

**THE ROLE OF ATTITUDE, SUBJECTIVE NORM AND
PERCEIVED BEHAVIORAL CONTROL IN
EXPLAINING THE INTENTION TO
ENGAGE IN CASH WAQF**

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DEGREE OF BACHELOR BUSINESS ADMINISTRATION (ISLAMIC
BANKING AND FINANCE) WITH HONOUR

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The Role Of Attitude, Subjective Norm And Perceived Behavioral Control In Explaining The Intention To Engage In Cash Waqf

by

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

2024

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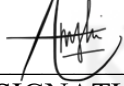
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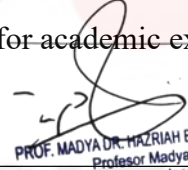
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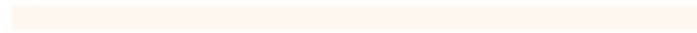
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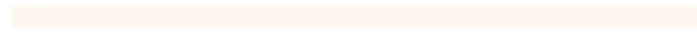
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LIST OF ABBREVIATIONS

Abbreviations	Title
BMMB	Bank Muamalat Malaysia Berhad
PWS	Perbadanan Wakaf Selangor
TPB	Theory Planned Behavior
PBC	Perceived Behavioral Control
SPSS	Statistical Package for The Social Sciences
UMK	University Malaysia Kelantan
SAB	Bachelor of Business Administration (Islamic Banking and Finance) with Honours
IV	Independent Variable
DV	Dependent Variable

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LIST OF SYMBOLS

Symbols	Title
N	Population
S	Sample Size
α	Cronbach's Alpha
Sd	Standard Deviation
Sig	Significant
P	Significant Value
H	Hypothesis
M	Mean
>	Greater
\pm	Plus or Minus
%	Percentage

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ABSTRAK

Wakaf tunai, konsep amal Islam, mempunyai potensi pembangunan sosial dan ekonomi yang besar. Pelbagai penentu yang menentukan niat individu untuk menyertai wakaf kewangan dikaji dalam kajian ini, dengan tumpuan kepada unsur-unsur pengaruh sikap, norma subjektif, dan kawalan tingkah laku yang dirasakan seperti yang dikemukakan oleh Teori Tingkah Laku Terancang. Kajian ini menggunakan metodologi kuantitatif untuk mengkaji perkaitan yang rumit antara sikap, norma subjektif, kawalan tingkah laku yang dirasakan, dan niat untuk terlibat dalam wakaf kewangan, menggunakan literatur yang banyak dalam teori tingkah laku dan kajian wakaf. Instrumen tinjauan komprehensif telah digunakan dalam kajian untuk menangkap pelbagai perspektif dan demografi, membolehkan penyiasatan yang canggih tentang faktor-faktor yang mempengaruhi niat individu. Kajian ini bertujuan untuk menentukan kepentingan relatif dan interaksi sikap, norma subjektif, dan kawalan tingkah laku yang ditanggapi dalam mempengaruhi niat terhadap penyertaan wakaf tunai menggunakan teknik statistik seperti pemodelan persamaan struktur dan analisis regresi. Penemuan ini bertujuan untuk memberikan pandangan penting kepada penggubal dasar, organisasi wakaf dan pengamal dengan menyinari pemacu dan cabaran asas yang berkaitan dengan penglibatan wakaf tunai. Penemuan kajian ini berpotensi untuk memberi inspirasi kepada intervensi dan strategi khusus yang bertujuan untuk meningkatkan penglibatan dan sokongan untuk inisiatif wakaf tunai, seterusnya menyumbang kepada pertumbuhan keseluruhan institusi wakaf dan kesejahteraan sosial.

ABSTRACT

Cash waqf, an Islamic charity concept, has great social and economic development potential. The numerous determinants determining individuals' intents to participate in monetary waqf are investigated in this study, with a focus on the influential elements of attitude, subjective norm, and perceived behavioural control as presented by the Theory of Planned Behaviour. This study adopts a quantitative methodology to examine the intricate interrelationships between attitude, subjective norm, perceived behavioural control, and the intention to engage in financial waqf, drawing on considerable literature in behavioural theories and waqf studies. A comprehensive survey instrument was used in the study to capture varied perspectives and demographics, allowing for a sophisticated investigation of factors influencing individuals' intents. This study intends to determine the relative importance and interplay of attitude, subjective norm, and perceived behavioural control in affecting intentions towards cash waqf participation using statistical techniques such as structural equation modelling. The findings are intended to provide significant insights for policymakers, waqf organisations, and practitioners by shining light on the underlying drivers and challenges associated with cash waqf involvement. The findings of this study have the potential to inspire specific interventions and strategies aimed at increasing involvement and support for cash waqf initiatives, thereby contributing to the overall growth of waqf institutions and social well-being.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF STUDY

Building upon insights gleaned from prior researchers and reliable sources, we embark on an investigation titled "The Role of Attitudes, Subjective Norms, and Perceived Behavioral Control in Explaining the Intention to Engage in Cash Waqf." The surge in the adoption of cash waqf in Malaysia is, in part, attributed to the promotional initiatives of Bank Muamalat Malaysia Berhad (BMMB). As a pioneering Islamic financial institution, BMMB collaborates with Perbadanan Wakaf Selangor (PWS) to oversee cash waqf initiatives. The uptick in revenue since the inception of the cash waqf system serves as an indicator of customer endorsement for BMMB.

Cash waqf refers to funds contributed to an account maintained by an authority for religious and social objectives. Several scholarly works interpret monetary waqf differently. Cash waqf involves collecting funds from contributors continuously and investing them in productive assets. These assets generate either usufruct or earnings, which are intended for future consumption by individuals or organizations, all while adhering to the policies and guidelines set by the donors.

Adoption of cash waqf has aided waqf progress, particularly in the supply of social goods and services an field where governments, in general, face financial limits. Cash waqf, for example, has been used to restore mosques in Singapore, create job opportunities in Sudan, and

support orphans in Sri Lanka, according to Mohsin et al., (2016). The last two initiatives were made possible by the Islamic Development Bank's Awqaf Properties Investment Fund.

The most essential components required to produce income are basic facilities like capital, land, buildings, dwellings, bridges, road networks, irrigation systems, and the like. Without access to these essential services, neither people nor entire communities could afford to work or create an income in any capacity, let alone lead ideal lives. All these fundamental services have historically been made available to the general public through a free waqf organisation. Islamic history records the major contribution of waqf to the globalisation of society and economy. Waqf was seen as a wealth-sharing system for establishing a country's economic balance in a holistic sense by offering services like schools, healthcare, places of worship, and highways, among others.

Various benefits accompany donations to waqf, and this encompasses the advantages linked to financial endowments. Financial endowments are believed to have the potential to uplift the lives of the underprivileged. According to Mod Faisal (2011), cash waqf can play a role in restructuring and enhancing the efficiency of the existing institutional system and networks in the country. Mohammad Arif (2014) identifies five ways in which waqf can contribute to economic development: lowering interest rates, preventing deficit financing, restoring income and wealth distribution, eliminating poverty, and fostering economic growth. This is accomplished by the voluntary donations of rich members of society (Mochammad Arif, 2014, p. 32). Yahya, A., & Omer, M. (2014). found that cash waqf has tremendous potential in expanding the socioeconomic sector, particularly in poverty alleviation, and that it can be used for objectives other than religious ones.

In spite of the societal advantages of waqf, there are specific local challenges unique to its implementation. As per Amirul Faiz, Hay, and Mustafa Omar (2012), Malaysians' response to cash waqf remains insufficient. Tuanku Alina (2011) notes that Malaysians primarily associate waqf with religious reasons, limiting its broader applications and responsibilities. Despite the broader potential of waqf, it is largely tied to mosque construction and the utilization of waqf land for cemeteries. The general-purpose cash waqf schemes (waqf al am), as highlighted by Tuanku Alina (2011), have not generated enough funds for impactful programs. While the Malaysian cash waqf initiative has gained momentum recently, issues have arisen as contributors seek transparency in fund utilization. Operational limitations have impeded the scheme's growth rate and outreach, as noted by Emira, and Dzuljastri (2015). Murniza, and Muhammad Zuhair (2016), on the other hand, discovered that the primary factors impacting cash waqf collection in three Malaysian states are promotion, staff, technique, collection location, and authority. Therefore, the progress of cash waqf in Malaysia is still at its initial stages.

The primary objective of this research is to examine the factors impacting the inclination of contributors, especially university students, to engage in cash waqf, aiming to address gaps in previous studies. This study aims to offer insights to various stakeholders. Initially, the research proposes conceptually independent variables of intention that may better elucidate the willingness of younger generations, particularly university students, to participate in cash waqf. As a result, it will add to the current body of scholarship on the factors influencing people's willingness to participate in monetary waqf. The study's findings can be used by relevant authorities to develop initiatives to encourage participation in cash waqf. Furthermore, these data should help the government broaden its continuing efforts to improve people's intentions, with a particular emphasis on younger generations contributing to monetary waqf.

1.2 PROBLEM STATEMENT

In recent years, the Islamic finance landscape has seen a surge in interest in the concept of Cash Waqf, an innovative charitable endowment mechanism founded on Islamic principles. Cash Waqf holds great promise for promoting socio economic development, but there is a significant lack of empirical research on the factors that influence people's intentions to actively participate in Cash Waqf initiatives. This study aims to fill a critical gap by investigating the complex interplay of attitude, subjective norm, and perceived behavioural control as key factors shaping the intention to participate in Cash Waqf.

First and foremost, assessing people's attitudes towards Cash Waqf is a critical component of this investigation. Attitude, defined as an individual's overall positive or negative assessment of Cash Waqf, is expected to play an important role in determining intention formation. Understanding how people perceive Cash Waqf's inherent value, moral significance, and societal impact will provide useful insights into the factors that motivate or discourage participation.

Furthermore, the study will investigate the impact of subjective norms on the intention to participate in Cash Waqf. The term "subjective norm" refers to the perceived social pressure or normative expectations placed on individuals in relation to their participation in a specific behaviour. Investigating how individuals interpret and respond to societal and communal expectations surrounding Cash Waqf will help us gain a more complete understanding of the socio-cultural dynamics that influence intention.

In addition, perceived behavioural control, which includes the perceived ease or difficulty of engaging in Cash Waqf, will be a critical factor to investigate. Assessing the extent to which people believe they have the resources, knowledge, and control over their actions to participate

in Cash Waqf initiatives will provide useful information about the practical barriers and facilitators that shape intention.

This study, with its thorough examination of attitude, subjective norm, and perceived behavioural control, as well as their interrelationships, aims to contribute not only to the academic discourse surrounding Islamic finance, but also to inform policymakers, financial institutions, and religious authorities about the drivers behind individuals' intentions to participate in Cash Waqf. The findings have the potential to inform targeted interventions, promotional campaigns, and policy frameworks that can improve the effectiveness and inclusivity of Cash Waqf initiatives, resulting in a more vibrant and sustainable Islamic financial ecosystem.

As the popularity of the cash waqf initiative has grown in Malaysia in recent years, there has been an increasing call for transparency in the utilization of funds, as noted by (Mohd Mokhtar et al., 2015). The BMMB personnel admits that contributors must be present for the initiatives completed using the monetary fund. Despite the fact that the demand is already recognized, there are a few operational constraints that have caused the cash waqf plan to evolve at a slower rate and reach fewer people.

1.3 RESEARCH QUESTIONS

The research questions are as following:

- I. Does attitude have the relationship with the intention to engage in cash waqf?
- II. Does the subjective norm have the relationship with the intention to engage in cash waqf?
- III. Does perceived behavioral control have the relationship with the intention to engage in cash waqf?

1.4 RESEARCH OBJECTIVES

The main objective of the study is to determine the roles in influencing the intention to participate in cash waqf.

- I. To investigate the relationship between attitude and the intention to engage in cash waqf.
- II. To investigate the relationship between subjective norm and the intention to engage in cash waqf.
- III. To investigate the relationship between perceived behavioral control and the intention to engage in cash waqf.

1.5 SCOPE OF STUDY

This study was conducted with the aim of investigating the attitude, subjective norm and perceived behavioral control in explaining the intention to engage in cash waqf. As a result, to guarantee a high degree of trust, a sample was drawn from a large number of University Malaysia Kelantan (UMK) who have knowledge about cash waqf. In other words, a large sample size is important to obtain more accurate research results, especially when it comes to students' preferences regarding cash waqf.

Researchers who conduct research have their own research scope. For the completion of this research, the investigator carried out a study specifically targeting students enrolled in the Islamic banking and finance (SAB) program at UMK. This is because it is related to the study topic and also the students can understand more about waqf than other students. To provide a strong sense of trust, the sample will be taken from all SAB students, regardless of whether they

have worked or are still studying. This is done to ensure that the information obtained is more comprehensive and accurate.

1.6 SIGNIFICANCE OF STUDY

The significance of this study lies in exploring students' attitudes, subjective norms, and behavioral control concerning cash waqf. This is particularly crucial as waqf is an act of worship involving the dedication of one's possessions to draw nearer to Allah SWT. Waqf is a charitable deed with the promise of enduring rewards for the benefactor. Furthermore, waqf plays a pivotal role in human development, especially cash waqf, where funds are collected in a trust managed by a nazir for the community's welfare and benefit. The introduction of cash waqf was sanctioned during the 77th meeting of the Fatwa Committee of the National Council of Islamic Religious Affairs of Malaysia held in Kuala Terengganu on 10-12 April 2007. During this meeting, all fatwa experts unanimously decided that every Muslim and Non Muslim has the right to contribute to waqf in the form of cash. This decision aligns with the overarching goal of promoting the welfare of the ummah and Muslims and Non Muslims.

Moreover, the significance of cash waqf in the advancement of Islamic teachings lies in promoting welfare and pursuing socio-economic progress. This is attributed to the ease of distribution associated with cash waqf. Contributions to cash waqf aren't limited to specific activities; they also extend to the construction of schools, mosques, and essential facilities benefiting various groups, particularly the Asnaf and the underprivileged. Ultimately, the findings of this study are anticipated to be valuable for academics and scholars, facilitating further research endeavors in Malaysia and within the realm of cash waqf. This research can

provide an extra source of information for upcoming scholars interested in the sustainability of cash waqf in Malaysia.

Through this study, the researcher aspires to provide contemporary university students with a comprehensive understanding of the concept and implementation of cash waqf. Additionally, this research aims to aid the researcher in gaining insights into cases associated with cash waqf. Furthermore, the study is anticipated to enhance the understanding of researchers and all students regarding the elucidation of the intention to participate in cash waqf, specifically for students enrolled in the SAB program.

1.7 DEFINITIONS OF TERMS

i. Attitude

- ❖ Attitude is intricately linked to personality, perception, and motivation, shaping an individual's behavior. It is shaped by beliefs about a behavior and its consequences. The evaluation derived from a behavior determines an individual's attitude toward it. Consequently, a positive perception of something will invariably influence one's behavior (Ajzen, 2005).

ii. Subjective Norm

- ❖ A subjective norm encompasses the belief that a significant individual or group of people will endorse and support a specific behavior. This norm is shaped by the social pressure exerted by others on an individual exhibiting a particular behavior,

and it is further fueled by the perspectives of those individuals. The impact of subjective norms on the development of intention has been substantiated, demonstrating a positive correlation with contributing to cash waqf (Krueger Jr, 2000).

iii. Perceived Behavioral Control

- ❖ The concept of perceived behavioral control (PBC) refers to the challenge or ease that individuals experience with certain behavioral intentions. This is influenced by beliefs about the situation and internal factors that make it easier or more difficult for a person to engage in a particular behavior. A high level of ability to manage behavior is indicated when a person strongly believes in control (Ajzen, I, 1991).

1.8 ORGANIZATION OF PROPOSAL

Chapter 1 provides a comprehensive background of the study to offer readers an insight into the research topic. In the latter part of Chapter 1, the researchers articulate the problem statement concerning cash waqf. This segment elucidates the management challenges prevalent in waqf for the respondents. Subsequently, the research question and the study objectives are explicitly outlined in this chapter. The chapter also delineates the scope of the conducted study along with its significance. Additionally, the researcher expounds on crucial concepts utilized in the study, including attitude, subjective norm, and perceived behavioral control.

Moving on to Chapter 2, the following segment delves into the literature review. Commencing with an introduction, this section outlines all the key elements explored in the

chapter. The researchers then delve into underpinning theories, elucidating a few theories pertinent to this study. Subsequently, the chapter delves into insights gleaned from previous studies to augment the existing knowledge. The researchers formulate three hypotheses for this study. The ensuing section introduces the conceptual framework, wherein the researcher proposes a theoretical framework based on the insights garnered from the literature review. The chapter concludes with a summary encompassing the key findings and elements explored in Chapter 2.

Transitioning to Chapter 3, the focus shifts to the research method. The chapter kicks off with an introduction, followed by an exploration of the research approach. The research approach section delineates between deductive and inductive approaches, illustrating their application to the study. Moving forward, the chapter explicates the research strategy, elucidating how data is collected for the study. The development of research instruments is also detailed in this section. The subsequent section outlines the procedure for data collection, encompassing the unit of analysis, study population, criteria for informant selection, and potential informants. Penultimate in Chapter 3 is the procedure for data analysis, wherein coding is executed on the obtained data. The chapter wraps up with a summary, encapsulating the key components and actions undertaken in Chapter 3.

In Chapter 4, the findings for each measurement scale will be gathered and analysed. Descriptive data will be analysed, and respondents' demographic profiles will be interpreted. However, this chapter will also include hypothesis testing and preliminary analysis, with the outcomes of pilot testing as well as validity and reliability testing. Pearson's correlation test will be interpreted, followed by a summary of the chapter.

The final chapter, chapter 5, focuses on the discussion and conclusion. This chapter of the study includes the introduction, important findings from the analysis, and some discussion of the hypothesis. Furthermore, this chapter will discuss the study's implications, which will be used to inform other experts about the goal of this research endeavour. Finally, the limitations of this research and recommendations for further improvement and study will be listed, followed by the study's general conclusion



CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, the researchers aim to provide a more comprehensive understanding of the subject, "The role of attitude, subjective norm, and perceived behavioral control in explaining the intention to participate in cash waqf." The underpinning theory is also expounded upon, with the Theory of Planned Behavior selected as the theory associated with independent variables. This chapter delves into the Dependent Variable, which is the Intention to Engage in Cash Waqf, while also elucidating the Independent Variables of Attitude, Subjective Norm, and Perceived Behavioral Control.

2.2 UNDERPINNING THEORY

2.2.1 Theory of Planned Behavior

In this study, the definition for the basic idea which according to Gregor (2002) is a theory to understand social situations. It aims to explain "how" and "why" things happen according to their actions. The ideas that underpin the study are often referred to as lenses. The researcher employed a modified version of the Theory of Planned Behavior, originally introduced by Ajzen in 1991, as the theoretical framework for this study. This conceptual framework explains the determinants of human behavior.

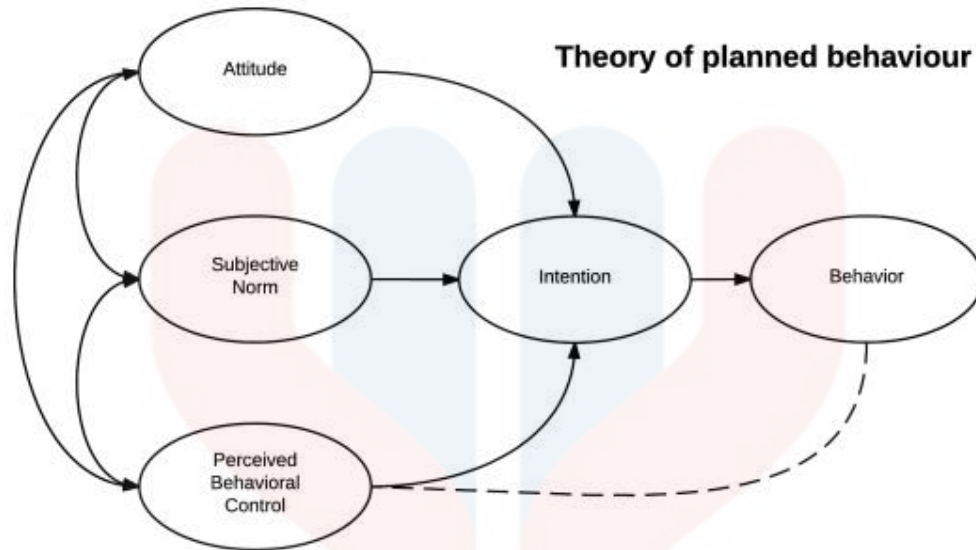


Figure 2.1 :The Theory of Planned Behavior Framework

These selected theories are indeed derived from the literature review and research questions. The above framework is recognized for its effectiveness in diverse fields, including the comprehension of altruistic conduct, has been extensively applied. In a notable study, Smith and McSweeney (2007) adapted the revised TPB model to evaluate the influence of attitudes, subjective norms, and perceived behavior control on the intention to contribute funds to a charitable organization in Australia.

Ajzen's innovation (1991) extended TPB for specific reasons, supported by empirical evidence and flexibility in adapting to diverse research contexts. Taylor and Todd (1995) further extended TPB for explanatory purposes. The TPB's adaptability is expected to elucidate detailed explanations to waqf donors regarding behavioral cash waqf giving. Its parsimonious features make TPB successful in simplifying complex situations.

This theory has emerged as a prominent and suitable conceptual framework for studying human action (Ajzen, 2001). It addresses behavioral issues without relying on the control of an individual's will. The inclusion of Perceived Behavioral Control (PBC) distinguishes this theory, acknowledging situations where individuals have less than complete control over their behavior, varying across situations and actions (Ajzen, 1991).

This research aims to analyze the interplay of factors within the TPB framework, specifically focusing on independent variables, and assess their influence on individuals' expressed intention to participate in cash waqf. The subsequent elucidation of the underlying theory offers a detailed understanding of its components and their significance in elucidating the dependent variable.

Attitude - Attitude dimensions hinge on an individual's significant beliefs, representing perceived outcomes or behavioral attributes (Conner & Aemitage, 1998). Attitude is entwined with a person's perceptions, motivations, and personality, all influencing their behavior. This research centers on the online channeling of cash waqf as the focal behavior. The key variable influencing the intention of young intellectuals to engage in cash waqf is found to be attitude.

Subjective Norm - This pertains to the expected social pressure either encouraging or discouraging a particular behavior. The entirety of normative beliefs defines the subjective norm, accessible in terms of crucial reference expectations (Ajzen, 1991). Fuadi (2013) propose that the intention of Muslims to contribute to cash waqf is positively influenced by subjective norms.

Perceived Behavioral Control - This revolves around individuals' perceptions of their capability to execute a given behavior. In line with the framework of the mentioned theory, Perceptual Behavioral Control stands as a factor influencing human intention to act. Determined

by internal factors and beliefs about a situation, it plays a pivotal role in this theory compared to others.

In essence, the foundational theory in this study delineates the three independent variables aimed at elucidating the dependent variable. This element embodies a spirit of unity and a heightened social concern for others (Hidayat, 2020). The swift progression of technology is molding behaviors, encompassing philanthropic activities like contributing money through cash waqf.

2.3 PREVIOUS STUDIES

2.3.1 Intention to engage in Cash Waqf

The concept of intention in behavior has emerged as a crucial focal point in discussions among Western scholars and serves as a cornerstone in the examination of behavior, notably within the theory of intention in behavior developed by Ajzen and Fishbein (Southey, 2011; Odgen, 2012). Attitudes influence the individual's view of an object as a whole but do not specify any action done (Liska, 1984). Fishbein and Ajzen, (1975) carry out further research on the Theory of Propositional Control (Theory of Propositional Control) founded by Dulany in 1967 to understand the function of intention in human behavior (Ajzen, 1971). A behavior can be determined by his attitude towards the behavior, aided by his existing high correlation between intention and actual behavior.

Waqf is one of the instruments of tabarru' (sadaqah) or known as a charitable charity that has lasting rewards. Among the wisdom is to get closer to Allah S.W.T. (taqarrub ilallah),

Expressing self-devotion (ta'abbud) to Allah S.W.T., Sharing the benefits of waqf property among the Muslim community; etc.

Cash Waqf is a form of liquid assets that can be channeled immediately through investment objectives in addition to the dividends earned under the waqf charter for welfare and community development. The important characteristics for the selection of cash waqf are permanent, indivisible, and irrevocable (Osman, 2012). Cash waqf encompasses two forms: direct cash waqf and deposit cash waqf. In the cash waqf framework, a Mutawalli (Cash-waqf/Fund manager) gathers funds from the Waqif and channels the money into the real sector, primarily focusing on small and medium-sized ventures. Additionally, the funds are invested in Shariah-compliant opportunities (Khademolhoseini, 2012).

2.3.2 Attitude

Individuals' assessment of attractive behaviors, whether favorable or unfavorable, shapes the extent of their attitudes. According to Fishbein and Ajzen (1975), the attitude toward the behavior mirrors the person's affirmative or adverse feelings regarding the target behavior. Significantly, attitudes wield a greater impact on intentions when contrasted from other independent variables. A higher positive attitude correlates with a stronger intention. Taib et al. (2008) emphasize that attitude serves as the link between actions and beliefs. The findings from the theory highlight the significance of attitudes in shaping individual behavior. Osman (2014) conducted research among students at IIUM utilizing the TPB to grasp the inclination to participate in cash waqf. The results underscore the pivotal role of attitude in engaging with cash waqf, aligning with previous studies such as those by Amin, M., and Chong, V. K. (2011).

2.3.3 Subjective Norm

Trust is gauged by assessing the percentage of individuals in agreement or disagreement with a particular behavior. As per Ajzen (1991), the subjective norm revolves around beliefs tied to the importance of reference. This underscores the significance of individual perceptions, which guide behavioral intentions. Previous studies, including those by Shih, H.-Y., and Fang, K. (2004), consistently affirm the substantial impact of subjective norms on behavioral intentions. Pepper et al. (2008) delve into the intricate connection between subjective norms and behavioral intention, elucidating how consumers' behaviors are influenced by their environment. Osman (2014) specifically delves into a study related to cash waqf, affirming a substantial association between subjective norms and cash waqf participation. Subjective norms play a crucial role in shaping decisions to participate in welfare initiatives like cash waqf. This viewpoint is echoed by Osman et al. (2017), who underscore the significant impact of subjective norms on individual intentions.

2.3.4 Perceived Behavioral Control

Perceived Behavioral Control involves an individual's assessment of the ease or difficulty of performing a desired behavior. Ajzen (1991) defines it as the assessment of whether a person possesses all the prerequisites, including resources and skills, to perform a behavior. As highlighted by Ali et al. (2014), this perception is shaped by past experiences and the acknowledgment of potential barriers. Consistent with prior research by Alleyne, P., & Broome, K. (2011), A notable correlation is evident between the perceived control of behavior and intention. Alam et al. (2012), in their study on factors influencing intention in the Islamic home financing process, suggest that perceived control behavior plays a role in influencing people's

intentions. The findings from Osman (2014) further reinforce the notion that perceived behavior is significantly linked to individuals' intentions to participate in cash waqf.

2.4 HYPOTHESIS DEVELOPMENT

2.4.1 RELATIONSHIP BETWEEN ATTITUDE AND INTENTION TO ENGAGE IN CASH WAQF

Theory Planned Behavior (TPB) presents attitudes as one of the theories that discuss the study of behavior. Attitude is a response to how we react to something whether through actions, speech or feelings. It shows that there is a close relationship between attitude and intention to engage in Cash Waqf. This after a good social appearance provides a good perception of the individual's image in the public. This proves that a person will tend to do things that others like as a form of appreciation so that he is liked by the doctor. The self-esteem factor that values oneself is important, says Christina Huebert (2013), because successfully highlighting the values that make one feel great is important. A person who gets awareness and social support will change his attitude a lot after getting appreciation and value from the people around him.

Drawing from earlier research, attitude is characterized as a positive and conscious perception of oneself or others. The necessity for trust becomes apparent when individuals find themselves in a vulnerable position and uncertain about crucial decisions. In the context of this research, trust is specifically defined as confidence in waqf institutions providing online platforms. Being able to admit what happened is easy, that is by seeing how one feels the effects of doing good, that is by accepting the tension of the heart. The person tends to be kind, generous, considerate, or nice to make sure people respond to him so that he is appreciated. Self-

esteem is important because you must put yourself first before receiving appreciation from others (Stosny, 2014). A positive attitude will increase self-esteem in addition to gaining the respect of society.

H1: There is a positive relationship between attitude and intention to engage in cash waqf.

2.4.2 RELATIONSHIP BETWEEN SUBJECTIVE NORM AND INTENTION TO ENGAGE IN CASH WAQF

Consistent with the Theory of Planned Behavior (TPB), As per Ajzen's definition in 2005, subjective norms involve an individual's perceptions of the level of approval from a person or group of individuals influencing them (social referents). If an individual believes that a social referent supports their views on a specific behavior, they encounter social pressure to engage in that behavior. Conversely, when the individual thinks that the social referent disagrees with their thoughts, they feel social pressure to refrain from the behavior. This study underscores the pivotal role of the "environment" as a significant factor explaining why consumers undertake certain behaviors.

A person tends to worry about the reaction or impression given to him by society until it triggers a person to intend to participate in a charity environment (Bekkers and Wiepking (2011). Society has a favorable view of people who often donate to the public, either through privately. Therefore, individuals who worry about society's view of their social role will influence their intentions to engage in cash waqf. Subjective norms may also be driven by the influence of

people around or peers who may give opinions and influence an individual to engage in the same activities they agreed to.

H2: There is a positive relationship between subjective norm and intention to engage in cash waqf.

2.4.3 RELATIONSHIP BETWEEN PERCEIVED BEHAVIOURAL CONTROL AND INTENTION TO ENGAGE IN CASH WAQF

Perceived behavioral control involves individuals' perceptions of the ease or difficulty in executing a specific behavior, as outlined by Ajzen's conceptualization. Prior studies have consistently identified perceived behavior control as a crucial factor in studies on giving behavior (Linden, 2011; Smith & Mcsweeney, 2007). Some studies have established a positive correlation between perceived behavior control and giving intention, while others have reported an insignificant relationship (Nik Mat & Sentosa, 2008). Due to the inconsistent findings and the absence of empirical studies on this relationship in cash waqf, further investigation is warranted.

In essence, a more favorable attitude and subjective norm toward behavior, coupled with greater perceived behavioral control, should strengthen an individual's intention to perform the behavior. For example, Gummusoy and Calisir (2009) identified the significant impact of perceived behavioral control on the use of auctions. The expectation is to extend this significant effect of perceived behavioral control to the intention to engage in cash waqf.

H3: There is a positive relationship between perceived behavioural control and intention to engage in cash waqf.

2.5 CONCEPTUAL FRAMEWORK

The research framework is structured around two categories of variables: Independent Variables and Dependent Variables, as illustrated in Figure 2.2 below. This figure outlines the research framework, comprising the dependent variable, intention to engage in cash waqf, and the independent variables, namely attitude, subjective norm, and perceived behavior control.

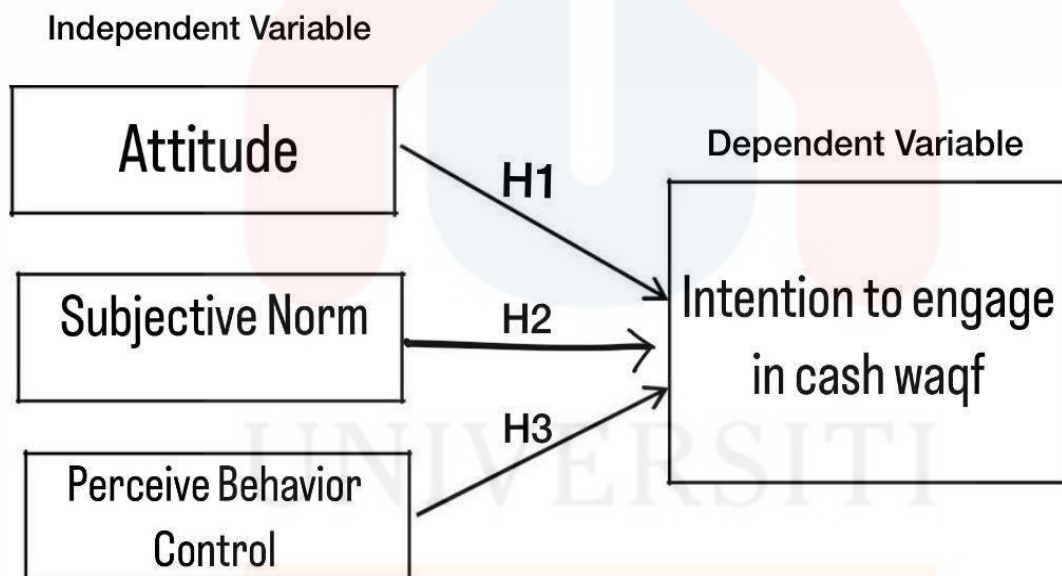


Figure 2.2 : Conceptual framework

2.6 CHAPTER SUMMARY

This chapter provides a concise overview of the literature related to the key components of the study, focusing on the relationship between engaging in cash waqf and essential factors. The aim is to enrich the research's significance by incorporating diverse perspectives and building upon previous investigations. The chapter extensively reviews the literature on Independent Variables (IVs) and Dependent Variable (DV), where attitudes, subjective norms, and perceived behavioral control act as IVs, and the intention to engage in cash waqf serves as the DV. It includes discussions on the conceptual framework, hypotheses, and correlations between IVs and DV, offering insights into their relationships. The anticipation is to encourage broader participation in the implementation of cash waqf in the future.

The chapter concludes with a conceptual framework, emphasizing the study's aim to gauge the influence of these factors on dependent variables among Malaysians. This builds on previous studies conducted in Malaysia. The upcoming chapter will delve into the methodology, justifying the strategy employed in this investigation, and detailing how the research framework was developed using theory and literature.

CHAPTER 3

RESEARCH METHODS

3.1 INTRODUCTION

This chapter outlines the research methods employed by the researcher, building on the insights gained from the literature review. In accordance with the study's aims, a methodology is formulated to tackle the research objectives outlined in the introduction. The chapter covers the criteria for enrollment, participant information, and the sampling process. It provides clarity on research design, data collection methods, study population, sample size, sampling strategy, research instrument development, variable measurement, and data analysis methodology.

A research design is a systematic approach to processing data, involving careful planning to establish relationships between the study's variables (Kerlinger, 1970). Methods for data collection encompass the accumulation and measurement of data grounded in particular factors within an established system, facilitating the examination of vital queries and the assessment of potential outcomes. The sample size indicates the quantity of observations that are important for calculating the estimates of a particular population., while the study population determines the researcher's choices regarding samples and the associated study costs.

Sampling is the researcher's selection of a group to study, aims to collect information about the population. Effective samples accurately represent the main elements in the target population. Research instruments, such as tests, questionnaires, interview guidelines, and observation guidelines, act as a measurement tool for collecting data. Data analysis involves the use of statistical tools and methods to organize and present data, making it more understandable for the researcher's utilization.

3.2 RESEARCH DESIGN

The aim of this study was to assess how attitude, subjective norm, and perceived behavioral control impact the intention to participate in cash waqf. The researcher opted for a quantitative approach, given that the empirical analysis relies on numerical measurement and analysis. Primary data will be collected through online surveys. Through this research design, which involves constructing and organizing the research framework.

Online survey questionnaires offer advantages such as cost-effectiveness and time efficiency. Respondents find them more accessible, as they can conveniently access the questionnaire using their personal devices. This method is effective for collecting information, and the ease of disseminating the questionnaire adds to its practicality.

3.3 DATA COLLECTION METHODS

This section outlines the data collection process, which involves the distribution of questionnaire forms related to the study. The survey was generated utilizing Google Forms and made available online through diverse social media channels, including Facebook, Instagram, and WhatsApp. The questionnaire had no restrictions on time or location, providing respondents with flexibility in choosing when and where to respond. As per the study's scope, the survey questionnaires was distributed to all undergraduate students in Islamic Banking and Finance (SAB) at Universiti Malaysia Kelantan (UMK).

3.4 STUDY POPULATION

Population denotes a collection of varied individuals, whether in terms of countries or people sharing common traits. It encompasses a complete set of individuals sharing similar characteristics, and in statistical terms, it represents the group from which a study's sample is drawn (MOMOH, 2023). Members of a population often rely on the same resources, face constraints in a similar environment, and depend on each other for survival over time.

Researchers investigated the population by studying the interaction between individuals in the group and the interaction of the population with its environment. Population ecologists use demographic parameters, a set of statistical measures, to objectively describe populations. Population demography, or demographics, is the scientific field that collects and analyzes these numbers Lebreto, J.-D. (1992). A sample, while not the entire population, is a statistically significant subset used for analysis. Hence, it is crucial to provide the calculated standard deviation or standard error in the statistical analysis summary for the entire sample outcomes.

In this study, the target group comprises students at Universiti Malaysia Kelantan enrolled in the Islamic Banking and Finance (SAB) course. SAB students from year 1 to year 4 are selected as research respondents. The total number of SAB students is 874 people. This amount is sufficient for the researcher to conduct the study. The rationale for choosing SAB students is their familiarity with financial waqf, the subject of exploration in this study. The research proposes a survey to collect data, and once sufficient data is obtained, it will determine the sample size for the study's implementation.

3.5 SAMPLE SIZE

Sample size denotes the quantity of observations conducted within a research investigation. It is a subset of subjects selected from a larger population, representing the population under investigation. This size is crucial in estimating and understanding population characteristics. Symbolized as n , NN , or SS , the sample size is determined using the population estimation method, as guided by established tables, such as that by Krejcie & Morgan (1970).

In this research, the goal is to collect feedback from at least 384 participants. This calculation is based on the current semester's enrollment of SAB students within the study session. The determined sample size is deemed sufficient to analyze the data collected through the researcher's survey.

Table 3.1 : Krejcie & Morgan’s sample size determination

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

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUES

The sampling method, or technique, is a statistical approach employed to select representative samples from a population. It involves a thorough analysis of population data to ensure the chosen sample is suitable and reflective of the entire population (GULZAR, 2023). This study employs a quantitative approach with probabilistic sampling techniques to ensure a representative sample of the entire population. The researcher utilize a stratified sampling method to attain this objective.

Stratified sampling is a probability method where respondents are chosen from the study population. The researchers distribute online surveys to random student and ask them to complete them. The convenience sampling technique makes it easy for the researchers to find the target respondents. Respondents generally chose because they happened to be in the right place at the right time.

3.7 RESEARCH INSTRUMENTS DEVELOPMENT

The research tool serves as a crucial tool for data compilation, analysis, and measurement, directly linked to the research problem, objectives, and background. Researchers meticulously select instruments aligned with methodological studies, encompassing tools such as surveys, exams, checklists, and questionnaires. In this section, the questions designed to measure variables in this study are described.

3.7.1 Intention to engage in Cash Waqf

The inclination to participate in cash waqf indicates an individual's readiness to contribute, gauged through 5 items derived from (Saul Mcleod, 2023). Respondents assess their

agreement levels on a five-point scale. The commitment to engage in cash waqf mirrors an individual's dedication to being a contributor. Respondents express their agreement levels using a five-point scale: (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree.

Table 3.2 : Presents the original and the modified items

No.	Original Items	Modified Items
1.	I will choose cash waqf as a way for my charity	-
2.	Overall, I plan to do cash waqf	I plan to do cash waqf than others
3.	I will recommend cash waqf to my friends	-
4.	My general intention to perform cash waqf is higher	My intention to interpreting in cash waqf is higher
5.	I will think about opting cash waqf	-

3.7.2 Attitude

Attitude signifies the inclination to participate in cash waqf, serving as the first among the three independent variables. This variable employs 6 items derived from Kasri, R. A., & Chaerunnisa, S. R. (2022), where respondents assess their agreement levels concerning attitude. Respondents are presented with a five-point scale of options.

Table 3.3 : Presents the original and the modified items

No.	Original Items
1.	Learning about cash waqf is beneficial for me
2.	In my opinion, the use of cash waqf is more flexible than in-kind waqf (e.g.land waqf, graves, mosques)
3.	I believe that waqf in the form of money (cash waqf and waqf through money) is very beneficial
4.	I believe that waqf in the form of money is also considered a form of charity or donation
5.	I believe that waqf in the form of money has the potential to encourage the economic development and development of the people/society
6.	Waqf in the form of money through an online system is a good idea

3.7.3 Subjective Norms

A subjective norm is a belief influenced by the significance of reference. It underscores the importance of individuals' perceptions that shape behavioral intentions. This variable is evaluated through six items derived, where respondents evaluate their agreement levels regarding the subjective norm. Respondents are presented with a scale consisting of five points.

Table 3.4 : Presents the original and the modified items

No.	Original Items
1.	I will donate in the form of online cash waqf based on the recommendation and support of my family
2.	I will donate in the form of online cash waqf based on the recommendation and support of teachers/lecturers/bosses at my workplace
3.	I will donate waqf in the form of online cash waqf based on there commendation and support of the Ulama or religious leaders that I follow
4.	I will donate in the form of online cash waqf based on the recommendations and support of friends and the community in my neighborhood
5.	I will donate in the form of online cash waqf based on the influence of information from social media
6.	I am increasingly convinced to donate online cash waqf due to the government regulations and campaigns

3.7.4 Perceived Behavior Control

An individual possessing all the necessary requirements to perform a behavior, including resources and skills. This aspect is measured using 6 items adapted from Kasri, R. A., & Chaerunnisa, S. R. (2022), with respondents expressing their agreement levels on a five-point scale: (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree.

Table 3.5: Presents the original and the modified items

No.	Original Items
1.	I have sufficient resources (money) for online waqf
2.	I am easy to donate in the form of cash waqf, as easy as I do other donations
3.	I think the procedure to do online waqf is not complicated and easy to understand
4.	I feel that it is easy to do online waqf because I have adequate access (such as gadgets and a suitable internet connection)
5.	I feel that practicing online waqf is more flexible than having to come to awaqf institution
6.	I am used to using an online system so that online waqf is easy for me

3.8 MEASUREMENT OF THE VARIABLE

The questions will be taken from the main sources of measurement items that are valid with the selected variables and will undergo modification if necessary. Since the context of this study is slightly different from previous studies, some information or data findings are not used in this study. Table 3.6 displays the measurement items finalized for this research.

Table 3.6: Measurement of the construct

	Variable	Sources of Scales	Number of Item
Dependent Variable	Intention to engage in Cash Waqf	Adapted from Zabri, M. Z. M., & Mohammed, M. O. (2018)	5

Independent Variable	Attitude	Adapted from Kasri, R. A., & Chaerunnisa, S. R. (2022)	6
	Subjective Norm	Adapted from Kasri, R. A., & Chaerunnisa, S. R. (2022)	6
	Perceived Behavior Control	Adapted from Kasri, R. A., & Chaerunnisa, S. R. (2022)	6
	Total		23

3.8.1 Operational of Variable

The researcher took the initiative by carrying out the study by using quantitative to complete the real goal of this study. The selection of quantitative methods is aimed at determining the depth of knowledge and understanding of students about cash waqf and their intention to participate in it. Through a quantitative approach, researchers can monitor developments and conditions that have positive or negative effects on humans. The generation of objective facts can be explained by simply applying statistics and numbers. The researcher decided to use the questionnaire technique in data collection to facilitate the researcher's affairs. The combination of questionnaire techniques and quantitative methods helps researchers to obtain real data from targeted respondents.

The method of data collection from targeted respondents is the definition of a questionnaire technique where the data is obtained from questions and answers written in the correct order on the form. Researchers distributed questionnaires through social media, especially WhatsApp, to all citizens of University Malaysia Kelantan in the hope that they would

be able to answer at any time and wherever they were. Even so, the researcher advised informants to read carefully and understand first before answering the questions provided in the questionnaire. The distribution of online questionnaires is based on certain factors which cannot be avoided.

The survey form provided by the researcher for targeted respondents to complete this study comprises three segments. The initial segment focuses on demographic analysis, involving criteria such as gender, age, race, and other socio-economic factors like employment, education, and income. The questionnaire for this segment includes questions related to gender, education level, age, category, race, and more, as these details are crucial for the study's title, which explores the three independent variable with one dependent variable.

The second segment, divided into three parts for each research variable (IV1, IV2, and IV 3), is distributed based on the dependent variable to the independent variables. The researcher prepared answer options with response categories. This scale was chosen for its effectiveness in gauging respondent agreement through psychometric responses to statements.

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 analyse and examined utilizing the statistical software programme SPSS. This method enables the analysis, customization, and establishment of recognizable patterns among diverse data components. This study's data were collected using reliability and validity testing, descriptive reviews, and other methods.

3.9.1 Reliability and Validity Test

This study will perform a reliability test to ensure that participants can effortlessly complete the questionnaire and choose options that accurately convey their thoughts. Reliability, in this context, pertains to measurement values that yield consistent and error-free results. The reliability of the coefficients will be evaluated using Cronbach's Alpha, a reliability measure utilizing coefficients. Cronbach's alpha serves as an indicator of the consistency in respondents' ratings. A greater Cronbach's alpha indicates a more robust association between independent factors and the dependent variable. Our assessment indicates that the statistics warrant further investigation.

3.9.2 Descriptive Analysis

Descriptive statistics, including percentage, frequency, and measures like mean, mode, and median, will be employed for analysis. These statistical methods, particularly percentages and frequencies, are commonly utilized in analyzing demographic variables such as gender, age, and education, as observed in the data analysis chapters. Therefore, they proved beneficial for Section A of the questionnaire, where respondents provided demographic information.

3.9.3 Correlation Analysis

As a statistical technique, the Pearson's product-moment correlation coefficient is employed to evaluate the linear correlation between two variables, denoted as X and Y. It is expressed on a scale from 1 to -1, where 1 indicates a perfect positive correlation and -1 denotes a perfect negative correlation. This statistical tool is widely utilized in scientific research to assess the linear relationship between two variables. These correlations, which reveal the

direction and linearity of the relationship, are essential to note, but not the slope or other nonlinear characteristics. Additionally, if the central value results in zero variance in Y, the correlation coefficient cannot be calculated due to the presence of an undefined slope.

3.10 SUMMARY / CONCLUSION

This section outlines the research methodology to be employed in this study. The participants in this study will be students from the City Campus of the University of Malaysia Kelantan. 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 instrument, variable measurement, and data analysis methods.

CHAPTER 4

DATA ANALYSIS & FINDINGS

4.1 Introduction

This section looks into the study's data analysis and findings. It contains the results of a survey of 386 people conducted using an online platform, specifically Google Forms, for questionnaire collection. Various factors such as preliminary analysis, respondent demographics, descriptive analysis, validity and reliability tests, normality tests, and hypothesis testing are thoroughly handled in this data analysis and findings section. The results, processed through the SPSS system, are founded on the Test of Normality, Descriptive Statistics, Pearson Product Correlation, and Reliability Statistics.

4.2 Preliminary Analysis

The initial analysis process guarantees that each instruction, question, and scale item is clear. A measurement survey was devised to confirm that each participant comprehended the questions and could furnish precise responses. The pilot test served to identify any items or questions that might be offensive to potential respondents and to foresee any potential issues during the data collection process. Following that, the questionnaire was distributed to a group of thirty people, and the analysis of their responses was completed once all thirty respondents completed the questionnaire.

4.2.1 Pilot Test

According to Sekaran, U., & Bougie, R. (2013), the significance of reliability cannot be overstated, as it is a metric subject to testing for both consistency and stability. The questionnaire items' internal consistency coefficient was evaluated using Cronbach's alpha coefficient, chosen for its widespread application in assessing dependability.

Cronbach's alpha coefficients between 0.6 and 0.8 are considered moderate and acceptable. Acceptance of a lower Cronbach's alpha is valid for indicators with two or three items due to sensitivity. A pilot test involving 300 respondents was conducted to establish variable reliability and validity. The table presents Cronbach's alpha values and corresponding scales to assess instrument suitability for specified requirements.

4.2.2 Reability Test for Pilot Test

Table 4.1: Pilot Test Result

VARIABLES	NO OF ITEM	CRONBACH'S ALPHA	INTERNAL CONSISTENCY
Intention to engage in cash waqf	5	0.912	Excellent
Attitude	6	0.904	Excellent
Subjective Norm	6	0.930	Excellent
Perceived behavior control	6	0.923	Excellent

The reliability values from the pilot test analysis for both variables are presented in Table 4.1. The study's dependent variable, customer loyalty to the intention to engage in cash waqf, exhibited a Cronbach's alpha value of 0.912. Similarly, the independent variables attitude, subjective norm, and perceived behavior control demonstrated acceptable and reliable values of 0.904, 0.930, and 0.923, respectively.

Reliable data is indicated by Cronbach's Alpha values exceeding 0.7, with values ranging from 0 to 1 and values less than 0.6 indicating unreliability. As shown in Table 3.7, both variables have Cronbach's alpha values that exceed 0.7., indicating that the primary study can proceed due to the excellent reliability of the questionnaires. The study's questionnaires were deemed reliable, indicating a clear understanding of the posed questions by the participants.

4.3 Demographic Profile of Respondent

4.3.1 Age

Table 4.2: Statistic of Respondents' Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-20 tahun / 19-20 years	78	20.2	20.2	20.2
	21-22 tahun / 21-22 years	126	32.6	32.6	52.8
	23-24 tahun / 23-24 years	142	36.8	36.8	89.6
	25 tahun dan ke atas / 25 years and above	40	10.4	10.4	100.0
	Total	386	100.0	100.0	

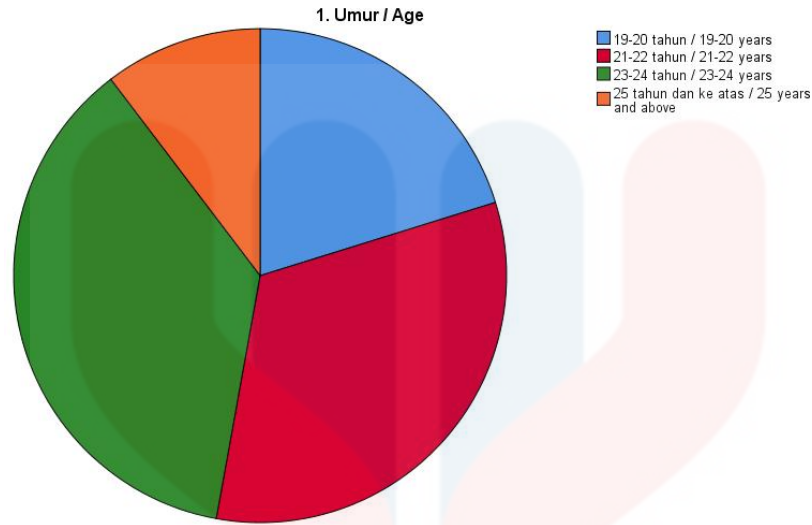


Figure 4.1: Statistic of Respondents' Age

The distribution of respondents based on their age is illustrated in Table 4.2 and Figure 4.1. Both illustrate the frequency and percentage of participants in this research according to their age groups. The age category of 19-20 years constitutes 20.2% of the respondents, with the age group 21-22 years representing 32.6%. The highest percentage, 36.8%, is observed in the age group 23-24 years, while the age bracket of 25 years and above accounts for only 10.4%.

4.3.2 Gender

Table 4.3: Statistic of Respondents' Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lelaki / Male	157	40.7	40.7	40.7
	Perempuan / Female	229	59.3	59.3	100.0
	Total	386	100.0	100.0	

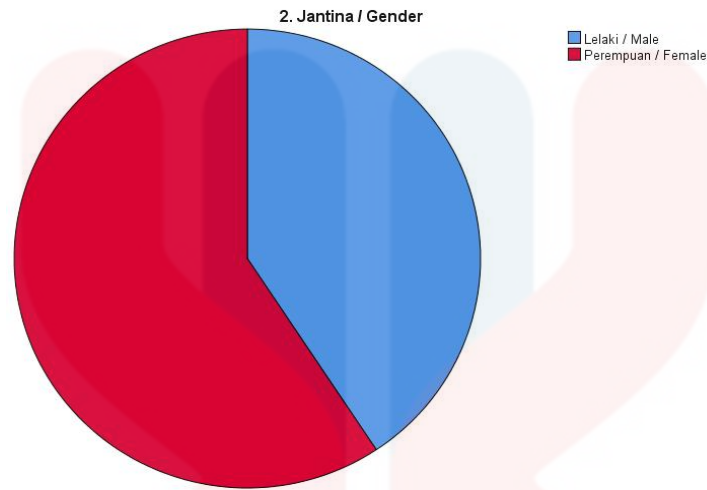


Figure 4.2: Statistic of Respondents' Gender

Table 4.3 and Figure 4.2 depict the distribution of respondents based on their gender. Both present the frequency and percentage of participants in this research according to their gender. Male respondents constitute 40.7%, with a total of 157 students, while female respondents make up 59.3%, with 229 students participating in this questionnaire.

4.3.3 Races

Table 4.4: Statistic of Respondents' Races

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cina / Chinese	69	17.9	17.9	17.9
	India / Indian	33	8.5	8.5	26.4
	Melayu / Malay	284	73.6	73.6	100.0
	Total	386	100.0	100.0	

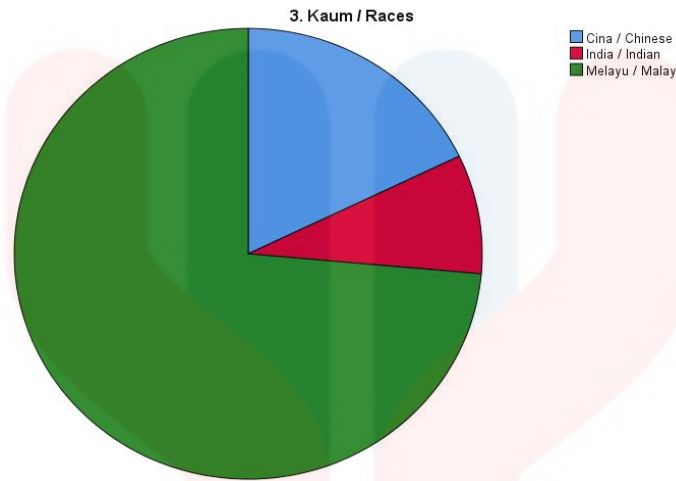


Figure 4.3: Statistic of Respondents' Races

The distribution of races among the respondents is illustrated in the table and figure provided above. The study encompassed participants from various ethnic backgrounds, with Malays constituting 73.6%, Chinese representing 17.9%, and Indians accounting for 8.5% of the total respondents.

4.3.4 Years of Study

Table 4.5: Statistic of Respondents' Years of Study

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Tahun 1 / Year 1	71	18.4	18.4	18.4
Tahun 2 / Year 2	72	18.7	18.7	37.0
Tahun 3 / Year 3	75	19.4	19.4	56.5
Tahun 4 / Year 4	168	43.5	43.5	100.0
Total	386	100.0	100.0	

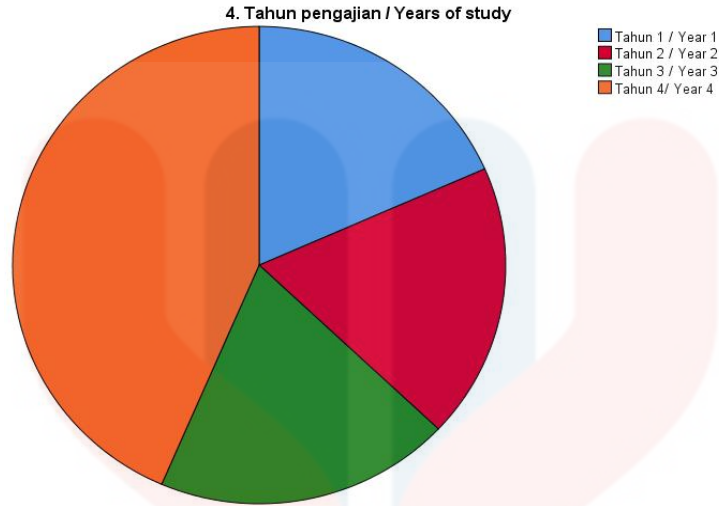


Figure 4.4: Statistic of Respondents Years of Study

The table and figures presented above depict the distribution of respondents based on their years of study. A substantial portion of the participants, constituting 43.5% (N=168), belonged to the fourth-year category, whereas a smaller percentage of 18.4% (N=71) represented first-year students. Additionally, a moderate percentage was observed among second-year students, accounting for 18.7% (N=72), and third-year students, comprising 19.4% (N=75).

4.3.5 Country

Table 4.6: Statistic of Respondents' State of Origin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Johor	23	6.0	6.0	6.0
	Kedah	42	10.9	10.9	16.8
	Kelantan	48	12.4	12.4	29.3
	Kuala Lumpur	3	.8	.8	30.1
	Melaka	27	7.0	7.0	37.0

Negeri Sembilan	20	5.2	5.2	42.2
Pahang	40	10.4	10.4	52.6
Perak	34	8.8	8.8	61.4
Perlis	22	5.7	5.7	67.1
Pulau Pinang	34	8.8	8.8	75.9
Sabah	14	3.6	3.6	79.5
Sarawak	18	4.7	4.7	84.2
Selangor	27	7.0	7.0	91.2
Terengganu	33	8.5	8.5	99.7
Wilayah Kuala Lumpur	1	.3	.3	100.0
Total	386	100.0	100.0	

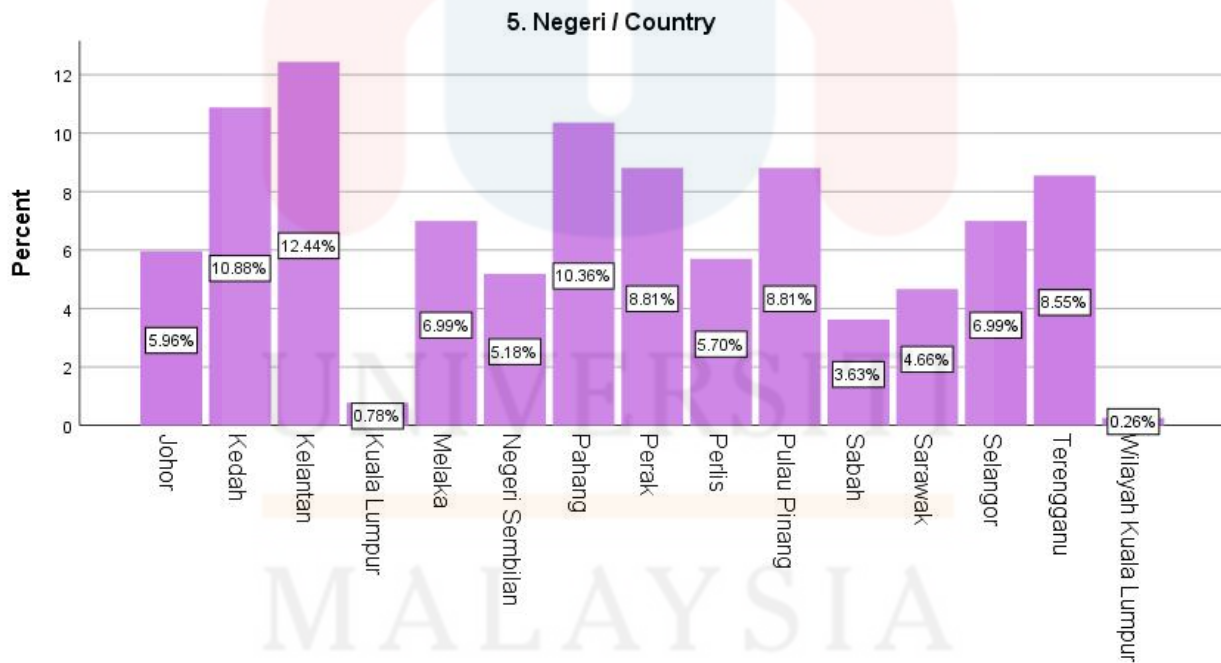


Figure 4.5: Statistic of Respondents' State of Origin

The table and figures presented above illustrate the distribution of respondents based on their respective states. The highest representation was from Kelantan, constituting 12.4% (N=48),

followed by Kedah with a percentage of 10.8% (N=42), and Pahang at 10.4% (N=40). Other states include Pulau Pinang with 8.8% (N=34), Terengganu at 8.5% (N=33), and Perak at 8.8% (N=34). In the middle range, Melaka and Selangor both recorded a percentage of 7.0% (N=27), while Johor had a percentage of 6.0% (N=23), Perlis at 5.7% (N=22), and Negeri Sembilan with a percentage of 5.2% (N=20). The lowest percentages were for Sarawak at 4.7% (N=18), Sabah at 3.6% (N=14), and Kuala Lumpur at 1.0% (N=4).

4.3.6 Have you heard or understood the concept of waqf before?

Table 4.7: Statistic of Respondents' about hearing or understanding the concept of waqf before

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak / No	22	5.7	5.7	5.7
	Ya / Yes	364	94.3	94.3	100.0
	Total	386	100.0	100.0	

6. Adakah anda pernah mendengar atau memahami konsep wakaf sebelum ini? / Have you heard or understood the concept of waqf before?

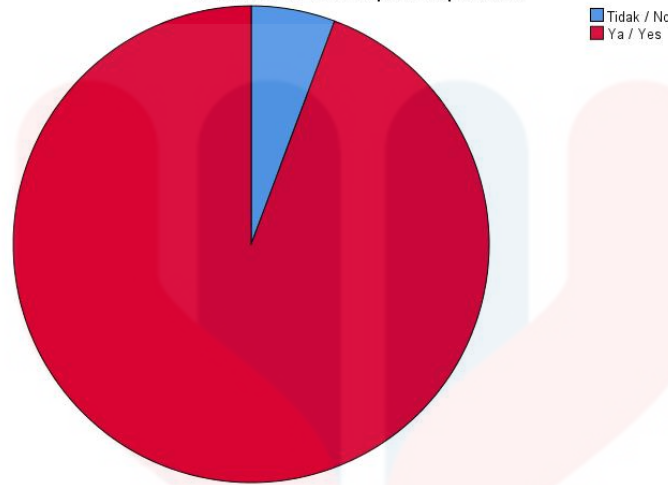


Figure 4.6: Statistic of Respondents about hearing or understanding the concept of waqf before

The table and figures provided above depict the hearing or understanding of the waqf concept among the respondents. Out of the 386 respondents, a significant percentage of 94.3% (N=364) indicated that they were familiar with or understood the concept of waqf. Conversely, a smaller percentage, 5.7% (N=22), mentioned that they had never heard or understood the concept of waqf before

4.3.7 Sources of information about cash waqf

Table 4.8: Statistic of Respondents' about Sources of information about cash waqf

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	.5	.5	.5
Ceramah keagamaan /	42	10.9	10.9	11.4

Religious talk				
Ceramah keagamaan / Religious talk, Kuliah	1	.3	.3	11.7
Media massa (TV, surat khabar) / Mass media (TV, newspapers)	207	53.6	53.6	65.3
Media massa (TV, surat khabar) / Mass media (TV, newspapers), Sumber media sosial / Social media resources, Ceramah keagamaan / Religious talk, ii	1	.3	.3	65.5
Sumber media sosial / Social media resources	133	34.5	34.5	100.0
Total	386	100.0	100.0	

7. Sumber maklumat tentang wakaf tunai (boleh memilih lebih dari satu): / Sources of information about cash waqf (can choose more than one):

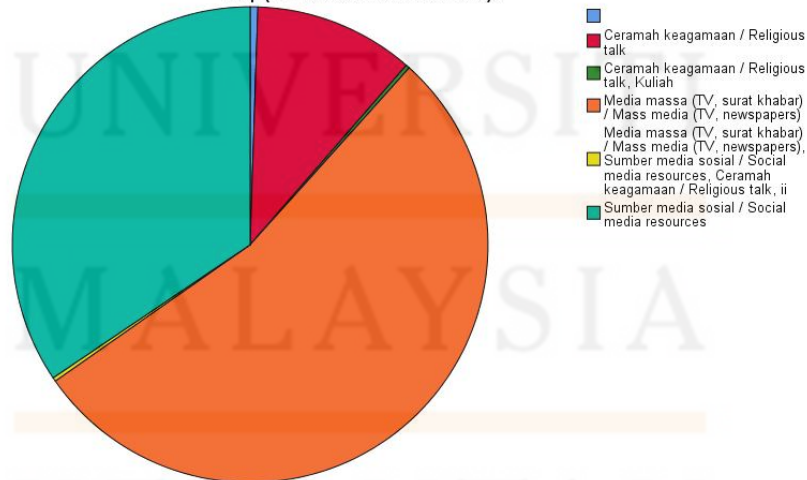


Figure 4.7: Statistic of Respondents' about Sources of information about cash waqf

The breakdown of information sources on cash waqf reveals that social media resources accounted for the highest percentage, reaching 53.6% (N=207). Following closely, Mass Media (TV, newspapers) constituted 34.5% (N=133), while Religious talks accounted for 10.9% (N=42).

4.3.8 Have your parents or family ever donated their property or income to a waqf (including cash waqf) before?

Table 4.9: Statistic of Respondents about your have parents or family ever donated their property or income to a waqf (including cash waqf) before

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	.5	.5	.5
Tidak / No	107	27.7	27.7	28.2
Ya / Yes	277	71.8	71.8	100.0
Total	386	100.0	100.0	



8. Adakah ibu bapa atau keluarga anda pernah mendermakan harta atau pendapatan mereka kepada wakaf (termasuk wakaf tunai) sebelum ini? / Have your parents or family ever donated their property or income to a waqf (including cash waqf) before?

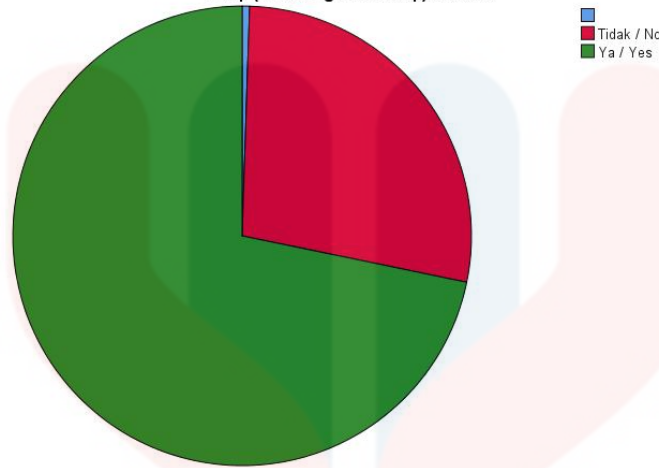


Figure 4.8: Statistic of Respondents about you have parents or family ever donated their property or income to a waqf (including cash waqf) before

Based on the gathered data, it was identified that 71.8% (N=277) of respondents mentioned that their parents or family had previously contributed property or income to beneficiaries, including cash waqf. Conversely, 27.7% (N=107) of respondents stated that their parents or family had never made such contributions before.

4.3.9 Do you have personal savings or savings?

Table 4.10: Statistic of Respondents' about do you have personal savings or savings

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	.3	.3	.3
Tidak / No	26	6.7	6.7	7.0
Ya / Yes	359	93.0	93.0	100.0

Total	386	100.0	100.0
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9. Adakah anda mempunyai simpanan atau tabungan peribadi? / Do you have personal savings or savings?

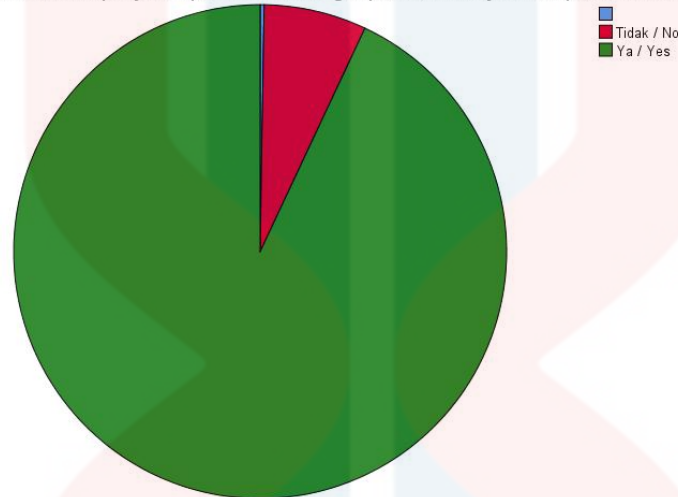


Figure 4.9: Statistic of Respondents' about do you have personal savings or savings

The table and figures above illustrate the distribution among respondents. The percentage results indicate that 93.0% (N=359) of respondents mentioned having personal savings, while 6.7% (N=26) stated otherwise.

4.3.10 Cash Waqf can make a significant contribution to the community and community development.

Table 4.11: Statistic of Respondents’ about Cash Waqf can make a significant contribution to the community and community development

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Tidak / No	22	5.7	5.7	5.7
	Ya / Yes	364	94.3	94.3	100.0
Total		386	100.0	100.0	

10. Wakaf Tunai dapat memberi sumbangan yang signifikan kepada masyarakat dan pembangunan komuniti. / Cash Waqf can make a significant contribution to the community and community development.

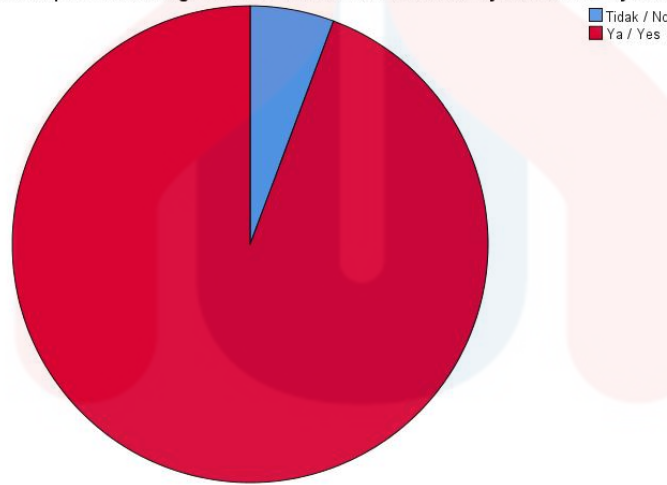


Figure 4.10: Statistic of Respondents about Cash Waqf can make a significant contribution to the community and community development

The table and figures above depict the distribution among the respondents. Respondents expressed a positive view, with 94.3% (N=364) stating that Cash Waqf can significantly contribute to society and community development, while only 5.7% (N=22) disagreed with the statement.

4.4 Descriptive Analysis

The researcher examined the mean for each variable, including one dependent variable (Intention to engage in cash waqf) and three independent variables (attitude, subjective norm, and perceived behavior control) in this study.

4.4.1 Overall Mean Score for Variables

Table 4.12: Mean Score for Variables

Part	Dimension	Mean	Std. Deviation (SD)	N
B	Dependent Variables	4.4083	0.4860	386
	Intention to engage in Cash Waqf	4.4083	0.4860	386
C	Independent Variables	4.3728	0.5024	386
	Attitude	4.4495	0.4619	386
	Subjective Norm	4.3061	0.6492	386
	Perceived behaviour control	4.3627	0.5250	386

Table 4.12 presented that the dependent variables displayed a high mean score (M=4.4083, SD=0.4860). Moreover, the independent variables also exhibited high mean scores (M=4.3728, SD=0.5024). The three independent variables collectively attained highly satisfactory mean scores: Attitude achieved (M=4.4495, SD=0.4619), Subjective Norm achieved (M=4.3061, SD=0.6492), and Perceived Behavioral Control achieved (M=4.3627, SD=0.5250).

4.4.2

Descriptive Analysis for Independent Variables

Table 4.13: Descriptive Analysis for Attitude

No	Attitude	Mean	Std. Deviation (SD)	N
1	Learning about cash waqf is beneficial for me	4.59	0.519	386
2	In my opinion, the use of cash waqf is more flexible than in-kind waqf (e.g., land waqf, graves, mosque)	4.38	0.621	386
3	I believe that waqf in the form of money (cash waqf and waqf through money) is very beneficial.	4.35	0.581	386
4	I believe that waqf in the form of money is also considered a form of charity or donation.	4.45	0.557	386
5	I believe that waqf in the form of money has the potential to encourage the economic development and development of the people/society.	4.48	0.550	386
6	Waqf in the form of money through an online system is a good idea.	4.45	0.585	386

The descriptive analysis of the Attitude factor, involving six questions, is presented in Table 4.13 according to the data, reflecting the mean response of the respondents, ranging from 4.35 to 4.48. The overall mean of the Attitude factor, highlighted in Table 4.12, is 4.4495. Question 1 recorded a mean = 4.59 (SD = 0.519) while question 2 had a mean of 4.38 (SD = 0.621). In addition, questions 3 and 4 recorded a mean of 4.35 (SD = 0.581) and a mean of 4.45 (SD = 0.557) respectively. Question 5 obtained mean = 4.48, (SD=0.550). Lastly, for question 6 recorded a mean of 4.45 (SD=0.585).

Table 4.14 : Descriptive Analysis for Subjective Norm

No	Subjective norm	Mean	Std. Deviation (SD)	N
1	I will donate in the form of online cash waqf based on the recommendation and support of my family	4.40	0.674	386
2	I will donate in the form of online cash waqf based on the recommendation and support of teachers/lecturers/bosses at my workplace	4.26	0.662	386
3	I will donate waqf in the form of online cash waqf based on the recommendation and support of the Ulama or religious leaders that I'm follow	4.28	0.702	386

4	I will donate in the form of online cash waqf based on the recommendations and support of friends and the community in my neighbourhood	4.30	0.764	386
5	I will donate in the form of online cash waqf based on the influence of information from social media.	4.30	0.765	386
6	I am increasingly convinced to donate online cash waqf due to the government regulations and campaigns	4.29	0.772	386

In Table 4.14, the Subjective Norm factor's descriptive analysis, comprising six questions, displays the mean response of the respondent, spanning from 4.26 to 4.40. The total mean for the Subjective Norm factors, as indicated in Table 4.12, is 4.3061. Question 1, has recorded a mean of 4.40 (SD=0.674), while for question 2 with a mean of 4.26 (SD=0.662). Questions 3 and 4 recorded mean=4.28 (SD=0.702) and mean=4.30 (SD=0.764) respectively. For question 5, the mean is 4.30 (SD=0.765). Lastly, for question 6, recorded a mean of 4.29 (SD=0.772).

Table 4.15 : Descriptive Analysis for Perceived Behavior Control

No	Perceived behavior control	Mean	Std. Deviation (SD)	N
1	I have sufficient resources (money) for online waqf	4.40	0.657	386

2	I am easy to donate in the form of cash waqf, as easy as I do other donations	4.26	0.563	386
3	I think the procedure to do online waqf is not complicated and easy to understand	4.35	0.649	386
4	I feel that it is easy to do online waqf because I have adequate access (such as gadgets and a suitable internet connection)	4.37	0.598	386
5	I feel that practicing online waqf is more flexible than having to come to a waqf institution	4.40	0.609	386
6	I am used to using an online system so that online waqf is easy for me.	4.40	0.638	386

According to Table 4.15, a descriptive analysis of Perceptual Behavioral Control factors, including six questions, revealed the respondent's mean response to the variable of the attitude factor, ranging from 4.26 to 4.40. The overall average of perceived Behavioral Control factors, as shown in Table 4.12, is 4.3627. Further commenting, for question 1, where the highest mean was recorded with a mean of 4.40 (SD=0.657), while question 2 recorded a mean of 4.26 (SD=0.563). Turning to questions 3 and 4, noting mean=4.35 (SD=0.649), and mean 4.37 (SD=0.598) respectively. The mean for question 5, is the mean of 4.40 (SD=0.609) while question 6, indicates a mean of 4.40 (SD=0.638).

4.5 Validity and Reliability Test

"Reliability" pertains to the accuracy with which a method gauges its intended measurement. If the study exhibits a high level of reliability, the findings align closely with actual characteristics, attributes, and physical variations. While validity gauges how well a test corresponds to a specific condition, reliability assesses the dependability of a test score. Cronbach's Alpha was employed as a reference to examine the data and determine the internal precision of the scale.

Using a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), the overall mean score and standard deviation for variables and sub-variables were determined

Table 4.16 : Mean Score and Standard Deviation of Variables and Sub Variables

No	Attitude	Mean	Std. Deviation (SD)	N
1	Learning about cash waqf is beneficial for me	4.59	0.519	386
2	In my opinion, the use of cash waqf is more flexible than in-kind waqf (e.g., land waqf, graves, mosque)	4.38	0.621	386
3	I believe that waqf in the form of money (cash waqf and waqf through money) is very beneficial	4.35	0.581	386

4	I believe that waqf in the form of money is also considered a form of charity or donation	4.45	0.557	386
5	I believe that waqf in the form of money has the potential to encourage the economic development and development of the people/society	4.48	0.550	386
6	Waqf in the form of money through an online system is a good idea	4.45	0.585	386

Table 4.17: The Result of Reliability Coefficient Alpha for the Independent Variable and Dependent Variable

VARIABLES	CRONBACH'S ALPHA	NO OF ITEM	LEVEL OF RELIABILITY
Intention to engage in cash waqf	0.893	5	Good
Attitude	0.896	6	Good
Subjective Norm	0.951	6	Excellent
Perceived behaviour control	0.921	6	Excellent

The outcomes of the reliability coefficient alpha for both the independent and dependent variables, as obtained from SPSS, are displayed in the table. The Cronbach's alpha values for the

variables exceed 0.8, falling within the range of 0.896 to 0.951. This signifies that the measurements for all variables in the test are deemed reliable.

4.6 Normality Test

The researchers utilized the SPSS software to analyze the results of the normality tests. Given the sample size (N=386) exceeding 30, the Kolmogorov-Smirnov normality test was chosen for both dependent and independent variables. The results revealed significant values of 0.000 for all variables in the normality tests table, indicating non-normality, as 0.000 is less than 0.05.

To further ensure the normal distribution of the data, the researchers employed a non-parametric normality test based on skewness and kurtosis. This test was conducted on both independent and dependent variables, and to confirm a regular data distribution, the skewness and kurtosis values for each item were scrutinized.

Since all the variables' skewness and kurtosis values are within this range, it suggests that the data distribution is approximately normal. Therefore, the variables are considered normally distributed based on the provided statistics.

Table 4.18 : Measuring skewness and kurtosis values

VARIABLES	SKEWNESS	KURTOSIS	RESULT
Intention to engage in cash waqf	-0.403	-0.698	Normally distributed
Attitude	-0.390	-0.954	Normally distributed

Subjective Norm	-0.711	-0.523	Normally distributed
Perceived behaviour control	-0.576	0.248	Normally distributed

As per Bryan (2010), when skewness and kurtosis values fall within the range of ± 2 to ± 7 , all variables within a variable's spectrum exhibit a regularly distributed pattern. The examination of each variable's results, as presented in Table 14, involves utilizing the normality tests for skewness and kurtosis. The data indicates skewness scores ranging from (-0.390) to (-0.711) and kurtosis values ranging from (-0.523) to (-0.954).

4.7 Hypothesis Testing

It is recommended to reject the hypothesis testing if the p-value is less than the significance level of 0.01 (p-value 0.01). Presented below are the outcomes for each of the four hypotheses.

Table 4.19 : Correlation

Correlations					
		Intention to engage in cash waqf	Attitude	Subjective Norm	Perceived behaviour control
Intention to engage in cash waqf	Correlation	1.000	.858	.823	.811
	Coefficient				
	Sig. (2-tailed)	.	.000	.000	.000
	N	386	386	386	386

Attitude	Correlation Coefficient	.858	1.000	.794	.822
	Sig. (2-tailed)	.000	.	.000	.000
	N	386	386	386	386
Subjective Norm	Correlation Coefficient	.823	.794	1.000	.804
	Sig. (2-tailed)	.000	.000	.	.000
	N	386	386	386	386
Perceived behaviour control	Correlation Coefficient	.811	.822	.804	1.000
	Sig. (2-tailed)	.000	.000	.000	.
	N	386	386	386	386
**. Correlation is significant at the 0.01 level (2-tailed).					

The correlation table provided illustrates the relationships between four key variables: "Intention to engage in cash waqf," "Attitude," "Subjective Norm," and "Perceived behavior control." Each cell in the table presents the correlation coefficient, significance levels, and sample size (N) for the corresponding pair of variables. For instance, the correlation coefficient between "Intention to engage in cash waqf" and "Attitude" is 0.858, indicating a strong positive correlation. The p-value associated with this correlation is less than 0.01, implying statistical significance. This suggests that the observed correlation is unlikely to be due to random chance.

Similarly, the correlation coefficient between "Intention to engage in cash waqf" and "Subjective Norm" is 0.823, also indicating a strong positive correlation, with a significant p-value. Likewise, the correlation between "Intention to engage in cash waqf" and "Perceived behavior control" is 0.811, indicating another strong positive correlation with statistical significance. Moving to the correlations between other variables, such as "Attitude" and "Subjective Norm," a coefficient of 0.794 suggests a strong positive correlation, again with a significant p-value. Similarly, the correlation between "Attitude" and "Perceived behavior control" is 0.822, and that between "Subjective Norm" and "Perceived behavior control" is 0.804, both with significant p-values.

The significance levels at the 0.01 level (2-tailed) underscore the robustness of these correlations, indicating a high degree of confidence in the relationships observed. These findings suggest that the variables under investigation are closely intertwined, influencing individuals' intentions and behaviors regarding cash waqf. The substantial correlations underscore the complexity of factors shaping attitudes and behaviors in the context of Islamic finance and philanthropy.

4.7.1 Hypothesis 1 (Attitude)

RELATIONSHIP BETWEEN ATTITUDE AND INTENTION TO ENGAGE IN CASH WAQF

According to the Spearman's rho table above for the dependent variables, this data indicates a moderately positive correlation. The correlation value for attitude factors in the intention to engage in Cash Waqf in Malaysia is 0.858, with $N=386$ and $p=0$. This correlation

confirms that a significant portion of the Muslim community in Malaysia, particularly Kelantan, has a moderately high level of intention regarding participating in Cash Waqf.

4.7.2 Hypothesis 2 (Subjective Norm)

RELATIONSHIP BETWEEN SUBJECTIVE NORM AND INTENTION TO ENGAGE IN CASH WAQF

According to the Spearman's rho table above for the dependent variables, this data indicates a moderately positive correlation. The correlation value for subjective norm factors in the intention to engage in Cash Waqf in Malaysia is 0.823, with $N=386$ and $p=0$. This correlation confirms that the majority of the Muslim community in Malaysia, particularly in Kelantan, has a moderately high level of intention regarding engaging in Cash Waqf within the context of subjective norms.

4.7.3 Hypothesis 3 (Perceived behaviour control)

RELATIONSHIP BETWEEN PERCEIVED BEHAVIOUR CONTROL AND INTENTION TO ENGAGE IN CASH WAQF

Referring to the Spearman's rho table above for the dependent variables, the data suggests a moderately positive correlation. The correlation value for the perceived behavior control factor in the intention to engage in Cash Waqf in Malaysia is 0.811, with $N=386$ and $p=0$. This correlation substantiates that the majority of the Muslim community in Malaysia, particularly in Kelantan, possesses a moderately high level of intention regarding engagement in Cash Waqf. The influence of perceived behavior control significantly affects the Muslim community in Kelantan in their intention to engage in Cash Waqf..

4.8 Summary / Conclusion

Chapter 4 presented the study's data analysis, including the backgrounds of the respondents. Demonstrating the acquisition of acceptable, intelligible, relevant, and accurately appraised analytical data through several experiments. The SPSS program was employed for all tests in this study to derive data analysis results. The significance of attitude, subjective norm, and perceived behavioral control in explaining the intention to engage in cash waqf is explored through descriptive analysis, reliability testing, and Pearson's correlation. Each test aimed to assess the utility of information gathered from 386 respondents. Chapter 5 will delve deeper into the relationship between independent and dependent variables, focusing on the roles of Attitude, Subjective Norm, and Perceived Behavioral Control.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter, the study has delved into and elucidated the research outcomes obtained through the Test of Normality, Descriptive Statistics, Pearson Product Correlation, and Reliability Statistics, as expounded in Chapter 4. The synthesis of these results has been formulated considering the research question and past studies highlighted in Chapter 2. Additionally, the researchers have scrutinized their assumptions regarding hypothesis testing, determining whether the research hypotheses were accepted or rejected. The chapter also provides a comprehensive discussion of the conclusions drawn from the study's objectives as outlined in Chapter 1.

5.2 Key Findings

Results of factors analysis and Cronbach Alpha

The outcomes of this factor assessment provide a solid assessment of the study measurement instrument. Factor analysis reveals latent structure and relationships between observed variables, contributing to a more nuanced understanding of basic construction.

5.2.1 Reliability Result for the intention to engage in cash waqf.

Table 5.1 : Cronbach’s Alpha for Intention to engage in Cash Waqf

VARIABLES	CRONBACH’S ALPHA	CRONBACH’S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Intention to engage in cash waqf	0.893	0.894	5

The reliability analysis for the variable "Intention to engage in cash waqf" yielded excellent results, with alpha Cronbach 0.893, showing a strong internal consistency among the five items consisting of scale. Alpha Cronbach based on standard items increased slightly to 0.894, confirming reliability even considering the standard score. These findings show that these things consistently measure the construction of the same foundation, providing a robust and reliable assessment of an individual's intention to engage in a cash waqf.

5.2.2 Reliability Result for Attitude influencing intention to engage in cash waqf.

Table 5.2: Cronbach’s Alpha for Attitude

VARIABLES	CRONBACH’S ALPHA	CRONBACH’S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Attitude	0.896	0.899	6

The reliability analysis for the variable "Attitude," influencing the intention to engage in cash waqf, revealed excellent results. Alpha Cronbach, standing at 0.896, marks a steady internal consistency among the six items that make up the scale. Alpha Cronbach based on standard items increased slightly to 0.899, emphasizing reliability even with the standard score under consideration. With six points in scale, these findings show that these things consistently measure the same basic construction, providing a reliable and coherent assessment of individual attitudes that influence their intention to participate in cash waqf.

5.2.3 Reliability Result for Subjective Norm influencing intention to engage in cash waqf.

Table 5.3: Cronbach’s Alpha for Subjective Norm

VARIABLES	CRONBACH’S ALPHA	CRONBACH’S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Subjective Norm	0.951	0.951	6

Reliability analysis for the variable "Subjective norm" that affects the intention to engage in cash waqf yields excellent results. Both alpha Cronbach and alpha based on standard items are at a very high 0.951, showing a very strong internal consistency among the six items consisting of scales. With six items in scale, these findings emphasize that items consistently measure the same base construction. This implies a very reliable and internally consistent assessment of the subjective norms of individuals that affect their intention to participate in cash waqf.

5.2.4 Reliability Result for Perceived behaviour control influencing the to engage in cash waqf.

Table 5.4: Cronbach’s Alpha for Perceived Behaviour Control

VARIABLES	CRONBACH’S ALPHA	CRONBACH’S ALPHA BASED ON STANDARDIZED ITEM	NO OF ITEM
Perceived behaviour control	0.921	0.921	6

Reliability analysis for the variable "Perceived Behavior Control" that affects the intention to engage in cash waqf showed excellent results. Both alpha Cronbach and alpha based on standard items reveal a strong internal consistency, registering at 0.921. With six items on the scale, these results show that items consistently measure the same basic construction, providing a reliable and internally consistent assessment of the perceived behavioral control of individuals in relation to their intention to participate in cash waqf.

Normality Test

The results of normality tests have been analyzed by researchers using SPSS software. The researcher employs the Kolmogorov-Smirnov normality test due to the sample size exceeding 30. This normality test was applied to all independent and dependent variables. The researchers verified that the data had a regular distribution by measuring skewness and kurtosis values for each item.

According to Bryan (2010), all variables falling within a variable's range have skewness and kurtosis values regularly dispersed when they range from ± 2 to ± 7 . The analysis's findings for every variable, as displayed in Table below

Table 5.5 : Variable's range of Skewness and Kurtosis

VARIABLES	SKEWNESS	KURTOSIS	RESULT
Intention to engage in cash waqf	-0.403	-0.698	Normally distributed
Attitude	-0.390	-0.954	Normally distributed
Subjective Norm	-0.711	-0.523	Normally distributed
Perceived behaviour control	-0.576	0.248	Normally distributed

Spearman Correlation Analysis

The intention to engage in crowdfunding has been employed as a dependent variable along with four additional independent factors in a Spearman correlation analysis to ascertain the link between two continuous variables. The table below summarizes the analysis's findings and shows how each variable has a distinct impact on the analysis's conclusion.

The analysis's outcome, which is positive 0.01 level

Table 5.6: Spearman correlation analysis

Correlations					
		Intention to engage in cash waqf	Attitude	Subjective Norm	Perceived behaviour control
Intention to engage in cash waqf	Correlation	1.000	.858	.823	.811
	Coefficient				
	Sig. (2-tailed)	.	.000	.000	.000
	N	386	386	386	386
Attitude	Correlation	.858	1.000	.794	.822
	Coefficient				
	Sig. (2-tailed)	.000	.	.000	.000
	N	386	386	386	386
Subjective Norm	Correlation	.823	.794	1.000	.804
	Coefficient				
	Sig. (2-tailed)	.000	.000	.	.000
	N	386	386	386	386
Perceived behaviour control	Correlation	.811	.822	.804	1.000
	Coefficient				
	Sig. (2-tailed)	.000	.000	.000	.
	N	386	386	386	386

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

Pearson Correlation Coefficient

The Pearson correlation coefficient quantifies the strength and direction of a linear relationship between two continuous variables, indicating how much one variable changes with the other. Researchers employed the Pearson Correlation Coefficient to discern the noteworthy association between the dependent variable (intention to engage in cash waqf) and independent variables (Attitude, Subjective Norms, and Perceived Behavioral Control). This method is also employed to assess the acceptability of the hypothesis. The table presented below illustrates the outcomes of Pearson's Correlation Coefficient, utilized for hypothesis identification.

Table 5.7 : Hypothesis of Independent Variable

Factors	Value	Hypothesis	Results
Attitude	$r = 0.858$	H1: There is a positive and significant relationship between attitude and intention to engage in cash waqf.	Supported
Subjective norm	$r = 0.823$	H2: There is a positive and significant relationship between subjective norm and intention to engage in cash waqf.	Supported
Perceived behavioral control	$r = 0.811$	H3: There is a positive and significant relationship between perceived behavioral control and intention to engage in cash waqf.	Supported

5.3 Discussion

This study explores the correlation between the intention to participate in cash waqf (independent variable) and the dependent variables, namely Attitude, Subjective Norm, and Perceived Behavioral Control. Primary data was employed, involving a set of questionnaires created and disseminated to collect feedback and responses from the participants. The distribution of questionnaires was conducted through Google Forms targeting SAB students at the University Malaysia Kelantan (UMK). The ensuing discussion will center explicitly on the hypotheses posited in this study.

5.3.1 Hypothesis 1

H1: There is a positive and significant relationship between attitude and intention to engage in cash waqf.

This study revealed a positive correlation between attitude and willingness to participate in cash waqf among SAB students. The Cronbach alpha result of 0.896 confirms the acceptance of the alternative hypothesis (H1). Based on the research conducted, it can be concluded that there is a significant relationship between attitude and intention to engage in Cash Waqf for SAB students.

Based on previous studies, the results for hypothesis 1 show a positive influence on attitudes through cash waqf donated among the community. This shows that the attitude of respondents who implement cash waqf is determined by a positive view of all cash waqf products. From past studies, people who use cash waqf believe that this is a beneficial thing and it has the potential to increase economic development in the community.

5.3.2 Hypothesis 2

H2: There is a positive and significant relationship between subjective norm and intention to engage in cash waqf.

In this investigation, it is evident that there exists a favorable association between subjective norm and the intention to participate in cash waqf. The Cronbach's Alpha result, registering a value of 0.951, substantiates this relationship among the majority of SAB students. Consequently, Hypothesis 2 is validated in our study. To sum up, the findings from this study affirm a positive correlation between subjective norm and the intention to engage in cash waqf.

From previous studies, subjective norms influence the community to donate in cash waqf. This shows a positive result towards the perception of those who made the contribution. Therefore, these results help the new researcher in carrying out the study by using the available resources.

5.3.3 Hypothesis 3

H3: There is a positive and significant relationship between perceived behavioral control and intention to engage in cash waqf.

In this investigation, it is evident that there exists a positive association between perceived behavioral control and the intention to participate in cash waqf. The Cronbach's Alpha result, registering a value of 0.921, substantiates this relationship among the majority of UMK students, affirming a moderately high level of awareness. Hypothesis 3 is accepted based on this study. Thus, the study concludes that there is a positive relationship between perceived behavioral control and the intention to engage in cash waqf.

Based on previous studies, the results of hypothesis 3 show positive results. This proves that behavior control and the intention to involve cash waqf is strongly related to the acceptance of the community in implementing cash waqf. The results of the respondents from the previous study gave good results and accepted that this cash waqf is a good thing and it will influence the behavior of the community in every implementation of this cash waqf (Rahmatina Awaliah Kasri & Chaerunnisa, 2020).

5.4 Implication of the study

This study implies several crucial insights. Firstly, the likelihood of increasing engagement in Cash Waqf is contingent upon three independent variables. The research has demonstrated that the independent variable related to the community's trust in the zakat institution significantly influences the participation in Cash Waqf. This indicates that a more dependable mechanism for Muslims and Non-Muslim to contribute to Cash Waqf results in increased zakat collections, especially income zakat. This indirectly reflects the intention to engage in Cash Waqf as an attitude. Zakat institutions should enhance the understanding of the Muslim and Non-Muslim community in Malaysia through diverse channels such as informational campaigns, talks, and other initiatives. Therefore, information campaigns should be specifically targeted at all groups, including those influenced by subjective norms. This is crucial, as many individuals still feel a lack of awareness about Cash Waqf but have the potential to become contributors in the future. Additionally, perceived behavioral control also influences the intention to engage in Cash Waqf. Moreover, individuals with higher income are more likely to utilize Cash Waqf, considering that a higher income meets the requirements for zakat's sufficient nisab.

5.5 Limitations of the study

Several The research has identified several limitations, particularly pertaining to the data collection method employed during the study. Primarily, the reliance on an online survey through Google Forms for data collection posed challenges. The first limitation arises from the lack of assurance regarding the validation of information provided by respondents. Additionally, there is a risk of receiving inaccurate data due to potential errors made by respondents. Some respondents have yet to complete the questionnaire, necessitating the researcher to seek additional participants to ensure a comprehensive dataset. The online survey method is also time-consuming as researchers need to recruit respondents and allow sufficient time for questionnaire completion. Accessibility issues may arise for respondents who require assistance with their devices or internet connections.

Time management poses another limitation, as coordinating with respondents who are willing to participate in a quantitative study is challenging. Not all respondents accepted or opened the questionnaire link, and their personal commitments, work engagements, and varying response times contributed to delays. This has implications for meeting the study's deadlines and poses challenges in obtaining timely feedback from respondents.

Moreover, the accuracy and sincerity of respondents are additional constraints. Ensuring that respondents interpret and answer questions correctly in an online survey setting is challenging. Some individuals may struggle with question interpretation or respond less candidly, introducing uncertainty into the research findings. The researchers cannot ascertain whether responses are genuine expressions of opinions or mere compliance, making the data collected less reliable. This uncertainty underscores the importance of careful question interpretation by respondents to ensure the accuracy of the collected data.

5.6 Recommendations/ Suggestion for Future Research

Several recommendations can be suggested for future researchers undertaking studies similar to this one, based on the insights gained from the entire research process. These tips are intended to help aspiring researchers undertake more thorough inquiries. To achieve more precise research results, future researchers should focus on a certain place or demographic. For instance, exploring the experiences of instructors at Universiti Malaysia Kelantan or students enrolled in Islamic banking and finance courses at Kelantan universities could yield valuable insights. Concentrating on a specific location or population may streamline the process of locating and gathering questionnaire responses from respondents in that area.

Another future recommendation is closely tied to the determinants of Subjective Norm, Perceived Behavioral Control, and the Role of Attitude. Beyond these factors, additional considerations can be introduced based on previous research findings. Religiosity, for example, could be a significant factor, with the hypothesis that more religious Muslims and Non-Muslims are more inclined to participate in the cash waqf scheme. Previous research by McDaniel and Burnett (1990) describes religiosity as a believe in God combined with a commitment to follow rules perceived to be created by God, lending credence to the importance of this element. Religiosity, in this study, refers to one's belief that religious principles influence their engagement in cash waqf to enrich the mardatillah.

Moreover, future studies are encouraged to incorporate qualitative techniques for data collection from participants. Qualitative methods, such as focus groups, observations, and interviews, can provide researchers with direct insights into respondents' opinions and views about the study, facilitating the practical application of theoretical concepts. Employing

qualitative methods may enable future researchers to gather more detailed and nuanced information directly from participants.

The overarching goal of these recommendations is to support future investigations into factors closely associated with the roles of attitude, subjective norm, and perceived behavioral control. Additionally, an increased number of researchers exploring similar themes can contribute to a broader understanding among readers, potentially encouraging participation in cash waqf and addressing any concerns individuals may have.

5.7 Overall conclusion of the study

In summary, questionnaires and a quantitative technique were used in this study to investigate the roles of attitude, subjective norm, and perceived behavioural control in explaining the intention to engage in monetary waqf. The questionnaires were delivered to 386 community members, and the analysis revealed that all independent variables, including the role of attitude, subjective norm, and perceived behavioural control, had positive and significant values.

The 386 respondents completed a Google Form questionnaire as part of the data collection procedure. SPSS software was used to facilitate preliminary analysis, demographic analysis, descriptive analysis, validity and reliability tests, normalcy tests, and hypothesis testing. The reliability analysis indicated excellent results for the independent variables, given the good performance of the dependent variable in Chapter 4 and Cronbach's alpha exceeding 0.90.

Cronbach's alpha values between 0.80 and 0.89 were considered adequate for both independent and dependent variables. Subjective norm, attitude role, perceived behavioural control, and intention to participate in cash waqf all had reliability analyses of 0.893, 0.896,

0.951, and 0.921, respectively, for four questions. This suggests that the outcomes are reliable and can be accepted.

Finally, the outcomes of the study demonstrated that all independent variables?perceived behavioural control, subjective norm, and attitude?had a favourable influence on the intention to engage in cash waqf. The Pearson Correlation Coefficient revealed that the subjective norm was the greatest determinant of the propensity to engage in cash waqf. As a result, the community is still unsure about the perceived benefits of monetary waqf.

The report also delves into research limitations and provides recommendations that can serve as a guide for future studies. The aim is to elevate the research standard and persuasive techniques, fostering increased interest and participation in cash waqf within a larger audience.

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APPENDIX A - Draft of Questionnaire

THE ROLE OF ATTITUDE, SUBJECTIVE NORM AND PERCEIVED BEHAVIORAL CONTROL IN EXPLAINING THE INTENTION TO ENGAGE IN CASH WAQF

Assalamualaikum dan salam sejahtera,

Kami merupakan pelajar tahun akhir program Ijazah Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dengan Kepujian (SAB). Pengedaran soal selidik ini sebagai sebahagian daripada projek tahun akhir kami untuk menjalankan penyelidikan mengenai peranan sikap, norma subjektif, dan kawalan tingkah laku yang dirasakan dalam menjelaskan niat untuk terlibat dalam wakaf tunai. Penyertaan anda dalam penyelidikan ini amat dihargai. Soal selidik akan mengambil masa kira-kira 5 hingga 10 minit masa berharga anda. Kami ingin mengucapkan terima kasih kerana meluangkan masa anda dengan memberikan kerjasama yang baik dan respons yang adil. Jangan risau jawapan anda akan dirahsiakan sepenuhnya dan digunakan secara eksklusif untuk tujuan akademik sahaja.

Assalamualaikum and greetings,

We are final year students of the Bachelor of Business Administration (Islamic Banking and Finance) with Honour (SAB) program. The distribution of this questionnaire as part of our final year project to conduct research on the role of attitudes, subjective norms, and perceived behavioral control in explaining the intention to engage in cash waqf. Your participation in this research is greatly appreciated. The questionnaire will take about 5 to 10 minutes of your precious time. We would like to thank you for taking your time by providing good cooperation and a fair response. Don't worry that your answers will be completely kept confidential and used exclusively for academic purposes only.

Yang Ikhlas / Your sincerely,

1. NUR AMALINA BINTI ZAKARIA (A20A1676)
2. NUR AMIRA BINTI MOHD ASRI (A20A1678)
3. NUR AMIRAH HUSNA BINTI MUSTAFA (A20A1679)
4. NUR AMYLIA NIRDA BINTI SALAHUDIN (A20A1680)

BAHAGIAN A: PROFIL DEMOGRAFI / PART A: DEMOGRAPHIC PROFILE

Pilih jawapan yang betul untuk menerangkan diri anda. / *Choose the right answer to describe yourself.*

1. Umur / *Age*
 - 19-20 tahun / 19-20 years
 - 21-22 tahun / 21-22 years
 - 23-24 tahun / 23-24 years
 - 25 tahun dan ke atas / 25 years and above

2. Jantina / *Gender*
 - Lelaki / Male
 - Perempuan / Female

3. Kaum / *Races*
 - Melayu / Malay
 - Cina / Chinese
 - India / Indian
 - Lain-lain / Others:.....

4. Tahun pengajian / *Years of study*
 - Tahun 1 / Year 1
 - Tahun 2 / Year 2
 - Tahun 3 / Year 3
 - Tahun 4 / Year 4

5. Negeri / *Country*
 - Johor
 - Kedah
 - Kelantan
 - Melaka
 - Negeri Sembilan
 - Pahang
 - Perak
 - Perlis
 - Pulau Pinang
 - Sabah
 - Sarawak
 - Selangor
 - Terengganu

6. Adakah anda pernah mendengar atau memahami konsep wakaf sebelum ini? / *Have you heard or understood the concept of waqf before?*
 - Ya / Yes

- Tidak / No
7. Sumber maklumat tentang wakaf tunai (boleh memilih lebih dari satu): / *Sources of information about cash waqf (can choose more than one):*
- Media massa (TV, surat khabar) / Mass media (TV, newspapers)
 - Sumber media sosial / Social media resources
 - Ceramah keagamaan / Religious talk
 - Lain-lain / Others
8. Adakah ibu bapa atau keluarga anda pernah mendermakan harta atau pendapatan mereka kepada wakaf (termasuk wakaf tunai) sebelum ini? / *Have your parents or family ever donated their property or income to a waqf (including cash waqf) before?*
- Ya / Yes
 - Tidak / No
9. Adakah anda mempunyai simpanan atau tabungan peribadi? / *Do you have personal savings or savings?*
- Ya / Yes
 - Tidak / No
10. Wakaf Tunai dapat memberi sumbangan yang signifikan kepada masyarakat dan pembangunan komuniti. / *Cash Waqf can make a significant contribution to the community and community development.*
- Ya / Yes
 - Tidak / No

BAHAGIAN B - PEMBOLEH UBAH BERGANTUNG / PART B – DEPENDENT VARIABLE

Skala yang digunakan ialah skala Likert lima mata daripada sangat tidak bersetuju disebut sebagai 1 sehingga sangat bersetuju menunjuk sebagai 5 / *The scale used is five-point Likert scale from “strongly disagree” pointed as 1 until “strongly agree” pointed as 5.*

1. Sangat Tidak Setuju / Strongly Disagree
2. Tidak Setuju / Disagree
3. Neutral / Neutral
4. Setuju / Agree
5. Sangat Setuju / Strongly Agree

Arahan: Pilih hanya satu jawapan untuk setiap pernyataan berikut mengikut skala yang disediakan. / *Instruction: Choose only one answer for each of the following statements according to the scale provided.*

PEMBOLEHUBAH BERGANTUNG : BERNIAT UNTUK TERLIBAT DALAM WAKAF TUNAI / DEPENDENT VARIABLE: INTENTION TO ENGAGE IN CASH WAQF

Bil. / No.	Elemen yang diukur / Measured items	Sangat Tidak Setuju / Strongly Disagree (1)	Tidak Setuju / Disagree (2)	Neutral / Neutral (3)	Sangat Setuju / Strongly Agree (4)	Setuju / Agree (5)
1.	Saya akan memilih wakaf tunai sebagai jalan amal saya / <i>I will choose cash waqf as a way for my charity</i>					
2.	Saya merancang buat wakaf tunai daripada yang lain / <i>I plan to do cash waqf than others</i>					
3.	Saya akan mencadangkan wakaf tunai kepada rakan-rakan saya / <i>I will recommend cash waqf to my</i>					

	<i>friends</i>					
4.	Hasrat saya untuk mentafsir dalam wakaf tunai lebih tinggi / <i>My intention to interpreting in cash waqf is higher</i>					
5.	Saya akan fikirkan untuk memilih wakaf tunai / <i>I will think about opting cash waqf</i>					

BAHAGIAN C - PEMBOLEHUBAH BEBAS / PART C – INDEPENDENT VARIABLES

IV 1 : SIKAP / IV 1 : ATTITUDE

Bil. / No.	Elemen yang diukur / Measured items	Sangat Tidak Setuju / Strongly Disagree (1)	Tidak Setuju / Disagree (2)	Neutral / Neutral (3)	Sangat Setuju / Strongly Agree (4)	Setuju / Agree (5)
1.	Belajar tentang wakaf tunai memberi manfaat kepada saya / <i>Learning about cash waqf is beneficial for me.</i>					
2.	Pada pendapat saya, penggunaan wakaf tunai lebih fleksibel daripada wakaf dalam bentuk (contohnya wakaf tanah, kubur, masjid) / <i>In my opinion, the use</i>					

	<i>of cash waqf is more flexible than in-kind waqf (e.g. land waqf, graves, mosques)</i>					
3.	Saya percaya bahawa wakaf dalam bentuk wang (wakaf tunai dan wakaf melalui wang) sangat bermanfaat / <i>I believe that waqf in the form of money (cash waqf and waqf through money) is very beneficial.</i>					
4.	Saya percaya bahawa wakaf dalam bentuk wang juga dianggap sebagai satu bentuk sumbangan kebajikan / <i>I believe that waqf in the form of money is also considered a form of charity or donation</i>					
5.	Saya percaya bahawa wakaf dalam bentuk wang berpotensi untuk menggalakkan pembangunan ekonomi dan pembangunan rakyat/masyarakat					

	<i>/ I believe that waqf in the form of money has the potential to encourage the economic development and development of the people/society</i>					
6.	Wakaf dalam bentuk wang melalui sistem dalam talian adalah idea yang baik / <i>Waqf in the form of money through an online system is a good idea</i>					

IV 2 : PERATURAN SUBJEKTIF
/ IV 2 : SUBJECTIVE NORMS

Bil. / No.	Elemen yang diukur / Measured items	Sangat Tidak Setuju / Strongly Disagree (1)	Tidak Setuju / Disagree (2)	Neutral / Neutral (3)	Sangat Setuju / Strongly Agree (4)	Setuju / Agree (5)
1.	Saya akan menderma dalam bentuk wakaf tunai secara dalam talian berdasarkan saranan dan sokongan keluarga saya. / <i>I will donate in the form of online cash waqf based on the recommendation and support of my family</i>					
2.	Saya akan menderma					

	<p>dalam bentuk wakaf tunai dalam talian berdasarkan cadangan dan sokongan guru/pensyarah/bos di tempat kerja saya. / <i>I will donate in the form of online cash waqf based on the recommendation and support of teachers/lecturers/bosses at my workplace</i></p>					
3.	<p>Saya akan menderma wakaf dalam bentuk wakaf tunai secara dalam talian berdasarkan saranan dan sokongan ulama atau pemimpin agama yang saya ikuti. / <i>I will donate waqf in the form of online cash waqf based on the recommendation and support of the Ulama or religious leaders that I'm follow.</i></p>					
4.	<p>Saya akan menderma dalam bentuk wakaf tunai dalam talian berdasarkan saranan dan sokongan rakan-rakan dan masyarakat di kawasan kejiranan saya. / <i>I will donate in the form of online cash waqf based on the recommendations and support of friends and the community in my neighborhood</i></p>					

5.	<p>Saya akan menderma dalam bentuk wakaf tunai secara dalam talian berdasarkan pengaruh maklumat daripada media sosial / <i>I will donate in the form of online cash waqf based on the influence of information from social media.</i></p>					
6.	<p>Saya semakin yakin untuk menderma wakaf tunai dalam talian kerana peraturan dan kempen kerajaan / <i>I am increasingly convinced to donate online cash waqf due to the government regulations and campaigns</i></p>					

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

Bil. / No.	Elemen yang diukur / Measured items	Sangat Tidak Setuju / Strongly Disagree (1)	Tidak Setuju / Disagree (2)	Neutral / Neutral (3)	Sangat Setuju / Strongly Agree (4)	Setuju / Agree (5)
1.	<p>Saya mempunyai sumber (wang) yang mencukupi untuk wakaf dalam talian / <i>I have sufficient resources (money) for online waqf</i></p>					
2.	<p>Saya mudah</p>					

	menderma dalam bentuk wakaf tunai, semudah saya melakukan sumbangan lain / <i>I am easy to donate in the form of cash waqf, as easy as I do other donations</i>					
3.	Saya rasa prosedur untuk melakukan wakaf dalam talian tidak rumit dan mudah difahami / <i>I think the procedure to do online waqf is not complicated and easy to understand</i>					
4.	Saya merasakan bahawa mudah untuk melakukan wakaf dalam talian kerana saya mempunyai akses yang mencukupi (seperti gajet dan sambungan internet yang sesuai) / <i>I feel that it is easy to do online waqf because I have adequate access (such as gadgets and a suitable internet connection)</i>					
5.	Saya merasakan bahawa					

	<p>mengamalkan wakaf dalam talian lebih fleksibel daripada perlu datang ke institusi wakaf / <i>I feel that practicing online waqf is more flexible than having to come to a waqf institution</i></p>					
<p>6.</p>	<p>Saya biasa menggunakan sistem dalam talian supaya wakaf dalam talian mudah bagi saya / <i>I am used to using an online system so that online waqf is easy for me</i></p>					

APPENDIX B: GANTT CHART

GANTT CHART OF THE RESEARCH ACTIVITIES ON PROPOSAL (PPTA 1)-FEB 2023

MONTH	ACTIVITY	WEEK											
		4	5	6	7	8	9	10	11	12	13	14	
	Chapter 1: Introduction												
	Discussion and division of tasks with members group												
	Start writing chapter 1												
	Submission first draft (chapter 1) to the Supervisor.												
	Chapter 2: Literature Review												
	Doing some research of literature review and division of tasks												
	Start writing chapter 2 and making a correction of chapter 1												
	Submission second draft (chapter 1 and 2) to the Supervisor												
	Chapter 3: Research Method												

Division the tasks and doing some correction for chapter 1 and 2.											
Writing the chapter 3											
Submission the third draft (chapter 1,2 and 3)											
Final Submission of PPTA 1											
Presentation for Final Year Project 1 (PPTA 1)											

APPENDIX B: GANTT CHART

GANTT CHART OF THE RESEARCH ACTIVITIES ON PROPOSAL (PPTA II)-SEPT 2023

MONTH	ACTIVITY	WEEK											
		3	4	5	6	7	8	9	10	11	12	13	14
	Chapter 4: Data Analysis and Findings												
	Discuss and corrections on the questionnaire with group members												
	Data collection												
	Division the tasks & Start writing chapter 4												
	Checking chapter 4 to the Supervisor.												
	Chapter 5: Discussion and Conclusion												
	Division of tasks & making a correction of chapter 4												
	Writing the chapter 5												
	Writing of final reports and papers												

Review by supervisor & Corrections of chapter 5														
Submission of two Research Project Final Reports														
Submission Poster & Presentation														
Final correction														
Final Submission of PPTA II														
Presentation for Final Year Project II (PPTA II)														

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APPENDIX C: DEMOGRAPHIC

Respondent Profile	Classification	Frequency N = 386	Percentage (%)
Age	19-20 tahun / 19-20 years	78	20.2
	21-22 tahun / 21-22 years	126	32.6
	23-24 tahun / 23-24 years	142	36.8
	25 tahun dan ke atas / 25 years and above	40	10.4
Gender	Lelaki / Male	157	40.7
	Perempuan / Female	229	59.3
Races	Melayu / Malay	284	73.6
	Cina / Chinese	69	17.9
	India / Indian	33	8.5
Years of study	Tahun 1 / Year 1	71	18.4
	Tahun 2 / Year 2	72	18.7
	Tahun 3 / Year 3	75	19.4
	Tahun 4 / Year 4	168	43.5
State	Kuala Lumpur	4	1.0
	Johor	23	6.0
	Melaka	27	7.0
	Negeri Sembilan	20	5.2
	Selangor	27	27.0
	Kedah	42	10.9
	Kelantan	48	12.4
	Terengganu	33	8.5
	Perak	34	8.8
	Perlis	22	5.7
	Pahang	40	10.4
	Sabah	14	3.6
	Sarawak	18	4.7
Pulau Pinang	34	8.8	

Have you heard or understood the concept of waqf before?	Ya / Yes	364	94.3
	Tidak / No	22	5.7
Sources of information about cash waqf	Mass media (TV, newspapers)	133	34.5
	Social media resources	207	53.6
	Religious talk	42	10.9
Have your parents or family ever donated their property or income to a waqf (including cash waqf) before?	Ya / Yes	277	71.8
	Tidak / No	107	27.7
Do you have personal savings or savings?	Ya / Yes	359	93.0
	Tidak / No	26	6.7
Cash Waqf can make a significant contribution to the community and community development.	Ya / Yes	364	94.3
	Tidak / No	22	5.7



APPENDIX D: RESULT OF TURNITIN

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 <p>Universiti Malaysia KELANTAN</p>	<p>REKOD PENGESAHAN PENYARINGAN TURNITIN VERIFICATION RECORD OF TURNITIN SCREENING</p>
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Kod>Nama Kursus:

Code/ Course Name:

Sesi/Session:

Semester:

Nama Program/Name of Programme: SAK, SAB, SAL, SAR, SAP, SAH, SAW

Fakulti/Pusat/Faculty/Centre: Fakulti Keusahawanan Dan Perniagaan/
Faculty of Entrepreneurship and Business

Pengesahan Penyaringan Plagiat/ Verification of Plagiarism Screening

Saya, Nur Amalina Binti Zakaria (A20A1676), Nur Amira Binti Mohd Asri (A20A1678), Nur Amirah Husna Binti Mustafa (A20A1679), Nur Amylia Nirda Binti Salahudin (A20A1680) dengan ini mengesahkan Kertas Projek Penyelidikan ini telah melalui saringan aplikasi turnitin. Bersama ini dilampirkan sesalinan laporan saringan Turnitin dengan skor persamaan sebanyak **18 %**.

I, Nur Amalina Binti Zakaria (A20A1676), Nur Amira Binti Mohd Asri (A20A1678), Nur Amirah Husna Binti Mustafa (A20A1679), Nur Amylia Nirda Binti Salahudin (A20A1680) hereby declare that I have screen my thesis using Turnitin Software. Enclosed here with a copy of verification of Turnitin screening with similarity score of **18 %**.

Tajuk Kertas Kerja Penyelidikan/ The Tittle of Research Project Paper:-

THE ROLE OF ATTITUDE, SUBJECTIVE NORM AND PERCEIVED BEHAVIORAL CONTROL IN EXPLAINING THE INTENTION TO ENGAGE IN CASH WAQF

Tandatangan/Signature


.....

Nama Pelajar/Student Name: NUR AMALINA BINTI ZAKARIA

No.Matrik/Matrix No: A20A1676

Tarikh/Date: 24 January 2024

Tandatangan/Signature



Nama Pelajar/Student Name: NUR AMIRA BINTI MOHD ASRI

No.Matrik/Matrix No: A20A1678

Tarikh/Date: 24 January 2024

Tandatangan/Signature



Nama Pelajar/Student Name: NUR AMIRAH HUSNA BINTI MUSTAFA

No.Matrik/Matrix No: A20A1679

Tarikh/Date: 24 January 2024

Tandatangan/Signature



Nama Pelajar/Student Name: NUR AMYLIA NIRDA BINTI SALAHUDIN

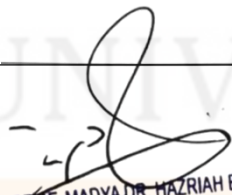
No.Matrik/Matrix No: A20A1680

Tarikh/Date: 24 January 2024

Pengesahan
Penyelia/Supervisor:

Tandatangan/Signature:

Tarikh/Date: 24 January 2024



PROF. MADYA DR. HAZRIAH BINTI HASAN
Profesor Madya
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

FYP GROUP 17

ORIGINALITY REPORT

18%

SIMILARITY INDEX

12%

INTERNET SOURCES

9%

PUBLICATIONS

6%

STUDENT PAPERS

PRIMARY SOURCES

1	discol.umk.edu.my Internet Source	6%
2	Rahmatina Awaliah Kasri, Syafira Rizma Chaerunnisa. "The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials", Journal of Islamic Marketing, 2021 Publication	2%
3	Azniza Hartini Azrai Azaimi Ambrose, Fadhilah Abdullah Asuhaimi. " Cash risk management and perpetuity restriction conundrum ", ISRA International Journal of Islamic Finance, 2021 Publication	1%
4	Submitted to Universiti Teknologi MARA Student Paper	1%
5	Submitted to University of Sheffield Student Paper	1%
6	Submitted to KDU College Sdn Bhd Student Paper	1%

7	Rindawati Maulina, Wawan Dhewanto, Taufik Faturrahman. " Behaviour determinants of two Muslims classes towards cash for productive purposes: explanation from Indonesia ", Journal of Islamic Accounting and Business Research, 2023 Publication	<1%
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APPENDIX E: RUBRICS

Student's Name: NUR AMALINA BINTI ZAKARIA
Student's Name: NUR AMIRA BINTI MOHD ASRI
Student's Name: NUR AMIRAH HUSNA BINTI MUSTAFA
Student's Name: NUR AMYLIA NIRDA BINTI SALAHUDIN

Matric No. A20A1676
Matric No. A20A1678
Matric No. A20A1679
Matric No. A20A1680

Name of Supervisor: PROF DR HAZRIAH BINTI HASAN

Name of Programme: SAB

Research Topic: THE ROLE OF ATTITUDE, SUBJECTIVE NORM AND PERCEIVED BEHAVIORAL CONTROL IN EXPLAINING THE INTENTION TO ENGAGE IN CASH WAQF

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	

					topic.		
2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	____ x 0.25 (Max: 1)
Writing styles (clarity, expression of ideas and coherence)		The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
Technicality (Grammar, theory, logic and reasoning)		The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
Reference list (APA Format)		No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
Format organizing (cover page, spacing, alignment, format structure, etc.)		Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)
TOTAL (50 MARKS)						