

**FACTORS INFLUENCING CASH WAQF GIVING
INTENTION AMONG MUSLIM DONORS IN PANJI,
KELANTAN**

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UNIVERSITI

MALAYSIA

DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
FINANCE)

2021



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Factors Influencing Cash Waqf Giving Intention Among Muslim Donors in Panji, Kelantan

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A thesis submitted in fulfillment of the requirements for the degree of
Business Administration (Islamic Banking and Finance)

Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN

2021

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ACKNOWLEDGEMENT

Our group members feeling grateful, and we wish to extend our heartfelt to all persons who have contributed efforts and supports in order to help us in completing this research project. First and foremost, we would like to thanks to Allah, Almighty God for the spiritual enlightenment, the wisdom and constant flow ideas which help a great deal which for lighting up the lamp of hope, encouragement, courage, and patience and can complete this project research successfully for this semester. Next, we would like to express our special thanks and gratitude to our supervisor for this semester and for this research, Madam Siti Rohana binti Mohamad for his able guidance, support, and much help in doing research and we came to know about so many new things. Furthermore, we would like to thank our evaluation panel, Mr. Hassanuddin bin Hassan who willing to be our panel and assessing marks to our group. We would also like to express our sincere thanks to Dean and staff of the Faculty of Entrepreneurship and Business for providing us with all the facilities and necessities that were required. Thus, we would like to thank our parents and friends who have been always helping and encouraging us throughout this semester. Last but not least, a special thanks and big congrats to our teammates who have been successfully completed this study on time and have been struggling with all efforts to complete this study with all our best.

Thank you.

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LIST OF ABBREVIATIONS

TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
PBC	Perceived Behavioral Control
SIRC	State Islamic Religious Council
IV	Independent Variable
DV	Dependent Variable
SPSS	Statistical Package for the Social Science

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LIST OF SYMBOLS

N	Population
S	Sample Size
n	Sample Size
P	Significant Value
r	Coefficient Value
a	Cronbach's Alpha



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ABSTRAK

Wakaf tunai semakin popular pada masa kini kerana ia mempunyai potensi besar sebagai alat kewangan kepada masyarakat. Kajian ini memfokuskan kepada faktor-faktor yang mempengaruhi niat berwakaf tunai dalam kalangan penderma Islam di Panji, Kelantan. Oleh itu, kajian ini bertujuan untuk mengkaji hubungan antara amanah, agama Islam, dan budaya sosial terhadap niat berwakaf tunai. Analisis kuantitatif digunakan dalam menyempurnakan penyelidikan ini. Pengumpulan data telah dikumpul melalui pengedaran borang soal selidik menggunakan borang Google kepada responden. Seramai 394 orang responden dalam kalangan penderma Islam di Panji, Kelantan telah dikumpulkan dalam kajian ini. Kajian ini mengaplikasikan teori tingkah laku terancang (TPB) untuk meramal niat pemberian wakaf tunai. Dapatan kajian ini bahawa kepercayaan, agama Islam, dan budaya sosial mempunyai hubungan yang positif terhadap niat berwakaf tunai dalam kalangan penderma Islam di Panji, Kelantan.

Kata Kunci: Niat Memberi Wakaf Tunai, Teori Tingkah Laku yang Dirancang (TPB), Kepercayaan, Agama Islam, Budaya Sosial.

ABSTRACT

Cash waqf has gained popularity nowadays because it has great potential as a financial tool for society. This research focuses on the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan. Therefore, this study aims to investigate the relationship between trust, Islamic religiosity, and social culture toward cash waqf giving intention. Quantitative analysis is used in completing this research. The data collection has been collected through the distribution of a questionnaire using Google form to the respondent. There are 394 respondents among Muslim donors in Panji, Kelantan was gathered in this research. This study applies the theory of planned behavior (TPB) to predicting cash waqf giving intention. The findings of this study that trust, Islamic religiosity, and social culture had a positive relationship towards cash waqf giving intention among Muslim donors in Panji, Kelantan.

Keywords: Cash Waqf Giving Intention, Theory of Planned Behavior (TPB), Trust, Islamic Religiosity, Social Culture.

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CHAPTER 1

INTRODUCTION

1.0 Overview

In chapter one, we will focus on the overview of the research background. The background of the study had discussed initially and followed by an explanation of defining the problem statement for this research. The hypotheses, research objectives, research questions and significant of research were included in this chapter. All parts will be explained in detail, consisting of the scope of the study, definition of the term and lastly organization of the chapters.

1.1 Background of the Study

Cash waqf is a type of waqf categorized as movable waqf. Like other waqf, cash waqf aims to promote service to mankind by establishing waqf using money. Waqf is the act of holding certain assets and preserving it for the benefit of the Muslim community. Waqf is equivalent to the endowment and entails essential features that include the declaration of intention, the contributor, the property, and the beneficiary. The main differentiating characteristics of Waqf are irrevocability, perpetuity, and inalienability. Property offered as Waqf ceases to belong to the individual or organization that provided it in the first place.

The background of the study serves as the basis for problem statement and eventually determine the research question, the significance of the study, and as a guide to make sure the conceptual model built later on does not conflict with the basic principles of Waqf donate

in Kelantan. Overall, there are five types of giving in Islam, and each of them is a difference regarding many aspects. Although many scholars have given different definitions of Waqf, they all refer to perpetual endowments

Cash waqf is perceived as a source of fund in the Islamic economy. It can serve as a financial tool for the Muslim ummah. The return obtained from cash waqf can be channelled into a public project, for example, building schools, mosques, bridges, providing food, etc. Moreover, cash waqf is easy and flexible. It is not restricted to any law which would prevent anyone from giving cash waqf. Anybody can endow cash waqf as much as he wishes. Furthermore, cash waqf carries the least burden and procedure, such as, it does not require much documentation. Cash waqf giving behaviour is relatively low. Most of the cash waqf are inclined toward endowment of real assets and property as subjects for waqf instead of cash waqf giving.

1.2 Problem Statement

The cash Waqf is projected to be the solution to the unproductive Waqf asset problem. The struggle of the lack of capital and limited financial resources to promote idle Waqf assets remains a vital issue. The issues of idle Waqf asset such as land Waqf have been raised in several studies.

State Islamic Religious Council of Kelantan or known as MAIK is the one who responsible in managing and developing cash waqf in Kelantan. According to its official website, it explained on the function of roles, vision, mission, cash waqf project and many more information pertaining to the waqf matters in Kelantan. Kelantan has ten districts consist of Kota Bharu, Pasir Mas, Tumpat, Pasir Puteh, Bachok, Kuala Krai, Machang, Tanah Merah, Jeli and Gua Musang. Moreover, it also reported that Kelantan population

totalled about 1.7 million in 2010 which most of them are Malays (Department of Statistic Malaysia). Additionally, Panji also is one of the places in Kelantan that we are studies about. Therefore, it is crucial for the council to be systematic, well-managed and competent enough to ensure that its vision to become a leading cash waqf institution is achieved

Among the reason of the recent comeback of cash Waqf in the temporary context is due to its flexibility, it allows all Muslims in Panji, Kelantan segments to participate in cash Waqf activity regardless to the amount of big or small money. Moreover, more practical to distribute its benefits among the wider segments of receivers, uncomplicated to manage and easy to utilize for the beneficiary's daily necessities. cash Waqf has come as a good option for donors who do not have a fixed asset but rather have movable assets i.e., cash for donating. Thus, all the strata of the society are able to perform sustainable charity activities through cash Waqf as long as they keen on doing it voluntarily only for the sake of Allah SWT blessing. Cash Waqf practices could be categorized into two ones, the first so-called is the direct one, for instance, channel waqf money to redevelop an old waqf property. The indirect form of cash Waqf where the fund invested in a particular permissible project and distributing its profit

There is a need for charity organisations, particularly, in developing countries to clearly communicate their functions in society for example, visible contributions, which can garner trust from the public resulting in erosion of any negative thinking towards charity organisations. Honesty, generosity, and dependability are key points that will build trust in the community. Therefore, this study attempts to unravel the issue by exploring the relationship between trust, Islamic religiosity, social culture, and cash waqf giving intention among Muslim donors in Panji, Kelantan.

1.3 Research Question

For this study, there are three research questions to be answered to fulfil the objectives. These three research questions will determine the outcome after the study was conducted. The research questions of this study are:

- i. What is the relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan?
- ii. What is the relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji, Kelantan?
- iii. What is the relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan?

1.4 Research Objectives

The objectives of our study are to identify the factors influencing cash waqf giving intention among Muslim donors in Kelantan.

Specifically, this study aims to achieve the following objectives:

- i. To study the relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan.
- ii. To study the relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji, Kelantan.
- iii. To study the relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan.

1.5 Scope of the Study

Any research has their own scopes and this research also have their own scopes. This research study will be conducted among Muslim in Kelantan. The reason is the percentage of Muslim population in Kelantan is more than 90%. This can make it easier for us to collect data to achieve the objectives of the study. There are 10 districts in Kelantan, namely Tumpat, Pasir Mas, Kota Bharu, Bachok, Pasir Puteh, Machang, Tanah Merah, Jeli, Kuala Krai and Gua Musang. Although there are many districts there, researchers have chosen the residents of Panji which is one of the places in the district of Kota Bharu. It's considered to be representative of the actual population for this study. The researchers choose this place because the information on population data in this area are presented clearly and it can make it easier for researchers to study. In addition, we choose Kelantan as our study site because the study on waqf cash here is little. Not only a few, in fact there are no studies related to giving cash waqf intention. This prompted us to conduct this study in Kelantan to find out the information related to cash waqf intention.

1.6 Significance of Study

This study is hoped to contribute to the Waqf institutions by enhancing the understanding among Muslim donors regarding the determinant factors toward cash Waqf giving intention especially in Kelantan. In the other words, the main goal of this study is to measure the importance of cash waqf in Muslim and advantages of cash waqf in term of economy, it also contributes to the health and well-being of Muslim community in enhancing the spiritual and religious aspects of the community

This study will contribute beneficial knowledge more about waqf. The result of this study will determine the factor that causing of influencing cash waqf. Waqfs classified as movable waqfs include cash waqfs. Cash waqf, like other waqf, aims to encourage service to humanity by establishing waqf with money. The confinement of a quantity of money by a founder or persons, firms, institutions, businesses, or public or private organisations, as well as the dedication of its usufruct in perpetuity to the welfare of society, is known as cash waqf, Its goal was to raise public monies to be pooled as a waqf asset and managed in such a way that it might provide an income stream while also keeping its initial worth and growing, or at the very least preserving its perpetuity. Cash waqf can help the community by providing much-needed public services.

1.7 Definition of Term

1.7.1 Cash Waqf Giving Intention

Intention is an indication of a person's readiness to perform a given behavior, and it considered an immediate antecedent of behavior (Ajzen & Fishbein, 1980). That's mean cash waqf giving intention can be define as an indication of a person's readiness to perform cash waqf giving. It considered an immediate antecedent of behavior to anyone who want donate cash waqf. Intention is assumed to capture the motivational factors that influence the behavior. It is an indication of how hard people are willing to try and how much of an effort they are planning to exert, in order to perform the behavior. In general, the stronger the intention to engage in behavior, the more likely it would be performed. (Ajzen & Fishbein, 1985). In other word, intention is described as to whether an individual is intends to try or try to act.

Narrated Umar bin Al-Khattab, reported: Messenger of Allah said, the deeds are considered by the intentions, and a person will get the reward according to his intention. According to this statement, the intention is seen as the root cause of the behavior of an individual. Cash waqf is easy and flexible⁴ (Kuran, 2001). It is not restricted to any law which would prevent anyone from giving cash waqf. Anybody can endow cash waqf as much as he wishes. Furthermore, cash waqf carries the least burden and procedure, such as, it does not require much documentation (Mahamood, 2011). Donations obtained from cash waqf can be channeled into public projects, for example, building schools, mosques, bridges, providing food.

1.7.2 Trust

Trust refers to the extent of donor belief that a charity will behave as expected and fulfil its obligations (Sargeant & Lee, 2004). According to Tonkiss and Passey (1999) the potential donor will be driven by the extent to which they believe the organization has demonstrated it will use donations wisely. The nature of cash waqf scheme, which requires an appointment of trustee or mutawallis, adversely entails a higher degree of trust among waqf towards the mutawallis. According to Sargeant and Lee (2004), trust is the basis of public goodwill. If the public has little confidence in charity, they will be less willing to offer resources to support it. The empirical analysis by Shukor et al., (2017); Mokhtar et al., (2015); Osman et al., (2012) and Alias (2011) provided the important of trust in cash waqf determination. Consequently, given the mindset that banks are experienced in managing cash well, Malaysians are confident that cash waqf through banks will be taken care efficiently (Mokhtar et al., 2015; Snip, 2011).

Moorman et al., (1992) define trust as a willingness to rely on an exchange partner in whom one has confidence. Trust also refers “to the extent of donor belief that a charity will behave as expected and fulfil its obligations” (Sargeant & Lee, 2004). Trust developed in the waqf institution means that the donor believes in the information disclosed to them and at the same time has full faith on cash collected for the purpose of waqf activities. In Islam, trust it is known as *amanah* which relates to reliability, trustworthiness, faithfulness, integrity and honest. This concept takes a significant role in developing the moral behavior of a Muslim (Hasan and Siraj, 2017).

1.7.3 Islamic religiosity

Religiosity has been described as a belief in God (McDaniel & Burnett, 1990), a set of consumption norms (Cosgel & Minkler, 2004) and a belief system and practices (Arnold et al., 2004). In this study, religiosity is defined as the degree to which a person adheres to the religious values, beliefs, and practices that are used in their daily life (Worthington Jr et al., 2003). Islam is a religion that urges its followers to do good and noble deeds; it guides the acts of every follower or believer in all cases including good relations not only with God but also with other human beings. The act of contributing waqf is noble behavior to help the development of ummah as well as to fulfill a religious (Islamic) obligation and receive rewards from Allah.

However, sin and reward as a factor has never been found in any literature of cash waqf giving or charitable giving yet, but it might come under the general term of religiosity. Md Idris, Bidin and Saad (2012) identified Islamic Religiosity Measurement in three dimensions which are optional religious worship, believe in Allah's reward and believe in Allah's Punishment. Basically, the sin and reward factor found in this paper are dimensions of Islamic religiosity measurement. Religiosity has been used to determine its relationship with cash waqf giving intention and showed a positive relationship.

1.7.4 Social Culture

Social culture or Norma is one of the factors that contribute to the intention of cash waqf in young intellectuals (Faiz, 2014). Subjective norms can be defined as the perceived effects of social pressure in shaping behavior (Ajzen, 1991). In other

words that the norm or behavior of a person in taking a decision is strongly influenced by the environment in which the person lives.

This means that an individual may act due to how other people think that the act is important for them. According to TRA, pressures to act may be exerted by others such as parents, relatives, teachers, etc. (Ajzen & Fishbein, 1980).



1.8 Organization of the Chapters

This section focuses on the current study's chapter organization, providing further clarity and interpretation of the thesis framework in an efficient manner. As a result, five chapters are added to concentrate even further on the work's process:

The first chapter began with a background of the study followed by the problem statement which is a definition of the problems that this research addresses. Following that, the chapter discusses the research questions, the research objectives, and scope of the study. Finally, the significance of study, definition of term, and organizational of the proposal.

The next chapter gives an outline of cash waqf. Cash waqf plays an important role in planning economic and social change for the entire Muslim community were discussed at the start of the chapter. The concept of cash waqf and its origins are then discussed in the following sections. It goes on to explain the features of cash waqf as well as the foundations of waqf. Following that, the chapter discusses the various forms of cash waqf uses as well as cash waqf classifications. Regarding that, the topics of cash waqf were discussed. The discussion of cash waqf in Panji, Kelantan, including its history, underpinning theory, conceptual framework, and hypotheses statement continues in this chapter. Finally, the cash Waqf's contribution is summarized.

The research method used in this study is described in Chapter 3. The chapter begins with an example of a research design, which includes the development of measurement, a pilot study, the study location, population and unit analysis, sample and sample analysis, and sample and sample analysis. The sampling process, sample size, data collection methodology, and data editing and coding are all important considerations. The data analysis category of this chapter is broken down into descriptive analysis, SEM process, and reliability and validity analysis.

The findings of the statistical review are primarily presented in Chapter 4. This chapter illustrates the effect of a model measurement evaluation that considers internal accuracy reliability, indicator reliability, convergent reliability, and discriminant reliability. This chapter also discusses the mediating and moderating analyses.

Finally, chapter 5 discussed the results of the current research and their effects, as well as the study's limitations. In addition, aims of the study are made, and the research findings' conclusion is addressed.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This topic will be explained and review about how the trust, Islamic religiosity and social culture affects cash waqf giving intention. Over the past few decades, the development of waqf cash in the life of society has posed a challenge for governments, academics and all parties to promote this more efficiently. Cash waqf plays an important role in planning economic and social change for the entire Muslim community. In addition, the trust and acceptance of waqf cash by individuals is very important for the economy of the Muslim community. In this context, we will review do trust, Islamic religion and social culture really affect cash waqf giving intention.

The scope of review we will discuss in this topic firstly is about trust. Trust refers “to the extent of donor belief that a charity will behave as expected and fulfil its obligations” (Sargeant & Lee, 2004). In Islam, trust it is known as *amanah* which relates to reliability, trustworthiness, faithfulness, integrity and honest. While the second one is religiosity can be defined as the degree to which a person adheres to the religious values, beliefs, and practices that are used in their daily life (Worthington Jr., et al., 2003). Islam is a religion that urges its followers to do good and noble deeds; it guides the acts of every follower or believer in all cases including good relations not only with God but also with other human beings. The last scope of review in this topic is social culture or *norma* (subjective norms). According to Ajzen, 1991, subjective norms can be defined as the perceived effects of social pressure in shaping behaviour (Ajzen, 1991). In other words that the norm or behaviour of a person in taking a decision is strongly influenced by the environment in which the person lives.

2.2 Underpinning Theory

Azjen (1985) proposed Theory of Planned Behavior (TPB), which is an extension of theory of reason action (TRA). The main similarity between TPB and TRA is that both models focus on the individual's intention to perform a given behavior. However, TPB tackles the issue of behaviors that occurs without a person's volitional control. In addition, TPB adds the Perceived Behavioral Control (PBC) element, which differentiates it substantially from TRA. PBC is the component that accounts for situations where an individual has less than complete control over the behavior, which can differ according to various situations and actions (Azjen, 1991). To provide accurate understanding of prediction of behavior, TPB deals with attitude, subjective norm and perceived behavioral control. TPB hypothesizes that behavior is a function of prominent beliefs, which are significant to that behavior. These salient beliefs are regarded as the widespread determinants of a person's intentions and actions. The theoretical relationship as postulated in this theory is shown in below:

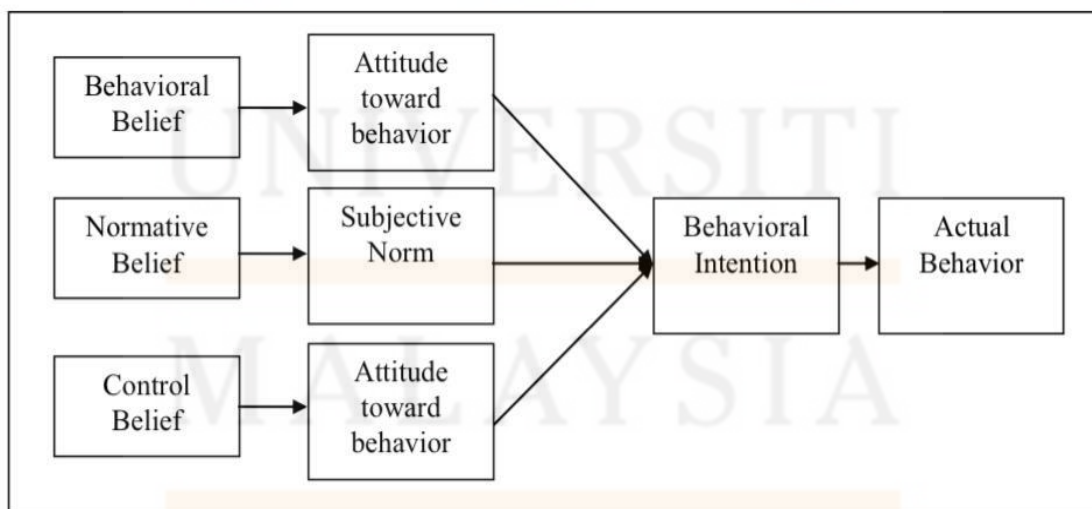


Figure 2.1: Theory of Planned Behavior Model (TPB)

For the purpose of present study cash waqf giving intention is determined based on the three main factor. Trust, Islamic religiosity, and social culture. The TPB assumes that behaviour action is led and controlled by cash waqf giving intention.

2.3 Previous Studies

2.3.1 Cash waqf giving intention

This previous study for our division variable is cash waqf giving intention among Muslim donors in Panji, Kelantan. Waqf is a charitable organisation that has existed since the time of Prophet Muhammad (PBUH). Waqf is described by Ibn Qudamah (1972) as "the devotion or gift of property for any charitable or religious object in order to obtain benefits for human beings." The State Islamic Religious Council (SIRC) is the sole trustee or mutawalli in Malaysia for waqf administration and management (Mahamood, 2011). Cash waqf is gaining popularity these days. It is a unique form of endowment that varies from traditional real estate waqfs in that its initial capital is made up of cash or money (Cizakca, 2013). Cash waqf is conducted in Malaysia in a variety of ways, including via internet services such as e-wakaf, salary deduction, and payment directly to the SIRC-appointed waqf agent. Despite its growing popularity, some critics have expressed concerns about the low level of cash waqf giving among Muslim donors, especially in Malaysia (Mahamood, 2011; Mohsin, 2009; Al-Habsyi, 2014).

In common literatures, studies on charitable giving activity differ. Generally, charitable giving research has focused on identifying the demographic factors that are

correlated with disparities in charitable giving, such as gender, age, marital status, education levels, or income levels (Drollinger, 1998; Lee, Piliavin, & Call, 1999; Burgoyne, Young & Walker, 2005; Kasri, 2013). These works, on the other hand, are more descriptive. As a result, relying solely on descriptive aspects of charitable giving fails to provide guidance on factors that discourage or promote charitable giving, as well as insights into data that could help in the creation of strategies to boost charitable giving levels (Smith & Mcsweeney, 2007).

Meanwhile, a theoretical framework has been integrated into a number of studies on charitable giving activity. The Theory of Planned Activity was used by Linden, Smith, and Mcsweeney (2007) to investigate charitable giving behaviour. Smith and Mcsweeney (2007) looked at a variety of individual variables, such as behaviours, as well as social factors, such as norms, to better understand donors' charitable giving activity. Smith and Mcsweeney (2007) created a structure that could be useful in research on waqf giving actions.

2.3.2 Trust

There has been various research on trust as a predictor of charitable giving behaviour, but it is rarely at the centre of academic arguments. Trust has been extensively researched in a variety of subjects, including sociology. The relationship between trust and other issues has also been studied. For example, Dodgson (1993), Hallen et al., (1991); Zaheer and Venkatraman (1995) looked at the impact of trust on customer company relationships. The expectation or belief in a partner's trustworthiness that arises from dependability, expertise, or intentionality was also investigated. The underlying behavioural purpose displays a reliance on a relationship and is characterised by fragility and uncertainty.

Trust has been defined in several ways, such as Deutsch's (1975) explanation of trust as one's anticipation that a trustee will do a desired activity. Another definition of trust is one's conviction that his or her needs will be addressed in the future by actions taken by a third party. It is the result of mutual values, cultural ethics, and social networks, which enhances social cohesiveness as well as economic progress. This study uses Hosmer's (1995) definition, which is "one person's, group's, or firm's dependence on another person's, group's, or company's voluntarily recognised duty to recognise and safeguard the rights and interests of all others engaged in a joint endeavour or economic trade." This notion is particularly compelling in the voluntary sector, where the donor relies on a volunteer trustee to ensure that the desired goals of the beneficiary group are met. This study will also use Sargeant and Lee's (2004) definition of trust, which defines it as a donor's conviction that a charity will behave as expected and fulfil its commitments.

According to the study, contributors' faith in an organisation is likely to erode if it is inept, spends disproportionately on fundraising and administration, incurs significant private expenses, and takes unnecessary risks. The factors of trust can also be influenced by trust knowledge and competence, as well as sincerity and honesty (Peters, Covello, & 1997, McCallum). Snip 2011 investigated the elements that influence people's desire to donate to a charity organisation in the future, as well as the elements that influence people's trust in a charitable organisation. People will continue to give when they have faith in a charity organisation, empathy with the organization's motives, a moral obligation to donate, and a granting experience, according to Snip (2011). Furthermore, understanding of charitable organisations, their reputation, communication with stakeholders, and perceived opportunism or danger are all elements that contribute to donors' confidence.

In general, educators have long undertaken studies concerning trust in a variety of fields. Trust has been confirmed as one of the characteristics of good association with

donating intention and donor commitment in the context of traditional charitable giving. However, there is still a gap in the body of knowledge when it comes to the impact of trust on the intention to give to Waqf and the Waqif's commitment.

Hypothesis 1: *There is significant positive relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan.*

2.3.2 Islamic Religion

In the study on the intention of Waqf giving, Islamic religion is the most important in the 7th century CE, the Prophet Muhammad in Arabia promulgated a major world religion. The Arabic word Islam, which literally means "surrender," captures Islam's central religious concept: that the believer (dubbed a Muslim from the active particle Islam) submits to Allah's (Allah: God) will. Allah is regarded as the one and only God, the world's maker, sustained, and restorer. The religious teachings, the Quran, reveal Allah's will, which must be obeyed by all human beings which Allah revealed to his messenger, Muhammad. Muhammad is the last of a line of prophets in Islam (along with Adam, Noah, Abraham, Moses, Solomon, and Jesus), and his message both completes and completes the "revelations" attributed to earlier prophets.

The emphasis on uncompromising monotheism and strict observance of some basic religious traditions has not changed. Muhammad's faith spread quickly from the Middle East to Africa, Europe, the Indian subcontinent, the Malay Peninsula, and China, where it was taught to a small community of followers and it more than 1.5 billion Muslims lived on the planet in the early twenty-first century. Although there have been numerous sectarian

movements within Islam, all Muslims share a shared faith and a sense of belonging to a single religion.

Islam's overwhelming range of races and cultures (an approximate number of more than 1.5 billion people worldwide in the early twenty-first century) has resulted in significant internal divisions. However, a similar faith and a sense of belonging to a single culture bind all segments of Muslim society. Instead of weakening with the loss of political influence during the time of Western colonialism in the 19th and 20th centuries, the Islamic community (ummah) grew stronger. In the mid-twentieth century, Islam's faith aided various Muslim communities in their fight for political independence, and Islam's unity led to later political cohesion.

Hypothesis 2: *There is significant positive relationship between Islamic religiosity and cash waqf giving intention among Muslim in Panji, Kelantan.*

2.3.3 Social Culture

Following that, there's a good chance that social culture has an impact on Cash Waqf awareness. This is because one of the elements that contributed to Waqf receptivity among the intelligent young generation, according to this study, is subjective norm. According to the subjective norm is the effect of social pressure on whether or not to undertake a behaviour. In simple terms, it means that an individual's decision to conduct a certain behaviour is influenced by his or her perception of relevant opinions from others.

Previous research by Thong et al. (2013) found that social culture has a substantial impact on microfinance programme awareness in Kelantan. In addition, Zheng et al. (2011)

discovered in their research that the public's reaction to social attitudes and cultural standards organ donation is accepted in China. Dillenburger et al. (2013) discovered that over 60% of those who are aware of autism spectrum disorder (ASD) knew someone with ASD in their own family, circle of friends, or work colleagues. Furthermore, a few studies have found a favourable and statistically significant association between social factors and individual charitable intentions (Carman, 2004) and investment decisions (Gupta and Sharma, 2011). Adewale et al. (2012) discovered that subjective norm is a statistically significant predictor of the intention to utilise the gold dinar in Kelantan, Malaysia, in their study.

According to Izakça (2000), more than a quarter of the cash Waqf in the city of Bursa has lasted more than a century, with 81 percent of them being reinvested for profit or supported by a plethora of smaller cash Waqfs. This has resulted in more economic stimulus and social development, and its investment can be diversified, and it has a greater revenue generation ability and higher growth chances (Ammar, 2006). Waqf, according to Mohammad (2015), can be useful means for generating more cash and providing liquidity. Ali (2009) discovered that Waqf institutions have been crucial to the survival of Muslim 68 communities. Minority communities, in addition to actively participating in the long-term development of their communities Islam. In Islam's history, it has played a significant role in long-term development it proves that Waqf institutions are critical to the Muslim community's existence and progress localities (minorities).

Hypothesis 3: *There is significant positive relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan.*

2.4 Hypotheses Statement

Literature review revealed that the independent variables like trust, Islamic religion and social culture effect cash waqf giving intention among Muslim in Panji, Kelantan. Therefore, this study plan to examine the level of effect among these variables. Based on the literature review that has been discuss in this chapter, the hypotheses of this study summarized in the following manner.

Hypothesis 1:

H0: There is no relationship between trust and cash waqf giving intention among Muslim in Panji, Kelantan.

H1: There is significant relationship between trust and cash waqf giving intention among Muslim in Panji, Kelantan.

Hypothesis 2:

H0: There is no relationship between Islamic religion and cash waqf giving intention among Muslim in Panji, Kelantan.

H1: There is significant relationship between Islamic religion and cash waqf giving intention among Muslim in Panji, Kelantan.

Hypothesis 3:

H0: There is no relationship between social culture and cash waqf giving intention among Muslim in Panji, Kelantan.

H1: There is significant relationship between social culture and cash waqf giving intention among Muslim in Panji, Kelantan.

2.5 Conceptual Framework

The conceptual framework was the operationalization of the theory. It was the researcher’s own position on the issue and provides the guidance to the study. With modifications to suit the inquiry, it might be a reception of a model utilized in a previous study. Through the conceptual framework, a researcher will be able to demonstrate the relationships of the different constructs that want to investigate aside of indicating the direction of the study.

From the study, the independent variable consists of trust, Islamic religion, and social culture while the dependent variable is the cash waqf giving intention. The study is to investigate the relationship between the trust, Islamic religiosity, and social culture towards cash waqf giving intention among Muslim donors in Panji, Kelantan. The independent variable will give the impact to the dependent variable.

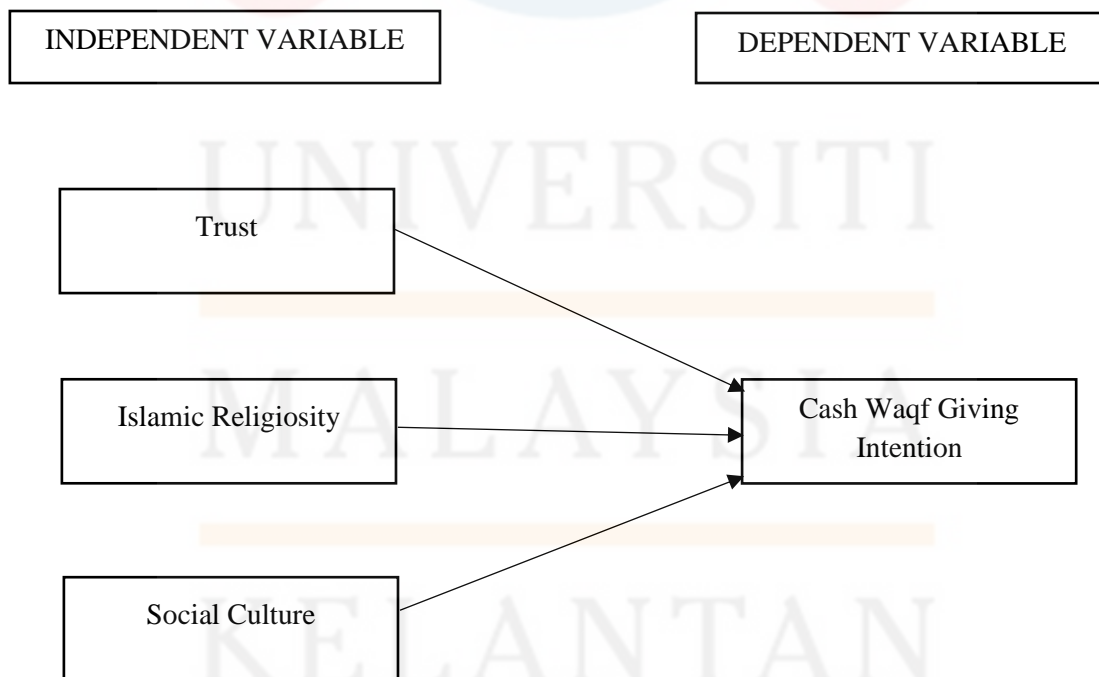


Figure 2.2: Conceptual Framework

2.6 Summary

This chapter covers different aspects, including a review of the literature on the topic that the researchers wish to investigate. The Theory of Planned Behavior was adapted in the study and fits with this study where the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan were observed. This topic also covered the dependent and independent variables. Trust, Islamic religiosity, and social culture are the independent variables. The dependent variable was cash waqf giving intention among Muslim donors in Panji, Kelantan. The conceptual framework will allow the researcher to demonstrate the relationships between the various constructs that will be investigated, as well as provide guidance for the study. So, this chapter was cover about the literature review about the topic we want to study. The following chapter will go over the research methodology used to test the hypotheses that were developed.

CHAPTER 3

RESEARCH METHODS

3.1 Introduction

The aim of this research is to look into the factors that influence cash waqf giving intentions among Muslim donors in Panji, Kelantan. The purpose of this chapter is to describe the methods that will be used to answer the study's objective and confirm the hypotheses that have been proposed. This chapter is divided into eight sections: research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement variables, and data analysis. The researcher will also explain how the questionnaires for this study will be distributed. The quantitative approach is used in this study. A set of online questionnaires have been developed to assess the influence of cash waqf giving intention among Muslim donors in Kelantan. As a result, this chapter serves the previously stated purpose and will be expanded upon in subsequent chapters.

3.2 Research Design

A research methodology is a method for solving a research problem in a systematic way. It can be defined as a science that studies how scientific research is conducted (Kothari, 2004). According to Creswell (2014), research methodology is concerned with the actions taken in order to answer a set of research questions and research objectives. The methodology chosen is critical because it can direct the study's conduct and shape the value of research outcomes (Creswell, 2013). Fundamentally, research methodology is a method used by researchers to describe, explain, and predict phenomena.

In this study, the researchers used the quantitative method, which is primary data. In quantitative research, two (2) regular research methodologies are used by researchers: survey research and experimental research (Creswell, 1994). In this study, a survey research methodology is used because, according to Malhotra and Grover (1998), this method helps to provide standardized information to describe variables or analyses relationships between variables. As a result, this study examined the relationship between trust, Islamic religiosity, and social culture toward cash waqf using survey research to collect data from respondents. A survey research methodology is appropriate when it engages in analyses that attempt to resolve who and what types of questions (Yin, 2003). This is consistent with the study's use of "what type" research questions.

3.3 Data Collection Methods

The purpose of the study was to investigate the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan; our study focuses on Muslims in Panji, Kelantan. In this study, the researchers used a quantitative research method to gather the data. Quantitative methods were used to explain a scenario or phenomenon by collecting and appropriately analyzing numerical or mathematical data. In a short period of time, the researcher can use quantitative research to investigate the beliefs of a larger population of participants. The emphasis was on many participants rather than a few, in order to obtain a larger pool of data by using quantitative research methods, allowing a diverse range of opinions to be explored and analyzed.

The quantitative data was collected for this study. The data were calculated and analyzed using the Statistical Packaged Social Science (SPSS). One of the reasons the researchers choose the SPSS software for data analysis is that it can be used to analyses and interpret quantitative data. It also allows the researchers to cut down on the time it takes to collect primary data and facilitates faster and easier quantitative analysis.

3.4 Study Population

A population is a distinct group of people, whether it is a country or a collection of people who share a common attribute. Population refers to a group of people from which a statistical sample is selected for research in statistics. There any selected of individual grouped together by a common feature can be said to be a population.

A sample, not the full population, is a statistically significant fraction of the population. As a result, the approximate standard deviation, or standard error, of a statistical

study of a sample's results from the full population must be reported. Only a population-wide analysis would have no standard error.

A population can be defined as all persons or products that share the trait being studied (Vaus, 2002). Individuals who have made many monetary Waqf payments in Panji district made up the study's population. Individuals are the unit of analysis in this study. According to Yin (2003), the individual is frequently used as the unit of analysis in any study involving people because we research people. According to the Stats Geoportal by the Departments of Statistics Malaysia (DOSM), the specific population in Panji district which is 73,315 of population. It is enough for the researchers to find the respondents due to the quantity of the citizens in Panji district, Kelantan.

3.5 Sample Size

The sample refers to the population variable. The subject is known as the sample participant, and the total number of subjects in the sample is known as the sample scale. Normally, the sample size is determined by the population. The researcher supposedly will use the population estimation method according to table as a guide to the sample number (Krejcie & Morgan, 1970). This is how the sample size grows as the population expands. The sample size will remain at a declining pace as it ultimately stays stable at a sample size of 384 and slightly more. The quality of the analysis and the outcome that was estimated before to the start of the study are the most important factors in determining the sample size. The decision differs from the statistical analysis of the analysis by either the confidence interval technique like estimation or the significance evaluation method. As a result, 381 respondents were involved as a sample in this study based on Krejcie and Morgan's sample

size determination. The availability number of citizens would make it easier for researchers to obtain information and make a hypothesis for this study details on the subjects.

Table 3.1: Krejcie and Morgan's sample size determination

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size *Source: Krejcie & Morgan, 1970*

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3.6 Sampling Techniques

The sampling techniques is a technique used to assess the population as a whole through the study population section and depends on the information obtained. This research uses the probability sampling techniques for sampling. In probability sampling, the researcher involves random selection, allowing to make strong statistical inferences about the whole group. This sampling method is a fixed or predefined selection process. Probability sampling means that every member of the population has a chance of being selected. It is mainly used in quantitative research. It produces results that are representative of the whole population, probability sampling techniques are the most valid choice. The population is selected randomly. Since there is a method for deciding the sample, the population demographics are conclusively represented. That is, a sample population selected because it is readily available and convenient, as researchers are drawing on relationships or networks to which they have easy access.

3.7 Research Instrument Development

A research instrument development is a measurement tool such as a questionnaire, test, or scale that obtains data on a topic of interest from a study subject. For this study, a questionnaire instrument was chosen by the researchers to collect data because this study targeted a large number of respondents. Moreover, questionnaires are a simpler and cheaper instrument that can also save time. A survey questionnaire is a technique for collecting measurable data about a population's attributes, attitudes, or actions by a systematic set of questions. The questionnaire's whole questions were in dual languages, English and Malay, to make it easier for the respondents to understand and respond to the questions. The respondents need to select and answer the most-related questions. An Interval Scale was

used in the questionnaire which is five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree) and 5 (absolutely agree) respectively. Regulated by mail, in person, via the web, and by telephone, the questionnaire survey provided broad participation to the population empowering us to investigate spatial and social variations in individuals, mentality, and individual activities. To complete this survey is by spreading this questionnaire thru social media networking and also other web based.

The Likert scale is a psychometric scale widely used in research to represent the views and attitudes of individuals to a topic or subject matter. The Questionnaires, often used interchangeably with a rating scale, although other forms of rating scales are available to assess views. Scales are used to rate the decisions of people from low to high or from bad to good on items or other individuals. A scale is a continuum from the highest to the lowest points between these two extremities and has intermediate points. A psychologist interested in measuring people's opinions or attitudes on a variety of items, developed the original Likert scale. Today, Likert scales are widely used in social and educational research. (Rensis Likert, 1932).

3.8 Measurement of the Variables

Variables or numbers can be evaluated as measurement scales. There are four scales of measurement namely nominal, ordinal, interval and ratio. These measurement scales have their own specific properties for use in certain statistical analyses. In this questionnaire, the researcher used two types of measurement scales. The nominal scale was used to measure the first part of the questionnaire. This measure can benefit researchers in answering questionnaires that include gender, age, academic background and status. While interval

scale was used to measure the next section of the questionnaire. This scale is suitable for analysis by researchers in terms of independent and dependent variables.

The questionnaire's whole questions were in dual languages, English and Malay. The researchers used dual languages in questionnaire was intended to easier for the respondents to answer the questions. five-point Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (agree), 4 (strongly agree) and 5 (absolutely agree) respectively.

Researchers use the interval scale because they can see to what extent people agree or disagree with a statement. This approach is also often used to get a more nuanced view of how people feel about particular issue. Besides, it helps to generate the perfect mathematical data. All of respondents were asked to rate the degree to which they agreed with the statements or questions in the questionnaire. This questionnaire was in Google Forms.

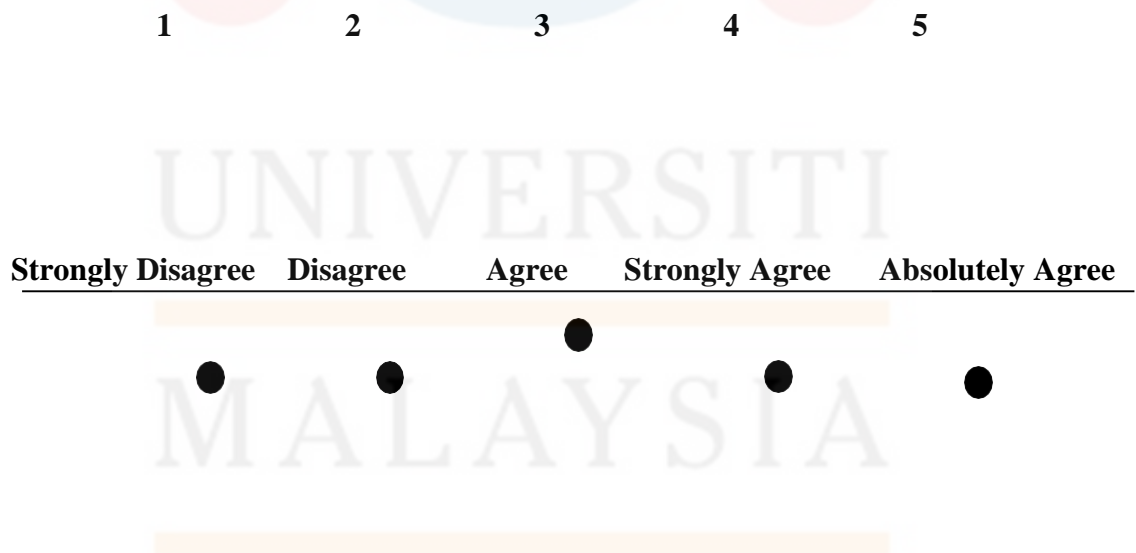


Figure 3.1: Scale of Measurement

3.9 Procedure for Data Analysis

Based on the study, the data collected is quantitative data. By using the software version of the Update to the Social Sciences Program (SPSS), the data collected in this study were calculated and analysed. SPSS is a software statistic that can be used to analyse and interpret quantitative data, which is one of the reasons why we chose SPSS software in this study. In addition, the time taken to calculate primary data can be minimized in assisting research and thus facilitating quantitative data more quickly and accurately for analysis. The researchers will conduct reliability analysis, descriptive analysis and Pearson's Correlation analysis method will be discussed in following subsection:

i. Reliability Analysis

a) Reliability and Validity

Researchers have measured the reliability of the questionnaire by using the reliability test. To avoid any uncertainty in the questionnaire, the researcher will conduct a test of validation the same way it is done before the actual questionnaire will be distributed via Google form. In addition, high validity and reliability can be determined in the research results. Term of reliability was a concept used for testing and evaluating quantitative research.

According to StenBacka (2001), the concept of reliability is misleading in qualitative research because reliability terms concern on measurements and it has no relevance in qualitative research since qualitative research is in depth research. However, Patton (2001) stated that validity and

reliability are the factor to be concerned by researcher while designing the study, analysing the results, and judging the quality of the study. State's reliability is a consequence of validity in a study.

Validity described a contingent construct, inescapably grounded in the process and intentions of research methodologies and projects. Suggested by Creswell & Miller (2000), perception of validity in study affected by the researcher choice of paradigm assumption. As a result, many researchers have developed their own concept of validity and often adopted the more appropriate term such as rigor and trustworthiness (Stenbacka, 2001). The validity or called as trustworthiness will be more credible and defensible result if it can be maximized and it may lead to generalizability (Johnson, 1997).

All of the respondents were selected among the Muslim donors in Kelantan and their reliability was conducted in this study. Indirectly, Cronbach's Alpha Coefficient can be measured using reliability tests.

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Table 3.2: Cronbach's Alpha

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

b) Frequency Distribution

After the data has been collected, the following step is to organise it in a meaningful way so that any trends that emerge may be clearly observed. Constructing a frequency distribution is one of the most common ways to organise data. Frequency distribution is a graphical or statistical representation of the number of respondents in each category on a measurement scale (J Pharmacol Pharmacother, 2011). This simplifies and allows researchers to view all the data quickly. It shows either high or low observations and is also concentrated in one area or spread across the scale. Therefore, the frequency distribution plays a role of showing people an idea of how observations are distributed in the scale of measurement.

ii. Descriptive Analysis

Frequency and percentage evaluation are included in descriptive evaluation towards target respondent's profile. All result could be displaying in graphical inclusive of pie chart, bar chart and so on (Zikmund, Carr, Babin, & Griffin, 2013) said that descriptive evaluation is the analysis that makes it greater less difficult shape to interpret the raw statistics statistic the use of rearranging, ordering, and manipulating records to generate descriptive information. The descriptive analysis deals with explaining the phenomenon and how to believe something is. It aims to analyse circumstances with a view to defining the norm (Waliman, 2011, P.10). The descriptive analysis explains what happens and aims to open the way for the exploration of new evidence. It involves capturing data on goods, people, incidents and circumstances, and then arranging, tabulating, portraying and explaining the result. This style of study design is often influenced by one or more research questions and mostly does not follow a formal research hypothesis (Travers R., 1978). The descriptive analysis offers an information base that can act as a framework for more quantitative analysis as it charts the landscape of a given phenomenon (Travers R.1978).

iii. Pearson Correlation Matrix

The correlation coefficient of Pearson is the test statistics that calculate the statistical interaction or relationship between two continuous variables. The two continuous variables meant were dependent variables and independent variables. In this part, it is used to achieve the research objective which is to determine the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

After this test completed, the researchers can know whether the hypotheses that have been made in the study can be accepted or rejected.

3.10 Summary

Based on this chapter, we will know the method that we use for this research. We also stated the population that we use for the data collections which is 73 315, and the sample size that we took is 381 respondents. Then, after the data collected, the plan for data to be analyzed is using SPSS software which is reliability analysis, descriptive analysis, frequency distribution and Pearson correlation matrix.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

In chapter 4, the study will state about the analysis of the data obtained from result of the questionnaire. These data were analysed using the Statistical Package for the Social Sciences (SPSS) in the software program version 26.0. It aims to test all the questions answered by the respondents in the questionnaire that has been distributed through google form. Not only that, but this analysis also plays a role in answering the whole hypothesis for this research. Results are shown in 5 types of analysis namely preliminary analysis, demographic profile, descriptive analysis, validity and reliability analysis, normality analysis and Pearson correlation analysis. The questionnaire was then distributed to residents around Panji, Kelantan. According to the Stats Geoportal by the Departments of Statistics Malaysia (DOSM), the specific population in Panji district which is 73,315 of population and only 394 people were randomly selected as respondents involved in this research. The questionnaire was successfully answered from all respondents.

4.2 Preliminary Analysis

Preliminary analysis means a decision process and document that evaluates a determination of source classification, of applicable emission and effluent sources and throughput and consumption, emission factors, monitoring plans and a determination of compliance with applicable environmental requirements or reliability analysis and pilot test was conducted by distributing questionnaires to the total number of 30 respondents. In other words, pilot test is a preliminary gathering of information to distinguish weakness in structure, instrument, and give intermediary data for selection of a probability sample. Table 4.1 showed the pilot test result and its coefficient of Cronbach's alpha by each variable from 30 respondents by residents around Panji, Kelantan.

Table 4.1: Reliability Statistic

Cronbach's Alpha	N of Items
0.913	30

Based on the Table 4.1, it shows the result of reliability statistic. Cronbach's Alpha show a value of 0.913 which is a high scale. The result of the pilot test is indicated the questionnaire is very appropriate and can be used to collect data from respondent that is from residents around Panji, Kelantan for this research paper.

4.3 Demographic Profile of Respondents

Data were collected from the population in Panji, Kelantan. A total of 394 questionnaires were distributed through Google Forms to the residents and all the questionnaires in the Google Forms were answered until there were 394 respondents. It took almost two weeks to collect the complete data. In section A, there were six questions were asked in the questionnaire. The six questions were asked about gender, age, academic background, marital status, occupation, and awareness of cash waqf in Kelantan.

4.3.1 Number of Respondent Based on Gender

Table 4.2: Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	200	48.4	50.8	50.8
	Male	194	47.0	49.2	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

Based on Table 4.2 above, it has shown the gender analysis of the respondents. This shows that 194 people equivalent to 22.3% of the respondents were male and 200 people (77.7%) were female from the total sample size. The number of female respondents in this study was more than male respondents.

4.3.2 Number of Respondent Based on Age

Table 4.3: Age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-29 years	137	33.2	34.8	34.8
	30-34 years	87	21.1	22.1	56.9
	35-39 years	103	24.9	26.1	83.0
	40-44 years	49	11.9	12.4	95.4
	45 years and above	18	4.4	4.6	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

The age analysis of the respondents is shown in Table 4.3. Based on this analysis, it shows that most respondents are in the age range of 25 to 29 years, which is a total of 137 respondents equivalent to 34.8%, followed by 103 (26.1%) from the age of 35 to 39 years. For those aged 30 to 34 years, it is at a frequency of 87 people equivalent to 22.1% and respondents in the age range of 40 to 44 years is a total of 49 people equivalent to 12.4% of the total sample size. Finally, the least number of respondents are in the age range of 45 years and above, which is only 18 people (4.6%).

4.3.3 Number of Respondent Based on Academic Background

Table 4.4: Respondents Based on Academic Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master's degree / Ijazah Sarjana	36	8.7	9.1	9.1
	Bachelor's degree / Ijazah Sarjana Muda	119	28.8	30.2	39.3
	Diploma	101	24.5	25.6	65.0
	STPM / STAM / Matriculation	60	14.5	15.2	80.2
	Doctorate Degree (PHD)/ Ijazah Kedoktoran	12	2.9	3.0	83.2
	SPM	66	16.0	16.8	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

Table 4.4 above has shown an analysis of the frequency of background types for all respondents. Based on the information, the respondents who have a bachelor's degree education are the most which is 119 equivalents to 30.2% of the total respondents. For Diploma and STPM/STAM/Matriculation as well, the number of respondents were 101 respondents (25.6%) and 60 respondents (15.2%) respectively. Next, the total number of respondents is 66 people equivalent to 16.8% of SPM and followed by master's degree which is 36 people (9.1%). Finally, the respondents who have a Doctorate Degree are the fewest at 12 people (3%).

4.3.4 Number of Respondent Based on Marital Status

Table 4.5: Marital Status of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	162	39.2	41.1	41.1
	Divorced	30	7.3	7.6	48.7
	Married	202	48.9	51.3	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

Table 4.5 above has shown the analysis of the number of respondents based on their status. Referring to the data, this study obtained the most data from respondents who were

married, namely 202 people more than half of the sample size (51.3%). The frequency of respondents who are still single is 162 people equivalent to 41.1% of all respondents. Finally, the lowest frequency was found from respondents who are divorced, which is 30 people (7.6%) based on data from the table.

4.3.5 Number of Respondent Based on Occupation

Table 4.6: Occupation of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government	148	35.8	37.6	37.6
	Self-employed	134	32.4	34.0	71.6
	Private sector	112	27.1	28.4	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

Based on table 4.6, it shows about the data for the frequency of respondents based on occupation. This study has divided occupation into three categories, namely government, self-employed and private sector. The study has found that the most respondents are from those who work with the government which is 148 people equivalent to 37.6% of 394 respondents. This was followed by the self-employed, with 134 representing 34% of the

total sample size. The fewest respondents came from those working in the private sector which was 112 (28.4%).

4.3.6 Number of Respondent Based on Awareness

Table 4.7: Respondents Based on Awareness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	353	85.5	89.6	89.6
	No	41	9.9	10.4	100.0
	Total	394	95.4	100.0	
Missing	System	19	4.6		
Total		413	100.0		

Table 4.7 above is the data related to the number of respondents based on awareness. Following the data, the number of respondents who know about cash waqf is 353 people (89.6%) and it is a relatively large number. There are only a few who do not know that a total of 41 people represented (10.4%). This shows that most residents in Kelantan know about the existence of cash waqf.

4.4 Descriptive Analysis

The questionnaire was contributed to the public by online. A total of 394 useable questionnaires were collected. The essential aspects of the data in research are described using descriptive statistics. Descriptive statistics deliver good summaries and descriptions of the sample and the measures. This type of analysis was commonly used to create a table of mean and quantiles, as well as measures of dispersion such as variance and standard deviation. The responses to 5-point Likert scale questions were used to construct descriptive statistics using frequency, percentage, and means.

4.4.1 Trust

Table 4.8: Descriptive statistics for trust

Variables	Mean	Standard Deviation
A higher level of trust among waqf towards mutawallis.	3.57	0.999
It is important to believe in the determination of cash waqf.	3.88	0.857
The donor's belief that the charity will act as expected and fulfill its obligations.	3.92	0.850
The Muslims of Kelantan give full trust in the cash collected for the purpose of waqf activities.	3.74	0.799
Muslims of Kelantan are confident and trusting that cash waqf through banks will be taken care of efficiently.	3.83	0.865

The mean and standard deviation of items for measurement of trust is shown in table 4.8 above. The highest mean value, which was 3.92, where the respondents agreed that the donor's belief that the charity will act as expected and fulfill its obligations with the standard deviation being 0.850. The lowest mean value of 3.57, where the respondents somewhat agreed on a higher level of trust among waqf towards mutawallis with a standard deviation of 0.999. The mean values for the others three variables were 3.88, 3.74, and 3.83 equally.

4.4.2 Islamic Religiosity

Table 4.9: Descriptive statistics for Islamic religiosity

Variables	Mean	Standard Deviation
Cash waqf giving is encouraged by Islam.	3.98	0.810
I am convinced that Allah promises sustenance to those who fulfill cash waqf.	4.10	0.820
The prophet Muhammad shows us the importance of giving cash waqf.	4.02	0.860
Cash waqf is one way to "spend" in the cause of Allah SWT.	3.98	0.813
Religion is my main motivation in giving cash waqf.	3.90	0.959

The mean and standard deviation of items for measurement of trust is shown in table 4.9 above. The mean range for the Islamic religiosity was from 3.90 to 4.10 while the standard deviation for Islamic religiosity was from 0.810 to 0.959. The highest mean was 4.10 which respondents somewhat agreed with the I am convinced that Allah promises

sustenance to those who fulfill cash waqf. Meanwhile, the lowest mean was 3.90 which neither agreed with the religion is my main motivation in giving cash waqf.

4.4.3 Social Culture

Table 4.10: Descriptive statistics for social culture

Variables	Mean	Standard Deviation
As a Muslim and a citizen of Kelantan, I need to support the cash waqf program (MAIK).	3.86	0.828
I tend to repeat cash waqf donations in the future.	3.85	0.881
Cash waqf can help me become a more grateful Muslim.	3.94	0.831
The goal of cash waqf is to help the socio-economy of the community especially for Muslims.	3.84	0.859
The external environment can give mean awareness of cash waqf.	3.63	1.068

Table 4.10 shows the mean ranged for the social culture was from 3.63 to 3.94 and the standard deviation was 0.828 to 1.068. The lowest mean was 3.63 which respondents neither agreed with the external environment can give mean awareness of cash waqf. Meanwhile, the highest mean was 3.94 with respondents totally agreed with that cash waqf can help me become a more grateful Muslim. The mean value for the other three items were 3.86, 3.85, and 3.84 respectively.

4.4.4 Cash Waqf Giving Intention

Table 4.11: Descriptive statistics for cash waqf giving intention

Variables	Mean	Standard Deviation
I will contribute for cash waqf as much as possible.	3.55	0.932
I am more motivated to fulfill the cash waqf because to get the reward.	3.71	0.963
In my opinion, cash waqf is easier.	3.79	0.907
My intention to give cash waqf is getting higher.	3.67	0.967
By fulfilling the cash waqf, I am able to help certain groups who are duly eligible.	3.76	0.874

Table 4.11 presented a mean and standard deviation for the dependent variable. The highest mean value was 3.79 with the standard deviation being 0.907, which was agreed by the respondents with that in my opinion, cash waqf is easier. The lowest mean value was 3.55 which the respondents somewhat agreed that I will contribute for cash waqf as much as possible and with a standard deviation was 0.932.

4.5 Validity and Reliability Test

The reliability coefficient is a method for determining the internal accuracy of a scale. As a result, the data was examined using the Cronbach's Alpha study as a guide to determine the degree of accuracy. The two instruments involved are Google forms and questionnaires and variables measuring the high concept of correlation. For discriminant validity to be defined, we need to prove that measures not associated are in fact unrelated. Our theoretically expected relations between these three variables can be seen since we have discriminating validity if we have low or no correlations at all. In psychology, discriminating tests on validity are not linked to definitions or measurements.

In other words, the reliability of any measurement relates to the amount to which it is a consistent measure of a notion, and Cronbach's alpha is one method of determining the strength of that consistency. Cronbach's alpha is calculated by comparing the variation for all individual scale items to the overall score for each observation Table 4.12 below shows the Rules of Thumb of Cronbach's Alpha level of reliability in the table below:

Table 4.12: Cronbach's Alpha Level of Reliability

Cronbach's Alpha Score	Level of Reliability
0.0 - 0.20	Less Reliable
>0.20 – 0.40	Rather Reliable
>0.40 – 0.60	Quite Reliable
>0.60 – 0.80	Reliable
>0.80 – 1.00	Very Reliable

Table 4.13: The Result of Reliability Coefficient Alpha for the Independent Variable and
Dependent Variable

Variable	Cronbach's Alpha	N of Items	Comment
Trust	0.806	5	Very Reliable
Islamic religiosity	0.748	5	Reliable
Social culture	0.655	5	Reliable
Cash Waqf giving intention	0.733	5	Reliable

Table 4.13 of the SPSS findings showed the importance of both independent and dependent variables in this analysis. According to Table 4.13, one of the variables was over 0.800 while 2 of the other variables were over 0.700 and the other one is over 0.600. The questionnaire was approved, and 5 questions were used to access the trust variable. The Cronbach's Alpha result for the perceived risk variable questions is 0.806 and has been proven to be very reliable. The coefficient obtained for trust variable questions was also accurate. Other than that, for measuring the Islamic religiosity variable, 5 questions were used, and the result of the Cronbach's Alpha is 0.748, which indicated as reliable. Then, 2 questions were used to calculate the social culture variable and the Cronbach's Alpha outcome is 0.655 which indicated as reliable. Moderate cash Waqf giving intention, five questions were used to calculate the cash Waqf giving intention to participate in the variable cash Waqf giving intention and the Cronbach's Alpha outcome was 0.773 which was

indicated as good. The coefficient obtained for these questions in the cash Waqf giving intention to participate in the variable was reliable.

4.6 Normality Test

Statistical errors are common in the scientific literature, and it requires assumptions of normality to take into consideration and check statistical procedures. This procedure is called parametric testing. Validity is dependent on the results of the test and the figure below shows all the illustrations to identify the normality in the statistical analysis from the SPSS analysis. Graphic method was used using Q-Q plot to determine the normal distribution of trust, Islamic religiosity, and social culture influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

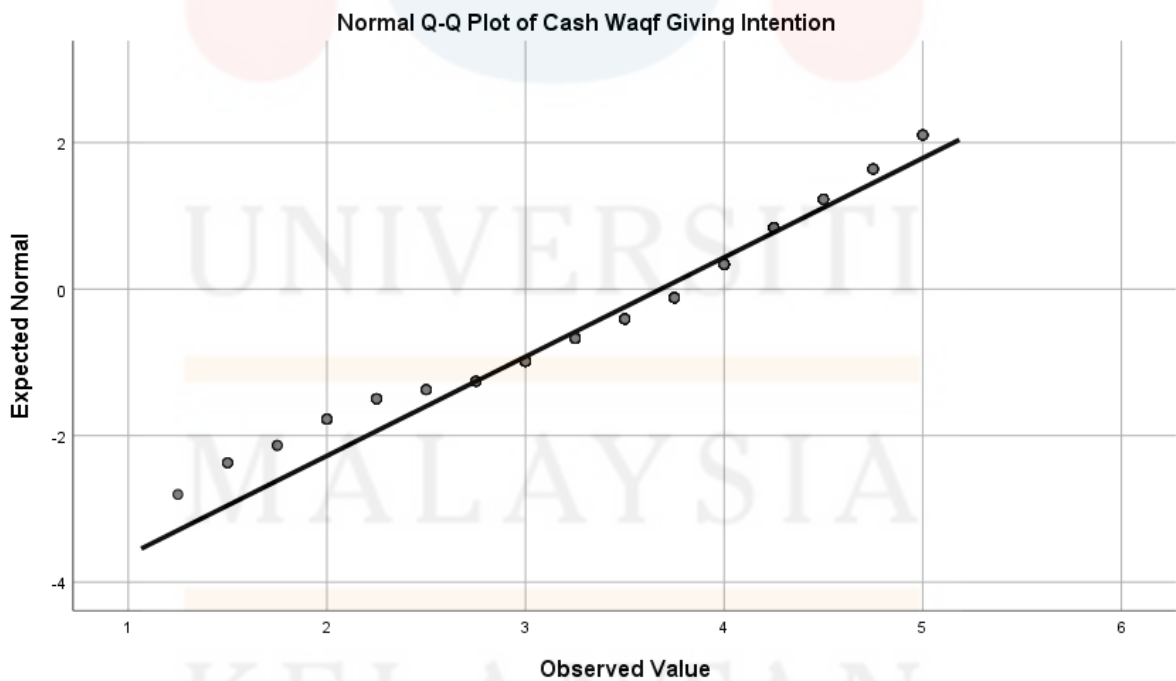


Figure 4.1: Normal Q-Q Plot of Cash Waqf Giving Intention

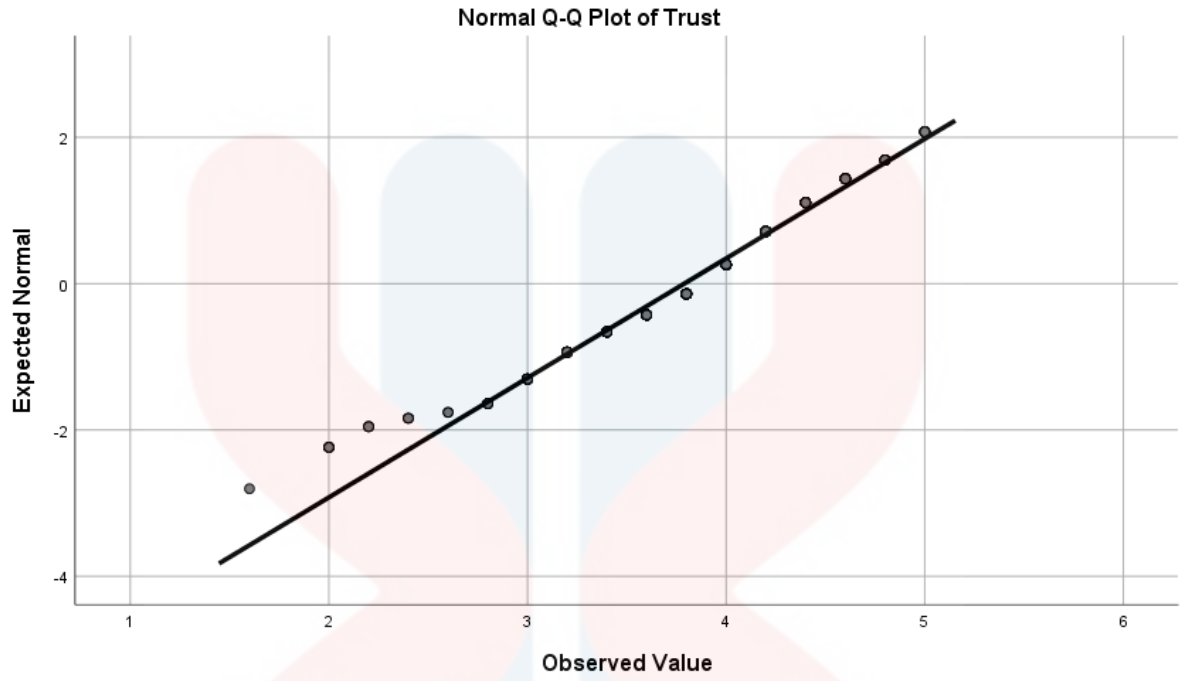


Figure 4.2: Normal Q-Q Plot of Trust

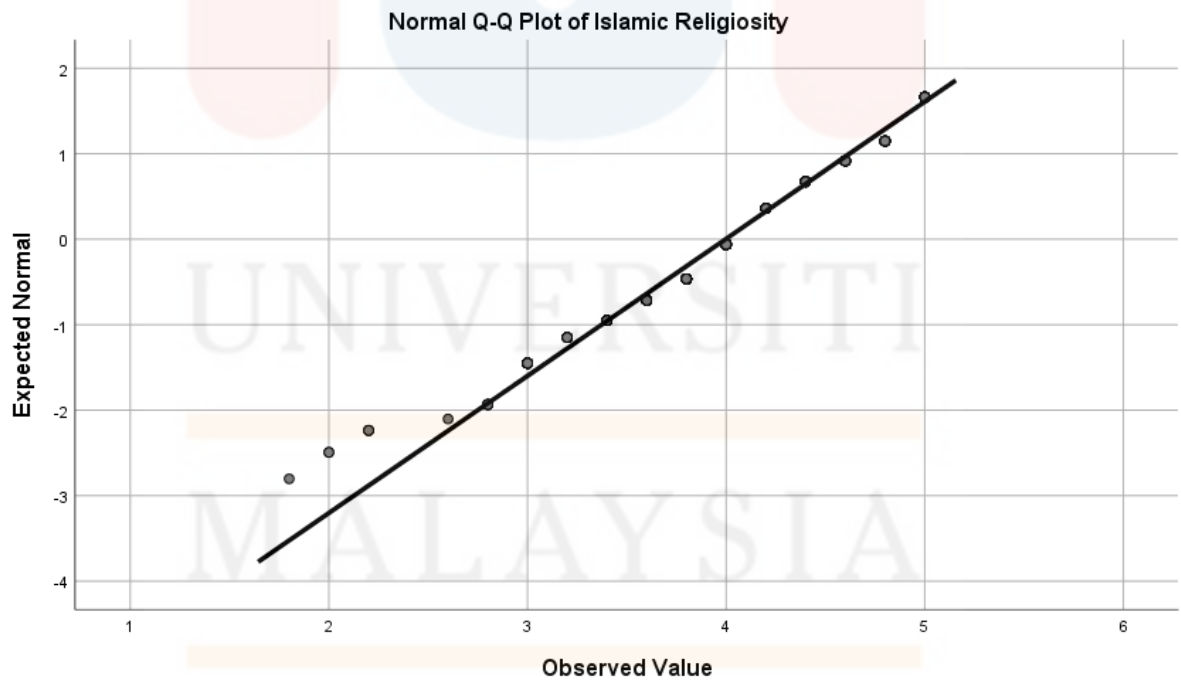


Figure 4.3: Normal Q-Q Plot of Islamic Religiosity

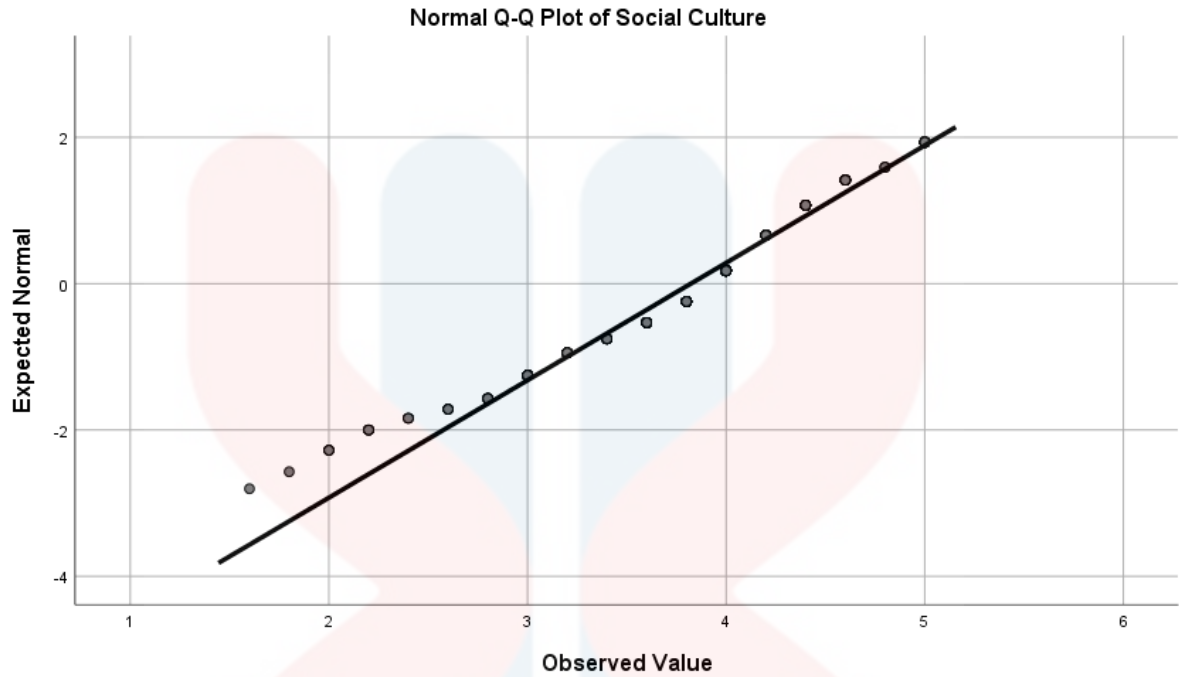


Figure 4.4: Normal Q-Q Plot of Social Culture

According to the University of Virginia Library, QQ plots, also known as quantile-quantile plots, are graphical tools that can be used to determine whether a collection of data might come from a theoretical distribution such as Normal or exponential distributions. According to the Q - Q plots above, it shows that all data points are placed approximately equal along the diagonal line. The matter met the normality position in terms of all variables, namely cash waqf giving intention, trust, Islamic religiosity, .and social culture.

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4.7 Hypotheses Testing

One of the most essential analyses for determining the strength of a linear relationship between independent variables (IV) and dependent variable (DV) is the Pearson Correlation Coefficient study. The purpose of this study is to see if there are any relationships between the independent variables (trust, Islamic religiosity, and social culture) and the dependent variable (cash waqf giving intention). Researchers must determine the strength and direction of relationship between the variables if a correlation exists.

Table 4.14: Rules of Thumbs on the Strength of Correlation Coefficient

Size of Correlation	Interpretation
.90 to 1.00 (-.90 to -1.00)	Very high positive (negative) correlation
.70 to .90 (-.70 to -.90)	High positive (negative) correlation
.50 to .70 (-.50 to -.70)	Moderate positive (negative) correlation
.30 to .50 (-.30 to -.50)	Low positive (negative) correlation
.00 to .30 (.00 to -.30)	negligible correlation

Source: Abgunbiade & Ogunyika (2013)

Table 4.15: Pearson Correlations

Cash Waqf Giving Intention	Trust	Islamic Religiosity	Social Culture

Cash Waqf Giving Intention	Pearson Correlation	1	.667**	.540**	.636**
	Sig. (2-tailed)		.000	.000	.000
	N	394	394	394	394
Trust	Pearson Correlation	.667**	1	.625**	.608**
	Sig. (2-tailed)	.000		.000	.000
	N	394	394	394	394
Islamic Religiosity	Pearson Correlation	.540**	.625**	1	.595**
	Sig. (2-tailed)	.000	.000		.000
	N	394	394	394	394
Social Culture	Pearson Correlation	.636**	.608**	.595**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	394	394	394	394

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

(Source: Research Data 2021)

For table 4.15, to determine if there were any significant correlations between Independent Variables and Dependent Variables, a set of Pearson Correlations was constructed. The researcher's hypothesis that there is significant relationship between trust and cash waqf giving intention among Muslim donors in Panji Kelantan, there is significant relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji Kelantan, and there is significant relationship between social culture and cash waqf giving intention among Muslim donors in Panji Kelantan. At the 0.01 level, the correlation determine is significant (2-tailed).

4.7.1 Hypothesis 1

H1: There is significant positive relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan.

Based on the table 4.15 have shown above, there is significant relationship between trust and cash waqf giving intention among Muslim donors in Panji Kelantan is moderate positive with a correlation coefficient of 0.667. The p-value is 0.000 which is less than the significant level of 0.01. Therefore, there is significant relationship between trust and cash waqf giving intention among Muslim in Kelantan.

4.7.2 Hypothesis 2

H2: There is significant positive relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji, Kelantan.

Besides that, Hypothesis 2 which is indicate there is significant relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji Kelantan is moderate positive with a correlation coefficient of 0.540. The p-value is 0.000 which is less than the significant level of 0.01. Therefore, significant relationship between Islamic religion and cash waqf giving intention among Muslim donors in Panji, Kelantan.

4.7.3 Hypothesis 3

H3: There is significant positive relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan.

For hypothesis 3, to indicate there is significant relationship between social culture and cash waqf giving intention among Muslim donors in Panji Kelantan is moderate positive with a correlation coefficient of 0.636. The p-value is 0.000 which is less than the significant level of 0.01. Therefore, there is significant relationship between social culture and cash waqf giving intention among Muslim donors in Panji Kelantan.

4.8 Summary

The data analysis was presented in this chapter. From 73,315 population of Panji district and 394 sample were collected using online questionnaire. After questionnaire distributed using WhatsApp platform, 4 weeks needed to collect respondent feedback. Then, all the collected data transferred to SPSS to get the actual data. The chapter started with the preliminary analysis, followed by descriptive analysis normality test, validity, and reliability test to ensure the data were valid and reliable. All the hypothesis in this study were answered through the correlation analyses. Next chapter provided more detail discussion of the findings and conclusion of the research.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter, the Researcher should describe the discussion of the key findings, discussions, implications, limitations, recommendations, and overall conclusions of the study. To construct a conclusion of the findings, it must be constructed based on the data obtained from the previous chapters. Quantitative data were used in making the questionnaire to obtain the best research results. The questionnaire was then distributed in the form of Google Form to respondents who are residents of Panji, Kelantan. This study has collected a total of 394 respondents to achieve the objectives of the study.

5.2 Key Findings

The general objective of the current research is to determine the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan. Furthermore, the current study also tries to determine between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan, to identify levels of understanding about between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji, Kelantan and to examine there is relationship exist between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan. Hence, there are several findings in this study:

5.2.1 Trust

In terms of the trust, the study found that most of the respondents where the respondents agreed that the donor's belief that the charity will act as expected and fulfill its obligations. trust is the basis of public goodwill. If the public has little confidence in charity, they will be less willing to offer resources to support it. The nature of cash waqf scheme, which requires an appointment of trustee or mutawallis, adversely entails a higher degree of trust among waqf towards the mutawallis. Therefore, these studies indicate that trust influences play an important role in factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

5.2.2 Islamic religiosity

The study found most respondents somewhat agreed with the I am convinced that Allah promises sustenance to those. Religiosity is defined as the degree to which a person adheres to the religious values, beliefs, and practices that are used in their daily life. Islam is a religion that urges its followers to do good and noble deeds; it guides the acts of every follower or believer in all cases including good relations not only with God but also with other human beings. The act of contributing waqf is noble behaviour to help the development of ummah as well as to fulfil a religious (Islamic) obligation and receive rewards from Allah. This indicates Islamic religiosity play an important role in factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

5.2.3 Social culture

The study found most of respondents totally agreed with that cash waqf can help me become a more grateful Muslim. This means that an individual may act due to how other people think that the act is important for them. Social culture or Norms is one of the factors that contribute to the intention of cash waqf in young intellectuals. Subjective norms can be defined as the perceived effects of social pressure in shaping behaviour. In other words, that the norm or behaviour of a person in taking a decision is strongly influenced by the environment in which the person lives This study indicates that social culture influences play an important role in factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

5.2.4 Cash waqf giving intention

In terms of the cash waqf giving intention, the study found that agreed by the respondents with opinion, cash waqf is easier. That's mean cash waqf giving intention can be define as an indication of a person's readiness to perform cash waqf giving. It considered an immediate antecedent of behavior to anyone who want donate cash waqf. Intention is assumed to capture the motivational factors that influence the behavior. Therefore, these studies indicate that cash waqf giving intention influences play an important role in factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

5.3 Discussion

5.3.1 Hypothesis 1: There is significant positive relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan.

From the study, trust has a positive relationship with cash waqf giving intention among Muslim donors in Panji, Kelantan. From the results of the correlation test, the value is at $p < 0.05$. Therefore, an alternative hypothesis (H1) is accepted. Based on research question 1: What is the relationship between trust and cash waqf giving intention among Muslim donors in Panji, Kelantan. So, the study can conclude that there is positive relationship between trust and cash waqf giving intention.

5.3.2 Hypothesis 2: There is significant positive relationship between Islamic religiosity and cash waqf giving intention among Muslim in Panji, Kelantan.

From the study, Islamic religiosity has a positive relationship with cash waqf giving intention among Muslim donors in Panji, Kelantan. From the results of the correlation test, the value is at $p < 0.05$. Therefore, an alternative hypothesis (H2) is accepted. Based on research question 2: What is the relationship between Islamic religiosity and cash waqf giving intention among Muslim donors in Panji, Kelantan. So, the study can conclude that there is positive relationship between Islamic religiosity and cash waqf giving intention.

5.3.3 Hypothesis 3: There is significant positive relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan.

From the study, social culture has a positive relationship with cash waqf giving intention among Muslim donors in Panji, Kelantan. From the results of the correlation test, the value is at $p < 0.05$. Therefore, an alternative hypothesis (H3) is accepted. Based on research question 3: What is the relationship between social culture and cash waqf giving intention among Muslim donors in Panji, Kelantan. So, the study can conclude that there is positive relationship between social culture and cash waqf giving intention.

5.4 Implications of the Study

In this research, there are three independent variables namely (trust, Islamic religiosity, and social culture) and the dependent variable (cash waqf giving intention). To conduct the study, researchers collected data using e-questionnaires through Google forms available in the web. The questionnaire was distributed to 394 respondents spent by residents around Panji, Kelantan. The objectives of our study are to identify the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan.

The implication of this study is to identify the factors influencing cash waqf giving intention among Muslim donors in Panji, Kelantan. This research can help in more depth related to the potential research problems to find out the factors that is hoped to contribute to the Waqf institutions by enhancing the understanding among Muslim donors regarding the determinant factors toward cash Waqf giving intention especially in Panji, Kelantan. Which this study is made to know and understand it even better, what are the factors influencing Therefore, with the knowledge gained from this study, it can help to make further improvements on their cash waqf always the first choice of users when users especially in Panji, Kelantan.

In addition, in matter of investment, Cash Waqf fund can be used in several activities. Waqf fund may be used for micro finance as well. According to the model, in term of sources of waqf fund, Islamic Bank is not the only sources but all Islamic financial institutions as well as other institutions at least Government-linked companies could endow part of their shares as Cash Waqf to perform their corporate social responsibility. Moreover, ordinary people also can joint as depositing in waqf account for a certain period and their profit portion will be distributed as donation. Waqf as perpetual charity has wider benefits compare to other charity. Its benefit may be used for every religion not for Muslim only. The

establishment of waqf also is purely voluntary in purpose. The implication of the planned program mostly based in voluntary in nature to alleviate poverty. There are specific agenda that need to be full fill by a project manager.

As a long-lasting charity, waqf should be promoted more to the society because there are not so many people aware about cash waqf. The implication of cash waqf would give a great impact for the development. If an individual or institution could contribute their money through cash waqf for government project, thus the government expenditure could be minimized.

5.5 Limitations of the Study

Limitations of a study are things or features of a design or methodology that impact or influence the interpretation of findings from research. This study however suffers from three main limitations. Firstly, the limitation of this research is the scope of discussions. This research topic, which is cash waqf, is an extensive and big topic to do research. Therefore, this study only covered a Muslim donors in Panji, Kelantan. Hence, caution need to be taken when generalizing the results to the Malaysia population. On the other hand, if the researcher focuses on all community Malaysians, it will make it difficult for the researcher to conduct research and collect data because of the enormous scope of study and many respondents.

Secondly, lack of previous studies in the research area. In previous studies, several independent variables such as trust and religion have a significant relationship, but only a few studies related to cash waqf. However, on the other hand the previous study found that perceived behavior control is significantly related to cash waqf giving intention.

Lastly, the data collection method is also one of the limitations. In this study, the researcher only uses an online survey to collect the data of respondents. Moreover, this research only focuses on Muslim donors in Panji, Kelantan. Because of that, when using an online survey, it will be easier to approach and collect respondent data. But at the same time, it also has challenges when using an online survey like researcher cannot confirm the information given from the respondents which are valid or not. After that, using an online survey also will make take a lot of time to collect the respondents' data, and the researcher needs to find the respondents to answer the questionnaire.

5.6 Suggestion for Future Research

There are a few suggestions in this study to improve the research outcomes and solve the constraints for future research. The first suggestion is that the study be conducted utilizing both quantitative methodologies. This is because combining qualitative and quantitative methods improves an evaluation by ensuring that one type of data's limitations is balanced by the strengths of another. As a result, researchers should interview Muslim donors to learn how they are impacted by cash waqf in Kelantan and what factors motivate them to do so. This would help academics gain a better understanding of cash waqf. This would also ensure that people have a better grasp of cash waqf.

In addition, reevaluate the research problem, research purpose, and theory that has been addressed in this study. Researchers need to find additional research on the topic of cash waqf so that they may examine the basics and demands of Muslim donors who can make cash waqf intentions in more depth. Since a result, researchers should look at the elements that influence Muslim donors who want to make a cash waqf, as this will help them better understand the research purpose and problem.

Furthermore, the targeted respondents were from Panji, Kelantan, and the recommended minimum sample size from the population size was 200 respondents. We need to do a lot of blasting to get more Muslim donors since it is easily accessible and handy, as researchers rely on contacts or networks to which they have easy access to be the respondent in future studies. Researchers are unable to gather comments or information from Muslim donors because of Covid-19 and cannot even conduct an interview with them. This is since they all have different perspectives and suggestions that might help to enhance the number of factors that impact their decision to make a cash waqf. However, in the future, it may be possible to increase the sample size to achieve a more effective result.

This study only looked at three independent variables: trust, Islamic religiosity, and social culture. Although the TPB theory was used in this study, there are still many more elements that can influence cash waqf intention. As a result, researchers should consider the distinct characteristics of cash waqf intention elements. To build or expand the framework for future studies, researchers should collect surveys on a broader scale, particularly on the topic of cash waqf intention Muslim donors, as well as evaluate prior studies on the topic. To extend this model and obtain additional knowledge, future studies may incorporate other factors.

There is one implication in this study that needs to be highlighted. This study contributes to the literature in two ways from a theoretical standpoint. First, this study shows how cash waqf characteristics influenced future donating intentions among Muslim donors. Second, the findings show that all the variables have moderate positive values, indicating that they are factors that influence cash waqf. This study may aid Muslim contributors in gaining a better knowledge of the factors that lead to cash waqf from their perspective. Kelantan authorities should pay greater attention to financial waqf giving intentions on Muslim donors, according to researchers. It has the potential to raise their awareness of the cash waqf. More steps must be done, however, to ensure that trust, Islamic religion, and social culture are preserved.

5.7 Concluding Remarks

Cash waqf is one of the ways for Muslims to contribute and help other Muslims. It has come as a good option for donors who do not have a fixed asset but rather have current assets such as cash for donating. Due to the problem of lack of capital and limited financial resources to promote idle Waqf assets such as land waqf, it encourages researchers to identify and observe what are the factors that influence cash waqf giving intention among Muslim donors in Panji, Kelantan. Although many studies on cash waqf giving intention have been conducted locally and abroad, it is hoped that by conducting this study many people will make more use of this cash waqf in the future because they know what influences and their reasons for intending in doing cash waqf.

In order to answer the research questions and achieve the objectives, the researcher has collected a total of 394 respondents through a Google form questionnaire. Then, the data obtained were analysed by SPSS software and evaluated by 5 types of analysis namely preliminary analysis, demographic profile, descriptive analysis, validity and reliability analysis, normality analysis and Pearson correlation analysis. In the reliability analysis, the results obtained are good and acceptable for both variables. The results for cash waqf giving intention, trust, Islamic religiosity, and social culture were 0.733, 0.806, 0.748 and 0.655, respectively. Data with high values indicate that all of these variables are acceptable.

The researchers had built a theoretical framework and study design. Researchers use hypothesis testing method. Based on the result of the Pearson Correlation Coefficient investigation, it has shown a significant positive relationship between dependent which was cash giving intention while three independent variables were trust, Islamic religiosity and social culture. As a result, all these hypotheses are accepted and can be used because they

are valid and consistent. This proves that the study has successfully achieved the objectives and answered the research questions.

In conclusion, the researcher hopes that this study can help many people in identifying what are the attractive factors of cash waqf giving intention. This can make people more willing to use their money for the purpose of cash waqf and can also increase knowledge about cash waqf to help less able Muslims. These findings can be used in future research so that this topic becomes more widespread and gaining attention by many more Muslims in Malaysia. Future researchers can also focus more on this study by extending it to Muslims from other states in Malaysia.

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APPENDIX A: DRAFT OF QUESTIONNAIRE

Dear Respondent, / Responden yang dihormati,

We would like to enlist your help. We are student of the Business Administration (Islamic Banking and Finance) from University Malaysia Kelantan. This survey is a part of our final year project and it is entitled as “Factors Influencing Cash Waqf Giving Intention Among Muslim Donors in Panji, Kelantan”. This survey is for the partial fulfillment of our degree in the Faculty of Entrepreneurship and Business, University Malaysia Kelantan (UMK). Your active participation and genuine response will be highly appreciated. The survey should only take a few minutes of your time. Hereby, we assure you that the information collected from you will not be disclosed to third party and used only for our research project.

/ Kami ingin meminta bantuan anda. Kami adalah pelajar Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dari Universiti Malaysia Kelantan. Tinjauan ini adalah sebahagian daripada projek tahun akhir kami dan ia bertajuk “Faktor-Faktor Yang Mempengaruhi Niat Pemberian Wakaf Tunai di Kalangan Penderma Islam di Panji, Kelantan”. Tinjauan ini adalah untuk memenuhi sebahagian daripada ijazah kami di Fakulti Keusahawanan dan Perniagaan, Universiti Malaysia Kelantan (UMK). Penyertaan aktif anda dan respons tulen anda akan sangat dihargai. Tinjauan hanya perlu mengambil masa beberapa minit dari masa anda. Dengan ini, kami memberi jaminan kepada anda bahawa maklumat yang dikumpul daripada anda tidak akan didedahkan kepada pihak ketiga dan hanya digunakan untuk projek penyelidikan kami.

Thanks for your time and consideration. / Terima kasih atas masa dan pertimbangan anda.

MUHAMMAD IZZUDDIN FAIZ BIN AB RAZAK (A18A0367)

SHAZLINDA BINTI ROSDI (A18A0832)

TUAN NURIZATI BINTI TAWAN-ASAE TAWAN KOH (A18A1156)

WAN NOORALWANIS BINTI WAN ZAKARIA (A18B0942)

PART A: DEMOGRAPHIC / BAHAGIAN A: DEMOGRAFIK

Please tick (/) on the appropriate answer. / Sila tandakan (/) pada jawapan yang sesuai.

1. Gender / Jantina

Male / Lelaki

<input type="checkbox"/>
<input type="checkbox"/>

Female / Perempuan

2. Age / Umur

25-29 years / 25-29 tahun

30-34 years / 30-34 tahun

35-39 years / 35-39 tahun

40-44 years / 40-44 tahun

45 years and above / 45 tahun dan ke atas

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

3. Academic Background / Latar Belakang Akademik

SPM

STPM / STAM / Matriculation

Diploma

Bachelor's degree / Ijazah Sarjana Muda

Master's degree / Ijazah Sarjana

Doctorate Degree (PHD) / Ijazah Kedoktoran

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

4. Marital Status / Status Perkahwinan

Single / Bujang

Married / Berkahwin

Divorced / Bercerai

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

5. Occupation / Pekerjaan

Government sector / Sektor Kerajaan

Private sector / Sektor Swasta

Self-employed / Bekerja Sendiri

6. Do you know about cash waqf in Kelantan (MAIK)? / Adakah anda tahu tentang wakaf tunai di Kelantan (MAIK)?

Yes / Ya

No / Tidak

PART B: CASH WAQF GIVING INTENTION / BAHAGIAN B: NIAT MEMBERI WAKAF TUNAI

Using the provided scale / Menggunakan skala yang disediakan:

1	2	3	4	5
Strongly disagree / sangat tidak setuju	Disagree / tidak setuju	Agree / setuju	Strongly Agree / sangat setuju	Absolutely Agree / sangat- sangat setuju

Read and choose your answer below with refer to the given scale. / Baca dan pilih jawapan anda di bawah dengan merujuk skala yang diberikan.

STATEMENT / PERNYATAAN	SCALE / SKAIA				
	1	2	3	4	5
1. I will contribute for cash waqf as much as possible. / Saya akan menyumbang untuk wakaf tunai sebanyak mungkin.					
2. I am more motivated to fulfill the cash waqf because to get the reward. / Saya lebih bersemangat untuk menunaikan					

wakaf tunai kerana untuk mendapatkan pahala.					
3. In my opinion, cash waqf is easier. / Pada pendapat saya, wakaf tunai lebih mudah.					
4. My intention to give cash waqf is getting higher. / Niat saya untuk berwakaf tunai semakin tinggi.					
5. By fulfilling the cash waqf, I am able to help certain groups who are duly eligible. / Dengan menunaikan wakaf tunai, saya dapat membantu golongan tertentu yang layak.					

PART C: TRUST / BAHAGIAN C: KEPERCAYAAN

Using the provided scale / Menggunakan skala yang disediakan:

1	2	3	4	5
Strongly disagree / sangat tidak setuju	Disagree / tidak setuju	Agree / setuju	Strongly Agree / sangat setuju	Absolutely Agree / sangat- sangat setuju

Read and choose your answer below with refer to the given scale. / Baca dan pilih jawapan anda di bawah dengan merujuk skala yang diberikan.

STATEMENT / PERNYATAAN	SCALE / SKALA				
	1	2	3	4	5
1. A higher level of trust among waqf towards mutawallis. / Tahap					

kepercayaan yang lebih tinggi di kalangan wakaf terhadap mutawallis.					
2. It is important to believe in the determination of cash waqf. / Penting untuk mempercayai dalam penentuan wakaf tunai.					
3. The donor's belief that the charity will act as expected and fulfill its obligations. / Kepercayaan penderma bahawa badan amal akan bertindak seperti yang diharapkan dan menunaikan kewajipannya.					
4. The Muslims of Kelantan give full trust in the cash collected for the purpose of waqf activities. / Umat Islam Kelantan memberikan kepercayaan penuh terhadap wang tunai yang dikumpul untuk tujuan aktiviti wakaf.					
5. Muslims of Kelantan are confident and trusting that cash waqf through banks will be taken care of efficiently. / Umat Islam Kelantan yakin wakaf tunai melalui bank akan dijaga dengan cekap.					

PART D: ISLAMIC RELIGIOSITY / BAHAGIAN D: AGAMA ISLAM

Using the provided scale / Menggunakan skala yang disediakan:

1	2	3	4	5
Strongly disagree / sangat tidak setuju	Disagree / tidak setuju	Agree / setuju	Strongly Agree / sangat setuju	Absolutely Agree / sangat-sangat setuju

Read and choose your answer below with refer to the given scale. / Baca dan pilih jawapan anda di bawah dengan merujuk skala yang diberikan.

STATEMENT / PERNYATAAN	SCALE / SKALA				
	1	2	3	4	5
1. Cash waqf giving is encouraged by Islam. / Pemberian wakaf tunai adalah digalakkan oleh Islam.					
2. I am convinced that Allah promises sustenance to those who fulfill cash waqf. / Saya yakin bahawa Allah menjanjikan rezeki kepada orang yang menunaikan wakaf tunai.					
3. The prophet Muhammad shows us the importance of giving cash waqf. / Nabi Muhammad menunjukkan kepada kita kepentingan memberi wakaf tunai.					
4. Cash waqf is one way to “spend” in the cause of Allah SWT. / Wakaf tunai adalah salah satu cara untuk “berbelanja” di jalan Allah SWT.					
5. Religion is my main motivation in giving cash waqf. / Agama merupakan dorongan utama saya dalam pemberian wakaf tunai.					

PART E: SOCIAL CULTURE / BAHAGIAN E: BUDAYA SOSIAL

Using the provided scale / Menggunakan skala yang disediakan:

1	2	3	4	5
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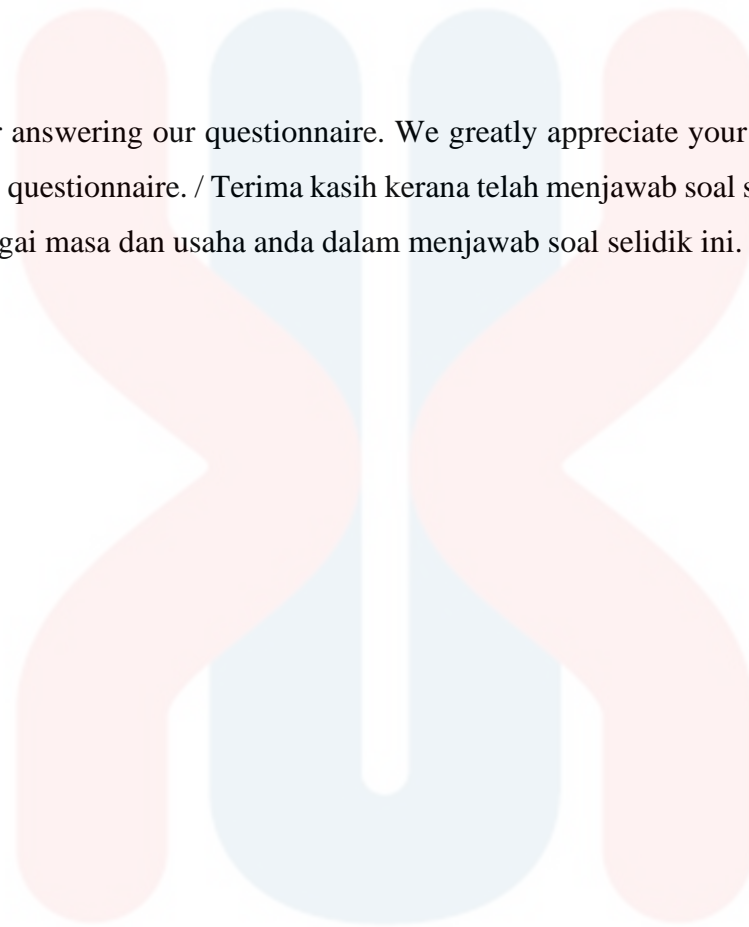
Strongly disagree / sangat tidak setuju	Disagree / tidak setuju	Agree / setuju	Strongly Agree / sangat setuju	Absolutely Agree / sangat- sangat setuju
--	----------------------------	----------------	-----------------------------------	--

Read and choose your answer below with refer to the given scale. / Baca dan pilih jawapan anda di bawah dengan merujuk skala yang diberikan.

STATEMENT / PERNYATAAN	SCALE / SKALA				
	1	2	3	4	5
1. As a Muslim and a citizen of Kelantan, I need to support the cash waqf program (MAIK). / Sebagai seorang Islam dan rakyat Kelantan, saya perlu menyokong program wakaf tunai (MAIK).					
2. I tend to repeat cash waqf donations in the future. / Saya cenderung untuk mengulangi sumbangan wakaf tunai pada masa hadapan.					
3. Cash waqf can help me become a more grateful Muslim. / Wakaf tunai boleh membantu saya menjadi seorang Muslim yang lebih bersyukur.					
4. The goal of cash waqf is to help the socio-economy of the community especially for Muslims. / Matlamat wakaf tunai adalah untuk membantu sosio-ekonomi masyarakat khususnya bagi umat Islam.					
5. The external environment can give mean awareness of cash waqf. / Persekitaran					

luaran boleh memberi kesedaran tentang wakaf tunai.					
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Thank you for answering our questionnaire. We greatly appreciate your time and effort in answering this questionnaire. / Terima kasih kerana telah menjawab soal selidik kami. Kami amat menghargai masa dan usaha anda dalam menjawab soal selidik ini.



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APPENDIX B: GANTT CHART

ACTIVITIES			WEEKS													
			2	3	4	5	6	7	8	9	10	11	12	13		
Selection of The Research Title			√													
CHAPTER 1	1.1	Background of the study	√	√	√											
	1.2	Problem Statement	√	√	√											
	1.3	Research Question	√	√	√											
	1.4	Research Objectives	√	√	√											
	1.5	Scope of the Study	√	√	√											
	1.6	Significance of Study	√	√	√											
	1.7	Definition of Term	√	√	√											
	1.8	Organization of the Chapters	√	√	√											
	2.1	Introduction				√	√									
	2.2	Underpinning Theory				√	√									

CHAPTER 2	2.3	Previous Studies				√	√							
	2.4	Hypotheses Statement				√	√							
	2.5	Conceptual Framework				√	√							
	2.6	Summary/ Conclusion				√	√							
CHAPTER 3	3.1	Introduction						√	√	√				
	3.2	Research Design						√	√	√				
	3.3	Data Collection Methods						√	√	√				
	3.4	Study Population						√	√	√				
	3.5	Sample size						√	√	√				
	3.6	Sampling Techniques						√	√	√				
	3.7	Research Instrument Development						√	√	√				
	3.8	Measurement of the Variables						√	√	√				
	3.9	Procedure for Data Analysis						√	√	√				
	3.10	Summary / Conclusion						√	√	√				

ACTIVITIES			WEEKS												
			2	3	4	5	6	7	8	9	10	11	12	13	
Data Collection			√	√	√	√	√	√							
CHAPTER 4	4.1	Introduction							√	√	√				
	4.2	Preliminary							√	√	√				
	4.3	Demographic Profile of Respondent							√	√	√				
	4.4	Descriptive Analysis							√	√	√				
	4.5	Validity and Reliability Test							√	√	√				
	4.6	Normality							√	√	√				
	4.7	Hypothesis Testing							√	√	√				
	4.8	Conclusion							√	√	√				
CHAPTER 5	5.1	Introduction										√	√	√	
	5.2	Key Findings										√	√	√	
	5.3	Discussion: Hypothesis										√	√	√	
	5.4	Implications of the Study										√	√	√	

	5.5	Limitations of the Study										√	√	√
	5.6	Suggestion for Future Research										√	√	√
	5.7	Concluding Remarks										√	√	√