

**DETERMINANTS OF CASH WAQF AWARENESS
AMONG MUSLIMS IN KELANTAN**

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DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND
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DETERMINANTS OF CASH WAQF AWARENESS AMONG MUSLIMS IN KELANTAN

by

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

Faculty of Entrepreneurship and Business
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2024

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LIST OF ABBREVIATIONS

IV Independent Variable
DV Dependent Variable
SPSS Statistical Package for the Social Science
e.g. For Example
at al. The Others

LIST OF SYMBOLS

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

ABSTRAK

Wakaf tunai adalah instrumen pengumpulan dana yang penting dalam Islam. Selaras dengan teknologi yang semakin berkembang, institusi wakaf melaksanakan pelbagai strategi yang meningkatkan pendedahan dan pengakuan wakaf tunai. Justeru, tujuan kajian ini adalah untuk mengetahui kesedaran wakaf tunai di kalangan umat Islam di Kelantan. Dalam mencapai objektif kajian, pendekatan kuantitatif telah digunakan. Kaedah persampelan yang digunakan dalam kajian ini ialah teknik persampelan kebarangkalian iaitu persampelan rawak mudah. Kajian ini berdasarkan data primer yang dikumpul melalui soal selidik berstruktur dalam talian daripada sampel 252 responden. Data dianalisis menggunakan program Social Science Statistical System (SPSS). Daripada dapatan kajian merumuskan, bahawa empat pemboleh ubah tidak bersandar iaitu kefahaman, kenaikan pangkat, keagamaan, dan latar belakang mempunyai kaitan dengan kesedaran untuk menyumbang kepada wakaf tunai dalam kalangan umat Islam di Kelantan. Secara keseluruhannya, adalah dijangkakan penemuan ini akan membolehkan institusi wakaf di Kelantan merangka strategi pemasaran yang cekap untuk menarik lebih ramai penderma menyumbang kepada wakaf tunai, sekali gus memastikan kejayaan wakaf tunai di Kelantan. Kajian ini juga menekankan implikasi dapatan untuk penyelidikan masa depan serta batasan kajian.

Kata Kunci: Latar Belakang, Wakaf Tunai, Umat Islam, Promosi, Kefahaman Keagamaan

ABSTRACT

Cash Waqf is an important fundraising instrument in Islam. In line with the growing technology, the Waqf institution implements various strategies that enhance exposures and acknowledgement of cash waqf. Thus, the purpose of this study is to determine of cash Waqf awareness among Muslims in Kelantan. In achieving the objectives of the study, a quantitative approach was used. The sampling method used in this study was the probability sampling technique which was simple random sampling. This study is based on primary data collected via an online structured questionnaire from a sample of 252 respondents. The data was analyzed using the Social Science Statistical System (SPSS) programming. From the findings, the study concludes that four independents variable which is understanding, promotion, religiosity, and background correlate with awareness to contribute to cash Waqf among Muslims in Kelantan. Overall, it is anticipated that these findings will enable waqf institutions in Kelantan to devise efficient marketing strategies to attract more donors to contribute to cash Waqf, thus ensuring the success of cash Waqf in Kelantan. This study also emphasized the implications of the findings for future research as well as the study's limitations.

Keywords: Background, Cash Waqf, Muslims, Promotion, Religiosity, Understanding

CHAPTER 1: INTRODUCTION

1.0 INTRODUCTION

Chapter one deals with introduction to this thesis, and it includes eight major parts. The background of the study was discussed initially and followed by an explanation defining the problem statement for this research. The hypotheses, research objectives, research questions and significant research were included in this chapter. All parts will be explained in detail, consisting of the scope of the study, definition of the term and lastly organization of the chapters.

1.1 BACKGROUND OF THE STUDY

According to Yayasan Wakaf Malaysia (2019), cash Waqf is a religious endowment created for the benefit of the ummah utilising funds gathered in a trust fund and managed by the administrator designated with the necessary authority. Syed Muhammad Hilal Azizi et al. (2017) claimed that this endowment's goals are to increase its relationship with Allah SWT and engage in charitable giving. Since the time of the Prophet Muhammad (PBUH), it has been a long-established philanthropic behaviour. Today, there are numerous types of Waqf. According to Siti Nuriatul Husna et al. (2019), Waqf can be donated in a variety of ways, including with money, assets like real estate or buildings, skills, or even organs.

Waqf has significantly aided in the growth of the Muslim community, stated by (Ali and Markom, 2020). In addition to serving religious requirements by erecting mosques, graves, or Islamic schools, Waqf has emerged as a tool that Muslims embrace for addressing critical needs in a number of fields, including infrastructure, agriculture, health care, and education. Although Waqf serves both people and communities, since the turn of the 19th century, Waqf giving behaviour has been on the decline stated by (Mohsin, 2009). Many Muslim scholars attributed this fall to a number of issues, including colonialism, mismanagement by the Mutawallis, problematic administration of Waqf property endowment, and government meddling in Waqf management. The identified reason is colonialism, which replaced Islamic rules, particularly the law of Waqf, with secular laws. Waqf giving is now solely permitted for religious rites under the new colonial rules. Muslims have started to view Waqf giving as only being for religious purposes throughout time, as opposed to viewing it as contributing to the social and economic growth of communities.

The concept of cash Waqf was created in an effort to address this shortcoming in Waqf giving behaviour and in the hope that it would encourage Muslim individuals to give to Waqf. A unique form of endowment known as a "cash Waqf" differs from a "normal Waqf" in that the original capital was originally made up of cash or money (Cizacka, 2013). The concept of cash Waqf has gained support from numerous Waqf organisations, including those in Syria, Egypt, India, Singapore, and Malaysia, it appears to have enormous potential and advantages (Mohsin, 2009). The growth of Waqf has been significantly impacted by the introduction of monetary waqf at the beginning of the 15th century, particularly in terms of inspiring Muslims to donate to others and fostering the culture of Islamic charity. According to Listiawati (2018), the establishment of these sorts of Waqf that might be managed and developed increases the chance to promote Waqf as mobilised capital with greater potential and values.

According to Cizacka (2000); Mohsin (2009); and Alias (2011), numerous studies have emphasised the value and relevance of cash Waqf instruments in the growth of the Islamic Economic System and the social economics of the ummah. These studies do not, however, address the awareness of financial Waqf contributions. Therefore, in such situations, it is increasingly crucial to comprehend Muslim donors' awareness of and willingness to make economic contributions to Waqf.

Even though cash Waqf has potential, the general population still has low understanding and awareness of it. According to Yayasan Wakaf Malaysia (2020), Malaysia's cash potential Waqf was 2.3 million in 2020, down from 2.4 million in 2019. This is gradually declining as a result of the COVID-19 outbreak. This is minuscule compared to the rise of zakat. The level of acceptance of cash Waqf in comparison to other charitable donations is low due to a lack of awareness regarding Waqf, particularly in regard to cash Waqf compared to land and other charitable donations (Shukor al., 2016). Additionally, there have been concerns raised about the variables that influence Muslim understanding of cash Waqf in Kelantan due to the low amount of collected cash Waqf. As a result, the primary goal of this research is to ascertain the degree of knowledge among Muslims in Kelantan about cash Waqf.

1.2 PROBLEM STATEMENT

Since cash Waqf is liquid, manageable, practical, adaptable, accurate, and continues to be a viable way to raise additional funds, it looks to be one of the most popular Waqf instruments in use today. Cash Waqf also makes it possible for a community to thrive stated by (Fauzi et al., 2019). Because there isn't enough money and there aren't enough resources to promote idle Waqf

assets, cash Waqf implementation is difficult. Many studies, like Hisyam (2014); Pitchay et al. (2014), have brought up the issue of idle Waqf assets like land waqf. In order to address the issue of underutilized Waqf assets, Jabatan Agama Islam Malaysia (JAKIM) established and permitted the concept of cash Waqf in 1982. According to Dzuljastri (2015), innumerable funds that are dedicated to the advancement of the Ummah (country), have been established in Malaysia as pioneers. According to Qurrata et al. (2019) allocating Waqf to the productive sector can also have a direct impact on economic welfare because it can be tailored to the genuine societal demands.

In literature, problems with monetary Waqf collection have been discussed, such as obtaining insufficient waqf monies (Hanefah et al., 2009); Waqf funds are inadequate (Pitchay et al., 2015; Mohammad, 2015); undesirable cash behaviour in giving Waqf (Osman et al., 2015). Muhammad Sofiyuddin and Mohd Zamro (2017) stated that the results of their literature review found that the level of understanding of Muslims regarding cash Waqf is still low. Their study made a number of recommendations, one of which was that Waqf organisations in Malaysia need to be more creative in managing the accumulated Waqf funds.

Additionally, prior research has shown that society's members' inadequate knowledge and awareness of cash Waqf contribute to the lack of funds (Abd Latiff et al., 2006; Ismail et al., 2015; Saifuddin et al., 2014). Comprehension Muslim donors' awareness of cash Waqf giving practices requires a comprehension of both factors. Initiatives related to cash Waqf frequently need better marketing and awareness efforts. Potential contributors might need to be made aware of current initiatives or how to donate, missing out on chances to make significant contributions.

Adeyemi et al. (2016) also found that a lack of aggressive promotion and social and cultural variables contribute to awareness issues. According to Razak et al. (2019) some Malaysian

Muslims are aware of the positive effects of the cash Waqf programme, but there are various circumstances that lower Malaysians' levels of comprehension. These elements might be explained by a dearth of news and media coverage pertinent to cash Waqf services as well as less desired Waqf institutional channels so that the Waqf Institution's message cannot be ignored by the society stated by (Abidullah, Hakimi, and Shabeer, 2019). Most Muslims still believe that Waqf is solely applicable to immovable property. According to Baqutayan et al. (2018), fewer Muslims are making cash Waqf contributions today than in the early days of Islam. Many people do not fully comprehend cash Waqf and its potential advantages, especially in nations with a majority of Muslims. They might not be aware of the ways in which their contributions can help a variety of social concerns.

The real concern here is why cash Waqf collections are still so low in nations like Malaysia. The issue of corruption and the influence of government interference in Waqf oversight in Waqf institutions among donors on the efficiency of managing the money (Kamarubahrin et al., 2019). With the numerous potentials of cash Waqf, Muslims should pay more attention to the significance of this tool in the Islamic economy, which serves crucial roles in achieving economic and social justice in society. The purpose of this study is to assess the level of awareness of cash Waqf among Muslims in Kelantan.

1.3 RESEARCH QUESTIONS

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

1. What is the relationship between understanding and awareness to contribute to cash Waqf among Muslims in Kelantan?
2. What is the relationship between promotion and awareness to contribute to cash Waqf among Muslims in Kelantan?
3. What is the relationship between religiosity and awareness to contribute to cash Waqf among Muslims in Kelantan?
4. What is the relationship between background and awareness to contribute to cash Waqf among Muslims in Kelantan?

1.4 RESEARCH OBJECTIVE

The objective of our study is to identify the factors influencing awareness of the cash Waqf among Muslims in Kelantan. Specifically, this study aims to achieve the following objectives:

1. To determine the relationship between understanding and awareness to contribute to cash Waqf among Muslims in Kelantan.
2. To determine the relationship between promotion and awareness to contribute to cash Waqf among Muslims in Kelantan.
3. To determine the relationship between religiosity and awareness to contribute to cash Waqf among Muslims in Kelantan.

4. To determine the relationship between background and awareness to contribute to cash Waqf among Muslims in Kelantan.

1.5 SCOPE OF THE STUDY

The purpose of this research was to determine the level of awareness of cash Waqf. The researcher choosed Muslims people in Kelantan as the site for this investigation. The researcher focused on Muslims in the age range from 18 years to 60 years, which starts from university or diploma students to those who have worked.

Furthermore, when answering the online questionnaire, the researcher utilized a simple random sampling technique. The study's findings are based on the information and honesty of the respondents to the questionnaire. In this study, we focus on four aspects: first, the understanding of Muslims in Kelantan about cash Waqf. There are several questions that will be given to respondents to test the understanding of Kelantan Muslim residents in relation to cash Waqf. Second, the extent of cash Waqf promotion, where we will focus in terms of the extent of cash Waqf promotion methods to the Muslims population of Kelantan.

Thirdly, the religion that influences the acceptance of cash Waqf by Muslims in Kelantan is also given focus, this is because we are already aware of the strong religious beliefs in the state of Kelantan, therefore the question is related to the extent to which religion influences the acceptance of cash Waqf. Fourth, the background of Muslims in Kelantan towards awareness of cash Waqf, where the question we will ask the respondents is if the awareness of cash Waqf is driven by the background of Muslims themselves in the state of Kelantan.

In addition, this research is conducted in Kelantan based on two situations. First, the Kelantan's GDP per capita which is the lowest compared to the other states in Malaysia and second, cash Waqf has the potential to achieve the balanced socio-economic development among Muslims in Kelantan.

1.6 SIGNIFICANCE OF STUDY

Knowledge about cash Waqf is important for Muslims because cash Waqf is used as an Islamic financial instrument to help students in their educational activities while in higher education institutions. Not only that, cash Waqf is one of the investment expenses that benefits not only in this world but also in the hereafter. Cash Waqf can also be used by individuals who want to invest or generate income. Furthermore, the bank also uses cash Waqf as an operation for loans and investments based on fiqh principles. It is clear that cash Waqf is one way to get recurring benefits for anyone who uses cash Waqf. In addition, according to Haji-Othman et al. (2017) Waqf has been widely practiced since ancient times. However, most Waqfs in Malaysia are only used for specific purposes, such as building religious schools, mosques, graves, or any expenses related to religious activities. This Waqf activity should be widely used throughout Malaysia, not just in certain states. Currently, Waqf in Malaysia is an alternative fund for higher education institutions to survive and not continue to be subsidized by the government because the government's budget is currently limited.

This study on the understanding of cash Waqf in Muslim communities generally—it is not limited to Kelantan—is significant primarily because it is beneficial to students. A fundamental comprehension of monetary Waqf is required of the students. Cash Waqf gifts can assist students

at higher education institutions who are struggling financially. Although the value of Waqf has been widely taught to students, the vocabulary surrounding cash Waqf has not yet been broadened. Because of this, the community also values community understanding of monetary Waqf. The study's goals and objectives indicate that the purpose of this research is to add to the pertinent body of literature. This study on the understanding of cash Waqf in Muslim communities generally—it is not limited to Kelantan—is significant primarily because it is beneficial to students. A fundamental comprehension of monetary Waqf is required of the students. Cash Waqf gifts can assist students at higher education institutions who are struggling financially. Although the value of waqf has been widely taught to students, the vocabulary surrounding cash waqf has not yet been broadened. Because of this, the community also values community understanding of monetary Waqf. The study's goals and objectives indicate that the purpose of this research is to add to the pertinent body of literature.

This study covers what will be examined and how it will be done, giving a fundamental overview of how to conduct a research project. It can serve as a reference for future academics because the subject of cash Waqf is becoming increasingly fascinating to them. In this study, the researcher can ascertain whether the Muslim community in Kelantan is aware of cash Waqf due to religious understanding, online advertisements, or even the community's historical history, which does indeed include cash Waqf. Consequently, this research may serve as a guide for researchers in the future. Furthermore, the significance of this research lies in the fact that banks operating in the Islamic banking sector also employ Waqf. The enforcement authorities in Kelantan about cash Waqf may utilize this study as a guide and reference for devising a more successful approach to boost community donations to Waqf across Malaysia.

1.7 DEFINITION OF TERM

1.7.1 Cash Waqf Awareness

According to Saifuddin et al. (2014), a cash Waqf is the offering of a portion of one's assets as a Waqf based on the quantity and for the benefit of others, particularly for the good of the community. A person's awareness level is how well they comprehend its existence. A person will be more wise and able to live their life successfully, quietly, and pleasantly if they are more conscious of it.

1.7.2 Understanding

Understanding is defined as having knowledge or awareness of a specific concept, idea, circumstance, or subject matter. Knowledge of the notion of cash Waqf, forms of Waqf, and techniques for contributing to cash Waqf will enlighten a person to make cash Waqf contributions as a kind of ongoing almsgiving that will benefit the hereafter stated by (Syadiyah et al., 2017). Waqf is commonly understood as a type of sadaqah that will benefit the donor or endower in the afterlife (Shukor et al., 2015). However, knowledge about the concept of Waqf, types of Waqf, and ways to contribute waqf needs to be effectively communicated in order to reach potential contributors.

1.7.3 Promotion

According to Harper Boyd (1967), the definition of promotion is related to entrepreneurs convincing people to accept products, concepts, and ideas. Based on Iqbal et al. (2019) access to public information greatly affects people's knowledge of their understanding of Waqf cash. Programs such as socialization, education, and promotion are some of the ways to provide enough

information about the cash waqf program. Through a program like this, the public will understand and know about cash Waqf, which will encourage them to make cash Waqf contributions.

1.7.4 Religiosity

According to Fam et al. (2004), Islam is described as a complete subordination of one's will to Allah's (God) superior will and His law. Every aspect of a Muslim's life should be lived for Allah's benefit. Religion goes beyond simple attitudes and beliefs; it represents a way of life. In this study, the term "Islamic religiosity" refers to the extent to which donors hold that the Islamic religious text (the Quran and the Hadith) and God's rewards apply to cash Waqf contributions, which are acts of giving in return for Allah's blessing.

1.7.5 Background

According to Enago (2017), the background of the study will provide context to the information discussed throughout the research paper. Background information may include important and relevant studies. This is especially important if the study either supports or refutes the researcher's thesis. Cash Waqf is a form of charitable giving in Islamic finance where individuals donate a sum of money for specific charitable purposes. Various background factors can affect the functioning and success of cash Waqf initiatives.

1.8 ORGANIZATION OF THE STUDY

Chapter one discusses the background of the study, problem statement, research question, research objective, scope, and significance of the study and explains the definition of term, perspective, scope, and significance of the study.

Chapter two contains a little introduction, followed by an underpinning theory, previous studies, hypotheses statements, conceptual framework, and ends with a conclusion.

Chapter three begins with introduction, research design, data collection method, study population, sample size, sampling techniques, research instrument development, measurement of the variables, procedure of data analysis and ends with a conclusion.

In Chapter four the findings of the data analysis will be presented. It covers preliminary data, descriptive analysis, reliability testing, normalcy testing, and hypothesis testing. The research then uses Cronbach's alpha correlation to assess the hypotheses further, summarizes the hypotheses, and concludes with a chapter summary.

In Chapter five researchers examine the topic's introduction, key results, and dispute. Later, the findings are extensively examined, their ramifications are explored, and recommendations are given. The researchers also discuss the link between the independent and dependent variables in this section. The chapter also looks at the importance of the study once the researcher has finished it. The researcher also highlighted the problems faced throughout the study, made suggestions for subsequent research, and presented the overall study findings.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

This study proposed to identify determinants of cash Waqf awareness among Muslims in Kelantan. In this research, there are four variables to measure which is understanding, promotion, religiosity and background. Chapter 2 will describe the relevant reviews of research studies. It will present the definition of dependent variable and independent variables. Next, it also shows the related theory, conceptual framework and hypothesis statement.

2.2 PREVIOUS STUDIES

2.2.1 CASH WAQF AWARENESS

Waqf is an asset trust that generates revenue for specific individuals or organisations. Buildings and land are the main topics of Waqf practices (Ahmed, 2019). Yet, a lot of donors are unable to provide enough money to give away their entire asset in order to take part in Waqf operations. Therefore, moveable assets (cash, donations, and cash Waqf; cash endowment) and donors without any fixed assets would be a great consideration. The majority of Muslim countries still suffer from poverty, therefore if the Waqf fund is managed well, it might be a useful source of support. Thus, poverty is decreased by well-managed Waqf (Rusydiana et al., 2021; Sanusi et al., 2015).

Despite being a Muslim country, Malaysia's perspective on currency is relatively new as compared to two traditional notions, such as land Waqf and Shadaqah (Berakon et al., 2022). Furthermore, it is possible to convert a monetary waqf solution into a productive Waqf. Similarly,

if monetary Waqf is skillfully planned and managed by an organisation, it can improve social welfare and lessen economic hardship (Merlinda et al., 2018).

The Prophet Muhammad (s.a.w.) and his early associates, as well as the Ottoman Empire, all saw the benefits of Waqf. For instance, the Waqf that Umar Al-Khattab (r.a.) founded on property he bought at Khaybar is a significant historical point. Another admirable deed was performed by Uthman bin Affan (r.a.), who bought a well and gave its water away to the people after learning that it was being sold at an exorbitant price. According to Saifuddin et al. (2014), this is where waqf had its start as an instrument for socioeconomic development. The majority of public services, including health, education, and welfare, were totally funded by waqf in all of its forms, including cash Waqf, according to subsequent Muslim empires like the Ottoman Empire (Saifuddin et al., 2014; Cizacka, 2004).

Adeyemi et al. (2016) set out to look into the factors that affect Malaysians' knowledge of cash Waqf. As a result, the main goal of this study is to experimentally assess the degree of knowledge about Waqf among Malaysian Muslims. The empirical data revealed that Muslims in Malaysia are still only dimly aware of monetary Waqf. The findings confirmed the idea that low awareness is caused by a number of elements, including a lack of understanding, inadequate promotion, and the influence of social culture.

Mardziah (2014) investigated the factors that influence the adoption of online waqf in Islamic financial institutions. To achieve the objectives of this study, statistical methods including the Independent Samples T-Test, Pearson Correlation, and Multiple Linear Regression analysis were employed. The results indicated that four variables are positively correlated with the acceptability of online Waqf at the 95% and 99% confidence levels. According to the research,

three factors substantially affect the acceptance of online Waqf: perceived usefulness, perceived ease of use, and the amount of information contained within.

2.2.2 Understanding

According to Shukor et al. (2015), knowledge about Waqf is typically viewed as a type of sadaqah that will benefit the contributor or endower in the afterlife. Nevertheless, knowledge about the concept of Waqf, different types of waqf, and methods of contributing Waqf needs to be effectively disseminated to reach potential contributors. It is crucial that endowers understand monetary Waqf since it can impact how strongly attitudes and actions are correlated (O'Cass, 2004). This is due to the possibility that Muslims may not comprehend the cash waqf's workings, even though they are aware of them as a matter of religious rites. Because of this, the goal of creating this variable is to evaluate the influence of knowledge or understanding on donating behavior in relation to monetary Waqf.

According to earlier study, those who are more knowledgeable tend to be more certain about their decisions and show less interest in the expertise and opinions of others (Smith and Clark, 2006; Bearden et al., 1990). Thus, it is thought that broad knowledge and comprehension of waqf, particularly monetary Waqf, may persuade endowers to contribute. As a result, it is anticipated in this study that a person who is better knowledgeable about cash Waqf will adopt a favorable viewpoint towards engaging in the practise.

According to Amin et al. (2014), one's intention to buy a product can be influenced by a number of important and significant factors, including the amount of information available for Islamic financial products. Their research has further demonstrated that Kota Kinabalu, Sabah's approval of online Waqf was influenced by the amount of information provided. Furthermore,

Pikkarainen et al. (2004) stated that the volume of information was the most beneficial and statistically significant aspect that affects the adoption of a service. Furthermore, Qureshi et al. (2008) felt that the volume of information did have a significant and favorable influence on Pakistani customers' adoption of online banking services. As a result, it is likely that once people acquire a basic comprehension of a phenomenon, their knowledge of it will be increased and may even lead to practice.

2.2.3 Promotion

The acceptability level of donors towards financial donations is likely due to a lack of advertising, which may also account for Malaysia's generally low Waqf giving behaviour. Recent studies by Ibrahim et al. (2013) and Faiz (2014), which noted that the lack of promotion about Waqf contribution and practice, respectively, may have a huge impact on the necessary awareness to leverage the socio-economic potential of cash Waqf as an Islamic social finance option, clearly support this assertion.

Numerous studies that were closely connected to this one also showed how important and effective these marketing and promotion methods were used to encourage charity giving. For instance, Mano (2013) discovered that social media and networks have a major impact on Americans' willingness to volunteer and donate money. Additionally, Gombachika et al. (2011) found in their research that there was a favourable and statistically significant correlation between SMS technology in Malawi and blood donation behaviour. In-depth analysis by Snipes et al. (2010) revealed that advertising was the final element to have a positive and statistically significant link with charity giving in the Southeast US. While Bennett and Kottasz (2000) and Simon (1997) did note in their separate research that there is a high and positive correlation between the amount

of time spent watching television and donations for relief in London and between US network coverage and private contributions for earthquake severity, respectively, they did not find any such correlation.

On the other hand, prior studies had acknowledged the favourable and significant association between marketing and promotion techniques and the degree of awareness. For instance, Jasim et al. (2013) reported that public awareness of e-gold and e-silver items and trading in Trichy, India, was significantly influenced by internet use. In addition, Thong et al. (2013) showed in their investigations that the use of marketing and promotion tools has increased knowledge of microfinance among residents in Malaysia's central area. Alajmovic and Wehtje (2010) also discovered that the extensive usage of media did have an impact on people's knowledge of disasters and the quantity of money contributed.

2.2.4 Religiosity

Since religion is one of the most pervasive cultural factors and has a substantial impact on people's attitudes, beliefs, and actions, it is an important cultural element to research (Mokhlis, 2009). According to Worthington Jr et al. (2003), this study's definition of religiosity is the extent to which a person upholds the religious principles, doctrines, and customs in their daily lives. Islam is a religion that exhorts its adherents to carry out righteous deeds; it directs every follower's or believer's actions in every situation, including maintaining good connections not just with God but also with other people. According to Quddus et al. (2022), religion teaches humans how to relate to nature and each other in addition to being a ritualistic way of connecting with and worshipping the Creator.

McDaniel and Burnett (1990); Wan Ahmad et al. (2008) acknowledge the significance of cash Waqf research. Contributing to the Waqf is a noble deed that satisfies a religious (Islamic) responsibility and earns one rewards from Allah while also advancing the ummah. Religiosity has a considerable impact on young intellectuals' behavioural intention to contribute to Waqf, according to a study by (Osman et al., 2014). In order to assess attitudes regarding involvement in monetary Waqf, this survey will examine individual religiosity regardless of age category. Additionally, Islam places a high value on making cash donations to the Waqf. Therefore, in order to better understand and shed light on the relationship between monetary Waqf giving conduct and Islam, religiosity is a crucial element that must be examined in this study.

According to Delener (1994), a religion is a system of principles and ethics that acts as a moral code or manual for conduct. According to Delener (1990), one's religiosity is a measure of how strongly they hold and live up to their religious beliefs. Previous researchers have offered a number of measures to quantify religiosity in the context of Islam. Islam is defined as surrender to Allah S.W.T. in faith, worship, and ethical principles, for instance, by (Harun et al., 1991). Idris (2000) defines Islam in terms of broader concepts as belief, prayer, shariah, akhlaq, culture, science, economics, politics, propagandising, association, and jihad. According to Pargament et al. (1990), the three pillars of Islam are worship ("ibadah"), "amal," and "faith." Because participating in monetary Waqf is strongly encouraged in Islam in order to receive God's (Allah) blessings, religiosity in this study is defined as the degree to which a person believes that doing so will have a religious influence.

2.2.5 Background

Lammam and Gabler (2012) assert that a fundamental social element of charitable giving is spiritual connection. Other religions advocate donating to the less fortunate as a moral obligation, and some even compel followers to donate a certain portion of their itemised monthly income. Thus, according to Jackson, Bachmeier, Wood, and Craft (1995), religious affiliation significantly influences the likelihood that a person will donate to a charity. Gittell and Tebaldi (2006) were cited by Lammam and Gabler (2012) in their argument that high levels of help are present in jurisdictions where there is a high rate of religious attachment among the public. According to Osman, Htay, and Muhammad (2012), the act of making a financial Waqf, which is considered to be the main motivation for making a Waqf, may be influenced by religion. Islam holds that belief ("iman"), deed ("amal"), and worship ("ibadah") are the three pillars of religion. The backgrounds of the contributors are taken into consideration while selecting whether to provide money for a corporation. Age, gender, income, and education all influence how freely someone donates.

The significance of cash Waqf in assisting small enterprises has lately developed into a recognised influence, as seen by the recent shift in academic attention to this topic, which immediately enhanced public awareness of it. The use of cash Waqf has a lot of benefits and rewards (Francisco, 2002). First, it seems easier for individuals with lower earnings to donate because making a cash Waqf does not require a lot of wealth. Second, the cash Waqf fund can be used to generate more money in the future, boosting the liquidity accessible to microbusinesses. Thirdly, with the help of waqf groups, the cash Waqf money may be used for a variety of purposes, including awarding scholarships to worthy students, or fostering the expansion of small enterprises.

Finally, cash Waqf funds may assist Islamic financial institutions in reducing their reliance on government assistance. According to Ridhwan et al. (2013), a different study discovered that donors or earners with higher earnings are more likely to make cash Waqf than donors or earners with lower or intermediate incomes. This is since they are held more responsible by their families for meeting their basic needs. Cash waqf is not a recent addition to the Islamic financial system, although being practised in many Islamic countries, like Egypt, Turkey, and others.

2.3 HYPOTHESES STATEMENT

There are five research hypotheses that have been developed to examine the relationship between the dependent variable, namely awareness of the cash waqf among Muslims in Kelantan, and four independent variables, namely understanding, promotion, religiosity, and background.

H1: There is a significant relationship between understanding and cash Waqf awareness among Muslims in Kelantan.

H2: There is a significant relationship between promotion and cash Waqf awareness among Muslims in Kelantan.

H3: There is a significant relationship between religiosity and cash Waqf awareness among Muslims in Kelantan.

H4: There is a significant relationship between background and cash Waqf awareness among Muslims in Kelantan.

2.4 CONCEPTUAL FRAMEWORK

The operationalization of the theory was accomplished using the conceptual framework. It was the researcher's personal viewpoint on the issue and served as the study's guidance. It might be a reinterpretation of a model used in a prior research, with changes to suit the investigation. The conceptual framework allows a researcher to clarify the connections between the many constructs that they desire to investigate while also recommending the direction of the investigation.

The independent factors of the study include understanding, promotion, religiosity, and background. Whereas, the dependent variable is awareness of the cash Waqf. The purpose of this research is to examine the relationship between each independent variable on awareness of the cash Waqf. The independent variable will have an effect on the dependent variable.

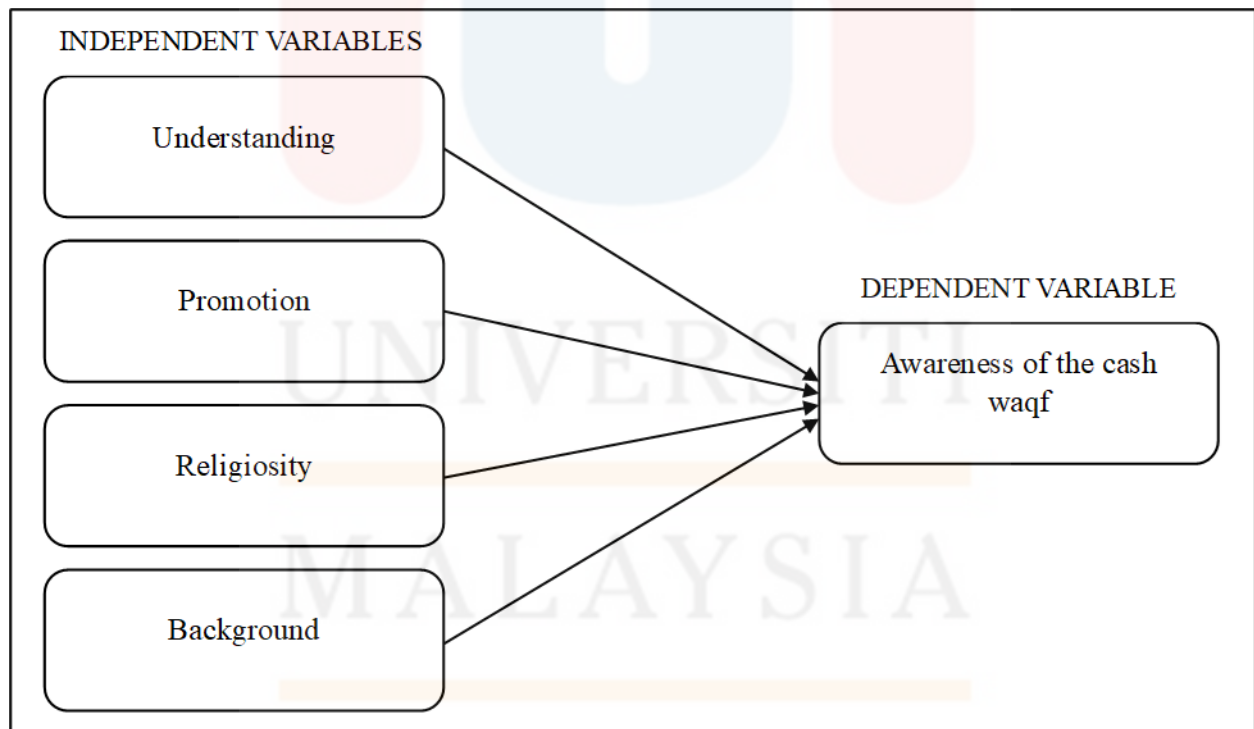


Figure 2.4: Conceptual Framework

2.5 SUMMARY

To summarize, this part had reviewed the literature review that related to the past studied components. Based on the literature review, the proposed theoretical framework was developed. The researchers tend to analyze the relationship between all dependent variable intentions for determinants of cash Waqf awareness among Muslims in Kelantan and four independent variables in this research, which are the understanding, promotion, religiosity, and background. The researchers came to an agreement on these four independent variables that influence the awareness of the cash Waqf. The types of methods discussed in the following chapter to discover the outcome of this study.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

Research methods are where methodological research is an approach to overcoming research problems comprehensively. In this field, the researcher explains the use of research methods used in completing this study. The research method is an aspect that covers data collection including the method of data collection either qualitatively or quantitatively, sample size, and data analysis. After reviewing the initial observations of the subjects covered in the literature review, this chapter provides research methods for conducting quantitative research.

This chapter also provides information about participants, including enrollment criteria in this study, participants, and sampling methods. The researcher will explain how the questionnaires for this study will be distributed. A set of online questionnaires have been developed to assess the influence cash Waqf awareness among Muslims in Kelantan. This chapter will discuss each phase of the research process, including data collection methods, population, sample size, and interview sampling procedures. Finally, this chapter has given a full breakdown of variable measurement and data analysis techniques.

3.2 RESEARCH DESIGN

This study was conducted to measure the level of awareness of Muslims in Kelantan toward cash Waqf. Since the empirical evaluation is based on measurement and numerical analysis, the researcher has used a quantitative approach. Primary data will be collected by the researcher using an online questionnaire. In this study, the researcher chose a quantitative research study because the data from the questionnaire is explicit and facilitates analysis for the researcher.

A research design is a plan to answer a research question. The research method is the strategy used to implement the plan. Research design and methods are different but closely related, as good research design ensures that the data you obtain will help the researcher answer your research question more effectively (Libraries et al., 2018). In this research, a sampling procedure was used, and a basic random sample was selected. A type of probability sampling in which the researcher randomly selects a selection of individuals from the population is known as simple random sampling. Data from primary sources will also be collected in this study. The researcher has chosen the questionnaire approach as a primary data source because it is easier and more accessible. The questionnaire method will be classified into three components and easy to check. This method was chosen by the researcher because it is easier for the researcher to get clear results from the analysis of this study.

3.3 DATA COLLECTION METHOD

The data collection method is a systematic procedure for gathering details about the focused variable. This study will use primary data, which will be obtained through an online survey, also known as an online questionnaire. The survey form will be given randomly to Muslims

in Kelantan, as previously stated in the scope of the study. The researcher created a questionnaire using Google Forms to collect the results. In this study, the questionnaire is divided into three (3) parts: part A is for demographic profiles, such as name, gender, and age, as a whole; part B consists of three independent variables, namely understanding (IV1), promotion (IV2), religiosity (IV3), and background (IV4); and part C is the dependent variable. In this study, the researcher will use closed questions to avoid providing information that is not specific to this research. In addition, according to Kamaruzaman et al. (2023), online data collection methods are easier and the time used is not limited.

The questionnaire in this study will be distributed especially to Muslims in Kelantan to answer. Then, the information will be dissected using Social Science Statistical System (SPSS) programming. The Social Science Statistical System (SPSS) was used to measure the variables in this study, Validity of the Instrument, Pilot Study, and Reliability Analysis were used to measure the relationship between the targeted variables to obtain a more accurate analysis for this study.

3.4 STUDY POPULATION

According to Sayati et al. (2022) the study population can be defined as the population whose study findings are intended to be generalized. According to Yunus et al. (2022) defines a population as a group of people who share at least one attribute that distinguishes them from other people. The target population is the specific people who are of interest to be targeted by the researcher. A target population is also defined as a specific group of people that the researcher is interested in (Sayati et al., 2022). In this study, the population for this study will consist of Muslims in Kelantan. The researcher focused the study on this target group to measure the level of Muslim

in Kelantan awareness of contribution cash Waqf. This study only includes Muslim in Kelantan, which is located in Kota Bharu, Kelantan. According to Suhaimi's data (2022), the total population of the state of Kelantan is 1,930,000.

3.5 SAMPLE SIZE

One of the purposes of sampling in epidemiological research is to produce a sample that is statistically representative of the population of interest so that the conclusions of the sample and the findings of the study reflect a genuine population correlation (Majid, 2018). Determining the sample size becomes an important step in quantitative investigations (Majid, 2018). The sampling calculation for this research will be based on suggested rule of thumb by (Roscoe, 1975). According to Roscoe (1975) The number of participants in a questionnaire should be greater than 30 but fewer than 500 for calculating sample size. For most research, a sample size of between 30 and 500 respondents is appropriate. As a result, there will be 252 respondents participating to complete the questionnaire. This indicates that 252 Muslim residents in the state of Kelantan responded to the questionnaires.

3.6 SAMPLING TECHNIQUES

According to Taherdoost (2016), "sampling" is a phrase used to describe how representative a population is. There are two main categories of sample designs: probability sampling and non-probability sampling. Probability sampling, often known as chance or random selection, is a strategy for selecting a sample from a population using the idea of randomness. Non-probability sampling involves selecting a sample based on the researcher's judgment rather than

through random selection (Fletwood, 2021). In addition, a study was conducted among residents of the state of Kelantan in various age groups, to determine their understanding of cash Waqf. As a result, probability sampling will be used because the majority of respondents are residents of the state of Kelantan. For the purposes of the method in this study, 252 questionnaires will be randomly selected from a population of 1,930,000 to describe the respondents.

The research method of this study is to use simple random sampling in the probability sampling technique. Simple random sampling is one of the most widely used probability sampling methods. It proves that everyone has access to everything. Any item in a population has an equal chance of being chosen for the sample using the sampling approach known as random sampling. The study uses simple random sampling since it is an efficient approach to learn that each person in the population was chosen at random and solely by chance. There is a fifty-fifty chance that each person will decide to participate in the sample. The population does not need to be divided into subpopulations, nor are any further actions necessary before randomly choosing population members.

3.7 RESEARCH INSTRUMENTS DEVELOPMENT

The instrument is a tool for gathering data for research purposes. The information for this study was gathered using questionnaires. To guarantee that all relevant data is captured, a checklist is prepared. Because it is easy to grade, the rating scale is used in the questionnaire. Closed-ended questions stretch from agree to strongly disagree are wielded to develop questionnaires. It is done to facilitate the data collection procedure. Researchers can collect data using a variety of ways, including structured questionnaires and personal interviews. Researchers will develop a series of

questions based on studying variables such as the elements that influence customers' decision to purchase online. The questionnaire will be graded using a five-point Likert Scale to make the researcher conduct the study more easily by collecting data from all respondents.

According to this research report, analysts have decided to use quantitative data collection methods such as online surveys, questionnaires, and forms. Utilizing research questionnaires is one of the most popular methods for conducting quantitative research. We can deliver them verbally through the phone, email, or by mail. Usually, quantitative surveys present a numerical response that makes researchers able to obtain the results of the data accurately. They're specialize at gathering huge amounts of data quickly. Moreover, it will be necessary to conduct some mathematical analysis on numerically based quantitative data. The methods used range from basic mathematics from calculating the mean and median to more advanced frequencies and statistical analysis, such as determining the significance of the findings.

3.8 MEASUREMENT OF THE VARIABLES

Uma Sekaran and Bougie (2013) assert that measuring entails the collection of facts in the form of numbers. A measurement is a tool or approach that categorizes people according to how they differ from one another in terms of the research's key factors. Nominal and interval variables each present a unique set of data. The questionnaire in this study will use nominal and interval variables. Sections B and C will use the interval scale, whereas Section A will use the nominal scale. As a result, answering the question in a collection of questionnaires may be simple for the respondent.

The nominal scale consists of classifying items into groups. Numbers are just used as labels and have no other numerical meaning. They also do not indicate any sort of relationship or distance. If there is no distinction between the categories, the scale is notional, according to (Suparji Suparji at al., 2019). The five-point Likert scale is used by interval scale by the reseacher. The Likert scale was selected as the study tool. Likert scales require respondents to select a response based on a range of options, such as a five-point scale where 1 denotes "Strongly Disagree," 2 "Disagree," 3 "Neutral," 4 "Agree," and 5 denotes "Strongly Agree." This is due to the fact that the reactions can be quantitatively and abstractly calculated for some scientific research.

Table 3.8: Five-point Likert Scale

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

3.8.1 Section A: Demography

The age, gender, and marital status of respondents are revealed by demographic survey questions, which are frequently included in polls or market segmentation surveys. Other sorts of enquiry might not be able to reveal information about consumers than demographic data does. In this section, we will look into the specific backgrounds of the respondents based on demographic inquiries such age, gender, income, and other elements important to our research.

3.8.2 Section B: Dependent Variable

According to Mcleod (2019), the dependent variable is the variable that is tested, measured, and "depending" on the independent variable in the experiment. We'll examine respondents' (Muslim in Kelantan') determinants of cash Waqf awareness in this part. We just require a few details regarding their knowledge and perceptions for this study, thus the questionnaires will only contain the most fundamental inquiries.

3.8.3 Section C: Independent Variable

In experimental research, a variable that is changed or altered to see what effects it has is known as an independent variable. It is called "independent" since it is not impacted by the other study variables. Explanatory variables, predictor variables, and independent variables—all of which are displayed on the right side of a regression equation—are also referred to as right-side variables and independent variables. They can be used to explain an event or its outcome.

These terms are frequently used in statistics when seeking to gauge the extent to which a change in one variable might predict or explain a change in another. The questionnaire for this section will examine determinants of cash Waqf awareness among Muslims in Kelantan. Understanding, promotion, background, and religiosity are the four independent variables in this study. Each of these factors will receive an ordinal scale rating from the respondent, with each response denoting agreement or disagreement (5 Likert scales).

3.9 PROCEDURE OF DATA ANALYSIS

The data acquired in the study is quantitative data. The data obtained in this study were computed and analyzed using the software version of the Update to the Social Sciences Programmed (SPSS). SPSS is a statistical software package that can be used to analyses and interpret quantitative data, which is one of the reasons we picked SPSS for our study. Furthermore, the time required to calculate primary data can be reduced to support research and therefore facilitate quantitative data more quickly and precisely for analysis. The researchers will perform reliability analysis, descriptive analysis, and Pearson's Correlation analysis. The descriptive analysis, and reliability test also we use in this study and the explanation is:

i) Reliability analysis

A collection of statistical techniques used to analyse the reliability or consistency of a measuring equipment or system is referred to as reliability analysis. It is widely used in a variety of industries, including engineering, psychology, social sciences, and quality assurance, to verify that measurements or tests provide consistent and reliable findings.

The fundamental purpose of reliability analysis is to determine how much of the observed variance in measurements is attributable to real differences between persons or items being monitored rather than measurement mistakes or random fluctuations. In other words, it determines how much a measuring device can be relied on to give consistent and accurate data. Reliability analysis gives significant information on measuring equipment consistency and dependability, allowing researchers and practitioners to make educated decisions about data collection and interpretation.

ii) Descriptive analysis

Descriptive analysis is a statistical approach for summarising and describing the principal characteristics or properties of a dataset. It gives a succinct and informative summary of the data, allowing researchers or analysts to acquire insights into its distribution, core trends, dispersion, and other significant elements without reaching judgements or implications beyond the data itself.

The first primary goals of descriptive analysis are to summarise data. Descriptive analysis aids in the consolidation of enormous volumes of data into relevant and digestible summaries. It entails computing fundamental statistical measures to characterise the usual values and spread of the data, such as measures of central tendency (e.g., mean, median, mode) and measures of dispersion (e.g., range, standard deviation, variance).

Second, investigate data distribution: Descriptive analysis allows you to investigate data distribution. Understanding the form of the distribution (e.g., normal, skewed), finding outliers, and determining the presence of patterns or clusters are all part of this process.

Third, descriptive analysis frequently incorporates the visual display of data using graphs, charts, and histograms. Visualisations give a simple and easy approach to show data and uncover trends, patterns, or correlations between variables.

Following that, discovering relationships, where descriptive analysis may also be employed to investigate links between variables. Calculating correlations between variables, for example, might give insights on the degree and direction of their associations.

Finally, descriptive analysis provides as a starting point for additional research and hypothesis testing by giving baseline information. It aids in comprehending the dataset's core properties, identifying any data quality concerns, and informing future statistical studies. Making predictions or conclusions about a wider population is not part of descriptive analysis. Instead, it emphasises presenting a thorough overview of the facts at hand, allowing researchers and analysts to get preliminary insights, find trends, and drive additional exploration.

iii) Pearson's Correlation Analysis

Pearson's correlation coefficient is a statistical measure that measures the strength and direction of a linear relationship between two continuous variables. It is also known as Pearson's r or simply correlation coefficient. It takes its name from British statistician Karl Pearson.

Pearson's correlation coefficient assumes that the connection between the variables is linear, which means that it can be represented by a straight line. It also presupposes that the variables are regularly distributed with no outliers and have a linear relationship.

Pearson's correlation coefficient is calculated by standardising the variables by subtracting their means and dividing by their normal deviations. Pearson's correlation coefficient is calculated as follows:

$$r = (\Sigma((X - X_{\text{mean}}) * (Y - Y_{\text{mean}}))) / (n * X_{\text{std}} * Y_{\text{std}})$$

When X and Y are variables, X_{mean} and Y_{mean} are their means, X_{std} and Y_{std} are their standard deviations, and n is the number of data points. Pearson's correlation coefficient

is frequently used to analyse the strength and direction of correlations between variables in many domains, including social sciences, economics, and psychology. It measures the linear relationship between two variables but does not indicate causality or capture non-linear correlations.

3.10 SUMMARY

In-depth discussion of the research methodology is provided in this section, which also covers the study's methodology and data collection methods. This includes managing the sample size, sampling method, research instrument, data collection method, data population, and research plan. In order to continue the inquiry and achieve the goal of the research, this part helps analysts better grasp how to gather information and evaluate the data collected.

CHAPTER 4:

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In this chapter, we processed the acquired data using an analytical tool known as the Statistical Package for Social Science (SPSS). This study uses Cronbach's alpha to analyse reliability. The respondents' data from the Statistical Package for Social Science (SPSS) was examined using descriptive analysis and examined using the Cronbach's alpha reliability analysis. Data on the demographic profile of the respondents was examined through descriptive study.

Pearson's correlation was employed to investigate the significant relationship between understanding, promotion, religiosity, and background. Also forecast the variables influencing the awareness of the cash waqf, multiple linear regression was employed in the case of determinants of cash Waqf awareness among Muslims in Kelantan.

4.2 PRELIMINARY ANALYSIS

A pilot test, also recognized as a pilot study or pilot experiment, is an initial and scaled-down examination carried out prior to the primary research or study. The aim of a pilot test is to assess and improve the research methodology by identifying potential problems, evaluating the feasibility of the research design, and making essential adjustments before embarking on the full-scale study. This process is instrumental in aiding researchers to establish the reliability and validity of their methods, instruments, and procedures. To ensure the validity of the questionnaire, a pilot study

involving 30 samples was undertaken after doing the pre-test. It aided in determining the length of the questionnaire and whether all participants understood the questions. The primary objective for the research is to determine the relationship between understanding and awareness to contribute to cash Waqf among Muslims in Kelantan. Second is to determine the relationship between promotion and awareness to contribute to cash Waqf among Muslims in Kelantan. Third is to determine the relationship between religiosity and awareness to contribute to cash Waqf among Muslims in Kelantan. Last objective is to determine the relationship between background and awareness to contribute to cash Waqf among Muslims in Kelantan.

Table 4.2: Reliability Coefficient Alpha from Overall Reliability (Pilot Test)

VARIABLES	NO OF ITEM	CRONBACH' ALPHA	INTERNAL CONSISTENCY
Awareness of the Cash Waqf	7	0.882	Good
Understanding	5	0.898	Good
Promotion	5	0.780	Acceptable
Religiosity	6	0.957	Excellent
Background	5	0.973	Excellent

The preliminary analysis method guarantees the directness of every instruction, address, and scale item. To make sure that every participant understood the questions and could provide an accurate response, a measuring study was designed. Therefore, the purpose of this pilot test was to identify any topics or inquiries that would offend potential responders as well as any possible problems that might arise throughout the information gathering process. Thirty people were the first to receive the survey after that. Thirty respondents will have finished the survey before this analysis is finished.

From table 4.2, internal consistency for DV (Awareness of the Cash Waqf) is Good with 0.882, and for IV1 (Understanding) also good with 0.898. Only data from IV2 (Promotion) is Acceptable when the Cronbach's Alpha show is 0.780. for IV3 (Religiosity) and IV4 (Background) is Excellent for internal consistency when IV3 is whit 0.957 and IV4 is 0.973.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

In this section, it is about demographic profile of respondent. Part A of the questionnaire generates information about the respondent's demographic. In general, the information of the respondents was summarized in the following tables.

4.3.1 Gender

Table 4.3.1: Frequency Table for gender

Gender					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	Female	162	64.3	64.3	64.3
	Male	90	35.7	35.7	100.0

	Total	252	100.0	100.0	
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In terms of gender, a total of 90 men have been successfully recorded which is a percentage of 35.7% and 162 women which is a percentage of 64.3%.

4.3.2 Age

Table 4.3.2: Frequency Table for age

Age					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	25 - 35 years old	60	23.8	23.8	23.8
	36 - 50 years old	86	34.1	34.1	57.9
	51 years old and above	26	10.3	10.3	68.3
	Less than 25 years old	80	31.7	31.7	100.0
	Total	252	100.0	100.0	

As for age, the age between 25 to 35 years has been successfully recorded as many as 60 people which is a percentage of 23.8% and the age between 36 to 50 years has been successfully recorded as many as 86 people which is a percentage of 34.1%. While at the age of 51 years and above, 26 people have been successfully recorded, which is a percentage of 10.3%, and those who

are less than 25 years old have been successfully recorded as many as 80 people, which is a percentage of 31.7%.

4.3.3 Marital Status

Table 4.3.3: Frequency Table for marital status

Marital Status					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	Divorced	21	8.3	8.3	8.3
	Married	140	55.6	55.6	63.9
	Single	91	36.1	36.1	100.0
	Total	252	100.0	100.0	

In the marital status section, 21 divorced respondents have been successfully recorded, which is a percentage of 8.3%, and 140 married respondents have been successfully recorded, which is a percentage of 55.6%, while for single respondents, 91 people have been successfully recorded. of which the percentage is 36.1%.

4.3.4 Occupation

Table 4.3.4: Frequency Table for occupation

Occupation					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	Government Sector	86	34.1	34.1	34.1
	Others	13	5.2	5.2	39.3
	Private Sector	31	12.3	12.3	51.6
	Self-employed	44	17.5	17.5	69.0
	Students	78	31.0	31.0	100.0
	Total	252	100.0	100.0	

In the occupation section, respondents who work in the government sector have been successfully recorded as many as 86 people which is a percentage of 34.1% and respondents who work in the private sector have been successfully recorded as many as 31 people which is a percentage of 12.3%. While self-employed respondents have been successfully recorded as many as 44 people whose percentage is as much as 17.5% and respondents who are still studying have been successfully recorded as many as 78 people whose percentage is as much as 31.0% and in other sections have been successfully recorded as many as 13 people whose percentage is as much as 5.2%.

4.3.5 Highest education level

Table 4.3.5: Frequency Table for highest education level

Highest Education Level					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	Bachelor's Degree	164	65.1	65.1	65.1
	Diploma	22	8.7	8.7	73.8
	Master's Degree	6	2.4	2.4	76.2
	PHD	1	.4	.4	76.6
	SPM	43	17.1	17.1	93.7
	STPM	16	6.3	6.3	100.0
	Total	252	100.0	100.0	

In the highest level of education section, 164 respondents with a bachelor's degree have been successfully recorded, which is a percentage of 65.1%, and 22 respondents with a diploma level have been successfully recorded, which is a percentage of 8.7%, and while respondents whose education is at the master's degree level, a total of 6 people have been successfully recorded, the percentage of which is 2.4%. In addition, respondents whose education at the PHD level has been successfully recorded is only one which is a percentage of 0.4% and respondents whose education is at the SPM level has been successfully recorded as a total of 43 people which is a

percentage of 17.1% and the last respondent whose education is only at the STPM level has recorded as many as 16 people of which the percentage is 6.3%.

4.3.6 Monthly income

Table 4.3.6: Frequency Table for monthly income

Monthly Income					
		Frequency	Percent (%)	Valid Percent (%)	Cumulative Percent (%)
Valid	RM 5,000 and above	32	12.7	12.7	12.7
	RM1,000 - RM2,000	87	34.5	34.5	47.2
	RM2,001 - RM3,000	75	29.8	29.8	77.0
	RM3,001 - RM4,000	46	18.3	18.3	95.2
	RM4,001 - RM5,000	12	4.8	4.8	100.0
	Total	252	100.0	100.0	

In the monthly income section, 32 respondents with an income of RM5000 and above have been successfully recorded which is a percentage of 12.7% and respondents who have an income of RM1000 up to RM2000 have been successfully recorded as a total of 87 people which is a percentage of 34.5% while respondents who have an income of RM2001 up to RM3000 have been successfully recorded. managed to record a total of 75 people whose percentage is 29.8%. In addition, respondents with an income of RM3001 up to RM4000 have been successfully recorded as many as 46 people which is a percentage of 18.3% and respondents with an income of RM4001

up to RM5000 have been successfully recorded as many as 12 people which is a percentage of 4.8%.

4.4 DESCRIPTIVE ANALYSIS

Descriptive statistics summarize how well a respondent responds to questions presented in a questionnaire. As reflected in this study, there are four variables consisting of one dependent variable which is awareness of the cash Waqf and four independent variables which are understanding, promotion, religiosity, and background.

4.4.1 Overall Mean Score for Variables

Table 4.4.1: Overall Mean Score for Variable

Part	Dimension	Mean	Std. Deviation (SD)	N
B	Awareness of the Cash Waqf	3.9082	0.81343	252
C	Independent variable	4.1754	0.57416	252
	Understanding	4.1810	0.62456	252
	Promotion	4.0794	0.65210	252
	Religiosity	4.4881	0.58276	252
	Background	3.8905	0.83456	252

The provided data outlines descriptive statistics for variables in a study, with a focus on means, standard deviations, and sample sizes. The dependent variable, categorized under Part B, is "Awareness of the cash Waqf." The mean for this variable is 3.9082, with a standard deviation of 0.81343, based on a sample size of 252.

Moving to Part C, which pertains to independent variables, there are four variables labeled Understanding, Promotion, Religiosity, and Background. The mean for the independent variable category is 4.1754, with a standard deviation of 0.57416, again derived from a sample size of 252.

Breaking down the independent variables individually, Understanding has a mean of 4.1810 and a standard deviation of 0.62456. Promotion has a mean of 4.0794, with a standard deviation of 0.65210. Religiosity is characterized by a mean of 4.4881 and a standard deviation of 0.58276. Lastly, Background has a mean of 3.8905 and a standard deviation of 0.83456.

These descriptive statistics provide a snapshot of the central tendency and variability within the dataset. The means indicate the average values of the variables, while standard deviations offer insights into the spread or dispersion of the data points around the mean. The sample size of 252 enhances the robustness of the statistical measures.

4.4.2 Descriptive Analysis for frequencies variables

Table 4.4.2: Descriptive Analysis of understanding

IV1: Understanding	N	Mean	Std. Deviation (SD)
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1. The deficiency knowledge of cash Waqf affected its productivity of implementation.	252	4.2183	.78073
2. I know the role of cash Waqf can alleviate the poverty.	252	4.1548	.82047
3. I am aware that Waqf can be contributed using cash Waqf.	252	4.2183	.77046
4. Cash Waqf provides more advantages than disadvantages.	252	4.3214	.75997
5. I have knowledge to perform cash Waqf.	252	3.9921	.87001

Table 4.4.3: Descriptive Analysis of promotion

IV2: Promotion	N	Mean	Std. Deviation (SD)
1. Promotion of cash Waqf is clear.	252	3.9206	1.00678
2. I am exposed to the promotion of cash Waqf.	252	3.8452	1.08405
3. Effective promotion will influence me to contribute to cash Waqf.	252	4.1825	.75110
4. Good promotion will increase the awareness of cash Waqf.	252	4.3333	.68565
5. I do prefer promotion of cash Waqf through online promotion.	252	4.1151	.85074

Table 4.4.4: Descriptive Analysis of religiosity

IV3: Religiosity	N	Mean	Std. Deviation (SD)
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1. Cash Waqf giving is encouraged by Islam.	252	4.4683	.70498
2. I can contribute to welfare activities through cash Waqf.	252	4.3889	.67360
3. Performing cash Waqf educates me to obey Allah.	252	4.4444	.72580
4. Contributing to cash Waqf makes me closer to Allah.	252	4.4603	.70458
5. I believe I help other Muslims by contributing to cash Waqf.	252	4.5992	.64530
6. I believe it is important for me to do good deeds for others.	252	4.5675	.64324

Table 4.4.5: Descriptive Analysis of background

IV4: Background	N	Mean	Std. Deviation (SD)
1. I have ample exposure to cash Waqf through people around me.	252	3.8730	.98986
2. My family encourages me to contribute cash Waqf.	252	3.8810	.90247
3. My friends encourage me to contribute cash Waqf.	252	3.8571	.94649
4. To make sure I participate in the right cash Waqf, I often observe how others participate in cash Waqf.	252	3.9008	.81451
5. My relatives encourage me to contribute cash Waqf.	252	3.9405	.94069

Table 4.4.2 shows the descriptive analysis of independent variable 1 which is Understanding. The mean value obtained from respondents' answer for Perceived Usefulness is from 3.9921 to 4.3214, while the standard deviation value is between 0.75997 and 0.87001. Table 4.4.3 also shows the descriptive analysis of independent variable 2 which is Promotion. The mean value obtained from respondents' answer for Promotion is from 3.8452 to 4.3333, while the standard deviation value is between 0.68565 and 1.08405. Next, the descriptive analysis of independent variable 3 is religiosity which is in table 4.4.4. The mean value obtained from respondents' answer Trust is from 4.3889 to 4.5992, while the standard deviation value is between 0.64324 and 0.72580. Lastly, table 4.4.5 shows the descriptive analysis of independent variable 4 which is Background. The mean value obtained from respondents' answer is from 3.8571 to 3.945, while the standard deviation value is between 0.81451 and 0.98986.

The provided data presents a comprehensive descriptive analysis of various frequency variables. These variables are characterized by their respective means, standard deviations (SD), and a consistent sample size of 252 observations. Overall, this descriptive analysis unveils the central tendencies and variabilities within the dataset, offering a different understanding of how respondents perceive or engage with the frequency variables.

4.5 VALIDITY AND RELIABILITY TEST

In research, validity tests are used to check how accurately tools like surveys measure what they're supposed to. We look at different things like content validity, making sure the tool covers everything it should, criterion-related validity, seeing how well it matches up with a specific criterion, and construct validity, checking if it can measure abstract ideas accurately.

Table 4.5.1 The Rules of Thumb of Cronbach's Alpha Coefficient Range

Cronbach's Alpha Range	Level of Reliability
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha > 0.8$	Good
$0.8 > \alpha > 0.7$	Acceptable
$0.7 > \alpha > 0.6$	Questionable
$0.6 > \alpha > 0.5$	Poor
$0.5 > \alpha$	Unacceptable

According to George & Mallery (2016), Cronbach's Alpha result of 0.4 and below is measured as unacceptable, and values of 0.9 and above were indicated as an excellent result. Increasing the value to 1 will increase the internal consistency reliability of the item. In general, a score of more than 0.7 is usually okay. However, it would be better if the result was higher than 0.9.

Table 4.5.2: Reliability Coefficient Alpha from Overall Reliability (Pilot Test)

VARIABLES	CRONBACH'S ALPHA	INTERNAL CONSISTENCY
Awareness of the Cash Waqf	0.882	Good
Understanding	0.898	Good
Promotion	0.780	Acceptable
Religiosity	0.957	Excellent
Background	0.973	Excellent

4.5.1 Reliability Result for Understanding

Based on the reliability analysis in Table 4.5.2, the researcher can derive that Cronbach's Alpha for the dependent variable of understanding to Awareness of the cash Waqf is 0.898. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.898 has good consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.898, which is good. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.2 Reliability Result for Promotion

Based on the reliability analysis in Table 4.5.2, the researcher can derive that Cronbach's Alpha for the dependent variable of promotion to Awareness of the Cash Waqf is 0.780. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.780 has acceptable consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.780, which is acceptable. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.3 Reliability Result for Religiosity

Based on the reliability analysis in Table 4.5.2, the researcher can derive that Cronbach's Alpha for the dependent variable of religiosity to Awareness of the Cash Waqf is 0.957. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.957 has excellent consistency and stability. The data also shows that the standardized item-based

Cronbach's alpha is 0.957, which is excellent. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.4 Reliability Result for Background

Based on the reliability analysis in Table 4.5.2 the researcher can derive that Cronbach's Alpha for the dependent variable of background to Awareness of the Cash Waqf is 0.973. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.973 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.973, which is excellent. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.6 NORMALITY TEST

The results of normality tests were analysed by researchers using SPSS software. The researcher uses the Kolmogorov-Smirnova data normalcy test since the sample size is 252 respondents ($N=252$) and $N>30$. The investigation's findings show that significant values of 0.000 are obtained for all dependent and independent variable table normality tests. 0.000 is less than 0.05 due to the non-standard nature of the data.

Thus, the researcher used the nonparametric skewness and kurtosis normality test. This normality test was applied to all independent and dependent variables. Through the computation of skewness and kurtosis values for every item, the researchers verified that the distribution of the data was regular.

Table 4.6: Normality Test

VARIABLES	SKEWNESS	KURTOSIS	RESULT
Awareness of the Cash Waqf	-0.759	0.347	Normally distributed
Understanding	-1.194	2.747	Normally distributed
Promotion	-1.138	2.299	Normally distributed
Religiosity	-1.987	6.695	Normally distributed
Background	-1.138	1.748	Normally distributed

Univariate skewness ranged from -2 to 2, whereas univariate kurtosis ranged from -7 to 7, all of which were significantly greater than previously reported or analysed, according to Hair et al., 2010 and Bryne, 2010. Since these most extreme values can be outliers, we also include the 1st through 99th percentiles of univariate skewness and kurtosis. The percentage of samples with less skewness or kurtosis than that value is represented by percentiles.

4.7 HYPOTHESIS TESTING

4.7.1 Hypothesis 1

Table 4.7.1: Correlation Table of Awareness of the Cash Waqf with Understanding

	Awareness of the Cash Waqf	Understanding (MEANIV1)

			(MEANDV)	
Spearman's rho	Awareness of the Cash Waqf (MEANDV)	Correlation Coefficient	1.000	.634**
		Sig. (2-tailed)	.	.000
		N	252	252
	Understanding (MEANIV1)	Correlation Coefficient	.634**	1.000
		Sig. (2-tailed)	.000	.
		N	252	252

H0: There is no significant relationship between understanding and cash Waqf awareness among Muslims in Kelantan.

H1: There is a significant relationship between understanding and cash Waqf awareness among Muslims in Kelantan. The Pearson test table above shows the relationship between understanding and cash Waqf awareness. The value of the correlation coefficient is 0.643, indicating a highly positive correlation relationship between it. Meanwhile, there is a significant relationship between financial awareness and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between

financial awareness and personal financial management is more significant than 0.05, indicating that the strength and direction are positive. As a result, the hypothesis, which is H1, is accepted.

4.7.2 Hypothesis 2

Table 4.7.2: Correlation Table for Awareness of the Cash Waqf with Promotion

			Awareness of the Cash Waqf (MEANDV)	Promotion (MEANIV2)
Spearman's rho	Awareness of the Cash Waqf (MEANDV)	Correlation Coefficient	1.000	.732**
		Sig. (2-tailed)	.	.000
		N	252	252
	Promotion (MEANIV2)	Correlation Coefficient	.732**	1.000
		Sig. (2-tailed)	.000	.
		N	252	252

H0: There is no significant relationship between promotion and cash Waqf awareness among Muslims in Kelantan.

H1: There is a significant relationship between promotion and cash Waqf awareness among Muslims in Kelantan. The Pearson test above shows the relationship between promotion and cash

Waqf awareness. The value of the correlation coefficient is 0.732, indicating a very high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial knowledge and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial knowledge and personal financial management is more significant than 0.05, indicating that the strength and direction are positive. As a result, the hypothesis, which is H2, is accepted.

4.7.3 Hypothesis 3

Table 4.7.3: Correlation Table of Awareness of the Cash Waqf with Religiosity

			Awareness of the Cash Waqf (MEANDV)	Religiosity (MEANIV3)
Spearman's rho	Awareness of the Cash Waqf (MEANDV)	Correlation Coefficient	1.000	.364**
		Sig. (2-tailed)	.	.000
		N	252	252
	Religiosity (MEANIV3)	Correlation Coefficient	.364**	1.000
		Sig. (2-tailed)	.000	.

		N	252	252
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H0: There is no significant relationship between religiosity and cash Waqf awareness among Muslims in Kelantan.

H1: There is a significant relationship between religiosity and cash Waqf awareness among Muslims in Kelantan. The Pearson test table above shows the relationship between religiosity and cash Waqf awareness. The value of the correlation coefficient is 0.364, indicating a high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial habits and behaviour and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial habits and behaviour and personal financial management is more significant than 0.05, indicating that the strength and direction are positive. As a result, the hypothesis, which is H3, is accepted.

4.7.4 Hypothesis 4

Table 4.7.4: Correlation Table of Awareness of the Cash Waqf with Background

	Awareness of the Cash Waqf (MEANDV)	Background (MEANIV4)

Spearman's rho	Awareness of the Cash Waqf (MEANDV)	Correlation Coefficient	1.000	.663**
		Sig. (2-tailed)	.	.000
		N	252	252
	Background (MEANIV4)	Correlation Coefficient	.663**	1.000
		Sig. (2-tailed)	.000	.
		N	252	252

H0: There is no significant relationship between background and cash Waqf awareness among Muslims in Kelantan.

H1: There is a significant relationship between background and cash Waqf awareness among Muslims in Kelantan. The Pearson test table above shows the relationship between background and cash Waqf awareness. The value of the correlation coefficient is 0.663, indicating a high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial habits and behaviour and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial habits and behaviour and personal financial management is more significant than 0.05,

indicating that the strength and direction are positive. As a result, the hypothesis, which is H3, is accepted.

In summary, Spearman's rho coefficients signify significant positive relationships among the variables, underscoring their interconnectedness within the dataset. The strength of these correlations varies, providing insights into the degree of association between the studied variables. The significance at the 0.05 level emphasizes the robustness of these relationships in the context of the analyzed data.

4.8 CONCLUSION

In Conclusion, this chapter 4 focuses on data analysis and findings related to the study on cash Waqf awareness among Muslims in Kelantan. Here's a condensed version:

Data Processing and Analysis: Employed SPSS for data processing, including Cronbach's alpha for reliability and descriptive analysis for respondent demographics.

Preliminary Analysis: Evaluated variables' internal consistency, highlighting Good to Excellent scores for different aspects.

Demographic Profile: Detailed breakdown of respondent demographics including gender, age, marital status, occupation, education level, and monthly income.

Descriptive Analysis: Provided mean scores and standard deviations for variables, revealing how respondents engaged with different aspects of cash Waqf.

Validity and Reliability Test: Demonstrated high mean scores for both dependent and independent variables, emphasizing strong satisfaction.

Normality Test: Verified normal distributions in data using skewness and kurtosis analyses.

Hypothesis Testing - Correlations: Presented Spearman's rho coefficients, indicating significant positive relationships between multiple variables.

In this chapter, we summarized the data analysis results, mentioning reliability tests, descriptive analyses, and Pearson's correlation, setting the stage for a deeper examination in Chapter 5. This chapter essentially dives into how data was processed, analysed, and the initial findings derived from this analysis. It sets the stage for a more comprehensive discussion and exploration in the subsequent chapter.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In this chapter, the researcher discusses the findings and conclusions of the study. This chapter begins with a summary of the investigation's key findings, followed by a discussion of the study's findings. In the following section, we will discuss the study's implications and examine its implementation limitations. In the sixth section, ideas and recommendations for more research are discussed. Finally, this chapter will give a summary of the findings of the study for the whole chapter.

5.2 KEY FINDINGS

In this study, the researcher's goal in conducting the study is to measure the level of awareness of Kelantan residents towards cash Waqf contributions. This study is a quantitative study that measures dependent and independent variables. Specifically, the study was conducted to measure the relationship between the dependent variable, which is awareness of cash Waqf, and the independent variable, which is understanding, promotion, religion, and background in research. In addition, to determine the results of the study based on the explanation in Chapter 4, a total of 252 questionnaires were distributed through Google Forms that were randomly sent to Muslim residents in Kelantan, and all questionnaires were used as a sample for this study. The data found in this study were analyzed using SPSS software for descriptive analysis, collinearity assessment, and to confirm the research hypothesis test.

As a result, the main objective of this research was achieved where the dependent variable, which is the awareness of the Muslims population in Kelantan, has a positive relationship with the

independent variable, which is understanding, promotion, religion, and background. Table 5.2 shows the results regarding the objective to find a relationship between understanding, promotion, religion, and background towards the awareness of the Muslims population in Kelantan in cash Waqf contributions.

Table 5.2 Summary of Hypothesis Testing

HYPOTHESES	RESULT	FINDING OF DATA ANALYSIS
H1: There is a significant relationship between understanding and cash Waqf awareness among Muslims in Kelantan	R=0.634** P=0.000	H1 is accepted
H2: There is a significant relationship between promotion and cash Waqf awareness among Muslims in Kelantan	R=0.732** P=0.000	H2 is accepted
H3: There is a significant relationship between religiosity and cash Waqf awareness among Muslims in Kelantan	R=0.364** P=0.000	H3 is accepted
H4: There is a significant relationship between background and cash Waqf awareness among Muslims in Kelantan	R=0.663** P=0.000	H4 is accepted

5.3 DISCUSSION

A total of 252 respondents from Muslim residents in Kelantan responded to this research. To ensure that respondents have a level of awareness of cash Waqf contributions, the initial question in the questionnaire is related to respondents' understanding of cash Waqf contributions. This is to ensure the validity and reliability of the data used in this investigation. From the findings of the study, most respondents showed that they are aware of the contribution of cash Waqf to the community; this is influenced by the factors of their awareness in terms of understanding, promotion, religion, and the background of cash Waqf.

The goal of this study is also to determine whether dependent and independent variables have any relationship at all. This research also discovered that factors such as understanding, promotion, religion, and the demographic makeup of the Muslims community in Kelantan all have a significant impact on how aware the community is of the need to make cash Waqf contributions. As a result, the study's goal has been met, as evidenced by the data the researcher was able to collect.

5.3.1 Understanding

H1: There is a significant relationship between understanding and cash Waqf awareness among Muslims in Kelantan.

For Muslim residents in Kelantan, understanding cash waqf has a significant positive relationship with awareness of cash Waqf. The study's results are reported in Chapter 4; that is, the correlation value is as high as 0.634 for the understanding of the awareness of the cash Waqf variable. Arif, (2010) reports that residents' understanding of cash Waqf contributions is limited to objects like mosques, land, and buildings. Cash Waqf contributions include contributing to the community's well-being and demonstrating the numerous advantages of making Waqf cash

available to all Muslims. The researcher also found that respondents who are aware of cash Waqf are more aware of donations, uses, and what cash waqf is. The writing in Chapter 4, which shows that 48.4% of Muslim respondents in Kelantan are aware of cash Waqf and that the standard deviation value for the question is 0.87001, provides evidence for this claim. The respondents are aware of cash Waqf because of management from various sources, such as zakat centers, banks, or the Internet.

5.3.2 Promotion

H2: There is a significant relationship between promotion and cash Waqf awareness among Muslims in Kelantan.

Previous studies have shown the weakness of the promotional medium for cash Waqf in terms of electronics, causing the public to lack exposure to information related to cash Waqf. MAIDAM's official website is not fully used for disseminating information about cash Waqf donations. As a result, community involvement in cash Waqf is very low, even though the number of respondents who know about cash Waqf is high (Zulkiflee et al., 2015). As a result, this statement can be proven in the analysis of the variables presented in this hypothesis. This hypothesis is to find the relationship between the promotion of cash Waqf and the awareness of cash Waqf among Muslims residents in Kelantan. This statement can be proven by the significant relationship between promotion and awareness of cash Waqf, which is a Likert scale score of 4 scales, and it has also rejected HO and accepted H2. Based on this finding, the average Muslims population in Kelantan agreed that efficiency in the promotion of cash Waqf would influence them to contribute to cash Waqf. This is in line with the findings of the study by the researcher. So, it can be said that the parties involved in managing the Waqf need to do a lot of promotion and

exposure to the Muslims community so that they are aware of and know the importance of contributing to the Waqf.

5.3.3 Religiosity.

H3: There is a significant relationship between religiosity and cash Waqf awareness among Muslims in Kelantan.

Muslims residents in Kelantan are aware of cash Waqf due to religious motivation and religious knowledge, as indicated by the results of the hypothesis test conducted by the researcher in Chapter 4. Among Muslims in Kelantan, there is a strong positive correlation between cash Waqf awareness and religion. The correlation value of 0.72580 and the percentage of respondents who agreed that religion informed them about cash Waqf (54.8%) provide evidence for this. The hypothesis test results indicate that the previous study's assertion is accurate, and the researcher can concur with this conclusion. The hypothesis's findings lead to the conclusion that Muslims in Kelantan are aware of cash Waqf from a religious standpoint. In this study, the average respondent agreed to do cash Waqf to educate them to be more obedient to Allah. It can be concluded that Muslims in Kelantan are indeed aware of cash Waqf through exposure to religious aspects.

5.3.4 Background.

H4: There is a significant relationship between background and cash Waqf awareness among Muslims in Kelantan

A strong positive relationship has been found between the background of respondents and their awareness of cash Waqf among Muslims in Kelantan. This conclusion is further supported by the study's findings for this variable. This hypothesis presents the relationship between the respondent's background and awareness of cash Waqf among Muslims in Kelantan by accepting

his optimistic viewpoint. The study's findings accept the alternative hypothesis by identifying a significant positive correlation between the independent variable—Muslims in Kelantan's awareness of cash Waqf—and the respondents' background. The hypothesis permits the alternative by accepting H4 and rejecting H0.

Observation shows that Kelantan's Muslim community is aware of cash Waqf. The study's findings, with a Likert scale score of more than four, show that respondents' backgrounds and their understanding of cash Waqf for Muslims in Kelantan are positively correlated. This indicates how Muslim residents of Kelantan are convinced, based on their personal observations, to make or donate cash Waqf. The researcher suggests that Muslim residents in Kelantan and other Malaysian states might be able to get exposure from family, friends, and neighbors in addition to Waqf management. These individuals could then persuade them to make cash donations to Waqf. This is based on the results of this hypothesis test.

5.4 IMPLICATIONS OF THE STUDY

The section on study implications explains how the results may have consequences for theory, practice, policy, and further research (Ascarya, 2022). Different perspectives of the study's activities may exist depending on its implications. The results of the survey will be impacted by future events. To achieve the research's goals, all parties involved must cooperate in order for it to become a powerful societal force (Bin-Nashwan et al., 2021).

This study aimed to study the determinants of cash Waqf awareness among Muslims in Kelantan. This study has implications for economics, education and policy. The first implication of the study is economics. Kelantan's economic empowerment is greatly influenced by the

possibility of cash Waqf. It is suggested that efforts should be made to promote cash Waqf as an instrument for constructive social change because awareness of and involvement in it can lead to enhanced community development and poverty alleviation. Possible ramifications include collaborations between Waqf institutions and regional development groups to finance projects that tackle important community needs like medical facilities, educational efforts, or microfinance schemes. As a result, people's quality of life in Kelantan may improve, and modal initiatives may be provided in other areas.

The second implication is educational. One of the barriers to awareness, according to research, is a lack of understanding. To address this, educational activities that offer easily understood information regarding cash Waqf can be developed. These programs could include lectures, seminars, and instructional materials outlining the idea, advantages, and workings of cash waqf. It is possible to pay extra care to clearing up frequent misconceptions and making sure the information is presented in a way that makes sense.

Lastly, this study has implications for policy. The study's findings inform policy adjustments to enhance the governance of cash waqf institutions in Kelantan. Policymakers may take into account legislative modifications if it is discovered that variables such as understanding, promotion, religiosity, and background are associated with governance issues. These modifications might entail strengthening monitoring procedures, improving fund utilization transparency, and encouraging responsibility in cash waqf establishments. By ensuring that money are administered effectively and morally, the implications want to increase public confidence and promote involvement.

5.5 LIMITATIONS OF THE STUDY

The researcher encountered a number of obstacles while conducting the study. Limits refer to uncontrollable defects that are strongly associated with the study design selected, model restrictions, or budgetary constraints. Even if in this instance the constraints are essentially outside the researcher's control, they could nevertheless have an impact on the research findings.

Numerous restrictions related to the data gathering strategy have been found throughout this study. The purpose of this study is to gather data from Muslims in Kelantan; hence, it took the researchers over a month to obtain 252 respondents. To complete this study, the researcher needed to locate additional respondents because some declined to answer the questionnaire. Furthermore, only Muslims who live in the state of Kelantan are eligible to respond. This restriction is one of the reasons why researchers struggle to obtain responders.

Next, data was collected from respondents via an online survey administered through Google Forms. Most of the information gathered from the respondents was inaccurate as not all of them were committed to and supportive of this study. In order for them to access and complete the questionnaire, a few respondents also need a stronger internet connection. Furthermore, a number of Muslims in Kelantan did not reply at all, therefore the researcher needed more participants to complete the poll. Therefore, it will be easier to carry out this study if it is available to all Malaysians, regardless of their religious beliefs.

Aside from that, another constraint is the size that was employed in the research. The use of a Likert scale to record respondents' impressions has raised the possibility of bias, a systematic inaccuracy, because respondents frequently respond to questions without reading the actual text (Delgado-Rodriguez, 2004). In other words, every respondent will have unique viewpoints and

opinions, which will influence the answers they decide to provide. This will prevent this study from measuring the response.

Finally, as a result of their varied origins, ages, levels of education, and occupations, the respondents in this study have various backgrounds. Different reaction outcomes will also have a higher probability of happening. Regarding monetary Waqf awareness among Muslims in Kelantan, people from diverse backgrounds hold varying views. Respondents' ability to express their ideas in this situation will therefore be difficult.

5.6 RECOMMENDATION FOR FUTURE STUDY

This study has provided the determinants of cash Waqf awareness among Muslims in Kelantan. A few locations were thought to have the potential to be future study areas as the investigation continued. Firstly, future research on this subject should take into account the several limitations of the current study. The reason this finding cannot be generalized to other locations with different geographic characteristics is also due to the sample size, which was limited to 252 Muslims in Kelantan. More research ought to be done elsewhere other than Kelantan. Other than that, it is imperative for researchers to allocate sufficient time for gathering data at a designated site. In order to assign a task and gather all of the sample respondents within a given time frame, time management was crucial.

Next, researchers advise selecting the appropriate participant to complete the distributed questionnaire in its entirety. In this manner, the respondent may answer the question honestly and has enough time to study the material correctly, giving the researchers favorable results. Additionally, during the respondent's leisure time rather than working hours, the researchers can

assign a period for them to complete the questionnaire. It will impact the direction of their responses.

Lastly, in order to clarify questionnaire questions, later researchers should focus on methods like direct approach, which entailed gathering data in person. Respondents will give thoughtful responses in this more accurate data collection strategy. Therefore, in order to improve the study's findings, the recommendation might need to be considered by later researchers.

5.7 OVERALL CONCLUSION OF THE STUDY

The study delves into the determinants of cash Waqf awareness among Muslims in Kelantan, acknowledging certain limitations and offering recommendations for future research. With a sample size limited to 252 Muslims in Kelantan, the findings are cautioned against generalization to locations with different geographic characteristics. The importance of conducting additional research in diverse locations is emphasized. Time management is highlighted as a crucial aspect, urging researchers to allocate sufficient time for data collection to ensure the inclusion of a diverse and representative sample. Future research on cash Waqf awareness should consider the study's limitations and implement the recommended strategies for enhanced data collection and more comprehensive insights. In summary, this study was conducted to the determinants of cash Waqf awareness among Muslims in Kelantan based on understanding, promotion, religiosity and background. From the findings of the study, the majority of respondents showed that they are aware of the contribution of cash Waqf to the community. The goal of this study is also to determine whether dependent and independent variables have any relationship at

all. This research also discovered that factors such as understanding, promotion, religion, and the background makeup of the Muslims community in Kelantan all have a significant impact on how aware the community is of the need to make cash Waqf contributions. As a result, the study's goal has been met, as evidenced by the data the researcher was able to collect.



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APPENDIX A: DRAFT OF QUESTIONER

SECTION A: DEMOGRAPHIC PROFILE / PROFIL DEMOGRAFI

Please answer the question with right information by ticking on the options provided.

Sila jawab soalan dengan maklumat yang betul dengan menandakan pada pilihan yang disediakan.

1) Gender / Jantina

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

2) Age / Umur

Less than 25 years old / Kurang daripada 25 tahun	<input type="checkbox"/>
25-35 years old / 25-35 tahun	<input type="checkbox"/>
36-50 years old / 36-50 tahun	<input type="checkbox"/>
51 years old and above / 51 tahun dan keatas	<input type="checkbox"/>

3) Marital Status

Single / Bujang	<input type="checkbox"/>
Married / Berkhawin	<input type="checkbox"/>
Divorced / Bercerai	<input type="checkbox"/>

4) Occupation

Government Sector / Sektor kerajaan	<input type="checkbox"/>
Private Sector / Sektor Swasta	<input type="checkbox"/>
Self-employed / Bekerja Sendiri	<input type="checkbox"/>
Students / Pelajar	<input type="checkbox"/>
Others / Lain- Lain	<input type="checkbox"/>

5) Highest Education Level / Tahap Pendidikan Tertinggi

SPM	
STPM	
Diploma	
Bachelor's Degree	
Master's Degree	
PHD	

6) Monthly Income / Pendapatan Bulanan

RM 1,000 – RM 2,000	
RM 2,001 – RM 3,000	
RM 3,001 – RM 4,000	
RM 4,001 – and 5,000	
RM 5,001 and above	

SECTION B: DETERMINANTS OF CASH WAQF AWARENESS AMONG MUSLIMS IN KELANTAN / PENENTU KESEDARAN WAKAF TUNAI DALAM KALANGAN MUSLIM DI KELANTAN

Instruction: Listed below are a series of statements to ask about the determinants of cash Waqf awareness among Muslims in Kelantan. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

arahan: berikut adalah beberapa siri pernyataan yang ingin ditanya tentang penentu kesedaran wakaf tunai dalam kalangan Muslim di Kelantan. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skalayang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut:

- 1- Strongly Disagree/ Sangat Tidak Setuju
- 2- Disagree/ Tidak Setuju
- 3- Uncertain/ Tidak Pasti
- 4- Agree/ Setuju
- 5- Strongly Agree/ Sangat Setuju

STATEMENT	1	2	3	4	5
1. I know significant information about cash Waqf / Saya mengetahui maklumat penting tentang tunai wakaf.					
2. I am familiar with the different types of Waqf / Saya sudah biasa dengan pelbagai jenis wakaf.					
3. I heard about a cash Waqf product from my relatives, co-workers, or friends / Saya mendengar tentang produk wakaf tunai daripada saudara, rakan sekerja, atau rakan saya.					
4. I know what kind of activities cash Waqf institution employ /					

Saya tahu jenis aktiviti tunai- institusi wakaf guna.					
5. I do not have any idea about cash Waqf activities / Saya tidak mempunyai sebarang idea tentang aktiviti wakaf tunai.					
6. I have known about cash Waqf from Masjid/ Musola, and my friends / Saya telah mengetahui tentang wakaf tunai dari masjid dan rakan- rakan saya.					
7. I knew about the product of cash Waqf through the media (visual, audio, readable) / Saya mengetahui tentang produk tunai- wakaf melalui media (visual, audio, boleh dibaca)					

SECTION C: FACTORS AFFECTING THE DETERMINANTS OF CASH WAQF AWARENESS MUSLIMS IN KELANTAN / FAKTOR- FAKTOR YANG MEMPENGARUHI PENENTU KESEDARAN WAKAF TUNAI DALAM KALANGAN MUSLIM DI KELANTAN

Instructions: Listed below are a series of statements to ask about the factors that influence the level of determinants of cash Waqf awareness among Muslims in Kelantan. For each statement, please indicate to what extent you agree or disagree by selecting one number from the scale provided.

Choose one answer for each statement using the following criteria:

Arahan: Berikut adalah beberapa siri pernyataan untuk ditanya tentang faktor-faktor yang mempengaruhi tahap penentu kesedaran wakaf tunai dalam kalangan Muslim di Kelantan. Bagi setiap pernyataan, sila nyatakan sejauh mana anda bersetuju atau tidak bersetuju dengan memilih satu nombor daripada skala yang disediakan.

Pilih satu jawapan bagi setiap pernyataan dengan menggunakan kriteria berikut:

- 1- Strongly Disagree/ Sangat Tidak Setuju
- 2- Disagree/ Tidak Setuju
- 3- Uncertain/ Tidak Pasti
- 4- Agree/ Setuju
- 5- Strongly Agree/ Sangat Setuju

1) UNDERSTANDING / PENGETAHUAN

STATEMENT	1	2	3	4	5
1. The deficiency knowledge of cash Waqf affected its productivity of implementation. / Kurang pengetahuan tentang wakaf tunai memberi kesan terhadap produktiviti pelaksanaannya					

2. I know the role of cash Waqf can alleviate the poverty. / Saya tahu peranan wakaf tunai sebagai pembasmi kemiskinan.					
3. I am aware that Waqf can be contributed using cash waqf. / Saya sedar wakaf boleh disumbang melalui wakaf tunai					
4. Cash Waqf provides more advantages than disadvantages. / Wakaf secara tunai menyediakan lebih banyak kelebihan daripada kekurangan.					
5. I have knowledge to perform cash Waqf. / Saya mempunyai pengetahuan untuk melaksanakan wakaf tunai.					

2) PROMOTION / PROMOSI

STATEMENT	1	2	3	4	5
1. Promotion of cash Waqf is clear. / Promosi mengenai wakaf tunai adalah jelas					
2. I am exposed to the promotion of cash Waqf. / Saya didedahkan dengan promosi mengenai wakaf tunai.					
3. Effective promotion will influence me to contribute in cash Waqf. / Promosi secara efektif mengenai wakaf tunai akan mempengaruhi saya untuk menyumbang wakaf tunai.					
4. Good promotion will increase the awareness of cash Waqf. / Promosi yang baik akan meningkatkan kesedaran mengenai wakaf tunai.					
5. I do prefer promotion of cash Waqf through online promotion. / Saya lebih memilih promosi wakaf tunai secara atas talian.					

3) RELIGIOSITY / AGAMA

STATEMENT	1	2	3	4	5
1. Cash Waqf giving is encouraged by Islam. / Pemberian wakaf tunai adalah digalakkan oleh Islam.					
2. I can contribute to welfare activities through cash Waqf. / Saya boleh menyumbang kepada aktiviti kebajikan melalui wakaf tunai					
3. Performing cash Waqf educates me to obey Allah. / Berwakaf tunai mendidik saya untuk taat kepada Allah.					
4. Contributing to cash Waqf makes me closer to Allah. / Menyumbang kepada wakaf tunai menjadikan saya lebih dekat dengan Allah.					
5. I believe I help other Muslims by contributing to cash Waqf. / Saya percaya saya membantu orang Islam lain dengan menyumbang kepada wakaf tunai.					
6. I believe it is important for me to do good deeds for others. / Saya percaya adalah penting bagi saya untuk melakukan perbuatan baik untuk orang lain.					

4) BACKGROUND / LATARBELAKANG

STATEMENT	1	2	3	4	5
1. I have ample exposure to cash- Waqf through people around me. / Saya mempunyai pendedahan yang mencukupi tentang wakaf tunai melalui orang di sekeliling saya.					
2. My family encourage me to contribute cash Waqf. / Keluarga saya menggalakkan saya untuk menyumbang wakaf tunai.					
3. My friends encourage me to contribute cash Waqf. / Rakan-rakan saya menggalakkan saya untuk menyumbang wakaf tunai.					

<p>4. To make sure I participate in the right cash Waqf, I often observe how others participate in cash waqf. / Untuk memastikan saya mengambil bahagian dalam wakaf tunai yang betul, saya sering memerhatikan bagaimana orang lain menyertai wakaf tunai.</p>					
<p>5. My relatives encourage me to contribute cash Waqf. / Saudara mara saya menggalakkan saya untuk menyumbang wakaf tunai.</p>					

FKP

THANK YOU FOR RESPONDING / TERIMA KASIH KERANA MEMBALAS

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APPENDIX B: GANTT CHART

Month/ Research Activity	March			April				May				June			
	W1	W2	W3	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4
Proposal/Draft	■	■	■	■	■	■	■	■							
Literature Review	■	■	■	■	■	■	■	■	■						
Research Method				■	■	■	■	■	■	■	■				
Presentation (Part 1)												■			
Report Submission (Part 1)													■		

Month/ Research Activity	October			November				December				January			
	W1	W2	W3	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4
Data Collection			■	■	■	■									
Pilot Test and Respondent Data Collection							■	■							
Run SPSS on Collection Data							■	■							
Data Analysis and Findings									■	■	■	■			
Discussion and Conclusion for research									■	■	■	■			
Correction									■	■	■	■	■		
Presentation (Part 2)														■	
Final Report Submission															■