

FACULTY ENTREPRENEURSHIP AND BUSINESS

**"EXPLORING FACTORS INFLUENCING CASH  
WAQF MANAGEMENT: A STUDY AMONG  
UNIVERSITY MALAYSIA KELANTAN STUDENTS"**

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**BACHELOR OF BUSINESS ADMINISTRATION (ISLAMIC BANKING  
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# "Exploring Factors Influencing Cash Waqf Management: A Study Among University Malaysia Kelantan Students"

By

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(Islamic Banking and Finance) with Honours

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

**2024**

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## LIST OF ABBREVIATION

|      |                                             |
|------|---------------------------------------------|
| SWTM | Malaysian Cash Waqf System                  |
| UMK  | Universiti Malaysia Kelantan                |
| IV   | Independent Variable                        |
| DV   | Dependent Variable                          |
| TPB  | Theory of Planned Behaviour                 |
| TAM  | Technology Acceptance Model                 |
| IBM  | International Business Machine              |
| SPSS | Statistical Package for the Social Sciences |

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**LIST OF SYMBOLS**

|          |                            |
|----------|----------------------------|
| H1       | Hypothesis 1               |
| H2       | Hypothesis 2               |
| H3       | Hypothesis 3               |
| H4       | Hypothesis 4               |
| H5       | Hypothesis 5               |
| %        | Percentage                 |
| $\alpha$ | Alpha                      |
| >        | Greater than               |
| $\geq$   | Greater than or Equally to |

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## ABSTRACT

Cash waqf is the best Islamic waqf innovation that can be used in today's technological age. In June 2013, the Malaysian Cash Waqf System (SWTM) was launched by Yayasan Waqaf Malaysia. In addition to offering electronic payment options for waqf payments, this platform also enables waqfs operating within the public sector to make online salary deductions. The download of waqf donation transactions is feasible for waqfs that have been duly registered with the SWTM. This process indirectly enables the endowment to acquire a record of the transactions that have been executed. In this study, the research was conducted in examining knowledge, awareness, perception, acceptance and practices towards application of cash waqf management among University Malaysia Kelantan (UMK) students. The main objective of this study is to investigate the extent to which cash waqf management can be carried out and applied at University Malaysia Kelantan. In order to achieve the objective, the researcher collected data through a questionnaire distributed to UMK students as primary data. In order to obtain secondary data, the researcher has researched previous articles and journals to strengthen the findings of the study. Cash waqf should be given attention in institutions of higher learning because of the many benefits obtained especially by the asnaf and B40 groups.

**Keywords:** Cash Waqf Management, Knowledge, Awareness, Perception, Acceptance, Practices, Cash Waqf

## ABSTRAK

Wakaf tunai merupakan inovasi wakaf Islam terbaik yang boleh digunakan pada zaman teknologi kini. Pada Jun 2013, Sistem Wakaf Tunai Malaysia (SWTM) telah dilancarkan oleh Yayasan Waqaf Malaysia. Selain menawarkan pilihan pembayaran elektronik untuk pembayaran wakaf, platform ini juga membolehkan wakaf yang beroperasi dalam sektor awam membuat potongan gaji dalam talian. Muat turun urus niaga sumbangan wakaf boleh dilaksanakan untuk wakaf yang telah didaftarkan dengan sewajarnya dengan SWTM. Proses ini secara tidak langsung membolehkan endowmen memperoleh rekod transaksi yang telah dilaksanakan. Dalam kajian ini, penyelidikan dijalankan dalam mengkaji pengetahuan, kesedaran, persepsi, penerimaan dan amalan terhadap penerapan pengurusan wakaf tunai dalam kalangan pelajar Universiti Malaysia Kelantan (UMK). Objektif utama kajian ini adalah untuk menyiasat sejauh mana pengurusan wakaf tunai boleh dijalankan dan diaplikasikan di Universiti Malaysia Kelantan. Bagi mencapai objektif tersebut, pengkaji mengumpul data melalui borang soal selidik yang diedarkan kepada pelajar UMK sebagai data primer. Bagi mendapatkan data sekunder, pengkaji telah meneliti artikel dan jurnal yang lepas bagi mengukuhkan dapatan kajian. Wakaf tunai perlu diberi perhatian di institusi pengajian tinggi kerana banyak faedah yang diperolehi terutamanya golongan asnaf dan B40.

**Kata kunci:** Pengurusan Wakaf Tunai, Pengetahuan, Kesedaran, Persepsi, Penerimaan, Amalan, Wakaf Tunai

# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the study

Waqf activities have grown in popularity not just in Malaysia, but also in other nations (Dzuljastri, 2019). Malaysia has been a trailblazer in the establishment of several funds dedicated to the growth of the Ummah (country). Waqf land and construction are prevalent practises in Malaysia, however cash Waqf is still considered a new kind of Waqf. Malaysian religious councils have jurisdiction over Waqf assets, which are managed decentralised. Although it is still in its infancy, cash Waqf is practised in numerous Malaysian states, including Selangor, Kedah, Perak, Pulau Pinang, and Johor. Malaysian Waqf centres and religious state institutions are actively working on developing more modern Waqf instruments that are valuable to society (Farha et al., 2019). Many Malaysians assume that Waqf is exclusively required for Muslim society, while non-Muslims can also contribute to the Waqf endowment. Unfortunately, this knowledge is not well understood among the general population, resulting in a low degree of understanding concerning waqf. Furthermore, most Muslim communities are unaware of the substantial contribution of waqf to Islamic economy. According to a 2008 MAIS study, the population views zakat as the best strategy for reducing poverty and assisting the destitute. According to the surveys, around 70 percent of Malaysian Muslims are unaware of the institution's Waqf practises (Puad et al., 2014).

The potential of cash waqf to generate income is greater compared to other forms of waqf due to its liquidity, which allows for various activities (Syadiyah et al., 2018). This sort of waqf can help solve the issue of inefficient waqf properties comprising illiquid physical assets with little utilization (Amirul et al., 2012). Waqf's essential principles and ethos are

critical in developing a healthy society, notably in education, healthcare, and social security (Syadiyah et al., 2018). Cash waqf has advantages for investors, financial institutions, and societies, particularly in improving the quality of life for poor and needy Muslims as part of poverty reduction and wealth redistribution to close the wealth gap (Amirul et al., 2020). At the macroeconomic level, the waqf system can potentially reduce government expenditure, leading to smaller budget deficits, lower borrowing rates, and interest rates, which can foster growth and encourage private investment (Cizacka, 2000).

In addition, in order to guarantee development from the educational aspect, the source of waqf funds given by the public or contributed by certain individuals or certain companies can be one of the solutions in dealing with the problem of financial constraints for public and private higher education institutions today (Amirul et al., 2019). The community's awareness of the importance of education in the current of modernity has become a point of departure for the existence of waqf funds which are needed to finance the cost of studies. If we take an example from educational institutions in the State of Egypt that make waqf an important instrument not only for education but also for development and general welfare since Islam was established in the era of Bani Ummayyah. The funds given are to finance the higher tuition fees in addition to the living costs of the students. Debt burdened by students can be settled by using this waqf fund as a scholarship. (Mohd Taib, Mujani, Yaakub, & Rifin, 2018)

The future of a nation relies on the students who will lead it, making it crucial to prioritize the development of excellent human capital in this group. Stakeholders should focus on providing attention and support to students, enabling them to excel in their studies and increase their marketability upon graduation. Mohamad and Mohamad Johdi (2019) emphasized the importance of education factors in the development of human capital for the 21st century. With the implementation of perfect education, individuals can develop strong identities, skills, noble personalities, and extensive knowledge. They can also possess critical



thinking, creativity, problem-solving, resilience, and adaptability to a more global and constantly changing environment. This development will produce competent individuals capable of creating new opportunities (Mohamad & Mohamad Johdi, 2019).

## 1.2 Problem Statement

Nowadays, the average society complains about the increase in the cost of living regardless of whether the city or rural. Even students who study in colleges and universities also feel the heat and impact increase in the cost of living on the campus itself (Bakar et al., 2019). Other than that, many students are also complaining about the rising cost of living. It does not matter in urban areas or in rural areas. University and college students are also no exception to feel the increase. If we take into account their role as students of institutions of higher learning, they actually do not have such a big commitment compared to households with families such as paying monthly debt instalments and so on, but students are also affected by the increasing daily expenses (Asni & Sulong, 2017).

The question raised by Hallman and Rosenbloom (1993) is whether university students in the future will be able to deal with and survive financial conflicts if, during their studies, they experience an economic downturn. It will affect their income and expenses later. This will be critical because students' allowances, scholarships or loans do not increase along with the current cost of living (Bakar et al., 2019).

The existence of cash waqf in Malaysia has become one of the solutions to this problem. Nonetheless, inadequate management and administration of Waqf holdings has created questions about the integrity of Malaysia's state Waqf institutions (Ihsan, 2011; Masyita, 2005). Masyita (2005) discovered that the engagement of Waqf management committees in a large number of properties has resulted in a poor degree of confidence among the general population.

Internal management challenges, according to Khamis and Mohd Salleh (2018), have generated concerns about the effectiveness of cash Waqf management. The lack of technical expertise and professionalism in managing Waqf assets, along with challenges faced by the MAIS organization in replacing secondment cases, significantly impact the timeliness and decision-making processes of Waqf (Khamis & Mohd Salleh, 2018). Considering its potential, the public's comprehension and awareness of cash Waqf in Malaysia is very low, and cash Waqf collection is still in its infancy (Amirul et al., 2012). As a result, the purpose of this study is to investigate the awareness, acceptance and practises of cash Waqf among University Malaysia Kelantan students, as well as to assess their attitudes towards cash Waqf management, which may aid in identifying potential barriers and solutions for the effective implementation of cash Waqf in Malaysia.

### **1.3 Research Question**

The research questions are:

1. What is the relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students?
2. What is the relationship between awareness of cash waqf and application cash waqf management among University Malaysia Kelantan students?
3. What is the relationship between the perception of cash waqf and the application of cash waqf management among University Malaysia Kelantan students?

4. What is the relationship between acceptance of cash waqf and application cash waqf management among University Malaysia Kelantan students?
5. What is the relationship between practices of cash waqf and application cash waqf management among University Malaysia Kelantan students?

#### **1.4 Research Objectives**

1. To measure the relationship between the knowledge of cash waqf and application of cash waqf management among University Malaysia Kelantan students.
2. To identify the relationship between awareness of cash waqf and application of cash waqf management among University Malaysia Kelantan students.
3. To investigate the relationship between perception of cash waqf and application cash waqf management among University Malaysia Kelantan students.
4. To determine the relationship between acceptance of cash waqf and application cash waqf management among University Malaysia Kelantan students.
5. To examine the relationship between practices of cash waqf and application cash waqf management among University Malaysia Kelantan students.

### **1.5 Scope of the Study**

Although there is a study and writing done on the economic instability of students in the global or Malaysian context, especially among students at 3 campus in UMK which are City Campus, Bachok Campus and Jeli Campus, it is not really noticed.

The scope of our study to the student recruitment semester session in September and February from 2020 to 2023 for all UMK students. They will answer the questionnaire via Google Forms. A questionnaire will be given to them to fill in to analyze and collect data from each of them. With the help of this illustration, we can understand that the research parameters have imposed restrictions on the sample size that will be used to enrol students. This research will not involve participants who do not attend UMK for 3 campus.

### **1.6 Significance of Study**

This study is important in analyzing the elements that are entitled to receive cash waqf money. The findings of this study are relevant because they can provide further incentives to enable students to cover their studies. According to the findings of the research, the key to qualify students to receive waqf cash is according to B40 set aside by the government.

This study is focused on determining the factors that are eligible to receive cash waqf money or called zakat, this study will improve the instrument module that has been done from previous studies supported by (Obasanjo, 2012). In addition, this study will also ensure that the number of students to answer this questionnaire is also sufficient according to the number required. Because of that, we can guarantee that the study will reduce the amount of poverty among the students in this study.

In order to provide the most reliable evidence from this research, the researchers will introduce a new variable into our research that is considered safety. It is responsible for providing and improving innovation and technology in students (Kruss et al, 2015). This finding lends credence to the newly made statement.

## **1.7 Definition of Term**

### **1.7.1 Cash Waqf Management**

Cash Waqf Management is the administration and management of cash-based endowments known as Waqf within the framework of Islamic finance. Governance, investment strategies, transparency, feasibility studies, fund performance monitoring, and appropriate return distribution are all part of the job. In the management of Waqf, problems such as a lack of knowledge and money, as well as legal limits, have been observed. Puad et al. (2014) emphasised these issues and the potential economic development and poverty alleviation benefits of Waqf, whereas Mohamed Isa et al. (2011) discussed strategies implemented by institutions such as Majlis Agama Islam Selangor (MAIS) and Majlis Ugama Islam Singapore (MUIS) to improve Waqf management and utilisation. Effective Cash Waqf Management is critical for maximising endowments' social effect and guaranteeing their long-term support to charitable purposes.

### **1.7.2 Knowledge**

According to Bates (2005), knowledge can be defined as information that has been endowed with meaning and assimilated with other components of comprehension. The acquisition of knowledge is a crucial and highly prized asset for any given organization. Currently, it is widely acknowledged that intelligence is a factor that contributes to the gradual development of our personal, organizational, and social performance (Wiig, 1993). Therefore, it is imperative for organizations to effectively manage knowledge (Ipe, 2003). Knowledge refers to the state of being aware and recognizing information, which is then utilized for the advancement of humanity. The concept in question is a product of human cognition and tends to proliferate as individuals engage in its procurement and propagation. According to Nasimi et al. (2013), the acquisition of prior knowledge contributes to the development and advancement of knowledge.

### **1.7.3 Awareness**

The scope of awareness is contingent upon the particular connotation ascribed to the concept of awareness. Acquiring knowledge from the environment without explicit instruction can involve an individual or a combination of factors, such as familiarity with specific subject areas. The concept of awareness can be categorized into three distinct forms: awareness of consequences, awareness as realization, and awareness as perception. Self-awareness refers to the perception and cognitive response of humans or animals to a given condition or event. The identification of dimensions or components related to the inability to cope with a particular domain can be obtained through domain analysis. In cases where the domain lacks clarity, operationalization

can be achieved through the use of factor structure, such as in the case of phonological awareness. The measurement of awareness can be conducted across domains that are well-defined and ordered, as well as those that are unordered, ill-defined, and undefined. In cases where the domain lacks clarity or specificity, it is incumbent upon the author to establish a precise and functional definition of the scope of consciousness that is to be evaluated.

#### **1.7.4 Perception**

According to Walgito (2003), perception refers to the cognitive process by which individuals interpret and make sense of various phenomena. The process of perception is initiated by the sensory organs. This process pertains to the cognitive reception of messages or information by the human brain. During this process, an individual engages with their surroundings through the utilization of their five senses. The five senses that humans possess are vision, auditory perception, gustation, olfaction, and tactile sensation. Individuals engage with their surroundings through their sensory faculties, whereby the stimuli are subsequently processed by the brain and transmitted to the nervous system. Moreover, this phenomenon is referred to as sensation, which constitutes an integral component of perception. According to Koentjaningrat (2010), perception can be defined as the cognitive process of the human brain that results in the interpretation and understanding of sensory information, leading to the formation of a particular view or perspective on a given phenomenon. This process involves various factors, including emotions, necessities, incentives, educational history, and past experiences. Subsequently, a cognitive process ensues whereby an individual's brain attains a significant comprehension of events.

### **1.7.5 Acceptance**

Acceptance refers to a person's perception of something by accepting a situation or situation that occurs without any objection and willingly. Acceptance is very important and is used in all aspects of a person's life, i.e. decisions in life, work, health, and personal connections. Acceptance is also a tough process, particularly when handling hard or unpleasant events, but it can eventually result in more inner peace and contentment. The term "acceptance" is frequently used to refer to the process of recognizing and embracing one's own sentiments or situations without attempting to alter or oppose them. As it enables people to get over challenging feelings or experiences and find more peace and happiness in their lives, this may be a crucial component of personal development as well as recovery. Besides, acceptance also may be defined as the extent to which a person or group is accepted and included in a social group or larger society. This might mean embracing individuals whose histories, cultures, or ways of life are different from your own, as well as acknowledging the intrinsic value and worth that they possess as individuals.

### **1.7.6 Practices**

According to Gates, G. S. (1922), practices is a specific form of consciousness could refer to the process of repetition, provided that it results in an increase in effectiveness. In a general context, practices are an act of applying something in something. In the practice of cash waqf, the practice at the institution can help poor students to cover their living expenses at the university. Donating through cash waqf is the best initiative of donating assets of those who focus on charitable activities, thus benefiting others.



### 1.7.7 Cash waqf

Cash Waqf is a form of Islamic endowment in which cash or other liquid assets are donated for charitable purposes. Donated monies are often invested in Shariah-compliant endeavors, such as agriculture, real estate, or other economic operations. The revenues created by these investments are then utilized to assist charity purposes, such as education, healthcare, or the reduction of poverty. Cash Waqf can take many different forms, ranging from small gifts made by individuals to massive endowment funds set up by countries or multinational organizations. In certain instances, the administration of the assets may be entrusted to a board of trustees or some other type of governing body. This type of group is accountable for ensuring that the monies are invested and dispersed in line with Islamic principles as well as the goals expressed by the donor. One of the benefits of Cash Waqf is its adaptability, which allows it to remain flexible in the face of shifting social and economic requirements. Because the funds are invested in projects that generate revenue, the proceeds may be utilized to support a diverse variety of philanthropic efforts, therefore providing continued assistance for disadvantaged communities over the course of a longer period of time. In summary, Cash Waqf is a key instrument for encouraging charitable giving and social welfare in Islamic communities across the world. It offers a mechanism to help those in need that is both sustainable and socially acceptable.

## 1.8 Organization of the Proposal

This study is focusing on the acceptance and application of cash waqf among University Malaysia Kelantan students. In this research, researchers want to identify the acceptance and application of University Malaysia Kelantan students towards cash waqf and identify the relationship between history, awareness, permissibility and cash waqf management with acceptance of cash waqf among University Malaysia Kelantan Students.

Chapter 1 will present the introduction of the research that contains background of the study, problem statement, research question, research objectives, scope of the study, significance of study, definition of term, and organization of the proposal. In this research, background of the study is the first section of the report and its purpose is to establish the context in which the research was conducted. In background of study, the discussion focused on the importance of the application of cash waqf in University Malaysia Kelantan. This leads to a problem statement that focuses on the problem that arises among UMK students which is an increase in the cost of living on campus. Therefore, the researcher set a focused objective and set a scope of study that focused on the acceptance and application of cash waqf among University Malaysia Kelantan students. This study aims to help UMK students deal with the problem of increasing the cost of living on campus with the implementation of cash waqf at UMK.

Chapter 2 will discuss the literature review that contains introduction, underpinning theory, previous studies, hypotheses statement, conceptual framework and summary. The objective of a literature review is to communicate the established information and ideas pertaining to a certain subject, as well as to examine the merits and detriments of those concepts. In addition, conducting a literature review equips the author with a helpful foundation

for conducting additional research on a particular subject by highlighting areas in the existing body of literature that need to be investigated further.

Chapter 3 will analyze research methods that contain an introduction, research approach, research strategy, research instrument development, the procedure of data collection, a procedure for data analysis and a conclusion. The research method used in this study is a quantitative method by collecting data through a Google Form from 370 respondents. The collected data will be analyzed using SPSS.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 Introduction

The institution of Waqf holds significant importance within the Islamic faith. According to Khan (2014), engaging in ongoing activities for the sake of God and being motivated by the prevailing spirit of altruism is an integral aspect of the Islamic way. Following this, waqf was concerned with facilitating the availability of diverse socio-economic infrastructures for the betterment of the community (Ahmed et al., 2015). Cash waqf is a form of waqf that falls under the category of various types of waqf. One condition is required for the establishment of cash waqf. The property in question exhibits an infinite nature. According to Osman (2012), the fundamental attributes of cash waqf include perpetual existence, non-revocability, and non-transferability. The utilization of the waqf ensures that the donors will receive an ongoing intangible reward from God, based on its contributing factors. The term "irrevocability" denotes the characteristic of a donated fund that renders it incapable of being retracted by its donor. The concept of inalienability guarantees that a manager, also known as a mutawalli, will be responsible for managing the cash waqf, making investments, and subsequently generating income that will be distributed to the beneficiaries. According to Osman (2012), the revenue obtained is intended for social community objectives.

The significance of literature reviews in higher education is essential as scientific research is primarily a collective pursuit, as stated by vom Brocke et al. (2009). The literature review is a crucial element of scholarly research, as it involves a comprehensive analysis and assessment of previously published academic literature and research investigations pertaining to a particular subject or research inquiry. The principal objective of this endeavor is to furnish

an all-encompassing synopsis and evaluation of the present state of understanding in a specific domain. Through the process of conducting a comprehensive review of the existing literature, scholars can discern areas where research has yet to be conducted, thereby providing a rationale for the necessity of their own study. The provision of background information and situating one's work within the broader scholarly conversation aids in establishing the context for research. Moreover, it empowers researchers to discern crucial concepts, theories, and methodologies pertinent to their investigation, expanding upon previous research and formulating their individual approach.

In this chapter, researchers will explain the underpinning theory, previous study, hypothesis statement and conceptual framework and conclusion of the “Factor Affecting the Eligibility of Cash Waqf Distribution Among University Malaysia Kelantan Students”. This research will explain further and review the other research related to our study. In addition, this research will evaluate several different research models and theories that are ideal for application in this study. This chapter will also describe the independent variables that were utilized, which are knowledge, awareness, perception, acceptance and practices and their relationship with the dependent variable, which is cash waqf management.

## **2.2 Underpinning Theory**

### **2.2.1 Theory of Planned Behaviour (TPB)**

This study's theoretical model is based on Theory of Planned Behaviour (TPB) (Ajzen, 1991). The Theory of Reasoned Action (TPB) (Ajzen, 1991) is an extension of the Theory of Reasoned Action (TRA) that was developed to address limitations in the TRA (Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980). Individuals' perceived behavioural control is assessed by asking them how much control they have over a specific behaviour. The inclusion of the

variable of perceived behaviour control results in considerable gains for behaviours seen to be under limited control. Furthermore, it reflects people's perceptions of how simple or difficult it is to engage in the desired action (Ajzen, 1991). All of these hypotheses explain why individuals behave the way they do in given situations. According to the TPB, a person's intentions are affected by their attitudes toward behavior, subjective norms, and perceived behavioural control, all of which in turn shape the person's actual behaviors.

The TPB aims to explain why people do certain things. This is due to their intention to carry out the activity. Intentions are impacted by whether the individual is in favour of completing the action (attitude), how much social pressure the individual feels to undertake the action (subjective norm), or how much control the individual has over the action in question (perceived behavioural control). In conclusion, the more favourable the attitude and subjective norm, and the larger the perceived behaviour control, the stronger a person's intention to conduct the in-question behaviour. Given a sufficient amount of real behavioural control, people are anticipated to behave in line with their goals when the chance arises. As a result, purpose is assumed to be the direct cause of behaviour. However, because many behaviours exhibit execution challenges that might restrict volitional control, perceived behavioural control is examined in addition to intention. TRA lacked the aspect of apparent behavioural control, which hindered its efficacy. Figure 2.1 depicts the TPB model, which depicts the three factors that predict the intention to participate in behaviour: attitude, subjective norm, and perceived behavioural control.

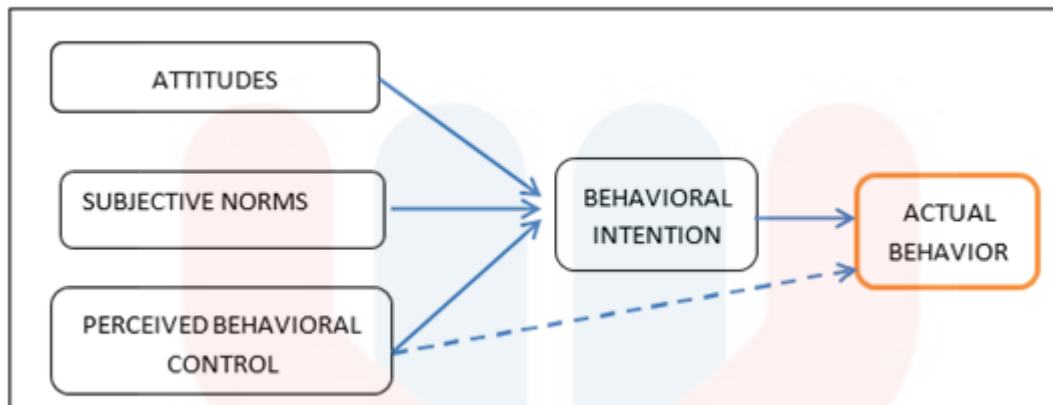


Figure 2.1 Theory Planned Behaviour (TPB)

### 2.2.2 Technology Acceptance Model (TAM)

In this study, the researcher also employed the Technology Acceptance Model (TAM) as the underpinning theory. Fred Davis (1985) is the inventor of TAM. TAM was modified from the broad theory of human conduct, Theory of Reasoned Action (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). TAM is particular to information system and technology usage and has been shown to be accurate in forecasting individual adoption of various corporate Information Technology (IT) systems (Mathieson, Peacock, and Chin, 2001).

## 2.3 Previous Studies

### 2.3.1 Cash Waqf Management

Cash waqf is a flexible alternative to the traditional waqf system, allowing individuals to make voluntary contributions using readily available cash. People, finances, and property or assets are the three most important resources for successful waqf management (Iman and Mohammad, 2020). Htay, Mohamed, and Osman (2019) connected the level of cash waqf contributions in Malaysia to the trustworthiness and effective cash waqf administration. The cash waqf institution requires staff with proper educational backgrounds, professional training, and certification programs to ensure efficient management. These skilled human resources are critical to maintaining efficacy and efficiency. The media information and the influence of the Islamic religion had a substantial impact on the perception of monetary waqf, impacting the behavior of Indonesian Muslims towards waqf Qurrata et al. (2020). Managing the previously mentioned elements is so critical in increasing Muslim donations to cash waqf.

As a need for administering monetary waqf, Kahf (1999) emphasized the need to improve efficiency and reduce Nazir corruption. It is critical for the waqf institution to adopt a new management style that adheres to Amanah (trustworthiness) principles. Management is a serious impediment to cash waqf in several countries. Concerns include administrative and organizational inexperience, ineffective supervision, the absence of a Shariah and advisory board, and Mutawallis' qualifications in effectively managing cash waqf and ensuring a sustainable flow of funds in the future (Saiti & Qurrata, 2019). In Malaysia, for example, the decision-making process in cash waqf management is time-consuming, inefficient, and inconsistent, impeding coordination and review. Furthermore, a clear master plan and aim for cash waqf management that matches Malaysia Vision 2020 is lacking (Saiti et al., 2019).



Masyita et al. (2022) suggested a cash waqf management system in Malaysia that includes six interrelated components like waqif (donors), cash waqf fund, investment portfolios, investment returns, available money for poverty programs, and the underprivileged. Waqf institutions, as non-profit organizations in the third sector, should strive for independence, commitment, specialization, and benevolence in order to maximize their efficacy and efficiency in socioeconomic development (Iman & Mohammad, 2020).

### **2.3.2 Knowledge**

Knowledge regarding the institutions of Waqf is quite important for the public who have no idea at all regarding Waqf and may find the information in those places. Generally, Waqf is managed by the Islamic Religious Council of every state. Cash waqf is a form of Islamic endowment that involves donating cash for religious and social purposes. It is one of the mechanisms to mobilize funds for socio-economic development in the Muslim community. However, cash waqf management faces various challenges and limitations, such as lack of awareness, trust, transparency, efficiency and innovation. Therefore, this paper aims to write about the relationship among knowledge towards cash waqf management based on a previous study.

According to Azrai Azaimi Ambrose et al. (2021), knowledge is one of the key factors that influence the acceptance and adoption of cash waqf among donors and trustees. They proposed a conceptual framework based on the Technology Acceptance Model (TAM) to examine how knowledge affects the perceived ease of use, perceived usefulness, attitude and trust towards fintech solutions for cash waqf management. They argued that fintech can enhance the efficiency, disintermediation and transparency of cash waqf transactions, as well as expand the investment avenues and returns for cash waqf funds. However, they also

acknowledged the need for more awareness and education on the benefits and risks of fintech for cash waqf stakeholders.

Similarly, Loo (2018) also explored the role of knowledge in promoting digital innovation for cash waqf management. He conducted a survey among 300 respondents in Malaysia and found that knowledge has a positive and significant impact on the intention to use digital platforms for cash waqf donation. He suggested that more efforts should be made to increase the knowledge level of potential donors and trustees on the advantages and disadvantages of digital platforms for cash waqf management. He also recommended that more research should be done to identify the best practices and standards for digital platforms for cash waqf management.

In conclusion, knowledge is an important factor that affects the perception and behavior of cash waqf stakeholders towards cash waqf management. Based on the previous studies, knowledge can influence the acceptance and adoption of fintech solutions for cash waqf management, which can potentially improve the performance and impact of cash waqf funds. Therefore, more studies are needed to explore the relationship among knowledge towards cash waqf management in different contexts and settings.

### **2.3.3 Awareness**

According to the researcher's investigation, no previous studies have particularly evaluated the awareness and willingness of Malaysian young to give to cash waqf. However, other relevant research in both Malaysia and Indonesia has investigated various elements of cash waqf. In Malaysia, studies on cash waqf have been conducted by Aziz et al. (2013), Aziz and Yusof (2014), Adeyemi et al. (2016), Hasan et al. (2019), Maamor and Mutalib (2020), and Ab Shatar et al. (2021). Similarly, Ihsan and Ibrahim (2011), Furqon (2011), Indahsari et

al. (2014), Iqbal et al. (2019), and Berakon et al. (2021) conducted research on cash waqf and its many dimensions in Indonesia.

In the Algerian setting, Echcha et al. (2015) conducted a study to measure the amount of waqf awareness among students and discovered that the sampled students had a high level of awareness. However, they discovered that young students were less aware of cash waqf, with knowledge levels varying with age. Aziz et al. (2013), on the other hand, discovered a reasonably high level of awareness about waqf banks among university students. This conclusion was ascribed to students' proclivity to seek support for their studies.

The involvement of young people in philanthropic activities necessitates concerted efforts from all relevant parties, and the presence of a guiding entity is critical because they are the primary resource of a philanthropic community (Adeyemi et al., 2016; Hasan et al., 2019; Iqbal et al., 2019). Yusof et al. (2013) and Adeyemi et al. (2016) have found that a high level of awareness influences donors' willingness to donate to cash waqf. When Islam and Rahman (2017) examined Indians' readiness and awareness of Islamic banking, they identified a higher level of willingness despite poor awareness. They linked this to the worldwide notion of Islamic banking, which Indians are eager to join, but the low knowledge level arose from the sample population's insufficient comprehension of Islamic banking processes. Berakon et al. (2021) discovered that the digital Shariah banking system has a considerable impact on Indonesian teenagers' readiness to donate to cash waqf.

#### **2.3.4 Perception**

There has been relatively little study on the management and administration of Waqf in Malaysia, there have been a few important studies that shed light on various aspects of Waqf. Puad et al. (2014) investigated the concerns and challenges of Waqf management in Selangor

state, focusing on Majlis Agama Islam Selangor (MAIS). The survey raised concerns such as a lack of awareness and limited Waqf money. The writers believed that Waqf might have a substantial impact on Selangor state's economic development and poverty elimination. However, they highlighted legal limits within Malaysia's Waqf land administration system that could stymie Waqf's full potential.

Mohamed Isa et al. (2011) emphasized the significance of competent and systematic Waqf land management for Muslim benefit. MAIS, Majlis Agama Islam Kedah (MAIK), Majlis Agama Islam Negeri Pulau Pinang (MAINPP), Majlis Agama Islam Wilayah Persekutuan Kuala Lumpur (MAIWP), and Jabatan Agama Islam Melaka (JAIM) were among the Malaysian state Waqf management organizations studied. The report emphasized several efforts launched by these organizations, including the Selangor Share Scheme by MAIS, Waqf Jemba by MAIK, commercial land block Waqf by MAINPP, and general Waqf by MAIWP. JAIM, on the other hand, created the Peringgit database to manage cemetery data at An-Nur Mosque.

Khamis and Salleh (2018) explored Malaysia's current cash Waqf management difficulties. According to their early research, Malaysia has just three Waqf institutions with specific Waqf enactments. The authors emphasised the importance of competent staff, accurate documentation, and reporting in the management of cash Waqf in Malaysia.

Saad et al. (2013) emphasised the necessity of excellent management of Waqf organisations, similar to Corporate Social Responsibility (CSR), because they engage directly with society. The authors assessed the effectiveness of two private Waqf organisations in Malaysia and Singapore, concluding that both institutions employed a more organised approach to funding the development of their Waqf properties and experimented with creative ways of managing and investing Waqf assets. While Rusydiana and Devi (2018) researched

the spread of cash Waqf in Indonesia and identified limitations to its growth. Donor mistrust, Shariah-related issues, Waqf money embezzlement, and inefficient management practises were discovered throughout the study.

Ismail et al. (2015) identified critical concerns with Malaysian Waqf practises, such as Waqf land ownership and registration, financial challenges, a shortage of skilled Waqf managers, and unlawful occupancy and encroachment into Waqf land. According to the authors, Waqf institutions in Malaysia have not played a significant role in fostering Muslim economic growth and development. They linked this to a previous absence of legislative criteria for Waqf administration, which led in inefficient and unsystematic Waqf property management. Inaccurate and inefficient registration of Waqf assets was also identified as a factor leading to Waqf property manipulation.

Chowdhury et al. (2012) identified certain issues with Waqf management in their research on the subject. They said that Waqf should be managed by qualified, knowledgeable, and professional managers; yet, it has been revealed that certain Waqf managers are neither qualified nor competent. They further claimed that certain Waqf assets are controlled by non-Muslims and that other Waqf properties are remained inactive due to management procrastination.

### **2.3.5 Acceptance**

Acceptance is the degree to which a person agrees or approves of something. In this study, acceptance refers to the attitude of Muslims towards cash waqf management, which is a form of Islamic philanthropy that involves donating money for religious and social purposes. Cash waqf management is important for the development of the Muslim community, especially in areas such as education, health, and welfare (Khamis & Che Mohd Salleh, 2018).

Previous studies have explored various factors that influence the acceptance of cash waqf among Muslims, such as awareness, trust, religiosity, perceived benefits, and social influence (Tohirin & Hidayati, 2011). However, there is a lack of research on how cash waqf management can be improved to enhance its efficiency and effectiveness. Moreover, most of the existing studies have focused on the donors' perspective, while neglecting the views of the beneficiaries and the managers of cash waqf (Mohsin, 2013).

Therefore, this study aims to fill the gap by examining the relationship between acceptance and cash waqf management from a holistic perspective. It will investigate how acceptance can be influenced by various aspects of cash waqf management, such as collection, investment, and disbursement. It will also explore how acceptance can affect the performance and sustainability of cash waqf. This study will be conducted in the University Malaysia Kelantan (UMK), which is one of the institutions that has implemented cash waqf in Malaysia.

This study will contribute to the literature on cash waqf by providing new insights into its management and its impact on the Muslim community. It will also provide practical implications for the policymakers and practitioners of cash waqf on how to improve their services and increase their outreach. Furthermore, this study will promote awareness and understanding of cash waqf among Muslims and encourage them to participate in this noble cause.

### **2.3.6 Practices**

Practices towards cash waqf management refer to the actions and strategies adopted by waqf institutions to collect, invest, and distribute cash waqf for religious and social purposes (Saad & Anuar, 2010). Cash waqf is a form of Islamic endowment that involves donating cash to a designated account, managed by a trustee, for perpetual benefit (Tohirin & Hidayati,

2011). The relationship between practices towards cash waqf management and the efficiency and effectiveness of cash waqf utilization is an important area of study, as it can provide insights on how to improve the performance and impact of cash waqf in Malaysia.

Previous studies on cash waqf management have focused on various aspects, such as the legal framework, the potential and challenges, the awareness and perception, the models and mechanisms, and the risk management of cash waqf (Azrai Azaimi Ambrose & Abdullah Asuhaimi, 2021). However, there is a lack of empirical research on the current practices of waqf institutions in managing cash waqf, especially in terms of human resource, documentation, and reporting (Saifuddin et al., 2014). These aspects are crucial for ensuring accountability, transparency, and professionalism in cash waqf management.

This study aims to fill this gap by exploring the current practices of waqf institutions in managing cash waqf in Malaysia, focusing on human resource, documentation, and reporting aspects. It also intends to investigate the challenges faced by waqf institutions in these aspects, and to suggest ways to enhance the efficiency of cash waqf management. This study will be conducted in University Malaysia Kelantan (UMK), where a sample of cash waqf donors, beneficiaries, trustees, and officers will be selected for data collection. The methodology of this study will be discussed in the next section.

This study is expected to contribute to the existing body of knowledge on cash waqf management by providing empirical evidence on its current practices and challenges in Malaysia. It is also hoped that this study will provide useful recommendations for improving cash waqf management and maximizing its benefits for social welfare.

## 2.4 Hypotheses Statement

This study created five hypotheses regarding the relationship between the dependent variable, which is cash waqf management, and five independent variables, which are knowledge, awareness, perception, acceptance, and practices of cash waqf.

H1: There is a significant positive relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students.

H2: There is a significant positive relationship between awareness of cash waqf and application cash waqf management among University Malaysia Kelantan students.

H3: There is a significant positive relationship between perception of cash waqf and application cash waqf management among University Malaysia Kelantan students.

H4: There is a significant positive relationship between acceptance of cash waqf and application cash waqf management among University Malaysia Kelantan students.

H5: There is a significant positive relationship between the practices of cash waqf and application cash waqf management among University Malaysia Kelantan students.

## 2.5 Conceptual Framework

The TAM framework, which has a link between perceived utility, perceived ease of use, and perceived safety of cash waqf receivers for MSE students, is used to describe the conceptual framework in figure 2.4.1. This study examines cash waqf beneficiaries and applications among MSE students using perceived utility, perceived ease of usage, and perceived safety as variables.



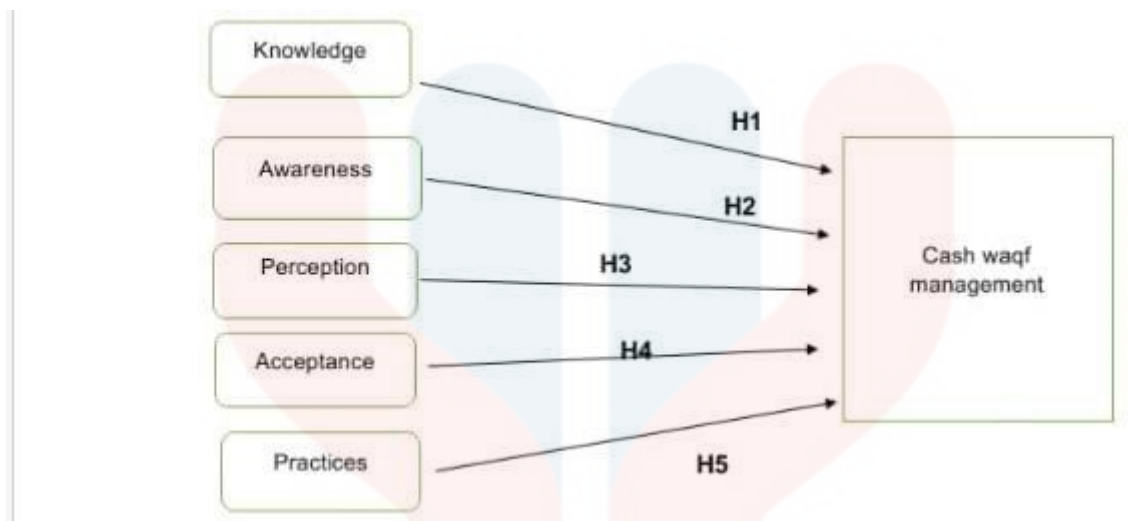


Figure 2.4.1: Conceptual Framework

## 2.6 Conclusion

This chapter presents a literature review pertaining to the factors that influence the eligibility of cash waqf distribution among students of University Malaysia Kelantan. Conducting a study on the factors that influence the eligibility of cash waqf distribution among students at Universiti Malaysia Kelantan (UMK) is crucial in initiating the empowerment of waqf for the betterment of the coming generations. The utilization of the cash waqf instrument has been demonstrated to have a significant impact on the survival of societies particularly in the realm of education as evidenced by examples from countries such as Turkey during the Ottoman Empire and Egypt. This approach could be applied in Malaysia. Enhancing one's knowledge, awareness, perception, acceptance, and practices towards cash waqf management would lead to a better comprehension of the subject matter. Cash waqf has the potential to expand and gave benefits for institutions and students.

The outcomes of this study are anticipated to have implications for knowledge, awareness, perception, acceptance, and practices particularly among students in the application

of cash waqf management. This is because they can disseminate the significance of cash waqf in the advancement of higher education. This study may serve to raise consciousness among individuals in management positions, as they are responsible for providing facilities to students. Numerous advantages can be obtained through the permissible utilization of cash waqf, primarily towards the establishment of a waqf university. The impact of this phenomenon extends beyond the immediate beneficiaries, including students and management, to encompass the entire university and surrounding communities.

It is recommended that future research endeavors include the exploration of additional higher education institutions in Malaysia, as well as international higher education institutions, in order to broaden the scope of cash waqf distribution eligibility among students. It is possible that in the future, there may be individuals who actively engage in the practical implementation of cash waqf.

The proposed theoretical framework was developed through a comprehensive review of existing literature. The study conducted by the researcher aimed to analyze the relationship between the dependent variable of cash waqf management and five independent variables, which is knowledge, awareness, perception, acceptance, and practices. The following chapter goes into detail regarding the methodology that was used to determine the results of this study.

## CHAPTER 3

### RESEARCH METHODS

#### 3.1 Introduction

This chapter gives a detailed analysis of the research techniques used in this study and the accompanying procedures. It covers topics including the study design, participant demographics, selection of the sample size, sampling technique, research tools, measurement scales, pilot testing, and outcomes analysis.

#### 3.2 Research Design

The research design provides the basis for the study's approaches and methods. It allows researchers to concentrate on particular research approaches adapted to the issue and assures the success of the investigation (Mertler, 2014). To collect and analyze numerical data for this project, a quantitative research technique was used. This method allows for the computation of averages, the formulation of conclusions, the investigation of relationships, and the extrapolation of findings to a larger population. A descriptive study technique was used to describe and interpret the current situation of cash waqf management among students at the University of Malaysia Kelantan. Instead of controlling people or situations, this method focuses on watching them in their natural environment.

This study uses a quantitative approach to investigate the factors that impact monetary waqf management among students at the University Malaysia Kelantan. To obtain data from the intended population, an online survey was performed using Google Forms. This survey data not only helps to understand the link between the independent factors (knowledge,

awareness, perception, acceptance, and practices) and the dependent variable (cash waqf management), but it also has the ability to predict future results. The findings of this quantitative study are supported by strong data and an emphasis on convergent analysis, ensuring that the study's concepts are predicated on legitimate research questions rather than arbitrary ideas. The questionnaire contains a demographic profile and characteristics impacting monetary waqf management among the University Malaysia Kelantan students, which can be accessed in the appendix.

### **3.3 Data Collection Method**

This study provides a systematic framework of methodologies and processes to solve diverse research difficulties logically and coherently, combining numerous research components. The research plan uses quantitative data. Quantitative research is used in this study to quantify the aspects impacting cash waqf management, such as knowledge, awareness, perception, acceptability, and practices. It allows for an objective examination and understanding of the relationships between these independent factors and the dependent variable.

The primary data sources for this study are undergraduate Islamic banking and finance students from the University of Malaysia Kelantan. These students were chosen for their specialized knowledge and understanding of the subject matter. Secondary data is also gathered from other students at the University of Malaysia Kelantan (UMK). These students are from other programs that do not consist of Islamic banking and finance undergraduate programs. The combination of primary and secondary data sources allows for an in-depth understanding of the elements impacting cash waqf management among students at the University Malaysia Kelantan.

A questionnaire is used to collect information from people. Participants are routed to a Google Form where they must fill out the questionnaire. To minimize response bias and sampling error, the goal of the study is conveyed to participants, and guarantees of confidentiality of their replies are offered. The acquired data is then analyzed with the Statistical Package for Social Sciences (SPSS) to test hypotheses and get insights directly from the replies of the respondents.

### **3.4 Study Population**

The aim of this study is to find out whether students at University Malaysia Kelantan receive cash waqf. A research population is a large collection of people or organizations that are the primary focus of a study. However, the population represents a large portion of those we surveyed. Consequently, we used a sample size approach to limit and collect more reliable data. Unfortunately, the population is defined as the respondents of a group of people involved in a research (Sekaran & Bougie, 2016).

According to the aim of the study, we are targeting all UMK students for our research. As a result, we chose to collect student data at the 3 campus during the current semester sessions in September and February from 2020 to 2023.

### **3.5 Sample Size**

According to Etika et al. (2016), sample size is the number of observations conducted on participants selected for a specific research purpose. Most research investigations require 30 to 500 viable samples (Roscoe, 1975). Since there are 12 699 students enrolled at UMK in 3 campus, the sample size, according to Krejcie and Morgan

(1970), was approximately 370 student responses. As a result, 370 self-administered surveys were sent to UMK students using Google forms.

Table 3.5.1: A Sample size of Krejcie and Morgan (1970)

| 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*

### 3.6 Sampling Techniques

There are two types of sampling procedures: probability sampling techniques and non-probability sampling methods. This study employed a convenient sampling approach. Convenience The sample procedure is inexpensive and simple, and participants are typically

readily accessible. The researcher must demonstrate how the sample varies from a random sample.

The main goal of convenience sampling is to collect data from people who are readily available to the researcher, such as enrolling providers who attend staff meetings to participate in the study. Regardless of how frequently it occurs, it can be more deliberate and strategic (Palinkas et al., 2015). The convenience sampling principle is based on the premise that members of the target population are homogenous. That is, the study's conclusions obtained from a random sample, a near sample, a cooperative sample, or a sample drawn from an unreachable segment of the research instrument development.

### **3.7 Research instrument Development**

The definition of "research instrument" refers to any instrument use to collect, measure, and analyse data that is relevant to the research topic. The application of research methods is a common practise in the social and health sciences. Investigating the presence of these tools in the educational setting of UMK's student is a worthwhile research endeavour. A research instrument may consist of different techniques including questionnaires, surveys, interviews, checklists, or basic tests. The careful selection of a research instrument is a critical decision that must be closely aligned with the methods utilised in the study being conducted. The research methodology deemed most effective for this study involves the utilisation of self-administered questionnaires that consist of structured questions specifically related to the primary subject matter. Birmingham and Wilkinson (2003) have reported that questionnaires are a commonly used research tool due to their cost-effectiveness and ability to efficiently collect a large number of responses from a diverse population.

### 3.7.1 Questionnaire design

In this study, a questionnaire was used to collect data in order to obtain the necessary information to conclude the study. A questionnaire was a data collection instrument that required respondents to answer questions section by section. The questionnaire consists of a network of questions and other indicators in order to collect data from the student body at University Malaysia Kelantan. Using Google Form, the questionnaire was subsequently disseminated. The initial step in utilizing a Google Form survey is to distribute the link to the respondent, who then contributes answers to the questions. On the first page of the Google Form, a concise summary of the research is provided. Individual questions were posed to efficiently collect exhaustive information from respondents in a short period of time. Due to the absence of a requirement for in-person interaction with the respondent, the efficacy of this selection method has been established. In an effort to protect the respondents' privacy and anonymity, the initial strategy involved the prompt retrieval of all completed instruments. The average time required by respondents to complete the questionnaire was between 3 and 5 minutes. This study is comprised of a demographic profile of respondents and an independent variable focusing on the factors influencing the eligibility of cash waqf distribution among University Malaysia Kelantan students.

There were 5 section on the covered on this questionnaire which are section A, section B, section C, section D, section E and section F. Respondent were required to answer all the open-ended and close-ended question on the survey. On the section A, it was included the gender, age, marital status, educational level, year of study and faculty. For the sections B, C, D, E and F, the questions are related to independent variables, namely knowledge (section B), awareness (section C), perception (section D), acceptance (section E) and practices (section F).



The questionnaire on section B, section C, section, section D, section E and section F was used 5 points Likert scale skill method. The respondent were asked to rank their level of agreement on a 5-point Likert scale, with 1 representing “strongly disagree”, 2 representing “disagree”, 3 representing “neutral”, 4 representing “agree” and 5 representing “strongly agree”.

Table 3.7.1: Questionnaire composition

| Section   | Dimension           | Number of Items | Sources                                                             |
|-----------|---------------------|-----------------|---------------------------------------------------------------------|
| Section A | Demographic profile | 6               | (Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019) |
| Section B | Knowledge           | 3               | (Syadiyah Abdul Shukorh, Intan Fatimah Anwar, Sumaiyah Abdul Aziz   |

|           |            |   |                                                                              |
|-----------|------------|---|------------------------------------------------------------------------------|
|           |            |   | and Hisham Sabri,<br>2017)                                                   |
| Section C | Awareness  | 7 | (Abdulrahim Nasiri,<br>Abdullah Noori,<br>Marhanum Che Mohd<br>Salleh, 2019) |
| Section D | Perception | 7 | (Abdulrahim Nasiri,<br>Abdullah Noori,<br>Marhanum Che Mohd<br>Salleh, 2019) |
| Section E | Acceptance | 5 | (Abdulrahim Nasiri,<br>Abdullah Noori,<br>Marhanum Che Mohd<br>Salleh, 2019) |
| Section F | Practices  | 6 | (Abdulrahim Nasiri,<br>Abdullah Noori,<br>Marhanum Che Mohd<br>Salleh, 2019) |

Table 3.7.2: Questionnaire Section A to Section F

| Part        | Adopted From                                                                                                                                 | Variable                                                                                                                 | Questionnaire                                                                                                                                                                  |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Demographic | Acceptance and Practices of Cash Waqf among University's Students<br><br>(Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019) | 1. Gender<br><br>2. Age<br><br>3. Marital Status<br><br>4. Educational Level<br><br>5. Year Of Study<br><br>6. Programme | 1. Gender<br>o Male<br>o Female<br><br>2. Age<br>o 19-20 years old<br>o 21-22 years old<br>o 23-24 years old<br>o 25 years old and above<br><br>3. Marital Status<br>o Married |

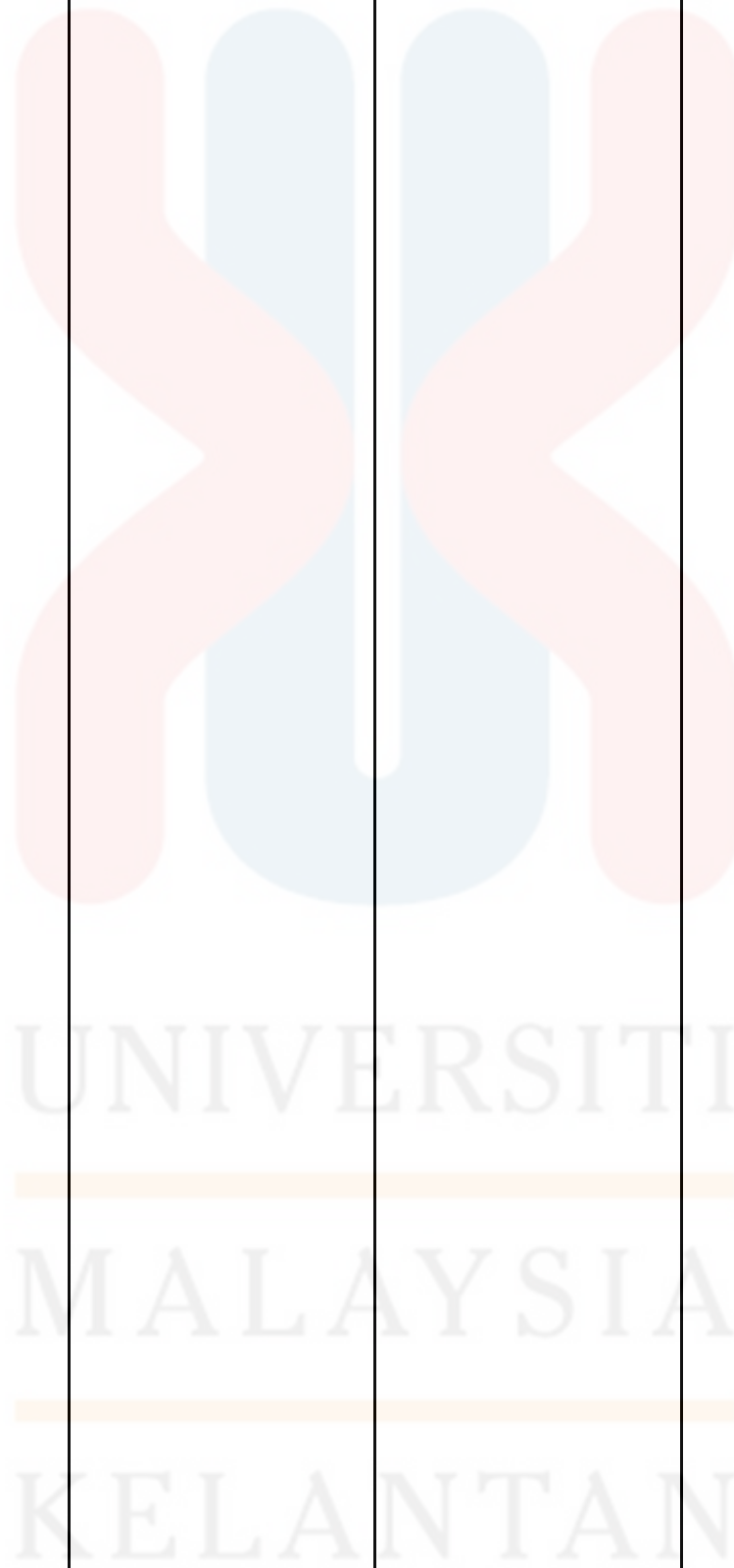
- o Single

4. Educational Level

- o Diploma
- o Bachelor degree
- o Master Degree
- o PHD

5. Year Of Study

- o Year 1
- o Year 2
- o Year 3
- o Year 4



|                  |                                                                 |                                                                                          |                                                                                                                                                                                                                                                                                 |
|------------------|-----------------------------------------------------------------|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                  |                                                                 |                                                                                          | <ul style="list-style-type: none"> <li>6. Faculty               <ul style="list-style-type: none"> <li>o FKP</li> <li>o FTKW</li> <li>o FPV</li> <li>o FIAT</li> <li>o FSB</li> <li>o FHPK</li> <li>o FAE</li> <li>o FBKT</li> <li>o FBI</li> <li>o FSDK</li> </ul> </li> </ul> |
| <p>Knowledge</p> | <p>Muslim Attitude<br/>Toward Participant In<br/>Cash Waqf:</p> | <ul style="list-style-type: none"> <li>• Understanding mechanism of cash waqf</li> </ul> | <ul style="list-style-type: none"> <li>• I have a strong understanding</li> </ul>                                                                                                                                                                                               |

|                  |                                                                                                                                                     |                                                                                                                                                                                                                 |                                                                                                                                                                              |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                  | <p>Antecedents And Consequences</p> <p>(Syadiyah Abdul Shukorh, Intan Fatimah Anwar, Sumaiyah Abdul Aziz and Hisham Sabri, 2017)</p>                | <ul style="list-style-type: none"> <li>● Knowledge cash waqf</li> <li>● Take part in cash waqf</li> </ul>                                                                                                       | <p>of the mechanism of cash waqf.</p> <ul style="list-style-type: none"> <li>● I believe I am knowledgeable about cash waqf.</li> <li>● I took part in cash waqf.</li> </ul> |
| <p>Awareness</p> | <p>Acceptance and Practices of Cash Waqf among University's Students</p> <p>(Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019)</p> | <ul style="list-style-type: none"> <li>● Know important of cash waqf</li> <li>● Knowledgeable variety waqf</li> <li>● Aware cash waqf from other person.</li> <li>● Aware type of tasks performed by</li> </ul> | <ul style="list-style-type: none"> <li>● I am familiar with essential Cash Waqf information</li> <li>● I am knowledgeable about various Waqf.</li> </ul>                     |

|  |  |                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                             |
|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  | <p>cash waqf institutions.</p> <ul style="list-style-type: none"> <li>• Aware about cash waqf activities</li> <li>• Have learned about cash waqf in university and school</li> <li>• Aware cash waqf through media social.</li> </ul> | <ul style="list-style-type: none"> <li>• I was made aware of cash waqf items by my relatives, community, university and friends.</li> <li>• I am aware of the types of tasks performed by cash waqf institutions.</li> <li>• I have awareness and extensive knowledge about cash waqf activities</li> </ul> |
|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|            |                                                                                                                                                     |                                                                                                                                                                                      |                                                                                                                                                                                    |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|            |                                                                                                                                                     |                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• I have learned about cash waqf in university and school.</li> <li>• I found out about cash waqf products through social media.</li> </ul> |
| Perception | <p>Acceptance and Practices of Cash Waqf among University's Students</p> <p>(Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019)</p> | <ul style="list-style-type: none"> <li>• The fund collection method of Cash Waqf organisations is based on trust.</li> <li>• Cash waqf organisations try their hardest to</li> </ul> | <ul style="list-style-type: none"> <li>• I believe that the fund collection method of Cash Waqf organisations is based on trust.</li> </ul>                                        |



|  |  |                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                             |
|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  | <p>assist the beneficiaries.</p> <ul style="list-style-type: none"> <li>• Trust on cash waqf organisation</li> <li>• Expectation of cash waqf</li> <li>• Cash waqf help a lot of people.</li> <li>• Separate cash waqf management institution</li> <li>• Centralized waqf management</li> </ul> | <ul style="list-style-type: none"> <li>• I think cash waqf organisations try their hardest to assist the beneficiaries.</li> <li>• I have high trust for the cash waqf organisation.</li> <li>• I believe that the actions of the Waqf institution completely satisfies my expectations in every way.</li> <li>• I have a strong belief that the</li> </ul> |
|--|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                   |                                         |                                                                          |                                                                                                                                                                                                                                                                                                  |
|-------------------|-----------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                   |                                         |                                                                          | <p>Cash Waqf institution can aid a lot of individuals.</p> <ul style="list-style-type: none"> <li>● I think that cash waqf should have a separate waqf institution to help better management.</li> <li>● I agree that centralized waqf management helps in more efficient management.</li> </ul> |
| <p>Acceptance</p> | <p>Acceptance and Practices of Cash</p> | <ul style="list-style-type: none"> <li>● Benefit of cash waqf</li> </ul> | <ul style="list-style-type: none"> <li>● I've learned enough about the advantages</li> </ul>                                                                                                                                                                                                     |

|                                                                                                                    |                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                           |  |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p>Waqf among University's Students</p> <p>(Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019)</p> | <ul style="list-style-type: none"> <li>• Use cash waqf in future</li> <li>• Cash waqf give positive impact</li> <li>• Participate in cash waqf</li> <li>• Cash waqf is an acceptable type of waqf.</li> </ul> | <p>of paying with cash. Waqf</p> <ul style="list-style-type: none"> <li>• In the future, I intend to employ Waqf funds.</li> <li>• My opinion on receiving cash waqf is favourable.</li> <li>• I feel that being a member of the cash waqf would be an honour.</li> </ul> |  |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|           |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                               |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           |                                                                                                                                                     |                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• I think cash waqf is an acceptable type of waqf.</li> </ul>                                                                                                                                                                          |
| Practices | <p>Acceptance and Practices of Cash Waqf among University's Students</p> <p>(Abdulrahim Nasiri, Abdullah Noori, Marhanum Che Mohd Salleh, 2019)</p> | <ul style="list-style-type: none"> <li>• Cash waqf one of religious requirement</li> <li>• Donate cash waqf</li> <li>• Cash waqf can satisfy a moral need of religion.</li> <li>• Cash waqf will get bless from allah</li> <li>• Contributing money to a waqf fund is a legal action in islam.</li> </ul> | <ul style="list-style-type: none"> <li>• By using cash waqf, i have fulfilled my religious requirements.</li> <li>• I concur that it is a wonderful deed to donate at least one waqf institution.</li> <li>• I think giving to cash waqf organisations satisfies a</li> </ul> |

- Already made a cash waqf donation

moral need of religion.

- I give to the waqf in order to bless allah and assist those in need.

- I believe that contributing money to a waqf fund is a legal action in islam.

- I have already made a cash waqf donation.

### 3.7.2 Pilot Test

A pilot test was conducted to assess the feasibility and effectiveness of the proposed methodology. The test involved a small sample size and aimed to identify any potential. According to Junyong (2017), a pilot study is an essential preliminary stage of the complete research process. It is typically a smaller study that assists in the development and alteration of the major study's design. In the context of large-scale clinical trials, it is common practise to conduct a pilot or small-scale study prior to the main trial to evaluate its validity. The pilot study aimed to enhance the probability of the success of the primary study by examining the variability of the procedures for participant recruitment and retention, verifying the face and content validity of the questions, and evaluating the usability of the technology employed to administer the questionnaire. The pilot project aimed to assess the viability of enlisting participants for the study and the technical and navigational aspects of the online survey process and the instrument. The pilot study was conducted as a preliminary investigation to the main inquiry, enabling us to improve and perfect our research methods.

### 3.8 Measurement of the Variables

The variables were measured using established methods in the field. The measurements were taken in a controlled environment to ensure accuracy and consistency. The data collected was then analyzed using statistical software to identify any patterns or trends.

The measurement variable is an indeterminate variable that has the potential to assume one or more values and is employed to assess any given phenomenon. The application of this method is commonly observed in scientific investigations. Measurement variables have the ability to take on values that are both quantitative and qualitative, in contrast to mathematics. The evaluation of statistical variables can be accomplished through the use of various methods such as tools, algorithms, or human judgment. The measurement scale is a crucial aspect of

research that determines the analytical procedures and outcomes of the data. It is responsible for how variables are measured and evaluated. The Likert scales consist of two variables, namely Symmetric and Asymmetric. The utilization of an asymmetric scale in research enables participants to select responses in a balanced and symmetric manner, regardless of the direction of their choice. Asymmetric Likert scales have been observed to offer a limited number of options toward one end of neutrality in comparison to the other. In certain cases, the utilization of an asymmetric scale may indicate the implementation of forced judgments in situations where the researcher's impartiality is not deemed valuable.

Wolfe and Smith (2007) have reported that neutral categories produce a variation that is not relevant to the construct. In order to ensure the accuracy and validity of survey data, it is important for researchers to carefully consider the questions included on a questionnaire. This includes only including questions that respondents are able to answer, which can be determined through the process of piloting. Additionally, it is recommended to avoid including a neutral category, as this may not provide useful or informative data. In the event of a scenario where certain participants are unable to provide a response to a particular inquiry, it is recommended that they refrain from answering the said inquiry. This is due to the fact that modern methods of psychological assessment remain largely unaffected by moderate instances of data that are missing.

An asymmetric five-point Likert scale was utilized in this study. The Likert scale was developed in 1932 and it consists of a typical five-point bipolar response format that is widely recognized by individuals today. The selection of the neutral option on the Likert scale may be attributed to a desire to minimize the cognitive load associated with selecting a satisfactory response, particularly in cases where the available response options do not adequately capture the nuances of the respondent's perspective. The controversial nature of the Likert scale stems

from the selection of the neutral response option. The inclusion of a neutral answer option in surveys or questionnaires provides individuals who hold no strong feelings towards the subject matter with the opportunity to abstain from selecting a definitive response that may not align with their personal beliefs or attitudes. The utilization of Five-Points Likert scale questions is considered an effective method for obtaining a rapid assessment of the participant's opinions, which can be utilized to construct a favorable Likert.

The response options were categorized into five levels on a five-point scale, ranging from 1-Strongly Disagree to 5-Strongly Agree. The utilization of a five-point Likert scale can be considered as a form of forced Likert scale.

### 3.8.1: Scale Likert 5-point

|                   |          |         |       |                |
|-------------------|----------|---------|-------|----------------|
| Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
| 1                 | 2        | 3       | 4     | 5              |

In a study, there are four levels of measurement for variables. According to Cohen et al. (2000), the method of measurement that a researcher uses is one of the most important factors in deciding the kinds of analyses that are going to be carried out. There are nominal, ordinal, interval, and ratio scales.

#### **I. Nominal scale**

The nominal measurement level is a method of categorizing data using numerical values. According to Robson (2002) suggested that the inclusion of letters may also be a possibility. In this study, it is observed that entities or items under measurement may exhibit



similar characteristics in certain categories, while differing in others, such as gender or sex. The classification of gender is commonly represented by the symbols M for male and F for female. The nominal scale, which is also referred to as a categorical variable scale, is a type of scale utilized to categorize variables in a classification system. It does not denote a numerical value or sequence. According to Sekaran and Bougie (2003) conducted a study where subjects on a nominal scale were categorized into complete sets that were mutually exclusive. The results were then summarized through frequency or calculation reports. The nominal scale item used in this survey categorized the respondents into male and female based on gender. Segment A comprises nominal scale questions, with the exception of the inquiry regarding the age of the respondent, which is utilized to establish the statistical profile of the individual who responded.

## **II. Interval scale**

An interval scale is a type of measurement level that involves the evaluation of variable characteristics based on specific numerical points or equally spaced values between them. In research, it is recognised that the term "interval" refers to the distance between two consecutive features. It is important to note that these intervals are consistently equal. According to Chem et al. (2018), an effective method for measuring quantitative attributes is through the use of an interval scale. According to Sekaran and Bougie (2016) research, an interval scale is a scale that is arranged in a specific order, where there is no absolute zero point, but there exists a substantial difference between the numbers.

The Likert scale is a frequently employed scale in research questionnaires. According to Zikmund et al. (2003), a questionnaire that used Likert scale ratings ranging from "strongly disagree" to "strongly agree" was used to determine the amount of agreement or disagreement between respondents. In Segment B of the questionnaire, the questions are presented using a

5-Likert scale and an interval scale. This methodology was chosen to gather data in a structured and standardized manner. The participants were instructed to evaluate their degree of concurrence or discordance with each statement presented in the survey using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

### **III. Ordinal**

According to Bridger's (2003) research, the categorization of observations through ordinal measurement necessitates the utilization of symbols. The items are arranged in a specific order to establish a relationship between their respective numbers. Ordinal measurement is a method of assigning a numerical value to a variable based on its ranking or order. This type of measurement is used to provide a rationale for the ranking or measurement of a particular variable. The non-uniformity of ratios across the scale for various observations was observed.

### **IV. Ratio scale**

The ratio scale is a type of continuous scale that is distinct from the interval scale. According to Kusseri and Suprananto (2018), the scale type that encompasses both the interval scale and the ratio scale is known as the height of the measurement scale. The distinction between the ratio scale and the interval scale lies in the presence of a zero value in the former. An interpretation can be derived from an even number of zeros. Unlike interval variables, ratio variables allow for multiplication and division operations to be performed on their values. The utilization of ratio scale was implemented by the researchers in Section A of the questionnaires for age.

## **3.9 Procedure for Data Analysis**

Using logical or statistical methods, data analysis is the systematic presentation, evaluation, and summarization of data. This research's data will be analysed and examined utilising the statistical software programme SPSS. This method enables the analysis, customization, and establishment of recognisable patterns among diverse data components. This study's data were collected using multiple linear regression analysis, reliability and validity testing, descriptive reviews, and other methods.

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

This study employs multiple linear regression to examine the components, as each of the independent variables (knowledge, awareness, perception, acceptance and practices of cash waqf) is composed of dependent variables. In essence, multiple linear regressions will be used to predict the variables that affecting the eligibility of cash waqf distribution among university Malaysia Kelantan students.

### **3.9.2 Realibility and Validity Test**

A reliability test will be performed in this study to guarantee that all participants can simply complete the questionnaire and choose the answers that best convey their opinions. The term "reliability" refers to measurement values that give consistent and error-free results. The consistency of the coefficients is examined using Cronbach's Alpha to determine the reliability of the measurement scale when utilising coefficients. Cronbach's alpha measures the consistency of responses. Cronbach alpha less than one indicates a greater link between the independent factors and the dependent variable. According to our assessment, the numbers deserve further investigation.

### 3.9.3 Descriptive Analysis

We will examine proportion, frequency, and MCT measurements such as mean, mode, and median using descriptive statistics. In data analysis chapters, percentages and frequencies are typically used to describe demographic characteristics such as gender, age, and education. As a result, it was relevant for Section A of the questionnaire, which asked for demographic information from respondents.

### 3.9.4 Pearson Correlation

Statistical methods are used to calculate the Pearson's product moment correlation coefficient, which assesses the linear correlation between two variables, X and Y. It spans from +1 to -1, with +1 indicating the sum of all positive correlations and -1 representing the sum of all negative correlations. It is often used in scientific study to assess the linear connection between two variables. Each pair of coordinates has an x and y correlation coefficient. Nonetheless, these correlations only reveal the nonlinear model and the direction of the relationship, not the slope of the nonlinear relationship or many other nonlinear properties. Because the variance Y is zero, the correlation coefficient cannot be computed if the central value is detected in the extra 0 slope.

### 3.10 Summary

This chapter will describe the research methodology that will be utilised. This study's demographic will consist of University of Malaysia Kelantan students. For data collection, Google Form will be used. In general, the chapter has investigated several subtopics, including research design, data collection methods, population size, sampling techniques, sampling size, sampling design, development of study instruments, variable measurement, and data analysis methods.

## CHAPTER 4

### DATA ANALYSIS AND FINDINGS

#### 4.1 Introduction

In the **fourth chapter**, a comprehensive overview encapsulates the in-depth analysis and significant research findings. Utilizing the Statistical Package for the Social Science (SPSS) software version 27, the collected data underwent meticulous scrutiny, enabling a detailed exploration. The survey questionnaire, distributed among University Malaysia Kelantan students from the first to fourth year, formed the basis for extensive data analysis. This research focused on a targeted population of 370 respondents, integral to the study's objectives. These individuals actively participated in completing a carefully crafted Google Form, ensuring a robust dataset essential for the study's conclusions.

#### 4.2 Preliminary Analysis

The method of preliminary analysis guarantees that every instruction, question, and scale item is straightforward (Hair Jr, William, Babin, & Anderson, 2014; Ibrahim & Shariff, 2014; Abduwahab, Dahalin, & Galadima, 2011). A measuring survey was developed to ensure that every participant comprehended the questions and could provide an accurate response. Therefore, this pilot test was used to find any items or questions that would offend potential respondents and any potential problems that could arise throughout the data collection procedure. Consequently, thirty individuals were the first to receive the questionnaire. This analysis will be completed after thirty respondents have finished the questionnaire.

Preliminary analysis is one of the analyses performed on the data in order to identify errors prior to the main analysis (Blischke, Karim, & Murthy, 2011). The primary analysis, which employs multivariate data and analysis, is predicated on the results of preliminary analyses that aid in data sifting and analysis. Preliminary analysis serves primarily to validate the data and establish a foundation for subsequent analyses. Early analysis of any data collection includes verifying measurement accuracy, assessing the efficacy of change, examining the distribution of individual variables, and identifying outliers.

The starting point in data analysis consists of entering data into a database, and examining the raw data for missing information. The presence of absent values can be attributed to the respondents' incapacity to comprehend or disregard the survey questions pertaining to cash waqf management in University Malaysia Kelantan. Additional factors that contribute to inadequate responses are respondents providing identical answers to all questions when the survey initially required completion. The respondent failed to provide complete responses to all inquiries, either by not devoting their full attention to doing so or by reacting too quickly.

Based on sample size Krejcie and Morgan (1970), the population was 12, 699 students in University Malaysia Kelantan including 3 campuses. There were 370 people who responded to the survey after being requested to take part in the current study. Sample size and respondent count were both determined. The database was updated to include these 370 respondents after taking into consideration any data that was gathered throughout the collecting procedure that was either incomplete or inaccurate. Once the preliminary analysis was complete, the SPSS application was utilized to load all 370 respondents for the subsequent reasons, which included examining each variable in the dataset to determine whether or not it contained any inaccurate

or missing information. Next, locating the data in order to identify any outlier that might have an effect on the nature of the data.

In addition to that, studies such as pilot test are performed to enhance the probability of the success of the primary study by examining the variability of the procedure for participant recruitment and retention, verifying the face and content validity of the questions. Lastly, narrative statistical reports were generated by analyzing the measurement and structural models of the questionnaire through the use of the SPSS program version 27. In order to prepare the data for SPSS analysis, it was first converted into a CSV file in Excel.

#### **4.2.1 Pilot Test**

The primary objective of the pilot test is to refine the questionnaire in a way that ensures respondents can complete it without encountering any obstacles (Leon, Davis, & Kraemer, 2011). Prior to administering the official questionnaire to the participants for completion and return, the researchers will first conduct a pilot test. So as to mitigate the severity of the issue through the implementation of a pilot test. Reliability testing is conducted utilizing Cronbach's alpha due to its significant focus on internal consistency. As stated by Ming et al. (2020), a Cronbach alpha coefficient falling within the range of 0.6 to 1.0 is deemed acceptable and of moderate strength. Cronbach's alpha is significantly influenced by the number of items; therefore, it is acceptable to have a lower Cronbach Alpha value if the variable indicators comprise no more than two or three distinct items. The researcher conducted a pilot test with 30 participants as part of the study. The validity of the variables was determined using the results of the reliability test derived from this pilot test. Table 4.2.1.1 presents the Cronbach alpha scales for each variable, facilitating the assessment of whether the instrument satisfies the reliability criteria.

**Table 4.2.1.1: Scale of Cronbach Alpha**

| NO | SCALE                   | INTERNAL CONSISTENCY |
|----|-------------------------|----------------------|
| 1  | $\alpha \geq 0.9$       | Excellent            |
| 2  | $0.9 > \alpha \geq 0.8$ | Good                 |
| 3  | $0.8 > \alpha \geq 0.7$ | Acceptable           |
| 4  | $0.7 > \alpha \geq 0.6$ | Questionable         |
| 5  | $0.6 > \alpha \geq 0.5$ | Poor                 |
| 6  | $0.5 > \alpha$          | Unacceptable         |

Source: Adapted from (Nawi et al., 2020)

#### 4.2.2 Reliability Test

**Table 4.2.2.1: Reliability Analysis for pilot test**

| VARIABLES            | NO OF ITEM | CRONBACH'S ALPHA | INTERNAL CONSISTENCY |
|----------------------|------------|------------------|----------------------|
| Cash Waqf Management | 5          | 0.926            | Excellent            |
| Knowledge            | 5          | 0.979            | Excellent            |



|                   |          |              |                  |
|-------------------|----------|--------------|------------------|
| <b>Awareness</b>  | <b>4</b> | <b>0.987</b> | <b>Excellent</b> |
| <b>Perception</b> | <b>5</b> | <b>0.953</b> | <b>Excellent</b> |
| <b>Acceptance</b> | <b>4</b> | <b>0.904</b> | <b>Excellent</b> |
| <b>Practices</b>  | <b>5</b> | <b>0.921</b> | <b>Excellent</b> |

The Cronbach's alpha was utilized in this pilot test to assess the data reliability. The value of Cronbach's alpha that was found for the variables is excellent, which is 0.9, ranged from 0.904 to 0.987. As a result, the measurements for all variables in the pilot test were found to be trustworthy in this research. As a result, after receiving Cronbach's alpha value, the researcher performed the real study to deliver the questionnaire in the field.

#### **4.3 Demographic Profile of Respondents**

As researchers, we distributed questionnaires among first and fourth-year students at Universiti Malaysia Kelantan, totalling 370 in distribution, all of which were successfully completed. Part A of the questionnaire encompasses four key questions pertaining to gender, age, year of study, and faculty details.

#### 4.3.1 Number of Respondent Based on Gender

Table 4.3.1 Gender of respondent

|              |        | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|--------|-----------|---------|---------------|--------------------|
| <b>Valid</b> | Female | 221       | 59.7    | 59.7          | 59.7               |
|              | Male   | 149       | 40.3    | 40.3          | 100.0              |
|              | Total  | 370       | 100.0   | 100.0         |                    |

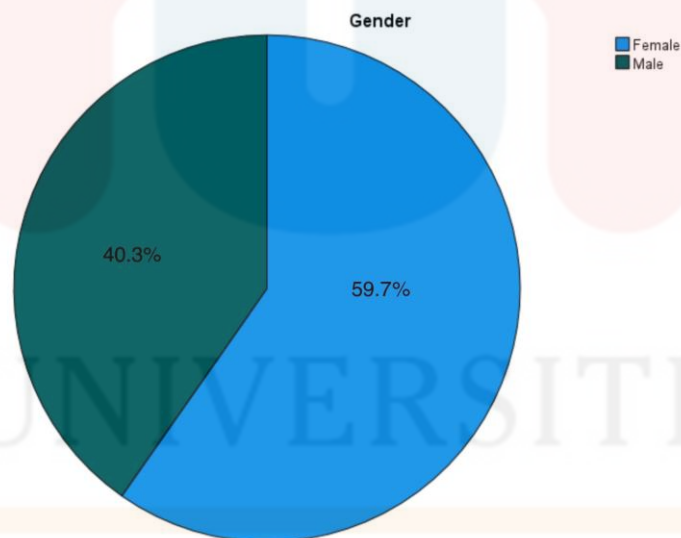


Figure 4.3.1 Percentage of Gender

Table 4.3.1 and Figure 4.3.1 indicate the gender of the survey participants. It can be seen that the majority of responses are female 59.7%, with just 40.3% being male. There are 221 female responders and 149 male responses among the totals of 370.

4.3.2 Number of Respondent Based on Age

Table 4.3.2 Age of Respondents

|              |                    | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|--------------------|-----------|---------|---------------|--------------------|
| <b>Valid</b> | 19-20<br>years old | 174       | 47.0    | 47.0          | 47.0               |
|              | 21-22<br>years old | 65        | 17.6    | 17.6          | 64.6               |
|              | 23-24<br>years old | 131       | 35.4    | 35.4          | 100.0              |
|              | Total              | 370       | 100.0   | 100.0         |                    |

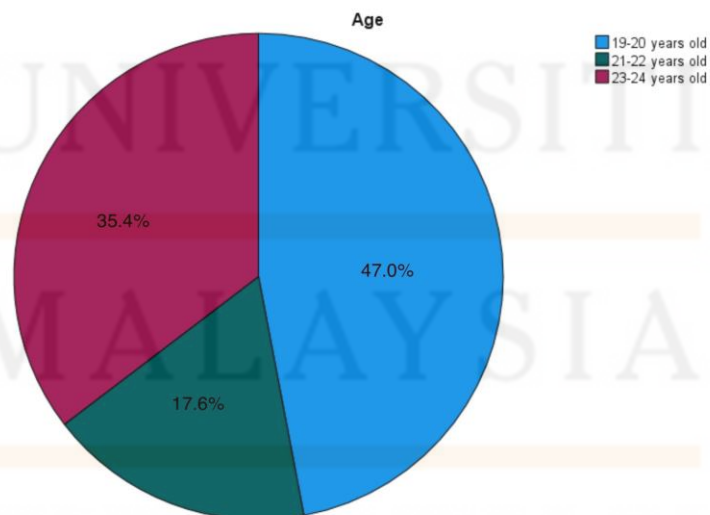


Figure 4.3.2 Percentage of age

Table 4.3.2 and figure 4.3.2 shows the distribution of respondents according to age. It illustrates that the highest percentage of respondents is 47.0% and the frequency of respondents is 174 who were aged 19-20 years. The second highest percentage respondent is 23-24 years old is 35.4% and the frequency of respondents is 131. The lowest respondent is 21-22 years old and the frequency of respondents is 65.

*4.3.3 Number of Respondents Based on Year of Study*

Table 4.3.3 Year of Study of Respondent

|              |        | <b>Frequency</b> | <b>Percent</b> | <b>Valid Percent</b> | <b>Cumulative Percent</b> |
|--------------|--------|------------------|----------------|----------------------|---------------------------|
| <b>Valid</b> | Year 1 | 112              | 30.3           | 30.3                 | 30.3                      |
|              | Year 2 | 63               | 17.0           | 17.0                 | 47.3                      |
|              | Year 3 | 11               | 3.0            | 3.0                  | 50.3                      |
|              | Year 4 | 184              | 49.7           | 49.7                 | 100.0                     |
|              | Total  | 370              | 100.0          | 100.0                |                           |

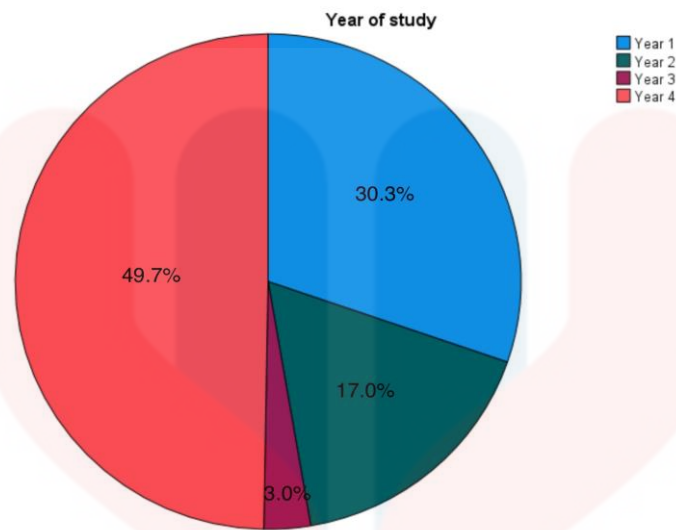


Figure 4.3.3 Percentage of Year of Study

Table 4.3.3 and figure 4.3.3 shows the distribution of respondents according to years of study. The highest percentages of respondents is 49.7% and the frequency is 184 were years 4 of study. The second highest percentage is 30.3% and the frequency is 112 were years 1 of study. The third percentages is 17.0% and the frequency is 63 were years 2 of study. The lowest percentage of respondents is 3.0%.

#### 4.3.4 Number of Respondent Based on Faculty

Table 4.3.4 Faculty

|              |      | Frequency | Percent | Valid Percent | Cumulative Percent |
|--------------|------|-----------|---------|---------------|--------------------|
| <b>Valid</b> | FKP  | 141       | 38.1    | 38.1          | 38.1               |
|              | FTKW | 62        | 16.8    | 16.8          | 54.9               |
|              | FPV  | 1         | 0.3     | 0.3           | 55.1               |

|  |       |     |       |       |       |
|--|-------|-----|-------|-------|-------|
|  | FIAT  | 50  | 13.5  | 13.5  | 68.6  |
|  | FHPK  | 61  | 16.5  | 16.5  | 85.1  |
|  | FBI   | 2   | 0.5   | 0.5   | 85.7  |
|  | FSDK  | 52  | 14.1  | 14.1  | 99.7  |
|  | FMBk  | 1   | 0.3   | 0.3   | 100.0 |
|  | Total | 370 | 100.0 | 100.0 |       |

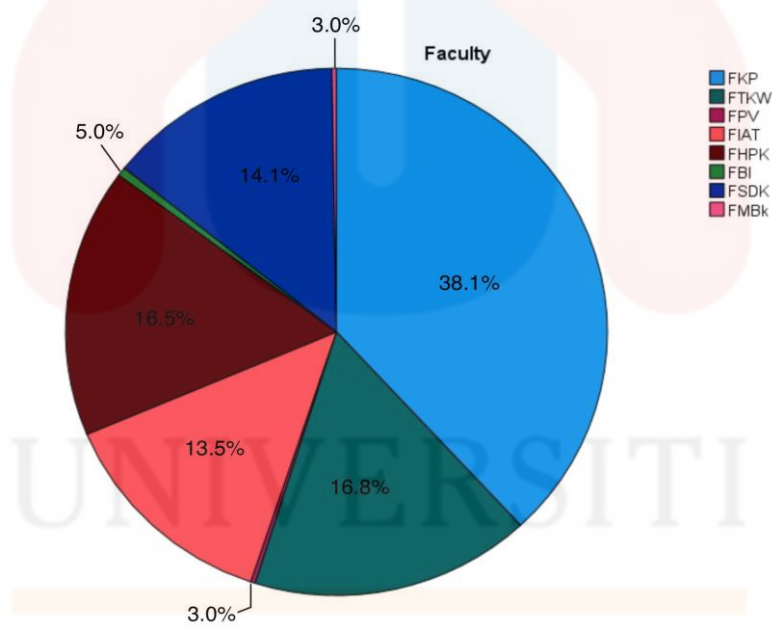


Figure 4.3.4 Percentage of Faculty

Table 4.3.5 and figure 4.3.5 show the number of respondents by faculty. The highest percentage is FKP faculty of 38.1% and the frequency of respondents is 141 respondents. The second highest FTKW faculty is 16.8% and the frequency of respondents is 62 respondents. Next, the percentage of FHPK faculty respondents is 16.5% and the frequency is 62 respondents. In

addition, the percentage of FSDK faculty respondents was 14.1% with a frequency of 52 respondents. Meanwhile, the FIAT faculty is below with 13.5% with a frequency of 61 respondents. The lowest percentage is the respondents from FPV and FMBk faculties both are 3.0% and the frequency is only 1 respondent.

#### 4.4 Descriptive Analysis

Descriptive analysis serves as a method of examining data, aiding in its description, illustration, or constructive summarization to reveal patterns that fulfill the data's requisites. Being one of the most prominent data analysis approaches, descriptive analysis unveils actionable insights from raw, uninterpreted data. According to Trochim (2016), this analytical method transforms unprocessed data into a more identifiable and visual format, essentially reducing the complexity of extensive data sets (Chern et al., 2018). It involves interpreting, reorganizing, and manipulating data to derive descriptive information (Zikmund et al., 2003). Furthermore, frequency distribution analyses offer a snapshot of the respondents' demographics. Subsequent to data analysis, the collected data will be systematically presented through clear and concise graphical representations, including charts, tables, and graphs. Descriptive analysis provides a comprehensive view of respondents' attributes and detailed data, while graphs and tables visually depict the relationships between the data's key characteristics

Table 4.4.1 Interpretation of Mean Score

| Likert Scale | Mean Range     | Level     | Score Range |
|--------------|----------------|-----------|-------------|
| 5            | Strongly Agree | Very High | 4.50 - 5.00 |
| 4            | Agree          | High      | 3.50 - 4.49 |

|   |                   |          |             |
|---|-------------------|----------|-------------|
| 3 | Slightly Agree    | Average  | 2.50 - 3.49 |
| 2 | Disagree          | Low      | 1.50 - 2.49 |
| 1 | Strongly Disagree | Very Low | 1.00 - 1.49 |

Sources: Braunsberger & Gates, 2009; Peterson & Wilson, 1992

Table 4.4.1 Cash Waqf Management

| Descriptive Statistics                                                                    |     |      |                |
|-------------------------------------------------------------------------------------------|-----|------|----------------|
|                                                                                           | N   | Mean | Std. Deviation |
| I have awareness and extensive knowledge about cash waqf activities                       | 370 | 2.92 | 1.521          |
| I agree that centralized waqf management helps in more efficient management.              | 370 | 2.94 | 1.574          |
| My opinion on receiving cash waqf is favourable.                                          | 370 | 3.49 | 1.250          |
| I think that cash waqf should have a separate waqf institution to help better management. | 370 | 3.90 | 1.523          |
| I believe that contributing money to a waqf fund is a legal action in islam.              | 370 | 3.92 | 1.163          |
| Valid N (listwise)                                                                        | 370 |      |                |



Based on table 4.4.1 shows the mean value of the dependent variable, which is considered as cash waqf management. From the results of the study, the researcher can see the highest mean which is 3.92 and std. the deviation is 1.163, which implies that the cash waqf organization is doing its best to help the recipient. This shows that most students of Universiti Malaysia Kelantan have a positive perception that the cash waqf management is serious in helping students who need help financially. It clearly shows that cash waqf management is doing the right thing. Whereas, the lowest mean is 2.92, and the std. deviation is 1.512, we believe that the actions of the Waqf institution really meet my expectations in all respects. In conclusion, the results of the study show that the respondents agree (range of means) with the stated questions.

Table 4.4.2 Knowledge

| <b>Descriptive Statistics</b>                                |     |      |                |
|--------------------------------------------------------------|-----|------|----------------|
|                                                              | N   | Mean | Std. Deviation |
| I have a strong understanding of the mechanism of cash waqf. | 370 | 2.59 | 1.760          |
| I am knowledgeable about various Waqf.                       | 370 | 2.75 | 1.654          |
| I believe I am knowledgeable about cash waqf.                | 370 | 2.78 | 1.623          |
| I took part in cash waqf.                                    | 370 | 2.46 | 1.838          |
| I have learned about cash waqf in university and school.     | 370 | 3.21 | 1.436          |
| Valid N (listwise)                                           | 370 |      |                |

Based on Table 4.4.2 above shows the mean values for independent variables which is knowledge of cash waqf. From the study results, the researcher can see the highest mean of

3.21 and std. deviation is 1.436, which is “I have learned about cash waqf in university and school”. This shows that most UMK students in 3 campuses year 1 until year 4 slightly agree with this question. Some of them have little knowledge about cash waqf because there is less emphasis on the use of cash waqf at the school and university level. It clearly shows that the dissemination of knowledge about cash waqf is very important to give clear knowledge to students about the importance of cash waqf to them.

Meanwhile, the lowest mean is 2.46, and the std. Deviation is 1.838 which is “I took part in cash waqf”. This indicates that UMK students have not yet participated in cash waqf due to the limited utilization of cash waqf at the institution level. In conclusion, the study's results showed that the respondent slightly agree (range of means) with the stated questions.

Table 4.4.3 Awareness

| Descriptive Statistics                                                                  |     |      |                |
|-----------------------------------------------------------------------------------------|-----|------|----------------|
|                                                                                         | N   | Mean | Std. Deviation |
| I am familiar with essential Cash Waqf information                                      | 370 | 2.91 | 1.544          |
| I was made aware of cash waqf items by my relatives, community, university and friends. | 370 | 3.22 | 1.319          |
| I am aware of the types of tasks performed by cash waqf institutions.                   | 370 | 2.75 | 1.676          |
| I found out about cash waqf products through social media.                              | 370 | 3.22 | 1.314          |
| Valid N (listwise)                                                                      | 370 |      |                |

Table 4.4.3 shows the mean value of the independent variable, which is considered as awareness. From the results of the study, the researcher can see the highest mean which is 3.22

and std. deviation is 1.319, which is “I was made aware of cash waqf items by my relatives, community, university and friends”. This shows that students at Universiti Malaysia Kelantan aware that the management of the cash waqf is serious in helping students who need help financially. It clearly shows that the cash waqf management is doing the right thing.

Meanwhile, the lowest mean is 2.75, and the std. deviation is 1.676, we believe that the actions of the Waqf institution completely satisfies my expectations in every way. In conclusion, the results of the study show that the respondents agree (range of means) with the stated questions.

Table 4.4.4 Perception

| Descriptive Statistics                                                                                |     |      |                |
|-------------------------------------------------------------------------------------------------------|-----|------|----------------|
|                                                                                                       | N   | Mean | Std. Deviation |
| I believe that the fund collection method of Cash Waqf organisations is based on trust.               | 370 | 3.83 | .898           |
| I think cash waqf organisations try their hardest to assist the beneficiaries.                        | 370 | 4.08 | 1.183          |
| I have high trust for the cash waqf organisation.                                                     | 370 | 3.68 | 1.082          |
| I believe that the actions of the Waqf institution completely satisfies my expectations in every way. | 370 | 3.52 | 1.360          |
| I have a strong belief that the Cash Waqf institution can aid a lot of individuals.                   | 370 | 3.96 | 1.129          |
| Valid N (listwise)                                                                                    | 370 |      |                |

Table 4.4.4 shows the mean value of the independent variable, which is considered as perception. From the results of the study, the researcher can see the highest mean which is 4.08 and std. deviation is 1.183, which is “I think cash waqf organizations try their hardest to assist the beneficiaries”. This shows that most students at Universiti Malaysia Kelantan have a positive perception that the management of the cash waqf is serious in helping students who need help financially. It clearly shows that the cash waqf management is doing the right thing. Meanwhile, the lowest mean is 3.52, and the std. deviation is 1.360, we believe that the actions of the Waqf institution completely satisfies the expectations in every way. In conclusion, the results of the study show that the respondents agree (range of means) with the stated questions.

Table 4.4.5 Acceptance

| <b>Descriptive Statistics</b>                                     |     |      |                |
|-------------------------------------------------------------------|-----|------|----------------|
|                                                                   | N   | Mean | Std. Deviation |
| I've learned enough about the advantages of paying with cash Waqf | 370 | 3.65 | 1.085          |
| In the future, I intend to employ Waqf funds.                     | 370 | 4.11 | .705           |
| I feel that being a member of the cash waqf would be an honour.   | 370 | 4.08 | 1.184          |
| I think cash waqf is an acceptable type of waqf.                  | 370 | 3.42 | 1.217          |
| Valid N (listwise)                                                | 370 |      |                |

Based on table 4.4.5 shows the mean value of the independent variable, which is considered as acceptance. From the results of the study, the researcher can see the highest mean which is 4.11 and std. the deviation is 0.705, which means I think the cash waqf organization is doing its best to help the recipients. This shows that most students of Universiti Malaysia Kelantan have a

positive perception that the cash waqf management is serious in helping students who need help financially. It clearly shows that cash waqf management is doing the right thing. Whereas, the lowest mean is 3.42, and the std. the deviation is 1.217, we believe that the actions of Waqf institutions really meet my expectations in all respects. In conclusion, the results of the study show that the respondents agree (range of means) with the stated question.

Table 4.4.6 Practices

| <b>Descriptive Statistics</b>                                                 |     |      |                |
|-------------------------------------------------------------------------------|-----|------|----------------|
|                                                                               | N   | Mean | Std. Deviation |
| By using cash waqf, i have fulfilled my religious requirements.               | 370 | 2.96 | 1.522          |
| I concur that it is a wonderful deed to donate at least one waqf institution. | 370 | 3.98 | .818           |
| I think giving to cash waqf organisations satisfies a moral need of religion. | 370 | 3.53 | 1.109          |
| I give to the waqf in order to bless Allah and assist those in need.          | 370 | 4.25 | .942           |
| I have already made a cash waqf donation.                                     | 370 | 2.80 | 1.655          |
| Valid N (listwise)                                                            | 370 |      |                |

Based on table 4.4.6 shows the mean value of the independent variable, which is considered as practices. From the results of the study, the researcher can see the highest mean which is 4.25 and std. deviation is .942, which is I give to the waqf in order to get a bless Allah and assist those in need. This shows that students at Universiti Malaysia Kelantan practices the cash waqf in helping students who need help financially. It clearly shows that the cash waqf management is doing the right thing.

Meanwhile, the lowest mean is 2.80, and the std. deviation is 1.655, we believe that the actions of the Waqf institution completely satisfies the expectations in every way. In conclusion, the results of the study show that the respondents agree (range of means) with the stated questions.

#### 4.5 Reliability Test

We used Cronbach's Alpha to check how reliable and consistent our results are in this study. This test checks the degree of compatibility of different items in the first latent component. This helps us know how accurate our measurements are and how reliable the information we get over time. The minimum composite reliability value of 0.90. Cronbach's alpha approaches 1 as the level of internal consistency reliability increases. We used SPSS to evaluate all the items in the questionnaire to see how much we could trust the data. The findings of this study are shown in the table below, which gives us information about how consistent and reliable our measurement tools are.

| Reliability Statistics |            |
|------------------------|------------|
| Cronbach's Alpha       | N of Items |
| .975                   | 6          |

Table 4.5.1: Reliability Statistics for Cash Waqf management

A questionnaire survey of 370 UMK students was used to test the reliability of both dependent and independent factors in this study. The results can be seen in the table above. A Cronbach's Alpha coefficient greater than 0.8 is good for reliability testing because it shows how strong the link is. In summary, the coefficients found for this section's questions show that they are reliable and consistent, with some being good and others excellent in terms of reliability.

| <b>VARIABLES</b>                | <b>NO OF<br/>ITEM</b> | <b>CRONBACH'S<br/>ALPHA</b> | <b>INTERNAL<br/>CONSISTENCY</b> |
|---------------------------------|-----------------------|-----------------------------|---------------------------------|
| <b>Cash Waqf<br/>Management</b> | <b>5</b>              | <b>0.926</b>                | <b>Excellent</b>                |
| <b>Knowledge</b>                | <b>5</b>              | <b>0.979</b>                | <b>Excellent</b>                |
| <b>Awareness</b>                | <b>4</b>              | <b>0.987</b>                | <b>Excellent</b>                |
| <b>Perception</b>               | <b>5</b>              | <b>0.953</b>                | <b>Excellent</b>                |
| <b>Acceptance</b>               | <b>4</b>              | <b>0.904</b>                | <b>Excellent</b>                |
| <b>Practices</b>                | <b>5</b>              | <b>0.921</b>                | <b>Excellent</b>                |

Table 4.5.1 shows the results of the Cronbach's Alpha reliability test for each independent and dependent variable. Knowledge of cash waqf management is the first of a total of five independent variables. A Cronbach's Alpha value of 0.926 satisfies the criterion for excellent consistency ( $0.9 \leq \alpha$ ). This is due to their Cronbach's Alpha range being defined by 5 items. The second and fourth independent variables, awareness and acceptance, have Cronbach's Alpha values of 0.987 and 0.904, respectively, which meet the criteria for excellence ( $0.9 \leq \alpha$ ). This is because of their Cronbach's Alpha range which is defined by 4 items. The third and fifth independent variables, perception and practices, have Cronbach's Alpha values of 0.953 and 0.921, respectively, which meet the criteria for excellence ( $0.9 \leq \alpha$ ). This is because of their Cronbach's Alpha range which is defined by 5 items. Thus, the researchers found that the results of the questionnaire for such items are reliable and acceptable.

#### 4.6 Normality Test

Table 4.6.1 Tests of Normality

|                      | Tests of Normality              |     |      |              |     |      |
|----------------------|---------------------------------|-----|------|--------------|-----|------|
|                      | Kolmogorov-Smirnov <sup>a</sup> |     |      | Shapiro-Wilk |     |      |
|                      | Statistic                       | df  | Sig. | Statistic    | df  | Sig. |
| Cash Waqf Management | .199                            | 370 | .000 | .871         | 370 | .000 |
| Knowledge            | .317                            | 370 | .000 | .705         | 370 | .000 |
| Awareness            | .237                            | 370 | .000 | .780         | 370 | .000 |
| Perception           | .200                            | 370 | .000 | .858         | 370 | .000 |
| Acceptance           | .196                            | 370 | .000 | .866         | 370 | .000 |
| Practices            | .223                            | 370 | .000 | .778         | 370 | .000 |

The normality tests help in the graphical examination of normality. The Kolmogorov-Smirnov normality test is predicated on the most extreme distinction between actual appropriation and anticipated cumulative-normal dispersion (Ghasemi & Zahediasl, 2012). This exam has been demonstrated to be less impressive than other assessments in general. It is listed because of its historical significance. The Shapiro-Wilk test is frequently the most noteworthy. The test is not run when a frequency variable is supplied. In statistics, standardisation measures are used to determine if a data set is modelled for normal distribution. A distribution is required for certain statistical functions to be expected or virtually every day. Tests for normality are significant for at least two elements. Second, non-linearity and interacting physical systems are frequently involved in non-Gaussian distributions. Analysing the distribution of the selected variables may also help to better understand the originating mechanism of the processes. As a result, the



Kolmogorov-Smirnov and Shapiro-Wilk were used. Normality was tested using plot and skewness tests. Table 4.6.1 shows that the data is not normal, since the significance value is less than 0.05 and the skewness value is less than -1.

#### 4.7 Correlation Analysis

##### 4.7.1 Hypothesis 1

Table 4.7.1 Correlation between cash waqf management and knowledge

|                      |                     | Cash Waqf Management | Knowledge |
|----------------------|---------------------|----------------------|-----------|
| Cash Waqf Management | Pearson Correlation | 1                    | .895**    |
|                      | Sig. (2-tailed)     |                      | .000      |
|                      | N                   | 370                  | 370       |
| Knowledge            | Pearson Correlation | .895**               | 1         |
|                      | Sig. (2-tailed)     | .000                 |           |
|                      | N                   | 370                  | 370       |

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

Table 4.7.1 shows the relationship between cash waqf management and knowledge. The value of the correlation coefficient is 0.895 showing that there is a very strong positive correlation between the two. As a result, there is a positive relationship between cash waqf management and knowledge. Based on the results, the relationship between cash waqf management and knowledge is significant because (p-value) 0.000.

According to Othman et al. (2017), knowledge has an impact on cash waqf behavior. Knowledge is crucial in influencing people's involvement in cash waqf, which is a type of Islamic giving. One's propensity to give is influenced by their comprehension of Islamic values,

awareness of available possibilities, proficiency in financial matters, and familiarity with social concerns. Confidence in the administration of waqf funds, expertise in legal and tax matters, and the implementation of educational initiatives are all crucial factors in promoting cash waqf contributions. Individuals that possess knowledge and awareness are more inclined to participate in this philanthropic activity, hence enhancing its beneficial influence on society. So, H1 is accepted.

**H1:** There is a significant positive relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students.

4.7.2 Hypothesis 2

Table 4.7.2 Correlation between cash waqf management and awareness

|                      |                     | Cash Waqf Management | Awareness |
|----------------------|---------------------|----------------------|-----------|
| Cash Waqf Management | Pearson Correlation | 1                    | .929**    |
|                      | Sig. (2-tailed)     |                      | .000      |
|                      | N                   | 370                  | 370       |
| Awareness            | Pearson Correlation | .929**               | 1         |
|                      | Sig. (2-tailed)     | .000                 |           |
|                      | N                   | 370                  | 370       |

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

Table 4.7.2 shows the relationship between cash waqf management and awareness. The value of the correlation coefficient is 0.929 showing that there is a very strong positive correlation between the two. As a result, there is a positive relationship between cash waqf management and awareness. Based on the results, the relationship between cash waqf management and awareness is significant because (p-value) 0.000.

According to a study by Dzuljastri bin Abdul Razak et al. (2022), in the Journal of Islamic Management Studies, the factors determining students' perceptions of cash waqf awareness in Malaysia are significant in understanding the role and acceptance of cash waqf in the community. This study highlights the importance of awareness and education in enhancing the understanding of cash waqf among students, which can lead to better acceptance and practice. So, H2 is accepted.

**The relationship between cash waqf management and awareness.**

**H2 :** There is a significant relationship between cash waqf management and awareness among Universiti Malaysia Kelantan (UMK) students.

*4.7.3 Hypothesis 3*

Table 4.7.3 Correlation between cash waqf management and perception

|                      |                     | <b>Correlations</b>  |            |
|----------------------|---------------------|----------------------|------------|
|                      |                     | Cash Waqf Management | Perception |
| Cash Waqf Management | Pearson Correlation | 1                    | .856**     |
|                      | Sig. (2-tailed)     |                      | .000       |
|                      | N                   | 370                  | 370        |
| Perception           | Pearson Correlation | .856**               | 1          |
|                      | Sig. (2-tailed)     | .000                 |            |
|                      | N                   | 370                  | 370        |

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

Table 4.7.3 shows the relationship between cash waqf management and perception. The value of the correlation coefficient is 0.856 showing that there is a very strong positive correlation between the two. As a result, there is a positive relationship between cash waqf management

and perception. Based on the results, the relationship between cash waqf management and perception is significant because (p-value) 0.000.

According to Dzuljastri bin Abdul Razak et al. (2022), in their study published in the Journal of Islamic Management Studies, there is a strong emphasis on the factors determining students' perceptions of cash waqf awareness in Malaysia. This research, conducted at the International Islamic University Malaysia (IIUM), employed survey methods to understand better how various factors influence students' perceptions of cash waqf. The findings indicate that the more robust the dependent variables are, the more they affect students' perception of cash waqf awareness. This study contributes to the understanding of how cash waqf management can influence perceptions, especially in the educational field. So, H3 is accepted.

**The relationship between cash waqf management and perception.**

**H3** : There is a significant relationship between cash waqf management and perception among Universiti Malaysia Kelantan (UMK) students.

*4.7.4 Hypothesis 4*

Table 4.7.4 Correlation between cash waqf management and acceptance

|                      |                     | Cash Waqf Management | Acceptance |
|----------------------|---------------------|----------------------|------------|
| Cash Waqf Management | Pearson Correlation | 1                    | .844**     |
|                      | Sig. (2-tailed)     |                      | .000       |
|                      | N                   | 370                  | 370        |
| Acceptance           | Pearson Correlation | .844**               | 1          |
|                      | Sig. (2-tailed)     | .000                 |            |
|                      | N                   | 370                  | 370        |

\*\*.

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

Table 4.7.4 shows the relationship between cash waqf management and acceptance. The value of the correlation coefficient is 0.844 showing that there is a very strong positive correlation between the two. As a result, there is a positive relationship between cash waqf management and acceptance. Based on the results, the relationship between cash waqf management and acceptance is significant because (p-value) 0.000.

According to a study by Nasiri et al. (2019), the level of acceptance of cash waqf among university students was surveyed, focusing on aspects like awareness, perception of management, and practice of cash waqf. They found that most of the respondents had a moderate awareness of cash waqf, with a minority being highly unaware. This indicates a strong correlation between the effective management of cash waqf and its acceptance among university students, supporting the notion that better management can lead to increased acceptance of cash waqf. So, H4 is accepted.

**The relationship between cash waqf management and acceptance**

**H4** : There is a significant relationship between cash waqf management and acceptance among students at Universiti Malaysia Kelantan (UMK).

4.7.5 Hypothesis 5

Table 4.7.5 Correlation between cash waqf management and practices

|                      |                     | Cash Waqf Management | Practices |
|----------------------|---------------------|----------------------|-----------|
| Cash Waqf Management | Pearson Correlation | 1                    | .926**    |
|                      | Sig. (2-tailed)     |                      | .000      |
|                      | N                   | 370                  | 370       |
| Practices            | Pearson Correlation | .926**               | 1         |
|                      | Sig. (2-tailed)     | .000                 |           |
|                      | N                   | 370                  | 370       |

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

Table 4.7.5 shows the relationship between cash waqf management and practices. The value of the correlation coefficient is 0.926 showing that there is a very strong positive correlation between the two. As a result, there is a positive relationship between cash waqf management and acceptance. Based on the results, the relationship between cash waqf management and acceptance is significant because (p-value) 0.000.

According to a study by Nasiri et al. (2019), there is a positive relationship between cash waqf management and practices, particularly in the context of university students' acceptance and practice of cash waqf. The study found that most students are moderately aware of cash waqf, with a smaller percentage being highly unaware. This suggests that increased awareness and better management practices can enhance the acceptance and practice of cash waqf. The study

emphasizes the need for improving the understanding of cash waqf among the Muslim community to foster its growth and effective utilization. So, H5 is accepted.

**The relationship between cash waqf management and acceptance.**

**H5** : There is a significant relationship between cash waqf management and practices among Universiti Malaysia Kelantan (UMK) students.

**4.7.2 Hypothesis Testing**

Table 4.7.5 Hypothesis of the determinants of cash waqf

|                      |                     | <b>Correlations</b>     |           |           |
|----------------------|---------------------|-------------------------|-----------|-----------|
|                      |                     | Cash Waqf<br>Management | Knowledge | Awareness |
| Cash Waqf Management | Pearson Correlation | 1                       | .895**    | .929**    |
|                      | Sig. (2-tailed)     |                         | .000      | .000      |
|                      | N                   | 370                     | 370       | 370       |
| Knowledge            | Pearson Correlation | .895**                  | 1         | .981**    |
|                      | Sig. (2-tailed)     | .000                    |           | .000      |
|                      | N                   | 370                     | 370       | 370       |
| Awareness            | Pearson Correlation | .929**                  | .981**    | 1         |
|                      | Sig. (2-tailed)     | .000                    | .000      |           |
|                      | N                   | 370                     | 370       | 370       |
| Perception           | Pearson Correlation | .856**                  | .790**    | .839**    |
|                      | Sig. (2-tailed)     | .000                    | .000      | .000      |
|                      | N                   | 370                     | 370       | 370       |
| Acceptance           | Pearson Correlation | .844**                  | .853**    | .883**    |
|                      | Sig. (2-tailed)     | .000                    | .000      | .000      |
|                      | N                   | 370                     | 370       | 370       |
| Practices            | Pearson Correlation | .926**                  | .958**    | .972**    |
|                      | Sig. (2-tailed)     | .000                    | .000      | .000      |
|                      | N                   | 370                     | 370       | 370       |

**Correlations**

|                      |                     | Perception | Acceptance | Practices |
|----------------------|---------------------|------------|------------|-----------|
| Cash Waqf Management | Pearson Correlation | .856**     | .844**     | .926**    |
|                      | Sig. (2-tailed)     | .000       | .000       | .000      |
|                      | N                   | 370        | 370        | 370       |
| Knowledge            | Pearson Correlation | .790**     | .853**     | .958**    |
|                      | Sig. (2-tailed)     | .000       | .000       | .000      |
|                      | N                   | 370        | 370        | 370       |
| Awareness            | Pearson Correlation | .839**     | .883**     | .972**    |
|                      | Sig. (2-tailed)     | .000       | .000       | .000      |
|                      | N                   | 370        | 370        | 370       |
| Perception           | Pearson Correlation | 1          | .978**     | .876**    |
|                      | Sig. (2-tailed)     |            | .000       | .000      |
|                      | N                   | 370        | 370        | 370       |
| Acceptance           | Pearson Correlation | .978**     | 1          | .912**    |
|                      | Sig. (2-tailed)     | .000       |            | .000      |
|                      | N                   | 370        | 370        | 370       |
| Practices            | Pearson Correlation | .876**     | .912**     | 1         |
|                      | Sig. (2-tailed)     | .000       | .000       |           |
|                      | N                   | 370        | 370        | 370       |

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

**H1: There is a relationship between cash waqf and knowledge**

Table 4.7.5 shows the results of the correlation of cash waqf conducted to determine the relationship between cash waqf and knowledge. Cash waqf with knowledge has a positive correlation between the two variables,  $r = 0.895, n = 370, p < 0.05$ . There is a statistically significant correlation between cash waqf and knowledge. It is a positive correlation.

**H2: There is a relationship between cash waqf and awareness**

Table 4.7.5 shows the results of the correlation of cash waqf conducted to determine the relationship between cash waqf and awareness. Cash waqf with awareness has a positive



correlation between the two variables,  $r = 0.929, n = 370, p < 0.05$ . There is a statistically significant correlation between cash waqf and awareness. It is a positive correlation.

**H3: There is a relationship between cash waqf and perception**

Table 4.7.5 shows the results of the cash waqf correlation conducted to determine the relationship between cash waqf and perception. Cash waqf with perception has a positive correlation between the two variables,  $r = 0.856, n = 370, p < 0.05$ . There is a statistically significant correlation between cash waqf and perception. It is a positive correlation.

**H4: There is a relationship between cash waqf and acceptance**

Table 4.7.5 shows the results of the cash waqf correlation conducted to determine the relationship between cash waqf and acceptance. Cash waqf with acceptance has a positive correlation between the two variables,  $r = 0.844, n = 370, p < 0.05$ . There is a statistically significant correlation between cash waqf and acceptance. It is a positive correlation.

**H5: There is a relationship between cash waqf and practices**

Table 4.7.5 shows the results of the cash waqf correlation conducted to determine the relationship between cash waqf and practices. Cash waqf with practices has a positive correlation between the two variables,  $r = 0.926, n = 370, p < 0.05$ . There is a statistically significant correlation between cash waqf and practices. It is a positive correlation.

#### 4.8 Summary / Conclusion

This chapter included the data analysis for the research, including the demographic profile of respondents, the results of the assessment measurement model, and the structural model built with SPSS IBM version 27. The research aims to guide the development of the main topics. According to this study, the factors influencing cash waqf management among Universiti Malaysia Kelantan students is connected to the knowledge, awareness, perception, acceptance and practices of cash waqf. **The future will be further** discussed in Chapter 5 about how the results of this research can be important and beneficial to cash waqf management among Universiti Malaysia Kelantan students.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

#### 5.1 Introduction

This chapter presents the findings of the study that were previously introduced in chapter four. The summary of the outcome was developed based on the topics discussed in chapter two. The researchers have assessed the obtained data to determine if the hypotheses are accepted or rejected. In addition, this chapter also presents the researchers' analysis of the key findings made in this study. The hypotheses for each independent variable in this study were also discussed. In addition to that, the researchers have deliberated on the implications of the study, limitations of the study, and researchers have proposed many recommendations for future research.

The primary objective of this research is to investigate the correlation between the independent factors (knowledge, awareness, perception, acceptance, and practices) and the dependent variable (cash waqf management). Based on the study, the researchers determined that all the independent factors are correlated with the dependent variable, which is cash waqf management among UMK students.

#### 5.2 Key Findings

For this study, the researchers have 5 key findings. First, knowledge of cash waqf has a positive effect on factors influencing cash waqf management among University Malaysia Kelantan among students. Second, the awareness of cash waqf has a positive effect on factors influencing cash waqf management among University Malaysia Kelantan students. Third, the perception of the cash waqf has a positive effect on factors influencing cash waqf management among University Malaysia Kelantan students. Forth, the acceptance of the cash waqf has a

positive effect on factors influencing cash waqf management among University Malaysia Kelantan students. Lastly, the practices of the cash waqf has a positive effect on factors influencing cash waqf management among University Malaysia Kelantan students. Overall, this finding shows that all respondents (UMK students) are aware of the important factors that affect cash waqf management at UMK. The data collected shows a high level of significance relationship among UMK students towards the main elements in establishing cash waqf management in the university.

Table 5.1: Finding of the result

| Hypotheses                                                                                                                                          | Result                                 | Finding of Data Analysis |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------|
| <b>H1:</b> There is a significant relationship between knowledge of cash waqf and cash waqf management among University Malaysia Kelantan students. | $r = 0.895$<br>$n = 370$<br>$p < 0.05$ | H1 is accepted           |
| <b>H2:</b> There is a significant relationship between awareness of cash waqf and cash waqf management among University Malaysia Kelantan students. | $r = 0.929$<br>$n = 370$<br>$p < 0.05$ | H2 is accepted           |
| <b>H3:</b> There is a significant relationship between perception of cash waqf and cash waqf management among University Malaysia                   | $r = 0.856$<br>$n = 370$               | H3 is accepted           |

|                                                                                                                                                      |                                        |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------|
| Kelantan students.                                                                                                                                   | $p < 0.05$                             |                |
| <b>H4:</b> There is a significant relationship between acceptance of cash waqf and cash waqf management among University Malaysia Kelantan students. | $r = 0.844$<br>$n = 370$<br>$p < 0.05$ | H4 is accepted |
| <b>H5:</b> There is a significant relationship between practices of cash waqf and cash waqf management among University Malaysia Kelantan students.  | $r = 0.926$<br>$n = 370$<br>$p < 0.05$ | H5 is accepted |

The first key finding that researchers discovered is knowledge of cash waqf has positive correlation to factors influencing cash waqf management among University Malaysia Kelantan among students. According to the Pearson's Correlation Coefficient of examining the relationship between knowledge and cash waqf management, there was a positive correlation between two variable,  $r = 0.895$ ,  $n = 370$ ,  $p < 0.05$ . The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

Based on the first key findings, the study can indicate a reliable and statistically significant positive relationship between knowledge of cash waqf and the factors that influence cash waqf management among students at the University Malaysia Kelantan. The researcher discovered that most of the respondents have high knowledge about cash waqf management and made the respondent more brave to accept something new, which is to establish a cash

waqf in the university. The study is supported by Shukor, Anwar, Aziz & Sabri (2017), individuals with a higher level of knowledge express more confidence in making informed decisions and have reduced interest in seeking out other information and views. The researcher also found out knowledge is important to to understand the methods and benefits obtained from cash waqf.

The second key finding that researchers discovered is the awareness of cash waqf has positive correlation to factors influencing cash waqf management among University Malaysia Kelantan students. According to the Pearson's Correlation Coefficient of examining the relationship between awareness and cash waqf management, there was a positive correlation between two variables,  $r = 0.929$ ,  $n = 370$ ,  $p < 0.05$ . The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

Derived from the second key findings, the study found a reliable and statistically significant positive relationship between awareness of cash waqf and the factors that influence cash waqf management among students at the University Malaysia Kelantan. The researcher found out that most of the respondents have high awareness about cash waqf management which indicates a very high correlation which is 0.929. The study is supported by Ahmad (2015) stated acquiring cash waqf contributions is predicated on a number of factors, including awareness and confidence in the collecting organization, the reputation of that organization, and the efficient application of cash waqf. Therefore, the researcher can conclude that awareness increases the desire of UMK students to participate in cash waqf and spread the benefits obtained from cash waqf.

The third key finding that researchers discovered is the perception of cash waqf has positive correlation to factors influencing cash waqf management among University Malaysia Kelantan students. According to the Pearson's Correlation Coefficient of examining the

relationship perception and cash waqf management, there was a positive correlation between two variable,  $r = 0.856$ ,  $n = 370$ ,  $p < 0.05$ . The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

Based on the third key findings, the study suggest a reliable and statistically significant positive relationship between perception of cash waqf and the factors that influence cash waqf management among students at the University Malaysia Kelantan. The researcher found out that most of the respondents have high level perception about cash waqf management which indicates very high correlation which is 0.856. The researcher also found that UMK students' perception of cash waqf is high because they already have the knowledge and awareness that makes their perception of cash waqf very encouraging. Respondents know the benefits they get when participating in cash waqf which clearly provides a benefit to students.

The fourth key finding that researchers discovered is the acceptance of cash waqf has positive correlation to factors influencing cash waqf management among University Malaysia Kelantan students. According to the Pearson's Correlation Coefficient of examining the relationship acceptance and cash waqf management, there was a positive correlation between two variable,  $r = 0.844$ ,  $n = 370$ ,  $p < 0.05$ . The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

Referring to fourth key findings, the study can **indicate** a reliable and statistically significant positive relationship between acceptance of cash waqf and the factors that influence cash waqf management among students at the University Malaysia Kelantan. The researcher found out that most of the respondents have high level acceptance about cash waqf management which indicates very high correlation which is 0.844. Acceptance is a crucial factor in determining the implementation of Cash Waqf, as it has a significant impact on the willingness of UMK students to take on and approve this Islamic financial theory. The

significant level of acceptance fosters the enthusiastic engagement of UMK students, inspiring individuals to actively donate and participate in the administration of Cash Waqf funds. When society embraces and comprehends the significance and advantages of Cash Waqf, it cultivates a culture of philanthropy and fiscal stewardship. Furthermore, acceptance plays a crucial role in determining the long-term viability of Cash Waqf projects. A consistent basis of acceptance guarantees that both UMK students and the university administration are in harmony with the objectives and principles of the Cash Waqf program, establishing a stable and enduring groundwork for its survival. The durability and triumph of the Cash Waqf relies on the broad acceptance and backing from every individual.

The last key finding that researchers discovered is that the practices of cash waqf has positive correlation to factors influencing cash waqf management among University Malaysia Kelantan students. According to the Pearson's Correlation Coefficient of examining the relationship practices and cash waqf management, there was a positive correlation between two variable,  $r = 0.926$ ,  $n = 370$ ,  $p < 0.05$ . The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

For the last key findings, the study can indicate a reliable and statistically significant positive relationship between practices of cash waqf and the factors that influence cash waqf management among students at the University Malaysia Kelantan. The researcher found out that most of the respondents have high level practices about cash waqf management which indicates very high correlation which is 0.926. Researchers found that UMK students are ready for practice in the implementation of cash waqf at the university. As a result of the high knowledge, awareness, perception and acceptance of cash waqf, the cash waqf practice provides a good way for students in financial aid to cover tuition fees, living costs and necessities at the university.



### **5.3 Discussion**

This study aims to regulate the relationship among the independent variables, which include knowledge, awareness, perception, acceptance and practices with the dependent variable which is cash waqf management. This research has utilized primary data in the form of a list of questionnaires that were created and run to participants in order to gather their responses and feedback. Following that, the survey was shared to the intended respondents, who were students enrolled at University Malaysia Kelantan (UMK), via Google Forms. The discussion will concentrate on the hypotheses that have been proposed in the present investigation. The discussion is elaborated upon as follows.

#### **5.3.1 The relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students**

The first research question examines whether knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students, the discussion of the hypothesis that addresses the first problem is based on hypothesis testing (H1).

#### **Hypothesis 1: Positive relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students**

This study's findings indicate the significant relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students. The objective based on knowledge of cash waqf is to determine the relationship of application cash waqf management among University Malaysia Kelantan students had accepted and it shows a positive correlation. Based on the table 5.1, knowledge is significant towards the application cash waqf management that depends on correlation value that shows positive value which is 0.895. The result shown in hypothesis 1 shows the value of 0.895. Therefore, the results

indicate the alternative hypothesis (H1) is accepted. This study is further strengthened by comparison to the previous study, “Analysis Of Community Cash Waqf Intention To Support Sustainable Development Goals (Sdgs): Theory Planned Behaviour Approach” (Alif Khuwarazmi, Silvi Sri Mulyani, Arfi Mulyasa Insani, 2021) the result also shows a significant positive effect relationship between knowledge toward cash waqf intention.

In this study, the result shows that there is a positive and significant relationship between knowledge of cash waqf and application cash waqf management among University Malaysia Kelantan students. According to (Ajzen, 2005) highlighted in his research that knowledge has the potential to influence an individual's attitudes towards engaging in a certain action. The study focuses on the knowledge pertaining to waqf, namely cash waqf, and its utilization in achieving the 1st Sustainable Development Goals (SDGs). Knowledge is a crucial factor that can have an impact on attitudes and views (Awaliah Kasri & Ramli, 2019). The behavior of paying zakat, specifically in the context of waqf, is influenced by knowledge (Othman et al., 2017). Regarding (Awaliah Kasri, 2013) charitable donations, he discovered a positive correlation between those with greater levels of education and their propensity to engage in philanthropy or contribute to charitable causes.

Knowledge has a crucial role in developing the administration of Cash Waqf, impacting its tactics and impact. The foundation of Islamic banking is built upon a comprehensive comprehension of halal (permissible) and haram (prohibited) transactions, the prohibition of riba (interest), and strict adherence to Sharia norms. Managers must possess extensive legal and regulatory expertise in order to effectively manage the intricate frameworks that regulate Cash Waqf. This is necessary to ensure compliance and the capacity to respond to any changes that may arise.

### **5.3.2 The relationship between awareness of cash waqf and application cash waqf management among University Malaysia Kelantan students**

The second research question examines whether awareness of cash waqf influence the application cash waqf among Universiti Malaysia Kelantan students, the discussion of the hypothesis that answer the second question based on hypotheses testing (H2).

#### **Hypothesis 2: Positive relationship between awareness of cash waqf and application cash waqf management among University Malaysia Kelantan students**

This study's findings indicate the significant relationship between awareness of cash waqf and application cash waqf management among University Malaysia Kelantan students. Based on the table 5.1, the study's findings highlight a robust correlation ( $r = 0.929$ ) between students' awareness of cash waqf and application of cash waqf within the university context, supporting the acceptance of Hypothesis 2 (H2).

The University Malaysia Kelantan (UMK) students' awareness of cash waqf and its application were shown to be positively correlated, which highlights the critical connection between knowledge and the real-world application of Islamic financial concepts. Higher levels of awareness are associated with higher levels of engagement among UMK students in cash waqf administration, which involves voluntary payments to a waqf for charitable purposes. The university's initiatives to promote ethical behaviour and financial knowledge in the framework of Islamic finance may be responsible for this favourable link. If UMK has conducted workshops or educational programmes on the ideas of cash waqf, it has probably had a good impact on students' comprehension and knowledge of the idea. The connection between awareness and application of cash waqf also reflects a broader cultural and religious environment at UMK that encourages community engagement, philanthropy, and social responsibility. This association highlights the importance of educational establishments,

establishing UMK as a hub for values education outside of the classroom in addition to being an academic centre. This strong correlation between cash waqf application and awareness has long-term benefits for the community at large as well as for students. It shows that UMK students are committed to actively implementing Islamic financial principles as future leaders and influencers for the betterment of society through financial responsibility and charitable giving. To sum up, the association that has been found underscores the influence of education and awareness on ethical financial behaviours. It also underlines the important role that educational institutions play in moulding people into strong socially responsible persons who are based in Islamic principles.

### **5.3.3 The relationship between perception of cash waqf and application cash waqf management among University Malaysia Kelantan students**

The third research question delves into the correlation between students' perception of cash waqf and their involvement in managing cash waqf within UMK. This discussion revolves around Hypothesis 3 (H3).

#### **Hypothesis 3: Positive relationship between perception of cash waqf and application of cash waqf management among University Malaysia Kelantan students**

The study's findings highlight a robust correlation ( $r = 0.856$ ) between students' perception of cash waqf and their active involvement in managing it within the university context, supporting the acceptance of Hypothesis 3. This correlation, evident in Table 5.1, underscores the pivotal role of perception in shaping behavior, as emphasized in earlier studies by Awaliah Kasri &

Ramli (2019) and Othman et al. (2017). When students positively perceive cash waqf, acknowledging its significance and benefits, they demonstrate increased engagement in its management, revealing a clear link between perception and practical application.

Aligned with Ajzen's research (2020), the study emphasizes the influence of knowledge on attitudes and actions, particularly in the context of cash waqf. A positive perception of cash waqf serves as a catalyst for students' active involvement in its management. Thus, it becomes crucial to cultivate a positive perception through education and awareness campaigns, ensuring that students understand the benefits and mechanisms of cash waqf and are aware of its impact. This proactive approach is essential for bridging the gap between perception and action and fostering sustained participation in cash waqf initiatives within the university setting.

The interconnected nature of students' perception, knowledge, and awareness levels is further emphasized. The paragraph stresses that a higher understanding of cash waqf's benefits and mechanisms, coupled with favorable perception. Consequently, fostering a positive perception becomes imperative to drive proactive engagement and involvement in cash waqf management initiatives within the university. The validation of Hypothesis 3 underscores the critical role of perception in ensuring continued student participation and effective management of cash waqf initiatives.

In conclusion, the study sheds light on the significant link between students' perception of cash waqf and their practical involvement in managing it within the university. It advocates for strategies that promote a positive perception, recognizing its role in enhancing active engagement and participation in cash waqf initiatives. The findings stress the importance of a

holistic approach that considers knowledge, awareness, and perception to foster a conducive environment for the successful management of cash waqf initiatives within the educational context.

#### **5.3.4 The relationship between acceptance of cash waqf and application cash waqf management among University Malaysia Kelantan students**

The first research question examines whether the acceptance of cash waqf and cash waqf management applications among students of Universiti Malaysia Kelantan, the discussion of the hypothesis that addresses the first problem is based on hypothesis testing (H4).

#### **Hypothesis 4: Positive relationship between acceptance of cash waqf and application cash waqf management among University Malaysia Kelantan students**

The findings of this study show a significant relationship between the receipt of cash waqf and the management of cash waqf among students at Universiti Malaysia Kelantan. The objective based on the acceptance of cash waqf is to determine the relationship between cash waqf management applications among students of Universiti Malaysia Kelantan who are accepted, and it shows a positive correlation. Based on table 5.1, acceptance is significant to the application of cash waqf management which depends on the correlation value which shows a positive value of 0.844. The results shown in hypothesis 4 show a value of 0.8844. Therefore, the results show that the alternative hypothesis (H4) is accepted. This study is further strengthened by comparison with the previous study, "the Muslim community's acceptance of education cash waqf: a study among majlis amanah rakyat" (Hairunnizam Wahid and Norul Azila Ismail, 2021) the results also show a significant positive effect relationship between acceptance and the intention of cash waqf.

Acceptance is critical in the development of Cash Waqf administration, impacting its techniques and impact. The cornerstone of Islamic banking is founded on the acceptance of both halal and haram transactions, the prohibition of riba (interest), and strict adherence to Sharia principles. To properly manage the complicated structure regulating Cash Endowments, managers must have substantial legal and regulatory knowledge. This is required to assure compliance as well as the capacity to respond to any changes that may occur.

### **5.3.5 The relationship between practices of cash waqf and application cash waqf management among University Malaysia Kelantan students.**

The fifth research question examines whether practices of cash waqf give benefit in the application cash waqf among Universiti Malaysia Kelantan students, the discussion of the hypothesis that answer the fifth question based on hypotheses testing (H5).

#### **Hypothesis 5: Positive relationship between practices of cash waqf and application cash waqf management among University Malaysia Kelantan students**

This study's findings indicate the significant relationship between practices of cash waqf and application cash waqf management among University Malaysia Kelantan students. Based on the table 5.1, practices is significant towards the application cash waqf management that depends on correlation value that shows positive value which is ( $r = 0.926$ ). Therefore, the results indicate the alternative hypothesis (H5) is accepted.

The study reveals a noteworthy level of involvement and comprehension of Islamic financial concepts among University Malaysia Kelantan (UMK) students, as evidenced by the favourable correlation between the cash waqf practices and application of cash waqf management. Cash waqfs, which include voluntarily donating money to a waqf for charitable

reasons, are a reflection of UMK students' rising understanding of and dedication to Islamically-compliant community development and charity. The correlation that exists between the two variables can be explained by the integration of Islamic finance principles into the UMK curriculum and extracurricular activities. This has the potential to enhance students' comprehension of the religious and social implications of cash waqf.

Additionally, the positive link highlights how crucial it is to actively participate in the efficient administration and use of charitable assets in addition to making a financial gift. UMK students are portrayed not only as generous donors but also as conscientious stewards of waqf resources, ensuring efficient allocation toward impactful and sustainable initiatives. This positive relationship has broader implications for the university community, potentially fostering increased social cohesion, awareness of community needs, and the promotion of ethical and sustainable financial practices. This positive association illustrates an admirable incorporation of Islamic finance concepts into the UMK student culture, which is in line with the larger objectives of Islamic finance, which prioritise social justice, wealth distribution, and community welfare. Universities have a significant impact on the development of future leaders and influencers, therefore fostering a strong relationship with them may help advance moral financial behaviour and community development in larger society. It might also be a sign of the impact of religious and cultural beliefs on students, which inspire a desire to improve the welfare of others and a sense of social responsibility.



#### 5.4 Implications of the Study

Prior to the study's completion, a few significant issues about its potential effects on UMK students' monetary waqf management will be investigated. When conducting research, one must also take the study's implications into account. The purpose of this study is to ascertain how UMK students' perceptions of security, usability, and convenience of use affect their cash waqf management. This study also seeks to determine the relationship between independent and dependent variables.

The study's conclusions demonstrate that a number of elements, including user, simplicity of use, and security perceptions, are taken into consideration when determining the degree of cash waqf administration. According to this survey, the most important aspect in cash waqf management is perceived ease of use, with a score of 0.929. Students who don't know enough about management may have retrograde thinking. This is a result of the world being increasingly reliant on technology and the development of a technologically intelligent civilization. Pupils often lag behind if they are unable to keep up with technological advances. As a result, pupils ought to comprehend cash waqf on a wider scale.

In general, pupils ought to be habituated to completely appreciating apparent security, ease of use, and usefulness. Since they don't have a source of income to sustain themselves, students should practise cautious spending when they are at their place of study.

## 5.5 Limitations of the Study

This study, while offering valuable insights, acknowledges certain limitations that might affect the comprehensive understanding and application of its findings.

Primarily, the research's focus on University Malaysia Kelantan (UMK) students limits the breadth of the demographic represented. The respondents predominantly consist of students aged between 19 and 24 years old, potentially restricting the study's applicability to a broader range of age groups and generations. Cash waqf management involves a diverse spectrum of individuals beyond the university students, and varying age groups might exhibit distinct attitudes and practices towards cash waqf that this study may not fully capture.

Furthermore, the survey distribution within UMK encompasses students from diverse faculties and courses but predominantly targets undergraduate students. This limitation could affect the generalizability of the findings, as attitudes and perceptions regarding cash waqf management might differ among students pursuing different educational levels or specific disciplines. Postgraduate, diploma, and master's students may have nuanced perspectives that this study may not entirely represent.

Moreover, the participant pool comprising highly educated individuals pursuing degrees at UMK might introduce a certain bias. The viewpoints and inclinations toward cash waqf among this group might not entirely mirror those of the broader population with varied educational backgrounds. Consequently, the study's conclusions might not accurately reflect the perceptions and behaviors of individuals with different educational qualifications.

In future research endeavors, addressing these limitations by broadening the demographic representation to encompass a wider age range, educational levels, and possibly individuals from diverse social backgrounds, would bolster the study's applicability and enrich

the understanding of factors influencing cash waqf management across different segments of society.

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

Based on the findings of this study, it is recommended for future researchers to focus on analyzing the dispositions and factors influencing prospective contributors' participation in cash waqf, particularly examining aspects such as religious beliefs, socio-economic status, and perceived impact. Additionally, assessing financial literacy is crucial, as a lack of understanding can significantly affect both participation in and the efficiency of cash waqf management. Further research should also explore the integration of technology in managing cash waqf, especially how digital platforms could facilitate donations, enhance transparency, and simplify administrative processes. Given the increasing preference for online platforms among students, it is recommended that Universiti Malaysia Kelantan (UMK) intensify its educational and awareness efforts to enlighten students about the benefits and methods of cash waqf, aiming to improve financial literacy and encourage broader participation. Furthermore, the implementation of a robust monitoring and evaluation system to assess the impact of cash waqf management is suggested to enhance effectiveness and ensure efficient fund utilization. Lastly, it is proposed that UMK develops sustainable strategies for cash waqf management, focusing on long-term efficiency and maximizing the benefits for students.

## 5.7 Overall Conclusion of the Study

The main purpose of this study is to investigate cash waqf among students of Universiti Malaysia Kelantan (UMK). As part of the process of completing this research, a total of 370 different questionnaires were sent to the target respondents. While conducting data analysis in Chapter 4 for the final phase of the investigation, all research questions and objectives were resolved and met.

Overall, Spearman's Correlation Analysis revealed that all variables, including knowledge, awareness, perception, acceptance and practices have a significant positive correlation with cash waqf management among students at Universiti Malaysia Kelantan. The highest correlation value is awareness with a number of 0.929 while the lowest is acceptance which is 0.844. With this, for knowledge the correlation value is 0.895, while for perception the correlation value is 0.856 and for practices the correlation value is 0.926. In addition, each hypothesis was tested, and the findings found that each hypothesis, including those related to knowledge, awareness, perception, acceptance and practices has a significant relationship with the management of student cash waqf at Universiti Malaysia Kelantan.

In summary, we discuss some limitations that arose while conducting the research, as well as some suggestions for how such research can be improved in the future. In conclusion, we have expected that the aim of the findings of this study is to provide knowledge about cash waqf management among students at Universiti Malaysia Kelantan to achieve a brighter future for themselves.

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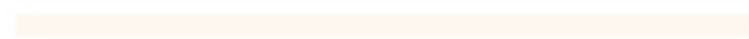
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## APPENDIX A

### QUESTIONNAIRE FOR THE RESEARCH PURPOSE OF THE EXPLORING FACTORS INFLUENCING CASH WAQF MANAGEMENT: A STUDY AMONG UNIVERSITY MALAYSIA KELANTAN STUDENTS

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#### PART A: DEMOGRAPHIC

1. Gender
  - Male
  - Female
  
2. Age
  - 19-20 years old
  - 21-22 years old
  - 23-24 years old
  - 25 years old and above
  
3. Marital Status
  - Married
  - Single
  
4. Educational Level
  - Diploma
  - Bachelor degree
  - Master Degree
  - PHD

## APPENDIX A

### 5. Year Of Study

- o Year 1
- o Year 2
- o Year 3
- o Year 4

### 6. Faculty

- o FKP
- o FTKW
- o FPV
- o FIAT
- o FSB
- o FHPK
- o FAE
- o FBKT
- o FBI
- o FSDK



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## APPENDIX A

### PART B TO G : CASH WAQF MANAGEMENT

Please choose the appropriate answer.

1- Strongly disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly agree

| CASH WAQF MANAGEMENT                                                                      | 1 | 2 | 3 | 4 | 5 |
|-------------------------------------------------------------------------------------------|---|---|---|---|---|
| I have awareness and extensive knowledge about cash waqf activities.                      |   |   |   |   |   |
| I agree that centralized waqf management helps in more efficient management.              |   |   |   |   |   |
| My opinion on receiving cash waqf is favourable.                                          |   |   |   |   |   |
| I think that cash waqf should have a separate waqf institution to help better management. |   |   |   |   |   |
| I believe that contributing money to a waqf fund is a legal action in islam.              |   |   |   |   |   |

## APPENDIX A

### PART C: KNOWLEDGE

| <b>KNOWLEDGE</b>                                             | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|--------------------------------------------------------------|----------|----------|----------|----------|----------|
| I have a strong understanding of the mechanism of cash waqf. |          |          |          |          |          |
| I am knowledgeable about various waqf.                       |          |          |          |          |          |
| I believe I am knowledgeable about cash waqf.                |          |          |          |          |          |
| I took part in cash waqf.                                    |          |          |          |          |          |
| I have learned about cash waqf in university and school.     |          |          |          |          |          |

### PART D: AWARENESS

| <b>AWARENESS</b>                                                                        | <b>1</b> | <b>2</b> | <b>3</b> | <b>4</b> | <b>5</b> |
|-----------------------------------------------------------------------------------------|----------|----------|----------|----------|----------|
| I am familiar with essential Cash Waqf information                                      |          |          |          |          |          |
| I was made aware of cash waqf items by my relatives, community, university and friends. |          |          |          |          |          |
| I am aware of the types of tasks performed by cash waqf institutions.                   |          |          |          |          |          |
| I found out about cash waqf products through social media.                              |          |          |          |          |          |

## APPENDIX A

### PART E: PERCEPTION

| PERCEPTION                                                                                            | 1 | 2 | 3 | 4 | 5 |
|-------------------------------------------------------------------------------------------------------|---|---|---|---|---|
| I believe that the fund collection method of Cash Waqf organisations is based on trust.               |   |   |   |   |   |
| I think cash waqf organisations try their hardest to assist the beneficiaries.                        |   |   |   |   |   |
| I have high trust for the cash waqf organisation.                                                     |   |   |   |   |   |
| I believe that the actions of the Waqf institution completely satisfies my expectations in every way. |   |   |   |   |   |
| I have a strong belief that the Cash Waqf institution can aid a lot of individuals.                   |   |   |   |   |   |

### PART F: ACCEPTANCE

| ACCEPTANCE                                                         | 1 | 2 | 3 | 4 | 5 |
|--------------------------------------------------------------------|---|---|---|---|---|
| I've learned enough about the advantages of paying with cash. Waqf |   |   |   |   |   |
| In the future, I intend to employ Waqf funds.                      |   |   |   |   |   |
| I feel that being a member of the cash waqf would be an honour.    |   |   |   |   |   |
| I think cash waqf is an acceptable type of waqf.                   |   |   |   |   |   |

APPENDIX A

PART G: PRACTICES

| PRACTICES                                                                     | 1 | 2 | 3 | 4 | 5 |
|-------------------------------------------------------------------------------|---|---|---|---|---|
| By using cash waqf, i have fulfilled my religious requirements.               |   |   |   |   |   |
| I concur that it is a wonderful deed to donate at least one waqf institution. |   |   |   |   |   |
| I think giving to cash waqf organisations satisfies a moral need of religion. |   |   |   |   |   |
| I give to the waqf in order to get bless from Allah and assist those in need. |   |   |   |   |   |
| I have already made a cash waqf donation.                                     |   |   |   |   |   |

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APPENDIX B – GANTT CHART

GANTT CHART PPTA 1

| RESEARCH ACTIVITIES                                | Week 2 | Week 3 | Week 4 | Week 5 | Week 6 | Week 7 | Week 8 | Week 9 | Week 10 | Week 11 | Week 12 | Week 13 | Week 14 | Week 15 |
|----------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|
| Guideline for undergraduate academic report        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Selection of research topic                        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| <b>Discussion: Chapter 1</b>                       |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Problem statement                                |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Research objective                               |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Research questions                               |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| <b>Discussion: Chapter 2</b>                       |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Underpinning theory                              |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Review hypotheses                                |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| <b>Discussion: Chapter 3</b>                       |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Research design                                  |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Data collection methods                          |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Study population                                 |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Writing: chapter 1, 2, & 3                         |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Review chapter 1, 2 & 3                            |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Submission of the proposal draft to the supervisor |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Submission report to examiner                      |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Online presentation                                |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Review by supervisor and correction by student     |        |        |        |        |        |        |        |        |         |         |         |         |         |         |

**APPENDIX B – GANTT CHART**

|                                                   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Final editing of the proposal and final amendment |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

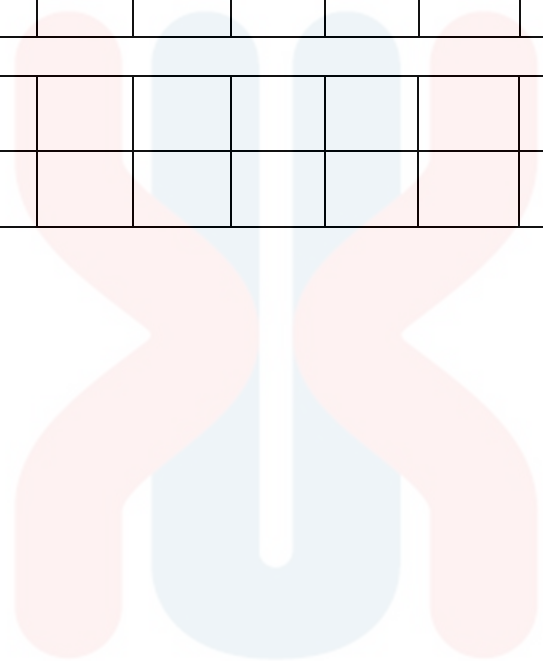
**GANTT CHART PPTA 2**

| RESEARCH ACTIVITIES                      | Week 2 | Week 3 | Week 4 | Week 5 | Week 6 | Week 7 | Week 8 | Week 9 | Week 10 | Week 11 | Week 12 | Week 13 | Week 14 | Week 15 |
|------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|
| <b>Discussion: Chapter 4</b>             |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Pilot test                             |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Expert and peer validation             |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Distribute questionnaire               |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Collect data                           |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Data analysis                          |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Writing chapter 4                        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Submission chapter 4                     |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| <b>Discussion: chapter 5</b>             |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Discussion of findings                 |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Implication of the study               |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Recommendation for the future research |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| • Overall Conclusion                     |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Writing Chapter 5                        |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Submission of first draft of PPTA II     |        |        |        |        |        |        |        |        |         |         |         |         |         |         |
| Submission of second draft of PPTA II    |        |        |        |        |        |        |        |        |         |         |         |         |         |         |

**APPENDIX B – GANTT CHART**

|                                                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|------------------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Final submission of PPTA II                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Presentation for final year project 2          |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Review by supervisor and correction by student |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Final editing of the proposal and final        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

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