTING

##### 4.7.1 Relationship Between Attitude and Intention to Repeat Cash Waqf Contribution

**H0:** There is no significant relationship between the attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**H1:** There is a significant relationship between the attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.

Table 4.10: Correlation between Attitude and Intention to Repeat Cash Waqf Contribution

		Attitude	Intention to Repeat Cash Waqf Contribution
Attitude	Pearson Correlation	1	.750**
	Sig. (2-tailed)		.000
	N	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.750**	1
	Sig. (2-tailed)	.000	
	N	384	384

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



From the table 4.10, it shows that there is a significant relationship between attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. This is because, the p-value is 0.000 which less than the significant level=0.01. Meanwhile, the Pearson Correlation Coefficient value is 0.750 which explained the strong relationship between attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. Therefore, the H1 is accepted.

#### 4.7.2 Relationship Between Past Behaviour and Intention to Repeat Cash Waqf Contribution

##### Contribution

**H0:** There is no significant relationship between the past behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**H2:** There is a significant relationship between the past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**Table 4.11: Correlation between Past Behaviour and Intention to Repeat Cash Waqf Contribution**

		Past Behaviour	Intention to Repeat Cash Waqf Contribution
Past Behaviour	Pearson Correlation	1	.506**
	Sig. (2-tailed)		.000
	N	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.506**	1
	Sig. (2-tailed)	.000	
	N	384	384

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

From the table 4.11, it shows that there is a significant relationship between past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. This is because, the p-value is 0.000 which less than the significant level=0.01. Meanwhile, the Pearson Correlation Coefficient value is 0.506 which explained the moderate relationship between past behaviour and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. Therefore, the H2 is accepted.

#### 4.7.3 Relationship Between Perceived Behaviour Control and Intention to Repeat Cash Waqf Contribution

**H0:** There is no significant relationship between the perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**H3:** There is a significant relationship between the perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.

Table 4.12: Correlation between Perceived Behaviour Control and Intention to Repeat Cash Waqf Contribution

		Perceived Behaviour Control	Intention to Repeat Cash Waqf Contribution
Perceived Behaviour Control	Pearson Correlation	1	.751**
	Sig. (2-tailed)		.000
	N	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.751**	
	Sig. (2-tailed)	.000	
	N	384	

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

From the table 4.12, it shows that there is a significant relationship between perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. This is because, the p-value is 0.000 which less than the significant level=0.01. Meanwhile, the Pearson Correlation Coefficient value is 0.751 which explained the strong relationship between perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. Therefore, the H3 is accepted.

#### 4.7.4 Relationship Between Trust on Organizations and Intention to Repeat Cash Waqf Contribution

**H0:** There is no significant relationship between the trust on organizations and intention to repeat cash waqf contribution among Muslim donors in Kulim.

**H4:** There is a significant relationship between the trust on organizations and intention to repeat cash waqf contribution among Muslim donors in Kulim.

Table 4.13: Correlation between Trust on Organization and Intention to Repeat Cash Waqf Contribution

		Trust on Organization	Intention to Repeat Cash Waqf Contribution
Trust on Organization	Pearson Correlation	1	.652**
	Sig. (2-tailed)		.000
	N	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.652**	
	Sig. (2-tailed)	.000	
	N	384	

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

From the table 4.13, it shows that there is a significant relationship between trust on organizations and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. This is because, the p-value is 0.000 which less than the significant level =0.01. Meanwhile, the Pearson Correlation Coefficient value is 0.652 which explained the strong relationship between perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. Therefore, the H4 is accepted.

Table 4.14: Hypothesis result summary

<b>Hypothesis</b>	<b>P-value</b>	<b>Result</b>
H1 <sub>0</sub> : There is no significant relationship between the attitude and intention to repeat cash waqf contribution among Muslim donors in Kulim.	0.000	Significant
H2 <sub>0</sub> : There is no significant relationship between the past behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.	0.000	Significant
H3 <sub>0</sub> : There is no significant relationship between the perceived behaviour control and intention to repeat cash waqf contribution among Muslim donors in Kulim.	0.000	Significant
H4 <sub>0</sub> : There is no significant relationship between the trust on organizations and intention to repeat cash waqf contribution among Muslim donors in Kulim.	0.000	Significant

## 4.8 SUMMARY

The descriptive analysis, pilot test, Cronbach's alpha reliability test, Pearson's correlation analysis, and hypothesis testing were all discussed using the data in this chapter. The primary findings and conclusion of the research will be discussed in more detail in the following chapter.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 INTRODUCTION

This chapter include the discussion of hypothesis followed by the implications of the study and the limitations of the study. This chapter also discuss on suggestion for the future research and concluded for overall study. In general, this chapter summarized the research results based on statistical analysis in chapter 4.

#### 5.2 KEY FINDINGS

Table 5.1: Cronbach's Alpha

Dependent and Independent Variables	Cronbach's Alpha
Attitude	0.903
Past Behavior	0.884
Perceived Behavioral Control	0.852
Trust On Organization	0.934
Intention To Repeat Cash Waqf Contribution	0.905

Table 5.1 reported the value of Cronbach's Alpha for the variables. According to Khairul et, al. (2018) Cronbach's Alpha coefficient value that exceeds 0.80 indicates that particular set of items is reliable. The value of Cronbach's Alpha obtained from the variables is range from 0.852 to 0.934. This indicated that that the measurement for the variables is reliable in this study. However, trust on organization stated the highest Cronbach's Alpha value which it is excellent reliability level meanwhile, perceived behaviour control is the lowest Cronbach's

Alpha value compared to other variables.

**Table 5.2: Pearson Correlation Test**

<b>Correlations</b>						
		Attitude	Past Behaviour	Perceived Behaviour Control	Trust on Organization	Intention to Repeat Cash Waqf Contribution
Attitude	Pearson Correlation	1	.495**	.665**	.609**	.750**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	384	384	384	384	384
Past Behaviour	Pearson Correlation	.495**	1	.683**	.648**	.506**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	384	384	384	384	384
Perceived Behaviour Control	Pearson Correlation	.665**	.683**	1	.675**	.751**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	384	384	384	384	384
Trust on Organization	Pearson Correlation	.609**	.648**	.675**	1	.652**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	384	384	384	384	384
Intention to Repeat Cash Waqf Contribution	Pearson Correlation	.750**	.506**	.751**	.652**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384
**. Correlation is significant at the 0.01 level (2-tailed).						

### 5.3 DISCUSSION

Based on the result for this study, attitude, past behaviour, perceived behaviour control and trust on organization are significant toward the the dependent variable since its p-value is

not exceed 0.01. In other words, four of these independent variables play an influential role towards intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah. In contrary, all three independent variables which are attitude, perceived behaviour control and trust on organization have a strong relationship toward intention to repeat cash waqf contribution. Meanwhile, only past behaviour has a moderate relationship toward intention to repeat cash waqf contribution.

### **5.3.1 Relationship Between Attitude and Intention to Repeat Cash Waqf Contribution**

In this research, the result generated from Pearson Correlation Coefficient as stated in the table 4.7.1 showed the p-value of 0.000 which the value is less than the significant level 0.01. Therefore, there is positive relationship between the independent variable (attitude) and dependent variable (intention to repeat cash waqf contribution). This means, attitude plays an important role toward intention of people in performing a specific behavior.

The findings are consistent with Kashif and De Run (2015), Knowles et al., (2012), Linden (2011), Mittelman and Rojas-Mendez, (2018), Smith and McSweeney, (2007), who found that attitude had a positive association with the intention to give money. The findings are consistent with prior research by Dennis, Qoyum, and Sakti, (2018), Osman, (2014), Pitchay, Meera, and Salim, (2015), Sakti, Thaker, Qayyum, and Qizam, (2016), Yusoff et al., (2018), which found a strong connection between attitude and intention to contribute cash waqf.

### **5.3.2 Relationship Between Past Behaviour and Intention to Repeat Cash Waqf**

#### **Contribution**

Based on the result from the research, past behaviour has a significant relationship with the intention to repeat cash waqf contribution. This result is supported by the previous study which proven that past behaviour significantly predicts intention of giving cash donation Kashif et al., (2015); Knowles et al., (2012); Linden, (2011); Mittelman & Rojas-Mendez, (2018), Smith & McSweeney, (2007). In other words, past behaviour is affecting the intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah.

Moreover, there are probability that the past behaviour will enhance, improve and increase the intention to repeat cash waqf contribution among Muslim donors because statement reveal by Paco, Rodrigues, & Rodrigues, (2014) in the previous study stated that past behaviour leads to future donation intention. Meanwhile, Quellette and Wood (1998) found that past behaviour is the basic indicator of future behaviour, regularly past the prescient force of behavioural intention and other set up builds. In other word, past behaviour is the main factor that affect the intention of Muslim donors to repeat cash waqf contributions in the future.

### **5.3.3 Relationship Between Perceived Behaviour Control and Intention to Repeat Cash**

#### **Waqf Contribution**

In this study, perceived behaviour control is found to be significant to intention to repeat cash waqf contribution among Muslim donors. The result generated from Pearson Correlation Coefficient as stated in the table 4.7.3 showed the p-value of 0.000 which the value is less than alpha value 0.01. Therefore, there is positive relationship between the independent variable (perceived behaviour control) and dependent variable (intention to repeat cash waqf contribution). This result is reflected with previous research that was suggested by Nik Mat &



Sentosa, (2008) that some studies have found insignificant relationship between perceived behaviour control and intention.

The result supported by Kashif & De Run, (2015); Knowles, (2012); Linden, (2011); Mittelman & Rojas-Mendez, (2018); Smith & McSweeney, (2007) have shown that perceived behavioural control has influenced the intention to donate among Muslims. Furthermore, the result also matches with the research of Linden, (2011) & Smith & Mcsweeney, (2007) that perceived behaviour control is one of the important elements in the giving behaviour. The result of this study also same with the previous study of Osman et al., (2014), Knowles et al., (2012), Linden, (2011), Saad, (2010), Bidin, (2008), Smith & Mcsweeney, (2007) & Idris, (2002) that found a positive relationship between perceived behaviour control and giving intention.

#### **5.3.4 Relationship Between Trust on Organization and Intention to Repeat Cash Waqf Contribution**

This study showed that there is a significant relationship between independent variable (trust on organization) toward dependent variable (intention to repeat cash waqf contribution) due to the p-value is less than the significant level 0.01. In other words, the result showing that the trust on organization will affect the intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah.

The result is match with the Sargeant and Sargeant (2017), stated that donors who trust the organization will be more loyal than those whoever did not trust on organization. This means, trust toward waqf organization is an important element that will give a positive effect to the

Muslim donor’s intention to repeat cash waqf contribution. This is supported by Gefen and Straub (2004) stated that the people will reduce the uncertainty based on the trust on people and organization.

#### 5.4 PEARSON’S CORRELATION ANALYSIS

Table 5.3: Summary of Correlation Analysis

<b>Variables</b>	<b>Attitude</b>	<b>Past Behaviour</b>	<b>Perceived Behaviour Control</b>	<b>Trust on Organization</b>	<b>Intention to Repeat Cash Waqf Contribution</b>
<b>Attitude</b>	1.000	0.495	0.665	0.609	0.750
<b>Past Behaviour</b>	0.495	1.000	0.683	0.648	0.506
<b>Perceived Behaviour Control</b>	0.665	0.683	1.000	0.675	0.751
<b>Trust on Organization</b>	0.609	0.648	0.675	1.000	0.652
<b>Intention to Repeat Cash Waqf Contribution</b>	0.750	0.506	0.751	0.652	1.000

Table 5.4: Strength Pearson Correlation Analysis

<b>Independent Variables</b>	<b>Pearson Correlation</b>	<b>Findings</b>
Attitude	0.750	Strong Positive Relationship
Past Behaviour	0.506	Moderate Positive Relationship
Perceived Behaviour Control	0.751	Strong Positive Relationship
Trust on Organization	0.652	Strong Positive Relationship

Table 5.3 and 5.4 above reported result of Pearson Correlation Analysis for the variables. All the correlation among the variables was significant at 1% level of significance. Intention to repeat cash waqf contribution positively correlated with attitude, past behaviour, perceived behaviour control and trust on organization. Specifically, attitude, perceived behaviour control and trust on organization showed the strong positive correlation toward intention to repeat cash waqf contribution with value 0.750, 0.751 and 0.652 respectively. Although, perceived behaviour control is the strongest positive correlation however, past behaviour associated is the moderated positive correlation toward intention to repeat cash waqf contribution and it is also the weakest with a coefficient of only 0.652 compared to other variables.

## **5.5 IMPLICATIONS OF THE STUDY**

This research gives an implication to the Muslims in Malaysia to enhance their intention to repeat cash waqf contribution. On the other hand, cash waqf was played significant role in fulfilling the need of socio-economic of the Ummah in terms of hospitalization, education, waterways, bridges and other public authorities. It examines that relationship between independent variables attitude and past behaviour, perceived behaviour control and trust on organization can affected on Muslim donors' intention to repeat cash waqf contribution based on the Theory of Planned Behaviour (TPB). The factor influencing intention to repeat cash waqf contribution among Muslim donors in Kulim, Kedah implies that the attitude of Muslim employees was one of the significant determinants that influence Muslim donors' behavioural intentions to contribute to cash waqf. As a result of this significant result, waqf institutions are advised to focus on how to create awareness programmes that will boost the motivation of Muslim donors to participate or giving awareness information about important of cash waqf contribution for growth of economy. This study also gives an implication for awareness of

Muslim donors who lack of information regarding important of cash waqf contribution toward development of Ummah economy and its also give an impact to improve trust of Muslim donors in involving into charity.

Another implication of this research intention to repeat cash waqf contribution is waqf institution to consider intensifying effort in embarking awareness program that could help sensitivity and promote the culture among Muslim to contribute repeated cash waqf. Therefore, the waqf institution in Malaysia must be seen as organization that practice integrity and maintain good reputation to gain waqf trust which is indirectly will reduce and help government to save more and create job opportunities. An integrity and reputation of the waqf institution contribute development of waqf trust can implement a number of plans to build and maintain integrity and reputation. In building reputation, waqf institution have to start openness, honesty and transparency. It examines the trust on organization are related with the repeat attention on cash waqf.

This study also indicated that the past behaviour of people in the Muslim's immediate environment, such as parents, siblings, peers, spouses, religious teachers, and neighbours, as well as the general environment, influence Muslim donors' intention to repeat financial waqf contributions. Based on the findings of this study, waqf organisations need to understand that subjective norms have a major impact on Muslim intentions to give cash waqf. The outcomes of this study reveal that a person's surroundings, as well as the environment, have a major impact on his or her intention to repeat a cash waqf. As a result, it is critical to share charitable work with those around you.

## **5.6 LIMITIATION OF THE STUDY**

This researcher only focused on factor that influencing in intention of giving waqf among the Muslim in Malaysia. A few limitations are found throughout this study. Firstly, only four factors were examined to explore their effect on intention to repeat cash waqf contribution among Muslim donors. Hence, future studies may test the impact of social media marketing and knowledge sharing about fund usage on cash waqf collection, as many individuals are interested to know about how to contribute of cash waqf. Because, many individuals may lack of information in order to contribute cash waqf in the right and proper platform for avoiding from scammer and fraud. Another limitation can be observed in the sampling method and population, which it was limited only to respondent around Kulim, Kedah for taking part in answering the survey and it is also only focusing on Muslim donors. The questionnaire covered only the perceptions of people around Kulim and did not involve the larger public.

As a result, future research should pay greater attention to both Muslim and non-Muslim donors, because waqf collection can help both Muslims and non-Muslims meet their needs and improve their family's economy. Furthermore, future research should include a bigger number of samples from other categories because their perspectives may generate varied results, allowing researchers to better grasp the public's genuine perception of them. Furthermore, a quantitative survey was used to get the necessary data; as a result, future research should rely on longitudinal data to confirm the findings and provide higher generalizability. Finally, this study was conducted in Kulim, Kedah, and did not include any other Malaysian locations. Thus, further studies are encouraged to consider other locations or regions in Malaysia to identify the important factors that can encourage them to participate in cash waqf contributions.

## 5.7 RECOMMENDATIONS FOR FUTURE RESEARCH

Through this research study, several recommendations can be included for future research study. This will be able to improve the numbers of Muslims in order to repeat the cash waqf contribution. The recommendations that we can suggest such as:

i. **Train the children of giving attitude since young age**

As a parents, we must train our children to give cash waqf since they were at the young age. Normally, most parents are expose their children with the charity (sedekah) while it is approximately same likes cash waqf. So that when they grow up and already have their own income, they will remember their responsibilities as Muslims to giving cash waqf. This has become a habit for them because it has been taught since childhood.

ii. **Getting closer with God**

Past behavior is the best predictor of future success. Indicating for this study, every Muslims can access their past behaviour with the people around them such as joined others going to the mosque or any religious program. When we get closer to Allah, everything in Islam we will better understand like this study, they will better understand about the importance of cash waqf in Islam. Same goes to the perceived behavior control, when we get closer to Allah, we will be more confident with something in Islam. So that, this will increase the Muslims awareness in fulfilling the cash waqf where it is giving a lot of benefits for poor needy.

iii. **Implement the related programs**

In order to ensure that every Muslims believes the Waqf organization, the waqf institutions can organize the related programs specifically for Muslims. For example,

an organization can held the talks at the mosques, or any institutions about the importance of cash waqf in Islam. In this talk, normally an organization will show the evidence of where the organization can be trust by everyone. Besides, the waqf institutions can also work with any IPTA or IPTS or any working institutions by running a waqf scheme for the purpose of encouraging the Muslims to contribute in giving cash waqf. When the waqf institutions itself cooperate with them, this can build them more confidence to give cash waqf.

## **5.8 CONCLUSION OF THE STUDY**

In conclusion, based on the objective research as well as research questions conducted in the study of “Factor influencing intentions to repeat cash waqf contributions among Muslim donors” supported by the previous research. A total of 384 respondents from Muslim donors in Kulim Kedah were participated and answered the questionnaire.

After conducting a survey among them, the result of this research proves that all the independent variables studied show that there was significant relationship between independent and dependent variables where the Pearson’s correlation analysis shows that attitude ( $r = 0.750 < 0.001$ ), past behavior ( $r = 0.506 < 0.001$ ), perceived behavioral control ( $r = 0.751 < 0.001$ ), trust on organization ( $r = 0.652 < 0.001$ ). All these results are referred to and supported by the rule of thumb of Pearson’s correlation coefficient. What can be seen on data analysis of this study we find that the Muslims donors strongly emphasize the factor influencing their intentions to repeat cash waqf contributions. Through this study, this will give awareness among Muslims in fulfilling cash waqf to help the needy and improve the socio-economic in Malaysia.

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## APPENDICES A: DRAFT OF QUESTIONAIRES

### FACTORS INFLUENCING INTENTION TO REPEAT CASH WAQF CONTRIBUTION AMONG MUSLIM DONORS IN KULIM, KEDAH

Assalamualaikum and Selamat Sejahtera,

We are final years students from University Malaysia Kelantan (UMK) who are pursuing of Bachelor of Business Administration (Islamic Banking and Finance) under the Faculty of Entrepreneurship and Business from Kota Campus, Pengkalan Chepa.

1. Nurul Izwa Binti Zakaria (A18A0721)
2. Nurul Wahida Binti Ismail (A18A0755)
3. Wan Syairah Binti Wan Yunus (A18B0951)
4. Siti Hajar Wahidah Binti Kasim (A18A0847)

We are asked to conduct a research survey as a part of our Final Year Project (FYP). The purpose of this study is to examine the ***“Factors Influencing Intention to Repeat Cash Waqf Contribution Among Muslim Donors in Kulim”***. In order to complete the task, we would most grateful if you could answer the 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://forms.gle/G4jNsUYUcmm6Z9n69>

Your cooperation is much appreciated, Thank you.

Assalamualaikum dan Selamat Sejahtera,

Kami adalah pelajar tahun akhir Universiti Malaysia Kelantan (UMK) yang sedang mengikuti Pengajian Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) di bawah Fakulti Keusahawanan dan Perniagaan dari Kampus Kota, Pengkalan Chepa.

1. Nurul Izwa Binti Zakaria (A18a0721)
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4. Siti Hajar Wahidah Binti Kasim (A18A0847)

Kami diminta untuk menjalankan tinjauan penyelidikan sebagai sebahagian daripada Projek Tahun Akhir (FYP) kami. Tujuan kajian ini adalah untuk mengkaji “**Faktor-faktor Yang Mempengaruhi Niat Mengulangi Sumbangan Wakaf Tunai Dalam Kalangan Penderma Islam di Kulim**”. Untuk menyelesaikan tugas, 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 borang google.

<https://forms.gle/G4jNsUYUcmm6Z9n69>

Kerjasama tuan/puan amat kami hargai, Terima kasih.

### SECTION A: DEMOGRAPHIC PROFILE

Please tick (✓) only one answer of the following questions.

*Sila tandakan (✓) hanya satu jawapan bagi soalan-soalan berikut.*

1. What is your gender?  
Apakah jantina anda?

Male/Lelaki

Female/Perempuan

2. What is your age?  
Berapakah umur anda?

21-30 years old/tahun

51-60 years old/tahun

31-40 years old/tahun

61 and above/ dan ke atas

41- 50 years old/tahun

3. What is your marital status?  
Apakah status perkahwinan anda?

- Single/Bujang
- Married/Berkahwin
- Others/Lain-lain

4. What is the highest level of education you have completed or currently studying?  
Apakah tahap pendidikan tertinggi yang telah anda selesaikan atau sedang belajar?

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Sijil Pelajaran Malaysia (SPM)</li> <li><input type="checkbox"/> STPM/Foundation/Matriculation<br/>STPM/Asasi/Matrikulasi</li> <li><input type="checkbox"/> Diploma</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Bachelor Degree<br/>Ijazah Sarjana Muda</li> <li><input type="checkbox"/> Postgraduate of Degree</li> <li><input type="checkbox"/> Lيسان Ijazah</li> <li><input type="checkbox"/> Masters/Doctorate (PHD)<br/>Ijazah Sarjana/ Ijazah Kedoktoran (PHD)</li> </ul> |
|--|--|

5. What is your occupation? Apakah pekerjaan anda?

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Student/Pelajar</li> <li><input type="checkbox"/> Unemployed/Tidak Bekerja</li> <li><input type="checkbox"/> Self-employed/Bekerja sendiri</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Government Sector/Sektor Kerajaan</li> <li><input type="checkbox"/> Private Sector/ Sektor Swasta</li> <li><input type="checkbox"/> Other/ Lain-lain</li> </ul> |
|---|---|

**SECTION B: A STUDY ON FACTORS INFLUENCING INTENTION TO REPEAT CASH WAQF CONTRIBUTION AMONG MUSLIM DONORS IN KULIM**

Section B consists of five (5) parts of questions. Please answer all the questions and use the following key in the table below to indicate the degree that you agree or disagree with each statement. Please tick (√) only one answer for each statement that describes the best of your level of agreement.

*Bahagian B mengandungi (5) bahagian soalan. Sila jawab semua soalan dan gunakan kekunci berikut dalam jadual di bawah untuk menunjukkan tahap anda bersetuju atau tidak bersetuju dengan setiap pernyataan. Sila tandakan (√) hanya satu jawapan bagi setiap pernyataan yang menerangkan tahap persetujuan anda yang terbaik.*

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

**PART 1: ATTITUDE / SIKAP**

STATEMENT	SCALE				
	1	2	3	4	5
1. I believe that contribution in cash waqf improve me to be better Muslim / <i>Saya percaya sumbangan dalam wakaf tunai meningkatkan saya menjadi Muslim yang lebih baik</i>					
2. I believe cash waqf collection can help in development of ummah and become a grateful person / <i>Saya percaya kutipan wakaf tunai dapat membantu pembangunan ummah dan menjadi seorang yang bersyukur</i>					
3. I choose contribution of cash waqf as the way of my charity and to help poor people / <i>Saya memilih sumbangan wakaf tunai sebagai “sedekah” saya dan untuk membantu orang miskin</i>					

<p>4. I believe that cash waqf contribution is one of my obligations as a Muslim / <i>Saya percaya sumbangan wakaf tunai adalah salah satu kewajipan saya sebagai seorang Muslim</i></p>					
<p>5. As a Muslim, I need to support waqf organization in helping reduce the gap of standard living between rich and poor in society / <i>Sebagai seorang Muslim, saya perlu menyokong organisasi wakaf dalam membantu mengurangkan jurang taraf hidup antara kaya dan miskin dalam masyarakat</i></p>					

**PART 2: PAST BEHAVIOR / TINGKAH LAKU MASA LALU**

STATEMENT	SCALE				
	1	2	3	4	5
<p>1. I never miss performing cash waqf for few previous years / <i>Saya tidak pernah terlepas melakukan wakaf tunai untuk beberapa tahun sebelumnya</i></p>					
<p>2. I often contribute cash waqf through payroll deduction, payment over the counter, through agent, E-Wallet and others / <i>Saya sering menyumbang wakaf tunai melalui potongan gaji, bayaran di kaunter, melalui ejen, E-Wallet dan lain-lain</i></p>					
<p>3. I give cash waqf endowment to the right waqf organization appointed by the state Islamic religious councils and very satisfied with the service management / <i>Saya memberi wakaf tunai kepada organisasi wakaf yang betul dilantik oleh majlis agama Islam negeri dan sangat berpuas hati dengan pengurusan perkhidmatan</i></p>					

4. I gather information from friends or family giving cash waqf contribution / <i>Saya mengumpul maklumat daripada rakan atau keluarga sebelum memberi sumbangan wakaf tunai</i>					
5. To make sure I make to the right cash waqf contribution, I often observe how others participate in giving cash waqf / <i>Untuk memastikan saya membuat sumbangan wakaf tunai yang betul, saya</i>					
<i>sering memerhati bagaimana orang lain mengambil bahagian dalam pemberian wakaf tunai</i>					

**PART 3: PERCEIVED BEHAVIOR CONTROL / KAWALAN TINGKAH LAKU YANG DIRASAKAN**

STATEMENT	SCALE				
	1	2	3	4	5
1. The decision to give cash waqf is entirely up to me / <i>Keputusan untuk memberi wakaf tunai adalah terpulang sepenuhnya kepada saya</i>					
2. If I want to contribute cash waqf, I can do it anytime I want / <i>Jika saya ingin menyumbang wakaf tunai, saya boleh melakukannya pada bila-bila masa yang saya mahu</i>					
3. I have good financial resources to give cash waqf contribution / <i>Saya mempunyai sumber kewangan yang bagus untuk memberi sumbangan wakaf tunai</i>					
4. As a Muslim, I should spread awareness about benefit of cash waqf to society / <i>Sebagai seorang Muslim, saya seharusnya menyebarkan kesedaran tentang manfaat wakaf tunai kepada masyarakat</i>					

5. I have time and willingness for cash waqf contribution / <i>Saya mempunyai masa dan kesanggupan untuk menunaikan sumbangan wakaf tunai</i>					
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**PART 4: TRUST ON ORGANIZATION / KEPERCAYAAN KEPADA ORGANISASI**

STATEMENT	SCALE				
	1	2	3	4	5
1. I tend to repeated giving cash waqf because I trust on waqf organization / <i>Saya cenderung untuk mengulangi pemberian wakaf tunai kerana saya percaya pada organisasi wakaf</i>					
2. I believe in the information provided by the waqf organization / <i>Saya percaya dengan maklumat yang diberikan oleh organisasi wakaf</i>					
3. I trust in the waqf organization for each collection and cash waqf contribution/ <i>Saya percaya kepada organisasi wakaf untuk setiap kutipan dan agihan wakaf tunai</i>					
4. The waqf organization in Malaysia are trustworthy / <i>Organisasi wakaf di Malaysia boleh dipercayai</i>					
5. The waqf organization can be trusted because they faithfully to help those community in need/ <i>Organisasi wakaf boleh dipercayai kerana mereka setia membantu masyarakat yang memerlukan</i>					

**PART 5: INTENTION TO REPEAT CASH WAQF CONTRIBUTION / NIAT UNTUK MENGULANGI SUMBANGAN WAKAF TUNAI**

STATEMENT	SCALE				
	1	2	3	4	5



1. I am motivated to repeat giving cash waqf because to get reward from Allah in the hereafter / <i>Saya terdorong untuk mengulangi pemberian wakaf tunai kerana untuk mendapat pahala dari Allah di akhirat kelak</i>					
2. I think through cash waqf contribution it can help others people in need / <i>Saya berpendapat melalui sumbangan wakaf tunai dapat membantu orang lain yang memerlukan</i>					
3. In my opinion, cash waqf contribution is easier / <i>Pada pendapat saya, sumbangan wakaf tunai lebih mudah</i>					
4. I believe repeated in giving cash waqf can clean my property just like religion says/ <i>Saya percaya dengan mengulangi pemberian wakaf tunai boleh membersihkan harta saya seperti yang diperkatakan oleh agama</i>					
5. I plan to repeat giving cash waqf in the future / <i>Saya bercadang untuk mengulangi pemberian wakaf tunai pada masa hadapan</i>					