

**THE ACCEPTANCE OF ONLINE *WAQF* IN ISLAMIC
BANKING INSTITUTIONS**

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**MASTER IN ISLAMIC FINANCE AND BANKING
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INSTITUTIONS**

By:

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**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
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In Partial Fulfillment of the Requirement for the
Master in Islamic Finance and Banking**

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ABSTRACT

This research explores the factors influencing the acceptance of online *waqf* in Islamic banking institutions. The survey involved 230 Muslim respondents among Universiti Utara Malaysia, College of Business (UUM COB) staffs. All the data are analyzed using software of Statistical Package for Social Science (SPSS) by conducting statistical method namely, Independent Samples T-Test, Analysis of Variance (ANOVA), Pearson Correlation and Multiple Linear Regression analysis to archive the objectives of this research. A conceptual framework is built based on the Technology Acceptance Model (TAM) by adding three new external variables, namely perceived religiosity, perceived self-efficacy and amount of information to further explain the acceptance of online *waqf*. The results showed that four variables are positively correlated with the acceptance of online *waqf* at 95% and 99% of confidence level. In addition, the results also identified three factors which are perceived usefulness, perceived ease of use and amount of information found significant in influencing the acceptance of online *waqf*. However, perceived religiosity and perceived self-efficacy is found to be insignificant predictor. Therefore, understanding what influences users to accept and use online *waqf* can be beneficial to banks, system developers and marketing practitioners in developing and marketing online *waqf* services that will be acceptable by the target market. Other than that, this study also propagate valuable insights for Islamic banking institutions to introduce online *waqf* in the future where the factors analyzed could be used as a guideline for better planning and implementation of online *waqf*.

Keywords: Online *waqf*, Adoption, Technology Acceptance Model (TAM), Islamic Banking Institutions.

ABSTRAK

Kajian ini dilakukan untuk mengukur faktor-faktor yang mempengaruhi penerimaan *waqaf* atas talian di institusi perbankan Islam. Kajian ini telah dijalankan terhadap 230 responden Muslim di kalangan kakitangan Universiti Utara Malaysia, Kolej Perniagaan. (UUM COB). Semua data dianalisis menggunakan Perisian Pakej Statistik Untuk Sains Sosial (SPSS) dan diuji dengan menggunakan Ujian-T Sampel Tidak Bersandar, Analisis Varians (ANOVA), Korelasi Pearson dan Regresi Linear Berganda bagi mencapai objektif kajian ini. Kerangka kerja konseptual telah dibina berdasarkan Model Penerimaan Teknologi (TAM) dengan menambah tiga pembolehubah luaran yang baru iaitu persepsi agama, persepsi kecekapan diri dan jumlah maklumat untuk menjelaskan lagi hasrat menggunakan *waqaf* atas talian. Hasil kajian menunjukkan bahawa empat pembolehubah mempunyai hubungan yang positif terhadap hasrat untuk menggunakan *waqaf* atas talian pada tahap keyakinan 95% dan 99%. Tambahan lagi, hasil keputusan kajian ini juga mengenal pasti tiga faktor iaitu persepsi kebergunaan, persepsi kemudahan dan jumlah maklumat didapati penting dalam mempengaruhi hasrat untuk menggunakan *waqaf* atas talian. Bagaimanapun, persepsi agama dan persepsi kecekapan diri didapati tidak membuktikan sebagai pengaruh penting terhadap hasrat untuk menggunakan *waqaf* atas talian. Oleh itu, memahami apakah faktor yang mempengaruhi pengguna untuk menerima dan menggunakan *waqaf* atas talian boleh memberi manfaat kepada bank-bank, pemaju sistem dan pengamal pemasaran dalam membangunkan serta memasarkan perkhidmatan *waqaf* atas talian yang akan diterima oleh sasaran pasaran. Selain daripada itu, kajian ini juga akan memberikan maklumat yang bermakna kepada institusi perbankan Islam untuk memperkenalkan *waqaf* atas talian pada masa akan datang di mana faktor-faktor yang dikaji boleh digunakan sebagai garis panduan bagi perancangan dan pelaksanaan *waqaf* atas talian dengan lebih baik.

Kata Kunci: *Waqaf* atas talian, Adaptasi, Model Penerimaan Teknologi (TAM) dan Institusi Perbankan Islam.

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TABLE OF CONTENTS

PERMISSION TO USE	iii
TABLE OF CONTENTS.....	vii
LIST OF TABLES	x
LIST OF FIGURES	xi
LIST OF ABBREVIATIONS.....	xii
CHAPTER 1 : INTRODUCTION	1
1.1 Introduction.....	1
1.2 Overview of <i>Waqf</i>	1
1.3 Background of the study	5
1.4 Problem Statement	7
1.5 Research Questions	9
1.6 Research Objectives.....	10
1.7 Significance of the Study	11
1.8 Definition of Key Terms.....	12
1.9 Scope and Limitation of the Study.....	13
1.9.1 Scope of the Study	13
1.9.2 Limitation of the Study.....	14
1.10 Organization of the Thesis	15
CHAPTER 2 : LITERATURE REVIEW	17
2.1 Introduction.....	17
2.2 Waqf Studies	17
2.3 Cash <i>Waqf</i> with Online System	22
2.4 Technology Acceptance Model (TAM).....	24
2.5 Research Model	26
2.5.1 Perceived Usefulness.....	26
2.5.2 Perceived Ease of Use	28
2.5.3 Perceived Religiosity	29
2.5.4 Perceived Self-efficacy.....	31

2.5.5	Amount of Information.....	32
2.6	Research Hypotheses	33
2.7	Research Framework	34
CHAPTER 3 : RESEARCH METHODOLOGY		36
3.1	Introduction.....	36
3.2	Research Design.....	36
3.3	Population and Sample of the Study	37
3.4	Questionnaire Design.....	40
3.5	Measurement of the Variables	41
3.6	Data Collection Method.....	43
3.7	Reliability of the Instrument	44
3.8	Normality of the Data	46
3.9	Data Analysis	47
3.10	Descriptive Statistics.....	48
3.11	Inferential Statistics	49
3.11.1	Test of Differences	49
3.11.2	Pearson Correlation	51
3.11.3	Multiple Linear Regressions.....	52
3.12	Conclusion	54
CHAPTER 4 : DATA ANALYSIS AND FINDINGS		55
4.1	Introduction.....	55
4.2	Profile of the Respondents	55
4.3	Level of Online <i>Waqf</i> Acceptance and Determinant Factors.....	57
4.4	The differences between Demographic Factors and Online <i>Waqf</i>	58
	Acceptance.....	58
4.4.1	The difference between Gender and Online <i>Waqf</i> Acceptance.....	58
4.4.2	The difference between Position in University and Online <i>Waqf</i>	59
	Acceptance	59
4.4.3	The Difference between Age and Online <i>Waqf</i> Acceptance	60
4.4.4	The difference between Highest Education Level and Online <i>Waqf</i>	62
	Acceptance	62

4.4.5	The Difference between Monthly Income and Online <i>Waqf</i> Acceptance	63
4.4.6	The Difference between Working Period and Online <i>Waqf</i> Acceptance	64
4.5	The Relationship between the Factors with Online <i>Waqf</i> Acceptance	65
4.6	Factors Influencing the Acceptance of Online <i>Waqf</i>	69
CHAPTER 5 : DISCUSSION AND RECOMMENDATIONS		73
5.1	Introduction.....	73
5.2	Discussion of the Findings.....	73
5.3	Contributions of the study.....	76
5.4	Recommendations.....	78
5.5	Limitations of the Study.....	79
5.6	Conclusion	80
REFERENCES		82
APPENDICES		

LIST OF TABLES

Table 1.1	Internet banking subscribers (end of period).....	8
Table 3.1	Sample Size for a Given Population Size.....	39
Table 3.2	The list of Colleges in the Clusters.....	40
Table 3.3	Measurement of the Variables.....	42
Table 3.4	Reliability test for the variables.....	45
Table 3.5	Data analysis technique.....	54
Table 4.1	Profile of the respondents.....	57
Table 4.2	Level of Online <i>Waqf</i> Acceptance and Determinant Factors.....	58
Table 4.3	The Difference between Gender and Online <i>Waqf</i> Acceptance.....	59
Table 4.4	The difference between Positions in University and Online <i>Waqf</i> Acceptance.....	60
Table 4.5	The difference between Ages and Online <i>Waqf</i> Acceptance.....	61
Table 4.6	Post Hoc ANOVA analysis of Ages.....	62
Table 4.7	The Difference between Highest Education Levels and Online <i>Waqf</i> Acceptance.....	63
Table 4.8	The Difference between Monthly Income and Online <i>Waqf</i> Acceptance.....	64
Table 4.9	The difference between Working Period and Online <i>Waqf</i> Acceptance.....	65
Table 4.10	Results of Pearson Correlation Analysis among Variables.....	66
Table 4.11	Results of Multiple Regression Analysis.....	70

LIST OF FIGURES

Figure 1.1	Performance of Cash <i>Waqf</i> in Malaysia Dicember 2012.....	7
Figure 1.2	Organization of the Study.....	16
Figure 2.1	Technology Acceptance Model (TAM).....	26
Figure 2.2	Theoretical Framework of Online <i>Waqf</i> Acceptance.....	35
Figure 3.1	Formulas for Multiple Linear Regressions.....	53

LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
BIMB	Bank Islam Malaysia Berhad
BMMB	Bank Muamalat Malaysia Berhad
BNM	Bank Negara Malaysia
COB	College of Business
ICT	Information and Communication Technology
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
UUM COB	Universiti Utara Malaysia, College of Business
UUM	Universiti Utara Malaysia
YWM	Yayasan Wakaf Malaysia

CHAPTER 1

INTRODUCTION

1.1 Introduction

This study explores the factors influencing the acceptance of online *waqf* which is generally termed as Islamic e-donations in Malaysia. This chapter begins with an overview of *waqf*, background of the study, problem statement, research questions and research objectives. It follows by significant of the study, the definition of key terms and the scope and limitations of the study. Finally, this chapter discusses the organization of remaining chapters.

1.2 Overview of *Waqf*

In Arabic word, *waqf* can be defined as “وقف”, which means to hold or detain. On the other hand, *waqf* is detention of a specific thing in the ownership of *waqif* (appropriator) and devoting of its profits or usufruct in charity for the poor or other pious intentions (Ibrahim, 2008). According to Kahf (1998), *waqf* is an act of holding certain property and preserve it for confined benefit of certain philanthropy that disallows any use or disposition outside the specific objective. *Waqf* applies to non-perishable property, the

benefit of which can be extracted without consuming the property itself (Toraman et al., 2004).

Even though the word of “*waqf*” does not appear in the Quran, Muslim jurisprudence obviously figured out its legitimacy from some Al-Quran and Hadith which interpretations imply *waqf*. The majority of Muslim scholars’ opinion based on general and specific evidence in *waqf* is lawful and recommended (Yaacob et al., 2013). As for general evidence, they consider it as an act of charity which is greatly encouraged by both the Al-Quran and the Hadith. As stated from the Al-Quran:

لَنْ نَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا نَحِبُّونَ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ
بِهِ عَلِيمٌ ﴿٩٢﴾

“By no means shall you attain righteousness unless you give (freely) part of what you love. And whatever you give, Allah knows the truth well”

(Translate Surah Al-Imran: 92)

From the Hadith:

عن أبي هريرة رضي الله تعالى عنه أن رسول الله صلى الله عليه وسلم قال: إذا مات ابن آدم انقطع عمله إلا من ثلاث، صدقة جارية و علم ينتفع به و ولد صالح يدعو له

“Abu Hurayrah (r.a) reported that Prophet Muhammad (PBUH) said: On one’s death, one’s work is cut off except for three things: an ongoing charity, a beneficial learning or a goodly son praying for him”.

(Hadith narrated by Sahih Muslim)

In this respect, *waqf* is considered as an ongoing charity and also supported views by evidence special to *waqf*. Narrated by Ibn Umar as saying:

عن ابن عمر قال: أصاب عمر أرضا بخيبر. فأتى النبي ص.م يستأمره فيها فقال: يا رسول الله إني أصبت أرضا بخيبر لم أصب مالا قط هو أنفس عندي منه. فماتأمرني به؟ قال: إن شئت حبست أصلها وتصدقت بها. قال: فتصدق بها عمر أنه لا يباع أصلها. ولا يبتاع ولا يورث ولا يوهب. قال: فتصدق عمر في الفقراء وفي القربى وفي الرقاب وفي سبيل الله وابن السبيل والضيف لا جناح على من وليها أن يأكل منها بالمعروف أو يطعم صديقا غير متمول فيه

Narrated by Ibn Umar as saying: “Umar acquired an exceptional piece of land in Khaiber where he came to see the Prophet Muhammad (PBUH) and consulted him in connection therewith”. The Prophet Muhammad (PBUH) suggested and said: “If you will, you can withhold its corpus so that it cannot be sold, granted or bequeathed. The proceeds can be distributed to the poor, the kinsmen, the captives in the way of God, the guests and the wayfarers”

(Hadith narrated by Sahih al-Bukhari)

Therefore, Umar accordingly dedicated the property and the income to the poor and relatives and on freeing the slaves and on the services rendered to travelers and on hospitality. The administrator or manager shall have the power to take some of the income and the rest of it for feeding others not accumulating riches thereby (Adam and Lahsasna, 2013).

Furthermore, in Islam land was the first of *waqf* properties. The mosque of Quba’ in Medina which exists until today was the first mosque in Islamic history that was *waqf* oriented. Others using *waqf* land include Al-Azhar University in Egypt, University of Cordova Spain and Al-Noori Hospital in Damascus (Zaki, Norzaidi and Zuina, 2008). In Malaysia, Johor Corporation has played a significant role in practicing *waqf* for

development of the ummah. The establishment of Kumpulan *Waqf* An Nur Bhd. with management supported by KPJ Healthcare Bhd. is to manage a chain of *Waqf* An Nur Clinics and it is the first *waqf* hospital in Malaysia which place in Pasir Gudang, Johor. These are among the success stories of Malaysian *waqf* practiced by Johor Corporation (Hashim, 2009).

Instead of *waqf* land, the other prominent and potential *waqf* is a cash *waqf*. According to Mannan (1998), cash *waqf* has become increasingly well-known due to its flexibility which allows distribution of the *waqf*'s potential benefit to the poor in anywhere. Abdel Mohsin (2008) defined cash *waqf* as donation of an amount of money by a founder and the dedication of its usufruct in perpetuity for the prescribed purposes. Historically, cash *waqf* already started during the time of Prophet Muhammad (PBUH) and Prophet's Companion was reputed had used *waqf* to donate their farmland for development purposes. The revenue from land would be solely used for the sake of development of the society. Cash *waqf* is an effective alternative for poverty alleviation programs especially for Muslims. These programs require a huge amount of funds which cannot be provided by the government. In the Islamic socio-economy concept, the sources of social funds called cash *waqf* are economically and politically free of charge.

As time passed by as mention before, *waqf* has been emerged from land *waqf* and cash *waqf* to an online *waqf*. According to Amin et al. (2014), online *waqf* is generally referred as *Muslims'* donation in the form of cash that is performed via electronic means (e.g. Internet banking facilities). If it is offered through internet banking facilities, online *waqf* is therefore viewed as one of the services provided by Islamic banks. Online *waqf*

is particularly not fully implemented in Malaysia's context. However, online *waqf* has been established as a viable solution to improve wealth redistribution amongst Muslims in Kuwait and extends its applicability to the Malaysia's context. Muslims had referred its term to the individuals who believe and follow the religion of Islam. Nonetheless, contribution of online *waqf* in society is still at infancy stage and necessary to support by all parties in order to make it feasible at the national level. However, Maybank Islamic is the first financial institution in Malaysia offering such an integrated *waqf* solution to customers under community-giving initiative that allows customers to place deposits as *waqf* contribution (Maybank2u website, accessed in Mei 29, 2014).

1.3 Background of the Study

The advancement in technological development in information technology has led to evolution of payment transaction. The evolution of payment transaction transformed the way traditionally when customers can conduct their activities manually. Electronic payment has become growth for the organization to deliver their products and services. Payment via online is one approach to electronic payments and more commonly known as "e-payment". It has the ability of implementing the payment process through the internet without using manually processes. The method of e-payment used such as credit or debit card, direct through the account as well as internet banking. This method is the same way as a cash transaction but different in the process using the internet.

In becoming technology development, *waqf* institutions are not left behind to face new challenges in the area of globalization and accordance in the viewpoint and opinions of

Islamic scholar. With the development of this technology, each *waqf* institution in Malaysia expected to improve wealth redistribution among Muslims year by year in Islamic banking institutions. This system was developed for giving facility to customer and easy used.

As we know, *waqf* has been changed nowadays to the level of technological via online so called *e-waqf* rather than manually. Therefore, the researcher will stress on *waqf* contribution through online in Islamic banking institutions.

For example, Yayasan Wakaf Malaysia (YWM) in Bank Islam Malaysia Berhad (BIMB), Maybank Islamic Berhad, AmIslamic Bank, Hong Leong Islamic Bank, Public Islamic Bank Berhad, RHB Islamic Bank and Kuwait Finance House respectively, has possible to contribute the *waqf* fund by using internet banking (Buletin YWM, 2012). This is because the development of technology has change perception of people towards *waqf*. The utilization of technology has facilitated the implementation of *waqf* in more users friendly. Moreover, according to YWM, the performance of cash *waqf* contribution in Malaysia through Islamic banks is quite good as it shown in Figure 1.1. The customers can make their contribution through Cash Deposit Machine or direct transfer in any account bank. Figure 1.1 shows the performance of cash *waqf* in Malaysia on December 2012:

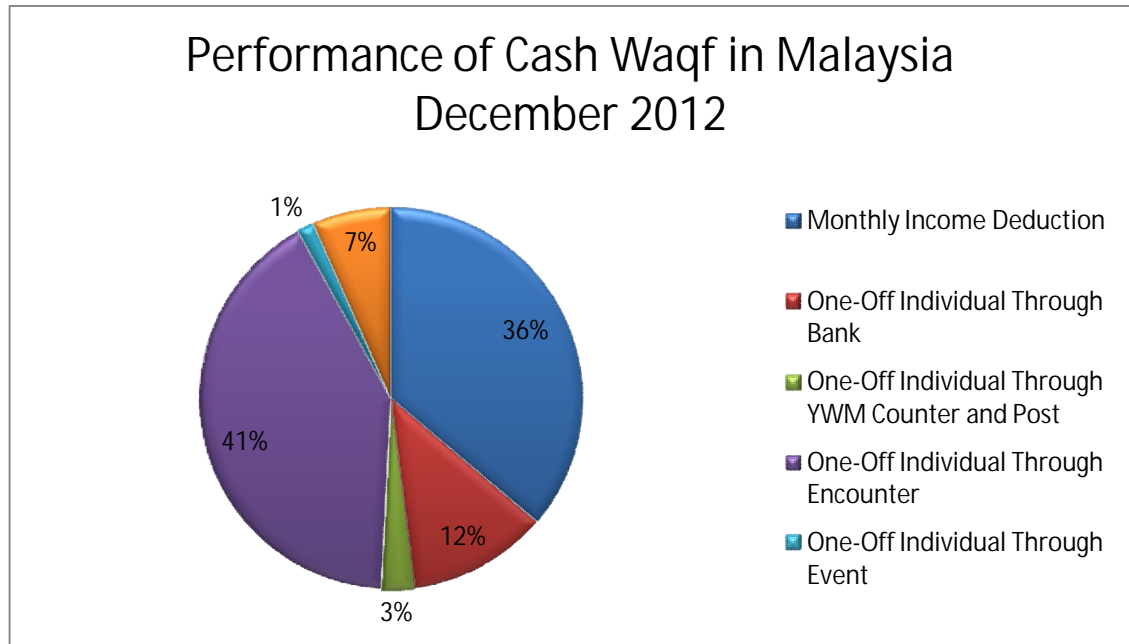


Figure 1.1:
Performance of Cash Waqf in Malaysia December 2012
 Source: Buletin Yayasan Wakaf Malaysia (YWM), 2012

1.4 Problem Statement

This study is to identify the customer's acceptance of online *waqf* contribution. The researcher wants to explore the factors that influence on acceptance of online *waqf* in Islamic banking institutions. Many of Islamic banking institutions in Malaysia such as BIMB, Bank Muamalat Malaysia Berhad (BMMB) and CIMB Islamic Bank have implemented internet banking services but they are still not fully implement online *waqf* in their existing facilities of internet banking services (Amin et al., 2014).

In addition, in order to increase the collection of *waqf*, Islamic banking institutions should implement online *waqf* system because this method will contribute *waqf* quickly

and easily. Internet banking subscribers in Malaysia have been increased year by year as it shown in Table 1.1. Table below shows the statistic of internet banking subscribers from 2005-2014.

Table 1.1:
Internet banking subscribers (end of period)

Million	Number of subscribers		
	Individual	Corporate	Total
2005	2.5	0.1	2.6
2006	3.2	0.0	3.2
2007	4.5	0.1	4.6
2008	6.1	0.1	6.2
2009	8.0	0.2	8.1
2010	9.6	0.2	9.8
2011	11.6	0.2	11.9
2012	13.4	0.2	13.7
2013	15.2	0.3	15.5
Mar-2014	15.6	0.3	15.9

Source: Bank Negara Malaysia (BNM), 2014

Table 1.1 shows that the internet banking subscribers are increasing from 2005 until 2014. By this increasing, it indicated that Islamic banking institutions in Malaysia have higher opportunity to create new system in *waqf* contribution in online services rather than traditional services as before. Therefore, the researcher wants to focus on customer awareness on online *waqf* on their acceptance via online in Islamic banking institutions. There have various empirical studies examined the Islamic internet banking services comprehensively, but there were poor efforts done to examine an acceptance of online

waqf among Malaysian because it is relatively new (Ramayah et al., 2003; Ndubisi and Sinti, 2006; Nor, Shanab and Pearson, 2008; Mohan et al., 2013). These studies conversely have overlooked the importance of online *waqf*. Towards in this end, the present study is undertaken to fill the gaps and thus adding more alternatives to Muslims work on altruistic deeds which in turn strengthen their commitment to Allah S.W.T.

Therefore, this study is to identify what are the factors most influence the acceptance of online *waqf* services and perception towards online *waqf* that implemented by Islamic banking institutions in Malaysia. Aim of this study is to explore in the relation among staffs in College of Business, Universiti Utara Malaysia (UUM COB) in the aspects of Perceived Usefulness, Perceived Ease of Use, Perceived Religiosity, Perceived Self-Efficacy and Amount of Information. Therefore, the statement of research problem is **“What are the factors that influencing the acceptance of online *waqf* in Islamic Banking Institutions?”**

1.5 Research Questions

This study has been executed based on the discussion in the problem statement above with the aim to answer and analyze the questions below:

- i) Are there any differences between demographic factors (gender, position in university, age, highest education levels, monthly income and working period) towards online *waqf* acceptance?

- ii) Are there any relationship between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online *waqf* acceptance?
- iii) What are the factors (perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information) that influence on online *waqf* acceptance?

1.6 Research Objectives

This study will undertake three research objectives:

- i) To investigate differences between demographic factors (gender, position in university, age, highest education levels, monthly income and working period) towards online *waqf* acceptance.
- ii) To examine the relationships between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online *waqf* acceptance.
- iii) To determine the factors (perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information) that influence on online *waqf* acceptance.

1.7 Significance of the Study

The findings of this research are expected to be very useful and significant to theoretical and practical aspects.

- i. This research can improve knowledge and provide better understanding among readers such as students, academics or other users of internet banking. At the end of this study, the findings will show which are the factors most influencing the acceptance towards online *waqf*.
- ii. This research shows how far the online *waqf* in Islamic banking institutions can be consistent or implement with the technological changes. This study also will identify customers' acceptance on online *waqf* contribution in Islamic banking institutions.
- iii. The knowledge and findings of this research hopefully would be useful as source information for the future research regarding the issues.
- iv. Online *waqf* perhaps will improve the collection of *waqf* funds in Malaysia and will be able to motivate the existing users of internet banking to contribute the part of their wealth in order to gain reward in the world and hereafter.
- v. This study is design to provide opportunities and strengthen strategy especially for investors and corporate social responsibilities programmers. Besides, online

waqf can be promoted among young generations who are literate and greater access in online transaction. This is able to instill the altruism values among young generations particularly for fresh graduates and workers, so as to improve the collection of *waqf* funds.

1.8 Definition of Key Terms

In this study, several key terms are highlighted and defined. Each of the terms is important in order to better conceptualize as the following:

- i. **Online *Waqf* Acceptance.** In this study, the term of online *waqf* acceptance refers to intention to use as a degree to which an individual is willing participates in a certain behavior (Ajzen and Fishbein, 1980). It is also defined as the strength of one's intention to perform a specified behavior (Fishbein and Ajzen, 1975).
- ii. **Perceived Usefulness:** The degree to which a person believes that using internet banking would enhance her/his job performance (Davis, Bagozzi and Warshaw, 1989).
- iii. **Perceived Ease of Use:** The degree to which a person believes that using the internet banking would be free of effort (Davis et al., 1989).
- iv. **Perceived Religiosity.** Worthington, Wade, Hight, McCullough, Berry, Ripley, Schmitt and Bursley (2003) defined religiosity as the degree to which a person

uses adheres to his or her religious values, beliefs and practices and uses them in daily living. The supposition is that a highly religious person will integrate his or her religion into much of his or her life.

- v. **Perceived Self-Efficacy:** The degree to which a person self confidence in her/his ability to use internet banking (Bandura, 1982).
- vi. **Amount of Information:** The information available for a particular product is essential to affecting one's decision to purchase the product (Amin et al., 2014)

1.9 Scope and Limitation of the Study

This section discusses about the scope and limitation in this study. It is as follow:

1.9.1 Scope of the Study

This research is done involve the employees of UUM COB. This research focused on the factors influencing the acceptance of online *waqf* among them. Model theoretical framework used in this study is based on Technology Acceptance Model (TAM). Due to lack of time and cost, this study was conducted among UUM COB employees only.

1.9.2 Limitation of the Study

This study has several limitations. Firstly, this research has limited resources because much of the studies related to the topic of *waqf* do not cover the area of online *waqf* acceptance. The unavailability of accurate data and the limited amount of research on this topic also contributed to the inadequate information on the sector. Therefore, the researcher experiences some difficulties to find references to complete this study.

Secondly, the researcher also faced difficulties during data collection process because lack of cooperation and commitment from respondents to answer the questionnaire. The progress of gathering data was quite time consuming since the questionnaire distributed to them might not be able to answer. When some of the respondents reluctant to give cooperation to the researcher, it contributes to insufficient of responses. In the future, there is a need to conduct a comparative study with other academic institutions in order to get more accurate and more generalize results.

Thirdly, the current study has geographically limitation in which it does not include all staff samples from UUM. The current study is restricted to UUM COB which confined the generalizability of the research outcomes.

1.10 Organization of the Study

This thesis is organized into five (5) chapters. Chapter 1 provides the overview of *waqf*, background of the study, problem statement, research questions, research objectives, significant of the study, definition of the key terms and scope and limitations of the study and the organization of the remaining chapters.

Chapter 2 contains of literature review and previous research related to this study. This chapter discusses on the research done by the previous scholars particularly on the factors that influencing the acceptance of online *waqf* and the implementations of Technology Acceptance Model (TAM).

Chapter 3 describes the methodology that was used in this study. The following sections of the chapter also discuss the research design, the population and sample of the study, sampling method, variables and measurements and the data analysis method which was adopted for the study.

Chapter 4 is presents the result of data analysis begins with profile of the respondents and level of the variables. Then, it follows with the reliability and normality test of the variables. Finally, it ends with the results of hypothesis testing.

Chapter 5 discusses further on the output of this study to answer the research questions. It begins with the discussion of the findings. Then, this chapter presents the contribution of the study. Finally, several limitations and recommendations for future research have

also been suggested. Overall, the organization of the thesis had been shown in Figure 1.2.

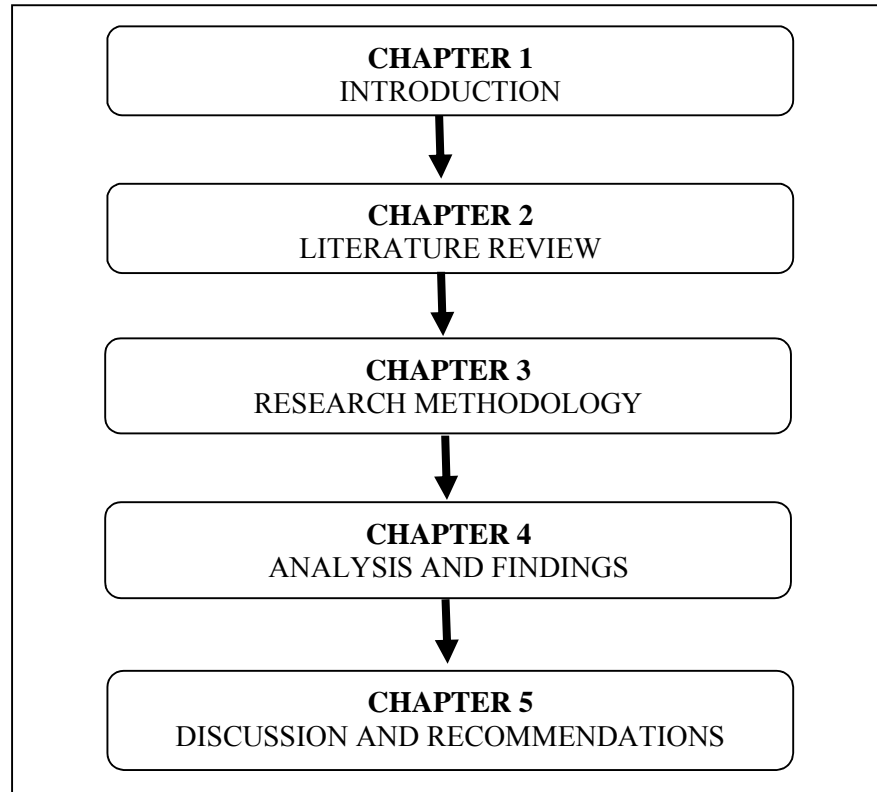


Figure 1.2:
Organization of the study

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the numerous literatures on factors that influencing the acceptance of online *waqf* in Islamic banking institutions begin with the *waqf* studies. This chapter review features of the implementations of Technology Acceptance Model (TAM). Then, it defines and conceptualizes all the variables and overview of the relationship between independent variables and dependent variable. This study also discusses the proposed hypotheses formulated. Finally, this chapter illustrates the research framework of the study.

2.2 *Waqf* Studies

Kahf (1999) examined financing the development of *awqaf* (Islamic endowment) *property*. The author attempts to identify the various ways in which Islamic endowments help to provide the essential services for public welfare during the heyday of Islamic civilization. The study was particularly based on content analysis in discussions and analyses. The article identified four essential goals pertaining to *awqaf* (Islamic endowment) *property*. The first was related to the importance of endowments in an

Islamic society. The second was exploring the various forms of funding that have been employed in the past for establishing Islamic endowments. The third was related to the applicability of Islamic endowments for new funds generation. The fourth was pertaining to the methods by which public sources can be used to create new sources of funding for *awqaf* (Islamic endowment) *property*. The article possesses interesting issues pertaining to *awqaf* property. Yet but importantly, no discussion is provided on online *waqf*, perhaps of its scope which considers the development of *awqaf* property through financing activities.

An interesting study by M.Sadeq (2002) on *waqf*, perpetual charity and poverty alleviation has provided important views on pertaining to the implementation of *waqf* and its link for poverty alleviation. It attempts to define a new approach to poverty analysis and suggests a way to make the role of *waqf* more effective in the poverty alleviation and socioeconomic development of a resource poor country. The study also mentioned that the institution of *waqf* can be used as a tool for general social well-being, income generation for the worse-off strata of population and productive distribution of property. Although the study appears with some merits, several discrepancies are discovered. Firstly, the study has different focus on analyses and methods. The current study focuses on the online *waqf* whilst M.Sadeq (2002) study focus on proposal of *waqf* institution for poverty war. Secondly, the study has overlooked the importance of empirical data in solving the issues concerned. The author also used analytical approach rather than the survey approach. This outcome has been motivated the current research to be undertaken.

Mohammad and Mar-Iman (2006) examined the obstacles of the current concept of *waqf* to the development of *waqf* properties. The authors used the content of analysis in providing arguments and assertions pertaining to *waqf*. The authors attempted to re-think the concept of *waqf* perpetuity and inalienability and proposed to replace the perpetuity of the physical object with dedication by assigning a value to the dedication which is then safeguarding and invested. Although the study possesses merits in the topic studied but they did not highlight of online *waqf*. Besides, the study was not performing a questionnaire survey which may be telling us that a research gap does exist between the former study and the current study.

Dona (2007) examined the implementation of cash *waqf* on the board of Islamic financial institutions. The study identified cash *waqf* as the new potential Islamic financial engineering product. The author captures the cash *waqf* experience, *fiqh* views, cash *waqf* application in Indonesia and also pertaining to the application of cash *waqf* at mosques. The study verified that cash *waqf* invited positive perceptions among economists. The study also argued that cash *waqf* was considered as the alternative to move from the over dependence on the state government. The study however did not incorporate the findings from empirical data by which the current study is of interest to tackle such limitation. Similarly, the study was only telling us about the generic issues pertaining to the implementation of cash *waqf*.

Refer to Saduman and Aysun (2009) exposes views on pertaining to the socio-economic role of *waqf* in the *Muslim* Ottoman cities. The approach used by Saduman and Aysun (2009) was same used by Donna (2007), M.Sadeq (2002) and Kahf (1999). In Ottoman

Empire, the *waqf* system together with the imaret and other religious institutions had important role in social and economic development of the *Muslim Ottoman Cities*. In this paper, it worth noted that it is not only the religious and official face of *waqf* system but also the face of administration of local government in the settlements policies and their reflections to the cities in Turkey was investigated (Saduman and Aysun, 2009). The outcomes of the study are consistent with M.Sadeq (2002) who had used content and analytical analyses in addressing the findings of his study. No questionnaire survey was conducted by the author that was limit elucidations for data analysis.

Chowdhury et al. (2011) explain that cash *waqf* would also help to reform the present institutional setup and their networking relationship throughout the country with a view to increasing their performance in the direction of the efficient and need based dynamic management of the *waqf* affairs and systems which total policy dimensions at micro and macro mixed with the diversified objectives of innovations and development in the *waqf* management systems complying with the *Shariah* guidelines. Besides that, Aziz, Johari and Yusof (2013) discussed regarding the cash *waqf* models for financing in education where the main objective of the paper is to examine and compare various cash *waqf* models as proposed by many Muslim scholars. The general finding of the article shows that there is possible structure for *waqf* instrument that can be implemented in the future for the financing of education. It is expected that with a proper mechanism of *waqf* financing provided by specific Islamic financial institution, it is able to benefit many parties in getting financing facilities as well as for investment purposes that many attain the both objective of this world and the Hereafter.

Refer to Aziz et al. (2014) examined the relationship between level of income and contribution method of cash *waqf* fund in Islamic *waqf* bank as well as the appointment of an agent in collecting *waqf fund* in Islamic *waqf* bank. The article shows that managing cash *waqf* in terms of contribution method and appointment of agent is crucial to facilitate proper Islamic banking system especially in the area of Islamic *waqf* bank. There is possible contribution method and structure for Islamic *waqf* bank that can be implemented in the future for the success of Islamic *waqf* bank. Again, the discussion regarding cash *waqf* needs to be more extensive in order to find out the best method and structure of administration to be established. The permissibility of cash *waqf* and suitability of capital structure of Islamic bank can be considered as *waqf* instrument in solving the financing problem for the needy.

Ismail, Muda and Hanafiah (2014) explain about the manifestation of both efficient *waqf* system and competitive *waqf* products in the Islamic non-banking financial institutions (NBFIs) has enabled efficient and equitable distribution of wealth to the Muslim communities. It is one of the most effective instruments for promoting and enhancing the economic, educational, religious and social developments of the Muslim communities whilst sustaining their faith and spiritual strength to face the current challenges. The authors also explain the concept, role and prospect of cash *waqf* pertaining to the contemporary law and our country's economic scenario. Besides, it is also the aim of the paper to discuss the development of cash endowment based on the country's current and long term strategic plans. In short, the study offers specialized and rich knowledge of cash *waqf* development in Malaysia which could help to accelerate and transform the Muslims' minds into having an optimistic and positive perception

towards the role of *waqf* as a mechanism to dynamically generate income extensively increase the *waqf* revenue and confidently ensure equitable distribution of the wealth among the Muslim communities.

2.3 Cash *Waqf* with Online System

Cash *waqf* means a movable *waqf* that has been established with liquid money or in other word *waqf* by using a cash or money. Cash *waqf* carries several advantages which give great benefit to all parties including the financial institutions, investor and societies. Typically, *waqf* usually focused on the land or building, but not many people or the donors have the asset to do *waqf*. Therefore, cash *waqf* has come as a great alternative for individual who do not have an immovable asset but rather have movable assets such as cash for donating. Thus, everyone can do a charity in form of cash *waqf* as long as they want to do it voluntary only for the sake of Allah s.w.t blessing.

Notwithstanding, there is an argument among scholars regarding cash *waqf* in general. The Islamic schools of thought consist of Imam Shafie, Hanafi, Hambali and Maliki, jointly agreed to allow *waqf* for moveable property (Abdullah, 2010). This is because, all moveable property can be sold, which can receive benefit in return as well as retain its physical condition. As a result, cash *waqf* is permissible. In Malaysia, the Malaysian Islamic National Council Ruling (Majlis Kebangsaan Hal Ehwal Agama Islam Malaysia) which having a meeting from 10 to 12 April 2007 at Kuala Terengganu agreed to allow the practice of cash *waqf*. Therefore, the decision has dismissed any hesitation or polemic concerning the implementation of cash *waqf*. So far, Malaysia has

implemented cash *waqf* in several state religious councils that offers the cash *waqf* scheme or the so called *waqf* shares. Abdullah (2010) explained that there are six states that offer cash *waqf* schemes with certain minimal prices which are Penang *Waqf* Fund Scheme at the minimum *waqf* price of RM5, Selangor *Waqf* Share offers a minimum price of RM10, Pahang *Waqf* Shares (RM10), Johor *Waqf* Shares (RM10), Terengganu Cash *Waqf* Scheme (RM10) and Malacca *Waqf* Shares (RM10). The Penang *Waqf* Fund can be purchased at the Penang State Religious Council and at all *Zakah* Management Centers. In addition, the Muslim society can also receive the National Cash *Waqf* Scheme which has been offered by the Malaysian *Waqf* Foundation at the minimum price of RM10. The availability of cash *waqf* can also be obtained at the Malaysian Islamic Missionary or Yayasan Dakwah Islamiah Malaysia (YADIM) at the minimum price of RM10.

To date, the developments of information and communication technologies have resulted in the concept of *waqf* management through internet base known as "online *waqf* ". Management of *waqf* by using the online system is *waqf* transactions done online (interconnecting network) by anyone and anywhere. This is because, the information technology and rapid communication ahead of time to spread and impart knowledge to people with more quickly and effectively. From Islamic perspective, the era of globalization has been mentioned in the Al-Quran that says:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْنَاكُمْ مِنْ ذَكَرٍ وَأُنْثَىٰ وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ
لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتَقْوَاهُ إِنَّ اللَّهَ عَلِيمٌ خَبِيرٌ ﴿١٣﴾

“O mankind, indeed We have created you from male and female and made you peoples and tribes that you may know one another. Indeed, the most noble of you in the sight of Allah is the most righteous of you. Indeed, Allah is Knowing and Acquainted.”

(Translate Surah Al-Hujurat: 13)

Therefore, in view of Allah s.w.t creation consisting of various races and factions to kill each other and not hostile but to know one another. Relationship in this day and age with the Internet, there is no need to bother going to a place but suffice simply by pressing a finger on the computer so they will be able to interact face to the front computer so quickly and easily. Although, the al-Quran does not explicitly mention about the Information Communication Technology (ICT), but there are verses that emphasize the importance of knowledge. Hence, to master in ICT must have knowledge. On the other hand, cash *waqf* through online system highly encouraged in Islam as easy for anyone to contribute *waqf* quickly and save time.

2.4 Technology Acceptance Model (TAM)

In this study, the researcher used the Technology Acceptance Model (TAM) as the underlying theory. TAM is introduced by Fred Davis (1985). From the previous discussed, TAM has been widely used and adopted to increase the user adoption of information systems and technology. TAM was adapted from the Theory of Reasoned Action (TRA) which is the general theory of human behavior (Ajzen and Fishbein, 1980; Fishben and Ajzen, 1975). TAM is specific to information systems and

technology usage and valid in predicting the individual acceptance of various corporate Information Technology (IT) systems (Mathieson, Peacock and Chin, 2001).

TAM established generally to provide an explanation on determinants of technology acceptance and capable of explaining user behavior across a broad range of end-user technologies and user populations while at the same time being parsimonious and theoretically justified (Alrafi, 2006; Amin, 2007; Amin, Baba and Muhammad, 2007; Amin, 2008; Chung, 2008). Furthermore, TAM also evolved into a leading model explaining and predicting system use (Chuttur, 2009). Consequently, TAM has become popular that has been cited in most of the researcher that deals with user acceptance of technology (Lee, Kozar and Larsen, 2003). Nowadays, research on technology acceptance is still ongoing and thus an understanding of the assumption, strength and limitations of the TAM is essential for anyone willing to study on user acceptance of technology (Chuttur, 2009).

In addition, according to Mazhar (2006), TAM is an information system theory models which is how users come to accept and use the technology. TAM focuses on information systems and technology use based on social psychology theory and have valid and reliable instrument (Luarn and Lin, 2005). Davis (1989) defines TAM as having two basic determinants; (1) perceived usefulness and (2) perceived ease of use, which are the instrumental explaining the user's intention and behavior towards the use of new technology. (See Figure 2.1)

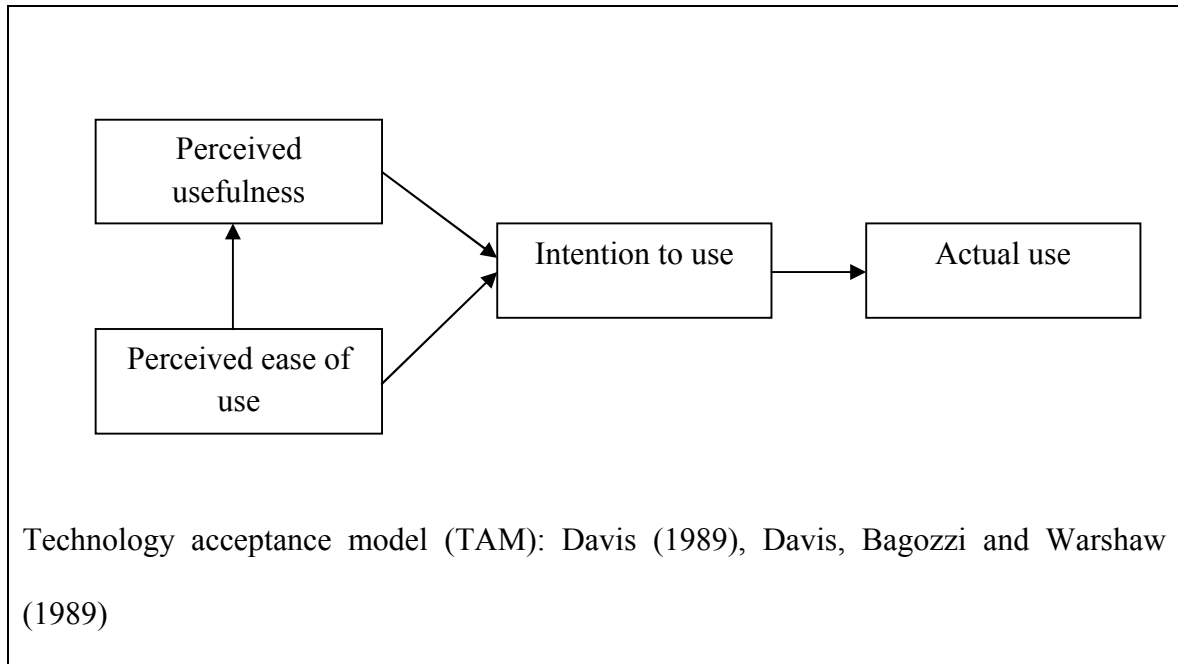


Figure 2.1:
Technology Acceptance Model (TAM)
 Source: Baraghani (2007)

2.5 Research Model

The independent variables in TAM model in this study are perceived usefulness and perceived ease of use. Nevertheless, this study added three new variables which are perceived religiosity, perceived self-efficacy and amount of information. These variables are expected to influence on the intentional behavior in term of online *waqf* acceptance.

2.5.1 Perceived Usefulness

According to Davis (1989), perceived usefulness as the degree to which an individual believes that using a particular system would enhance his or her job performance. Meanwhile, Phillip, Lisa, Calantone, Roger and Lee (1994) defined perceived usefulness

as the prospective adopter's subjective probability that applying the new technology from foreign sources will be beneficial to his personal and/or the adopting company's well-being. According to this study, it is worth to point out that there is limited study investigate on the relationship between perceived usefulness and intention to use in online *waqf*. However, Amin et al. (2014) reported that perceived usefulness is significant in influencing one's decision to perform online *waqf* acceptance among customers bank in Kota Kinabalu. In other previous studies, most of the literatures are centered on online banking. For example, Lean, Zailani, T. Ramayah and Fernando (2009) reported that perceived usefulness was significant driver for intention to use e-government service. Amin (2009) and Guriting and Ndubisi (2006) also examined about online banking acceptance in Malaysia (e.g. Sabah). Both studies reported that perceived usefulness was a strong factor of online banking acceptance among bank customers.

Furthermore, perceived usefulness is also found in mobile PC's context. For instance, a study by Ramayah and Mohd Suki (2006) on mobile personal computer (MPC) also found that perceived usefulness was a strong determinant of MPC acceptance among students at Universiti Sains Malaysia (USM). The result of their study indicated that perceived usefulness is the driver of the intention to use in Internet banking, which means if the system is useful, therefore the willingness of bank customers to use the system will be likely higher. On the other hand, many studies have also extended perceived usefulness into a newly context of governments. Given these studies, it is hoped that the importance of the construct could be extended to online *waqf* context.

2.5.2 Perceived Ease of Use

Davis et al. (1989) defined perceived ease of use as how clear and understandable interaction with the system is, ease of getting the system to do what is required, mental effort required to interact with the system, and ease of use of the system. Numerous studies have documented the importance of perceived ease of use on the acceptance. For example, Amin et al. (2014) also found that perceived ease of use is significant related to online *waqf* acceptance among customers bank in Kota Kinabalu, Sabah.

Besides that, Guriting and Ndubisi (2006) reported that perceived ease of use had a positive relationship with behavioral intention to use Internet banking in Malaysia (in the Sabah state). By the same token, Ramayah et al. (2005) reported that perceived ease of use was significantly related to intention in online shopping. The study was based on 150 respondents of internet users in Malaysia. The findings of these studies are also viewed similarly in Guriting and Ndubisi (2006). Furthermore, Luarn and Lin (2005) also found that there existed a positive causality between perceived ease of use and usage intention. Similarly, in the study of Ramayah and Ignatius (2005) examines the factors affecting students' intentions to use an online bill payment. The study reported that, using 120 samples, perceived ease of use was significant driver of intention to use in online bill payment.

Other than that, in the study of Kleijnen, Wetzels and Ruyter (2004) about wireless finance in Netherlands, they found that perceived ease of use was significant measure in the development of people's intention to use wireless finance. Similarly, Ramayah et al.

(2003) examined that perceived ease of use had significant impact in the development of initial willingness to use Internet banking. These studies however have rendered different focus of research, in which the issue of online *waqf* is rarely addressed. By reviewing the literatures, it is hoped that perceived ease of use could be generalized to a newly context of online *waqf*.

2.5.3 Perceived Religiosity

Waqf is a closer role to religion of Islam. For the reason, the inclusion of perceived religiosity in the current study model is of paramount importance to appreciate the interaction between the *waqf* activities and the religion of Islam. Few studies have considered the importance of perceived religiosity on consumer behaviors. For example, Amin et al. (2014) reported that perceived religiosity is significant in influencing one's decision to perform online *waqf* acceptance among customers bank in Kota Kinabalu. Nevertheless, studies such as McDaniel and Burnett (1990), Abdullah and Abd-Majid (2003), Wan-Ahmad et al. (2008), Mokhlis (2009) and a research by Amin (2010), provide an indication that perceived religiosity is worthy to be tested. These studies have not been designed for online *waqf* acceptance.

The importance of religiosity has been recognized in sociology and psychology but is not yet fully acknowledged in *waqf* research (McDaniel & Burnett 1990; Wan-Ahmad et al. 2008). McDaniel and Burnett (1990) considered religion as a belief in God accompanied by a commitment to follow principles believed to be set forth by God. As

such, one's act is particularly guided which has profound implication in his spending and consumption.

On the other hand, the study offers useful findings with regard to consumer behavior in which they discovered that religious commitment was significantly related to one's consumer behavior than one's religious affiliation. Similarly, one's level of religiosity has been proven to be important in predicting one's choice for Islamic bank (Wan-Ahmad et al. 2008). This explains that individuals with higher levels of religiosity maintain behavioral patterns that are expected to be guided by sanctions derived from religion. Further, Amin (2010) provides a significance concept of what we understand by perceived religiosity. Perceived religiosity refers to the degree to which a person believes that using Tabung Haji Automatic Teller Machine Banking (TAB) would be of religion influence, as it is allowable. As such, in the study's context, perceived religiosity refers to the degree to which a person believes that using online *waqf* would be of religion influences. Several studies, in a Malaysia's context, there have the evidences reported which suggest that religion will influence of consumer behavior (Abdullah & Abd-Majid 2003; Mokhlis 2009).

In detail, Abdullah and Abd-Majid (2003) examined the influence of religiosity, income and consumption on saving behavior. Of these explanatory variables, this study paid more attention on the effect of religiosity on saving behavior owing to the fact that developed are more rigor religiosity index for saving behavior. The study measured religiosity using several questions based upon the level of permissible of one's action which are "obligatory deeds", "prohibited deeds" and "recommended deeds". Similarly,

Mokhlis (2009) reported that three shopping oriented factors, namely quality consciousness, impulsive shopping and price consciousness were significantly associated with intrapersonal and interpersonal religiosities. This explains that religiosity should be included as a potential predictor in a model which explains shopping consumer behavior models.

These studies however have little attention on establishing a causal relationship between perceived religiosity and online *waqf* acceptance. There have limited previous studies on exploring in online *waqf* because it is relatively new. Importantly, it is hoped that the findings of this study could be extended in context of online *waqf*.

2.5.4 Perceived Self-efficacy

Self-efficacy is defined as beliefs in one's capabilities to mobilize the motivation, cognitive resources and courses of action needed to meet a given situational demands (Wood and Bandura, 1989). Refer to Bandura (1982), if one believes one-self having self-efficacy, he or she tends to perform behavior. Ellen, Bearden and Sharma (1991) indicated that persons who have perceive low self-efficacy with a new technology will be more resistant than persons who have perceive high self-efficacy. Nevertheless, there is limited study investigated on the relationship between perceived self-efficacy and the intention to use online *waqf*. For example, a study by Amin, Supinah, Aris and Baba (2012) reported that perceived self-efficacy is important determinant to predicting the intentions of the local customers to use mobile banking, which means the people relatively possess little skills in operating mobile banking services. Opening e-banking

counters would at least be able to facilitate the use of mobile banking services. Besides that, Sripalawat, Thongmak and Ngramyarn (2011) also examined about the factors affecting mobile banking acceptance in Thailand. The result shows that perceived self-efficacy was a strong determinant of mobile banking acceptance in Bangkok, Thailand. Thus, it is hoped that the important of the construct could be extended in context of online *waqf*.

2.5.5 Amount of Information

The importance of information available for a particular Islamic financial product is particular essential for affecting one's decision to purchase the product. The rationale of suggesting the construct was aimed to enhance our understanding pertaining to the impact of information on the acceptance on a particular system. Few studies have examined the impact of amount of information in using particular system. There is limited number of studies that have linked between "amount of information" and "intention to use online *waqf*". Fortunately, in the study by Amin et al. (2014) shows that amount of information about online *waqf* was positively correlated with online *waqf* acceptance. Furthermore, an interesting research by Pikkarainen, Karjaluoto and Pahnla (2004) has provided an importance role of information in the online banking's context. Pikkarainen et al. (2004) reported that amount of information had an essential impact on the acceptance on online banking. A previous study by Sathye (1999) had confirmed the significant relationship between the information and acceptance of a particular system. In detail, Sathye (1999) reported that 69 percent of business customers were not using Internet banking because they were not clear about the benefits of internet banking. Lack

of awareness, as can be seen in the study, of internet banking was a factor in causing people not to embrace internet banking.

On the other hand, although Pikkarainen et al. (2004) and Sathye (1999) have confirmed the significant relationship of the constructs, surprisingly Ramayah et al. (2006) have discovered different results. Ramayah et al. (2006) reported that awareness which was associated with information was not significant as the study noted that most of the respondents had aware on internet banking.

2.6 Research Hypotheses

Following are three general hypotheses were built related to the objectives of this study:

- H_01 : There are no significant differences between demographic factors (gender, position in university, age, highest education levels, monthly income and working period) towards online *waqf* acceptance.
- H_a1 : There are significant differences between demographic factors (gender, position in university, age, highest education levels, monthly income and working period) towards online *waqf* acceptance.

- H₀2: There are no relationships between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online *waqf* acceptance.
- H_a2: There are relationships between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online *waqf* acceptance.
- H₀3: Perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information have no significant influence on online *waqf* acceptance.
- H_a3: Perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information have significant influence on online *waqf* acceptance.

2.7 Research Framework

In this study, a theoretical framework is needed in order to recognize the relationship of one variable to the other variables. There are two variable in conceptual framework which are dependent variable and independent variables. The researcher identify what are the factors can influence the intention to use online *waqf* in Islamic banking institutions. In theoretical framework, the online *waqf* acceptance is selected as dependent variable and the independent variables is factors that focusing on the variables of perceived usefulness, perceived ease of use, perceived religiosity, perceived

self-efficacy and amount of information. Based on approach of literature review, the schematic diagram for the theoretical framework as follows:

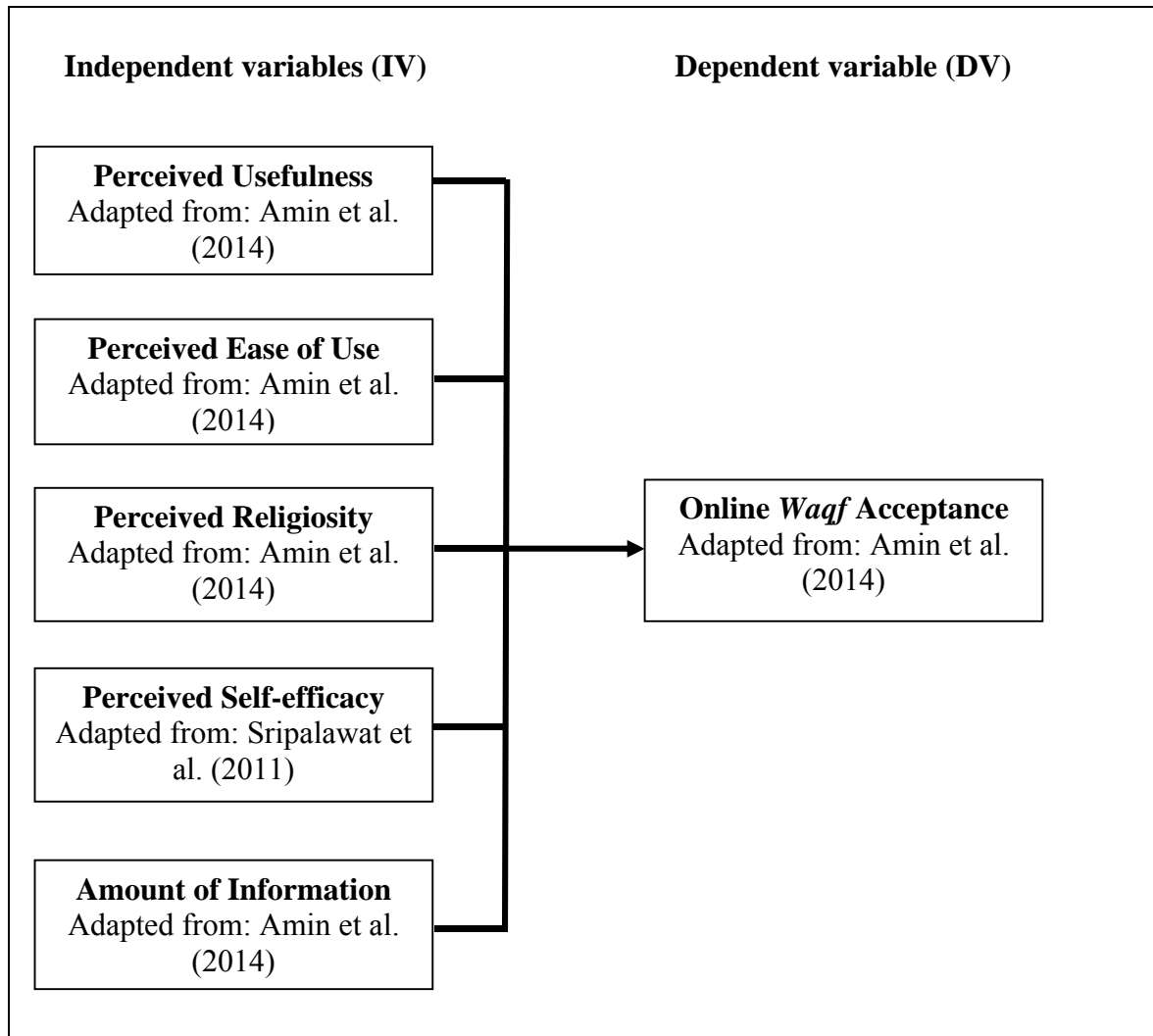


Figure 2.2:
Theoretical Framework of Online Waqf Acceptance

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was used in this study. The following sections of the chapter also discuss the research design, the population and sample of the study, sampling method, variables and measurements and the data analysis method which was adopted for the study.

3.2 Research Design

The purpose of research design is to make that facts obtained allow one to answer the initial question posed as clearly as possible. This study employs a cross-sectional survey design that is data was collected at one point in time. The survey research design is a suitable means for assessing opinions, social facts, beliefs, attitudes and trends and also survey design is a good way of measuring relationship between variables (Kerlinger, 1973). Since this study is concerned with how variables are associated, the quantitative research is used. Quantitative research is also found to be more appropriate for this study to explain a phenomenon or a certain characteristics in the culture. The type of this study

is applied to collect numerical data and analyze it by using mathematical method Statistical Package for Social Science (SPSS software) Version 20.0 for Windows. The nature of this research is descriptive.

3.3 Population and Sample of the Study

In this research, population is the group of potential participants wants to generalize the results of the study. The population in this study is the employees of Universiti Utara Malaysia, College of Business (UUM COB) Sintok. The unit of analysis in this study is the individual that is each individual's response is considered an independent data source which refers to UUM COB staffs.

UUM COB staffs had been chosen as the study sample for several reasons. Firstly, employing university staffs for this study was appropriate because they were potential contributor in *waqf* since they are having income every month. Consequently, UUM COB staffs have a huge potential to contribute *waqf* especially in term of cash *waqf*. In other words, they are important target market for online *waqf* in Islamic banking institutions. Secondly, the employees of UUM COB were chosen due to their working experiences and thus able to make decisions needed for this study. Therefore, this study expected the respondents who aware about Islamic banking product and services. Furthermore, based on the information from the Register Department, UUM COB has about 678 employees which consist of 576 academicians and 102 administrative staff. Hence, the respondents were from different demographic composition such as multi income level and they were generally well educated. Specially, most of the respondents

had an account in Islamic banks such as Bank Islam Malaysia Berhad (BIMB) and more than half of the population comprises Malays, who are normally Muslim. Besides that, they were also relatively familiar with the Islamic banking concepts including the one to be examined in the current study notably online *waqf*. Investigating what made the customers using online *waqf* was imperative not only to understand their perceptions but also for the policy implications of online *waqf* once it was introduced in Islamic banking institutions.

Hence, the samples of the study were selected based on the following criteria to meet the objective of this study:

- i. Respondents should be working in Universiti Utara Malaysia, College of Business (UUM COB) Sintok.
- ii. Respondents should be Muslim.
- iii. Respondents should be a customer of Islamic Banking Institutions.

Besides that, according to Malhotra (2004), a sampling size refers to the numbers of elements to be included in the study. Large sample gives more reliable results than smaller samples. Therefore, choosing the right sample size is definitely important because a reliable and valid sample enable a researcher to analyze the results from the sample under investigation.

According to table 3.1, summary generalized scientific guideline for sample size decisions, therefore the sample size of this study is 240 based on a given population.

Sekaran (2003) stated that the rules of thumb for determining sample size, which is sample size larger than 30 and less than 500, are appropriate for most research.

Table 3.1:
Sample Size for a Given Population Size

N (Population Size)	S (Sample Size)	N (Population Size)	S (Sample Size)
440	205	600	234
460	210	650	242
480	214	700	248
500	217	750	254
550	226	800	260

Source: Krejcie and Morgan (1970) as quoted in Sekaran (2003)

Furthermore, based on the information from Registrar Department, the total number of UUM COB staffs is 678. List of the staff directory was accessible from the University Register Officer, UUM. This study had chosen Two Stage Cluster Sampling. First, the population of UUM COB staffs had been divided into two clusters which were non-academician and academician staffs. Second, after the total number of UUM COB staffs for each cluster had been identified, the samples in the clusters would be chosen randomly, so that all the employees in the clusters would be included in the sample. This sampling technique could reduce the appearance of bias in the distribution of questionnaires as well as in decision making. After the sample had been identified, then the questionnaires were distributed based on the proportion of the samples as described in the table 3.2.

Table 3.2:
The list of Colleges in the Clusters

College	Number of Staff	Proportion	Disproportion
Non-academician			
UUM College of Business	102	15%	92
Academician			
UUM College of Business	576	75%	138
TOTAL	678	100%	230

Source: Registrar Department (2014)

3.4 Questionnaire Design

The method chosen in this study was self-administered questionnaires. The questionnaire is the most useful as a data collection method when large numbers of people are to be reached in different geographical regions (Sekaran, 2000). Besides that, questionnaire is a popular method of collecting data because researcher can obtain data fairly easily and the questionnaire responses are easily coded. Questionnaire is an item developed from theoretical framework and the questions are quite straightforward and also easy to understand. The questionnaire also was written in Malay language to make it easier for respondents to understand and answer the questions. The questionnaires were delivered directly to respondents and data was collected over a period of two weeks.

The questionnaires were divided into three sections. The first section (section A) includes the demographic information of the respondent (gender, marital status, age, highest level of education, positions in university, monthly income and working period).

While in the second section (section B) consists of six sections which are perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy, amount of information and online *waqf* acceptance. For section B, it used interval scales ranging from “1” (strongly disagree) to “2” (strongly agree). In the questionnaire, the respondents were required to rate their level of agreement with the statements. The third section is about opinion and recommendation towards online *waqf* in Islamic banking institutions. Overall, the questionnaire instrument used in this study consists of 30 items; excluding the demographic items comprise 7 items. Please refer Appendix B (Questionnaire) for detail information.

3.5 Measurement of the Variables

The operational definition refers to the questions (items) that were used in a survey to measure the meaning of construct. Validated constructs from previous research were used to measure the variables of interest. There are many constructs employed in this study which are perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy, amount of information and online *waqf* acceptance. The construct of perceived usefulness was developed from Davis (1989) study. Nevertheless, these items were adopted by Amin et al. (2014) related to this study. Meanwhile, the construct of perceived ease of use was developed from Ramayah et al. (2009); Luarn and Lin (2005); Pikkarainen et al. (2004) studies. For the purpose of this study, these items were adopted by Amin et al. (2014). Besides that, perceived religiosity is the third construct with measures reported by Amin et al. (2014). Nevertheless, this construct was developed by Amin (2010). The next is perceived self-efficacy was adapted from

Sripalawat et al. (2011). However, this construct developed by Luarn and Lin (2005); Sophonthummapharn (2009). The amount of information is the construct was developed by Pikkarainen et al. (2004) and these items were adopted by Amin et al. (2014). The last construct is the main objective of this study, which is online waqf acceptance that was developed by Pikkarainen et al. (2004) and these items were adopted by Amin et al. (2014). All the constructs was operationalized on a five-point Likert scale format ranging from “1” strongly disagree to “5” strongly agree with five self-rating items.

These scales have been validated and high reliability reported for each. All of these items were modified for intention to use of online *waqf*. The items were phrased in the form of statements as part of the survey to investigate the respondent’s perceptions. Table 3.3 below shows the measurement of the variables which involved in this study. Please refer Appendix B for detail information of each item.

Table 3.3:
Measurement of the Variables

Measurement	Questionnaire		Source	Developer
	Number of Questions	Total of Items		
Perceived Usefulness	1 to 5	5 items	Amin et al. (2014)	Davis (1989)
Perceived Ease of Use	6 to 10	5 items	Amin et al. (2014)	Ramayah et al. (2009); Luarn and Lin (2005); Pikkarainen et al. (2004)
Perceived Religiosity	11 to 15	5 items	Amin et al. (2014)	Amin (2010)
Perceived self-efficacy	16 to 20	5 items	Sripalawat et al. (2011)	Luarn and Lin (2005); Sophonthummapharn (2009)
Amount of Information	21 to 25	5 items	Amin et al. (2014)	Pikkarainen et al. (2004)
Online <i>Waqf</i> Acceptance	26 to 30	5 items	Amin et al. (2014)	Wang et al. (2003)

3.6 Data Collection Method

All the self-administered questionnaires can be distributed and they are very effective. The respondents can complete the questionnaires, when they are convenient and can check the record if necessary. In this study, the data were gathered just once perhaps almost a month in order to answer a research question. Such studies are called one-shot or cross-sectional studies. The process of data collection was conducted almost a month on April 2014. The researcher distributed the questionnaires to the respondent at their offices during business hour starting 9.00 am until 4.00 pm.

The survey was used to collect the primary information regarding the intention to use online *waqf*. The survey was conducted among the UUM COB staffs. According to the sample size, this study is expected to get 240 of the responses. But, the total number of questionnaire returned was 230 of the responses.

At the onset of the data collection process, the researcher went to the General Office at each of the units to get a permission to distribute the questionnaire among non-academician staffs. While, for academician staffs the researcher went to room by room to distribute the questionnaire. Some participants did not have time to complete the questionnaire during working hours. Due to time constraint, the respondents were allowed to bring the questionnaire back home and returned it to the researcher on the next day.

3.7 Reliability of the Instrument

Reliability is the degree to which measures are free from error and therefore yield consistent result (Zikmund, 1994). According to Sekaran (2000), the reliability of a measure indicates the extent to which the measure is without bias and hence offers consistent measurement across time and across the various items in the instrument. Reliability is a measure of the internal consistency and stability of a measuring device. Internal consistency is the degree in which the items or questions about the measure consistently assess the same constructs. Each question should be aimed at measuring the same thing. Reliability analysis is done to improve the level of reliability of the survey instruments.

In this study, the reliability analysis has been done for all independent and dependent variables. Result of reliability test confers with pilot test was facilitated to 30 respondents of UUM staffs and to be found significant with the coefficient reliability of cronbach's alpha. In order to predict the scale reliability for each factor, cronbach's alpha coefficient must be counted for each indicated factor.

According to Cavana, Delahaye and Sekaran (2000), if possible a questionnaire should be piloted with the reasonable sample of respondents who came from the target population or who closely resemble the target population. Therefore, pilot test has been done before conducting the research in order to determine the reliability of the instruments. A pilot study is important to be conducted to ensure the research instrument used is consistent and reliable. Consistency explains how the elements measuring a

concept hold together as a set of instrument. Internal consistency of measures is assessed by using the cronbach's alpha reliability coefficient. According to Sekaran (2003) reported that cronbach's alpha is a reliability coefficient that reflects how well the items in a set are positively correlated to each other. In a nutshell, any reliability coefficient is in the range of 0.7 is acceptable and if 0.8 and above are considered good. In other words, the close cronbach's alpha is to 1 the higher is the internal consistency reliability.

The result for actual analysis of reliability in Table 3.4 shows that cronbach's alpha values for all the variables said to be reliable. Since the values of cronbach's alpha are more than 0.7, therefore the strength of association is considered very well. As a result, the instrument used in this study is consistent and stable as presented in Appendix C (Reliability Analysis).

Table 3.4:
Reliability test for the variables

Variables	Number of Items	Cronbach Alpha Values	
		Actual Analysis (n=230)	Actual Analysis (Amin et al., 2014; Sripalawat et al. (2011))
Online <i>Waqf</i> Acceptance	5	0.721	0.921
Perceived Usefulness	5	0.856	0.937
Perceived Ease of Use	5	0.835	0.932
Perceived Religiosity	5	0.865	0.875
Perceived Self-efficacy	5	0.939	0.926
Amount of Information	5	0.787	0.946

3.8 Normality of the Data

According to Hair, Anderson, Tatham and Black (1998), suggested that normality of data is perceived as fundamentally one. The assumption of normality is a prerequisite for many inferential statistical techniques (Coakes and Steed, 2007). If the variation from the normal is sufficiently large, all resulting statistical tests are invalid because normality is required to use the F and t statistic (Hair, Black, Babin, Anderson and Tatham, 2006). There are a number of different ways to explore this assumption namely boxplot, normal probability plot and Skewness and Kurtosis.

The normal distribution is particularly important because it provides the underlying basis for many of the inferences by researcher who collect data using sampling. Therefore, in this study the researcher has been conducted a normality test to make sure the normality of the distribution and checking for outliers. For the purpose of this study, all the independent variables were tested by using SPSS to ensure no violation of normality assumption using the explore procedure under SPSS. Through the normality test, the outliers were removed from the analysis. According to Hair, Money, Samouel and Page (2007), an outlier is a respondent that has one or more values that are distinctly different from the values of other respondents. Outliers also can impact the validity of the researcher findings. Thus, the researcher eliminated the specific respondents to avoid distorting or misrepresenting the findings. Therefore, after removing the outliers, the results for normality can be accessed using the graphical analysis and statistical test of normality.

In this study, the first medium to acknowledge the normality of the data is using the graphical analysis. Refer to Hair et al. (2006), the most reliable approach to measure the normality of the data under graphical analysis is using the normal probability plot, which compares the cumulative distribution. The normal distribution forms a straight diagonal line and the plotted data values are compared with the diagonal. If the distribution is normal, the line representing the data distribution closely follows the diagonal. Based on Appendix D, almost all the data distributions are plotted closely follows the diagonal in the normal Q-Q Plot. Thus, it can be concluded that the data used in this study did not violate the normality assumption for the inferential analysis.

The second medium to acknowledge the normality of the data is using the statistical test of normality. Normality also can be assessed to some extent by obtaining Skewness and Kurtosis values. According to Hair et al. (2006), a simple procedure for this test based on the Skewness and Kurtosis values which available from the SPSS program. Based on Appendix D, all of the values for Skewness and Kurtosis within the range +1 to -1, generally is accepted where means are zero. This result indicated that the data set has not violated the assumption of normality. Thus, it is shown that all variables are normally distributed.

3.9 Data Analysis

After data collection, data processing was done before running the data analysis. Data processing involved steps such as coding the responses, data screening and selecting the appropriate data analysis strategy for hypothesis testing. Data screening was performed

to identify data entry errors and to examine how appropriate data meets the statistical assumptions which involve missing data, treating outliers and descriptive statistics of variables. Missing data is an essential step before testing the collected data. It is considered a vital part before data analysis since data is often riddled with mistakes and data entry errors which could completely mess up the analysis result. Missing data refer to cases where valid values of one or more variables are entered by mistake or are not available for data analysis, especially in a multivariate analysis (Hair et al., 2006).

This study employed the SPSS software for both descriptive and inferential statistic. Descriptive statistic is used to interpret data in general, while inferential statistic is used for the purpose of hypothesis testing through Independent Samples T-Test, Analysis of Variance (ANOVA), Pearson Correlation and Multiple Linear Regression.

3.10 Descriptive Statistics

This technique presents a description of the overall responses obtained and at the same time, it was used to examine the data for erroneous entries. Frequency distributions were obtained for all the personal data or classification variables. This analysis gives a clear meaning of data through frequency distribution, mean and standard deviation which is useful to identify difference among groups for all the variables of interest.

The frequencies computed to determine the percentage of the respondents profile in terms of gender, marital status, age, highest education level, position in university, monthly income and working period. Besides that, descriptive analysis was used to

measure the level of perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy, amount of information and online *waqf* acceptance. In order to measure the level of all variables, the mean score for each variable were computed as well as the standard deviation. The standard deviation is also important in indicating the level of each variable and also to point out the distribution of the score of the mean. According to Hair et al. (2007), the standard deviation describes the spread or variability of the sample values from the mean. If the value of standard deviation is small, therefore the responses in a sample distribution of number fall very close to the mean.

3.11 Inferential Statistics

Inferential Statistics are used to infer from the data through analysis in order to achieve the research objectives in this study. Therefore, for the purpose of this study, inferential statistics are used through the analysis of Independent Samples T-Test, One-Way ANOVA, Pearson Correlation and Multiple Linear Regressions.

3.11.1 Test of Differences

The test of differences is used in order to achieve the first research objectives in this study. Therefore, for the purpose of this study is conducted through the analysis of Independent Samples T-Test and One-Way ANOVA.

i. Independent Samples T-Test

In this study, Independent Samples T-Test is used to compare the means of two independent groups. According to Coakes and Steed (2007), Independent Samples T-Test is appropriate when the participants in one condition are different from the participants in the other condition. Before undertaking the T-Test analysis, there are certain assumptions need to be evaluated because the accuracy of test interpretation depends on whether assumptions have been violated (Coakes and Steed, 2007). The generic assumption underlying of t-test are scale of measurement, random sampling and normality.

In order to test the first hypothesis in terms of gender and position in university, Independent Samples T-Test is applied to examine whether there are significant differences between (a) gender and (b) position in university towards online *waqf* acceptance.

ii. One-way Analysis of Variance (ANOVA)

One-way Analysis of Variance (ANOVA) is an appropriate analysis to compare the means of more than two groups of independent groups. ANOVA tests only provide information on whether there is significant difference or not between group means being compared. If there are differences, ANOVA do inform state which group mean is higher and which is lower. To determine which mean is higher or lower, Post Hoc test should be conducted. The item statistics commonly used to test the Post Hoc is Tukey. Before

performing One-way ANOVA test, certain requirements must be satisfied which are the data if distribution are normal and the data has the same variance (Coakes and Steed, 2007). This is to validate that all compared groups are originated from the same population.

In this study, an ANOVA analysis is conducted to examine whether there are significant differences between respondents profile (age, highest education level, monthly income and working period) toward online *waqf* acceptance.

3.11.2 Pearson Correlation

Pearson Correlation analysis is carried out to determine the relationship between the dependent and independent variables. In this study, the hypotheses are tested using Pearson correlation to describe the strength and direction of the relationship between two variables on an interval measurement of scale. The positive correlation indicates that as one variable increase the other factor will increase too. A negative correlation indicates that as one variable decrease and the other factor will decrease too. According to Coakes and Steed (2007), correlation analysis has a number of underlying assumptions such as follows: (i) Related pair, (ii) Scale of measurement, (iii) Normality, (iv) Linearity and (v) Homoscedasticity. In this study, Pearson Correlation is used to determine the relationship between the selected factors with online *waqf* acceptance in order to achieve the second research objectives.

3.11.3 Multiple Linear Regressions

In order to achieve the third research objectives, the use of regression for subsequent analysis is appropriate, since the data are normally distributed. The multiple linear regressions is used in the hypothesis to determine whether the independent variables explain a significant variation in the dependent variable whether a relationship exists and set the mathematical equation relationship relating the independent and dependent variables (Malhotra, 2004). Refer to Coakes and Steed (2007), the result of regression is an equation that represents the best prediction of a dependent variable from several independent variables.

Thus, multiple regression analysis was used to establish the influence of the group of independent variables which are perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information as predictors. While, the online *waqf* acceptance as a dependent variable. According to Coakes and Steed (2007), there are four main assumptions underpinning the use of regression which are (i) ratio of cases in independent variables, (ii) outliers, (iii) multicollinearity and (iv) linearity, normality and homoscedasticity. The researcher simply expanded the formulation of the multiple regression model as shown in Figure 3.1.

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5$$

Where a = Intercepts (constant)

y = Online *Waqf* Acceptance (dependent variable)

b_1x_1 = Perceived Usefulness

b_2x_2 = Perceived Ease of Use

b_3x_3 = Perceived Religiosity

b_4x_4 = Perceived Self-efficacy

b_5x_5 = Amount of Information

Figure 3.1:
Formula for Multiple Linear Regressions

The interpretation of the regression analysis is based on the unstandardized coefficients (B) and R square (R²) which provides evidence whether to support or not the hypotheses as stated above. The R² obtained in the multiple regressions indicated the percentage of variance in the dependent variable that can be explained by the independent variables. The multiple regression analysis helps to understand how much of the variance in the dependent variable, the online *waqf* acceptance is explained by a set of predictors namely perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information.

Table 3.5:
Data analysis technique

No.	Area of Investigation	Analysis
1.	The characteristics of respondents involvement based on their demographic factor.	Descriptive Statistics (Frequencies and Percentage)
2.	There significant differences between demographic factors (gender, position in university, age, highest education levels, monthly income and working period) towards online <i>waqf</i> acceptance.	i. Independent Samples T-Test ii. One-way ANOVA
3.	There are relationships between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online <i>waqf</i> acceptance.	Pearson Correlation
4.	Perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information have significant influence on online <i>waqf</i> acceptance.	Multiple Linear Regression

3.12 Conclusion

This chapter has discussed the details of the approaches adopted in this study. The measurements of the constructs were developed from the past literature and researches. This research made use of survey instruments to provide additional insight into these findings. The results of reliability analysis have shown that the questionnaire used was reliable and valid to assess the perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy, amount of information and online *waqf* acceptance. Both descriptive and inferential analyses were used to analyze the data. A detailed data analysis of the survey has been described in the next chapter.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter presents the result of data analysis. There are four sections in this chapter. This chapter begins with descriptive statistics analysis to describe the profile of the respondents and level of the variables. Then, it follows with the reliability and normality test of the variables. Finally, it ends with the results of hypothesis testing.

4.2 Profile of the Respondents

The respondents profile was analyzed by using descriptive statistics analysis. Descriptive statistics is conducted to explore the data and describes the observations or an interview of the sample data collected. As shown in Table 4.1, the profile of the respondents covers the aspect of gender, marital status, age, highest education level, position in university, monthly income and working period.

Based on Table 4.1, the 230 sample respondents were evenly distributed between the two major gender categories which are male and female. The sample contained 140 (60.9%) females and the rest were males 90 (39.1%). All of the respondents were Malays and Muslim. This is because, only Malays or Muslim will contribute on *waqf*.

There were three different categories of respondents marital status, comprising single was 46 (20%), married 178 (77.4%) and divorce which was only 6 (2.6%). The majority of the respondents were between 41-50 years 76 (33%), followed by 31-40 years 71 (30.9%) and 30 years and below 59 (25.7%) while the rest was 51 years and above 24 (10.4%). In terms of higher education level, majority of them came from PhD degree qualification with a percentage of 71 (30.9%), followed by master 58 (25.2%) and 39 (17%) from SPM. Meanwhile, the respondents having a Degree and STPM/Sijil/Diploma reported 32 (13.9%) and 30 (13%) respectively.

Furthermore, the majority of the respondents were academicians 138 (60%). While the rest were non-academicians which was 92 (40%). With regards to monthly income, 91 (39.6%) of the respondents earned between RM 1,000-RM 2,999, followed by monthly income between RM 3,000-RM 5,999 63 (27.4%), between RM 6,000-RM 9,999 was 55 (23.9%) and the respondents who received income above RM 10,000 was 13 (5.7%). While a small number of respondents earned RM 900 and below was 8 (3.5%).

In terms of working period in UUM, 60 (26.1%) of the respondents have experience between 6-10 years, while 51 (22.2%) have between 11-15 years of working period and below 5 years working period is 53 (23%). Only a small number of respondents have more than 21 years and between 16-20 years of working period, which were 36 (15.7%) and 30 (13%) respectively.

Table 4.1:
Profile of the Respondents

Items	Category	Frequency (N=230)	Percentage (%)
Gender	Male	90	39.1
	Female	140	60.9
Marital status	Single	46	20.0
	Married	178	77.4
	Divorce	6	2.6
Age	30 years and below	59	25.7
	31-40 years	71	30.9
	41-50 years	76	33.0
	51 years and above	24	10.4
Highest Education Levels	SPM	39	17.0
	STPM/Sijil/Diploma	30	13.0
	Degree	32	13.9
	Master	58	25.2
	PhD	71	30.9
Positions in university	Academician	138	60.0
	Non-academician	92	40.0
Monthly Income	RM 900 and below	8	3.5
	RM 1,000-RM 2,999	91	39.6
	RM 3,000-RM 5,999	63	27.4
	RM 6,000-RM 9,999	55	23.9
	RM 10,000 and above	13	5.7
Working Period	below 5 years	53	23.0
	6-10 years	60	26.1
	11-15 years	51	22.2
	16-20 years	30	13.0
	more than 21 years	36	15.7

4.3 Level of Online *Waqf* Acceptance and Determinant Factors

Table 4.2 shows overall the mean scores for all the 30 items show a high positive mean value ranging from 2.50 to 4.43. All variables were measured on a 5 point Likert Scale. The level of online *waqf* acceptance is quite high where mean value is 4.20. This shows that the consumers generally have higher intention to accept online *waqf*. However, it depends on the independent variables that have a high agreement towards online *waqf* acceptance.

Table 4.2:

Level of Online Waqf Acceptance and Determinant Factors

Variable	Mean	Std. Deviation
Online <i>Waqf</i> Acceptance	4.20	0.42
Perceived Usefulness	4.17	0.43
Perceived Ease of Use	3.97	0.53
Perceived Religiosity	4.43	0.46
Perceived Self-Efficacy	3.89	0.56
Amount of Information	2.50	0.87

4.4 The differences between Demographic Factors and Online *Waqf* Acceptance

In order to test the first research questions, whether there are any differences between respondent's demographic profiles (gender, age, highest education levels, position in university, monthly income and working period) and online *waqf* acceptance in Islamic banking institution. The test of differences was conducted through Independent Sample T-Test and One-Way ANOVA to analyze the Hypotheses One (H1).

Independent Sample T-Test analysis is conducted to test the Hypothesis One in terms of gender and position in university. Meanwhile, One-Way ANOVA is used to examine the significant difference between demographic factors that have more than two groups with online *waqf* acceptance. There are four hypotheses that had been analyzed based on age, highest education level, monthly income and working period.

4.4.1 The difference between Gender and Online *Waqf* Acceptance

Independent Sample T-Test analysis is conducted to test null hypothesis one (H_{01a}) in terms of gender which is as follows:

H₀1a: There is no significant difference between gender and online *waqf* acceptance

H_a1a: There is a significant difference between gender and online *waqf* acceptance

Table 4.3 presents the results from Independent Sample T-Test analysis in terms of gender.

Table 4.3:

The Difference between Gender and Online Waqf Acceptance

Gender	Mean	Std. Deviation	t-value	Sig.
Male	4.20	0.40	0.46	0.65
Female	4.18	0.43		

The results from Table 4.3 indicate that the difference of mean and standard deviation between male and female towards online *waqf* acceptance are relatively small. The mean difference is only 0.02. Independent Sample T-Test found that the t-value is 0.46 and its greater than the acceptable level of 0.05, therefore the null hypothesis is failed to reject. Hence, the finding concludes that there is no significant difference between genders and online *waqf* acceptance.

4.4.2 The difference between Position in University and Online *Waqf*

Acceptance

Independent Sample T-Test analysis is conducted to test null hypothesis one (H₀1b) in terms of position in university which is as follows:

H₀1b: There is no significant difference between position in university and online

waqf acceptance

H_a1b: There is a significant difference between position in university and online

waqf acceptance

Table 4.4 presents the results from Independent Sample T-Test analysis in terms of position in university.

Table 4.4:

The difference between Positions in University and Online Waqf Acceptance

Position in UUM	Mean	Std. Deviation	t-value	Sig.
Academician	4.20	0.42	0.65	0.51
Non-academician	4.17	0.41		

The results from Table 4.4 indicate that the difference of mean and standard deviation between academician and non-academician and online *waqf* acceptance are relatively small. Independent Sample T-Test found that the t-value is 0.65 and its greater than the acceptable level of 0.05, therefore the null hypothesis is failed to reject. Hence, the finding concludes that there is no significant difference between position in university and online *waqf* acceptance.

4.4.3 The Difference between Age and Online *Waqf* Acceptance

One-Way ANOVA analysis is conducted to test null hypothesis one (H₀1c) in terms of age which is as follows:

H_{01c}: There is no significant difference between ages and online *waqf* acceptance

H_{a1c}: There is a significant difference between ages and online *waqf* acceptance

Table 4.5 presents the results from One-Way ANOVA analysis in terms of age.

Table 4.5:

The difference between Ages and Online Waqf Acceptance

Age	Mean	Std. Deviation	F	Sig.
30 years and below	4.20	0.42	2.66	0.05
31-40 years	4.29	0.41		
41-50 years	4.10	0.42		
51 years and above	4.16	0.39		

The result from One-Way ANOVA analysis above indicated that the value F is 2.66 and significance value is 0.05. Since the significance value is less than 0.05 ($p < 0.05$), thus the null hypothesis is rejected. Therefore, this study concludes that there is a significant difference between ages and online *waqf* acceptance.

In order to determine the difference of staff's age group, Tukey table was observed. Based on Tukey table in Appendix E, the result found that there is at least two groups have a significant difference between the staff's age group of 31-40 years and group of 41-50 years (mean different = 0.19, sig. = 0.029). Tukey test also shows that the staff's age group of 31-40 years is higher of intention to use online *waqf* compared to the staff's age group of 41-50 years. Then, it followed by the staff's age group of 30 years and below and the group of 51 years and above as shown in Table 4.6 below.

Table 4.6:
Post host ANOVA analysis of Ages

Ages	30 years and below	31-40 years	41-50 years	51 years and above
30 years and below	-	0.561	0.564	0.982
31-40 years	0.561	-	0.029	0.515
41-50 years	0.564	0.029	-	0.936
51 years and above	0.982	0.515	0.936	-

Note: Figure in cells is significant value

*. The mean difference is significant at the 0.05 level.

4.4.4 The difference between Highest Education Level and Online *Waqf*

Acceptance

One-Way ANOVA analysis is conducted to test null hypothesis one (H_{01d}) in terms of highest education level which is as follows:

H_{01d} : There is no significant difference between highest education levels and online

waqf acceptance

H_{a1d} : There is a significant difference between highest education levels and online

waqf acceptance

Table 4.7 presents the results from One-Way ANOVA analysis in terms of highest education level.

Table 4.7:

The Difference between Highest Education Levels and Online Waqf Acceptance

Highest Education Levels	Mean	Std. Deviation	F	Sig.
SPM	4.24	0.36	1.62	0.17
STPM/Sijil/Diploma	4.23	0.44		
Degree	4.06	0.44		
Master	4.26	0.43		
PhD	4.15	0.41		

The result from One-Way ANOVA analysis above indicated that the value F is 1.62 and significance value is 0.17. Since the significance value is more than 0.05 ($p > 0.05$), thus the null hypothesis is failed to reject. Therefore, this study concludes that there is no significant difference between highest education levels and online *waqf* acceptance.

4.4.5 The Difference between Monthly Income and Online *Waqf* Acceptance

One-Way ANOVA analysis is conducted to test null hypothesis one (H_{01e}) in terms of monthly income which is as follows:

H_{01e} : There is no significant difference between monthly incomes and online *waqf* acceptance

H_{a1e} : There is significant difference between monthly incomes and online *waqf* acceptance

Table 4.8 presents the results from One-Way ANOVA analysis in terms of monthly income.

Table 4.8:

The Difference between Monthly Income and Online Waqf Acceptance

Monthly Income	Mean	Std. Deviation	F	Sig.
RM 900 and below	4.20	0.34	0.94	0.44
RM 1,000-RM 2,999	4.21	0.42		
RM 3,000-RM 5,999	4.23	0.45		
RM 6,000-RM 9,999	4.15	0.41		
RM 10,000 and above	4.00	0.35		

The result from One-Way ANOVA analysis above indicated that the value F is 0.94 and significance value is 0.44. Since the significance value is more than 0.05 ($p > 0.05$), thus the null hypothesis is failed to reject. Therefore, this study concludes that there is no significant difference between monthly incomes and online *waqf* acceptance.

4.4.6 The Difference between Working Period and Online *Waqf* Acceptance

One-Way ANOVA analysis is conducted to test null hypothesis one (H_{01f}) in terms of working period which is as follows:

H_{01f} : There is no significant difference between working periods and online *waqf* acceptance.

H_{a1f} : There is significant difference between working periods and online *waqf* acceptance.

Table 4.9 presents the results from One-Way ANOVA analysis in terms of working period.

Table 4.9:

The difference between Working Period and Online Waqf Acceptance

Working Period	Mean	Std. Deviation	F	Sig.
below 5 years	4.19	0.46	1.67	0.16
6-10 years	4.18	0.40		
11-15 years	4.30	0.40		
16-20 years	4.07	0.39		
More than 21 years	4.16	0.40		

The result from One-Way ANOVA analysis above indicated that the value F is 1.67 and significance value is 0.16. Since the significance value is more than 0.05 ($p \geq 0.05$), thus the null hypothesis is failed to rejected. Therefore, this study concludes that there is no significant difference between working periods and online *waqf* acceptance.

4.5 The Relationship between the Factors with Online *Waqf* Acceptance

Pearson correlation analysis indicates the strength and significance of the bivariate relationships among variables on the interval scale for specific way. For this analysis, there could be a result of perfect correlation between two variables, which is presented by +1.0 or there is also a perfect negative correlation, which is presented by -1.0. Therefore, while the correlation level would range between -1.0 and +1.0, we need to know whether the two variables are significantly correlated.

The level of significance $p \leq 0.05$ and $p \leq 0.01$ is used to ascertain the correlation. This indication shows that 95% or 99% out of 100% of the relationships among variables can be defined as true or having significant correlation and there is only 5 % or 1% chance that the relationship does not exist. The value of strength of relationship (r) between

variables also plays an important role in determining levels of relationship among variables.

Moreover, in this study applied Pearson Correlation to achieve the second research objective which is to examine the relationships between perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information with online *waqf* acceptance. The computation of the Pearson correlation coefficients was performed to obtain an understanding of the relationships between all the variables in this study.

The values of the correlation coefficient (r) are given in Table 4.10 presents the correlation of the variables used in this study.

Table 4.10:
Results of Pearson Correlation Analysis among Variables

Variable	Online <i>Waqf</i> Acceptance	Perceived Usefulness	Perceived Ease of Use	Perceived Religiosity	Perceived Self-efficacy
Perceived Usefulness	.328**				
Perceived Ease of Use	.237**	.229**			
Perceived Religiosity	.179**	.149*	.388**		
Perceived Self-efficacy	.132*	.192**	.443**	.290**	
Amount of Information	-.120	-.035	.074	-.033	.022

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

*. Correlation is significant at the 0.05 level (2-tailed)

Therefore, this study proposed five hypotheses as follows:

- 1) H_{02a} : There is no relationship between perceived usefulness with online *waqf* acceptance

H_{a2a} : There is relationship between perceived usefulness with online *waqf* acceptance

The result for this hypothesis is a significant positive correlation between perceived usefulness with online *waqf* acceptance is small relationship ($r = 0.328$). Hence, the null hypothesis is rejected.

- 2) H_{02b} : There is no relationship between perceived ease of use with online *waqf* acceptance

H_{a2b} : There is relationship between perceived ease of use with online *waqf* acceptance

The result for this hypothesis is a significant positive correlation between perceived ease of use with online *waqf* acceptance is small relationship ($r = 0.237$). Hence, the null hypothesis is rejected.

- 3) H_{02c} : There is no relationship between perceived religiosity with online *waqf* acceptance

H_{a2c} : There is relationship between perceived religiosity with online *waqf* acceptance

The result for this hypothesis is a significant positive correlation between perceived religiosity with online *waqf* acceptance is small relationship ($r = 0.179$). Hence, the null hypothesis is rejected.

4) H_{02d} : There is no relationship between perceived self-efficacy with online *waqf* acceptance

H_{a2d} : There is relationship between perceived self-efficacy with online *waqf* acceptance

The result for this hypothesis is a significant positive correlation between perceived self-efficacy with online *waqf* acceptance is small relationship ($r = 0.132$). Hence, the null hypothesis is rejected.

5) H_{02e} : There is no relationship between amounts of information with online *waqf* acceptance

H_{a2e} : There is relationship between amounts of information with online *waqf* acceptance

The result for this hypothesis is a significant negative correlation between amounts of information with online *waqf* acceptance is small relationship ($r = -0.120$). Hence, the null hypothesis is failed to reject.

Overall, this study concludes that there are relationships between perceived usefulness, perceived ease of use, perceived religiosity and perceived self-efficacy with online *waqf* acceptance. However, only amount of information is no relationship with online *waqf* acceptance.

4.6 Factors Influencing the Acceptance of Online *Waqf*

The multiple linear regression analysis is used in this study to examine the influence of perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information toward online *waqf* acceptance in order to answer the third research objective. To identify the influence of the factors that consists of perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information toward online *waqf* acceptance, the third hypotheses was formulated and all the variables retain after testing the reliability as follows:

H₀₃: Perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information have no significant influence toward online *waqf* acceptance.

H_{a3}: Perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information have significant influence toward online *waqf* acceptance.

Table 4.11 presents the result of multiple regression analysis used to evaluate the strength of the proposed relationship.

Table 4.11:
Results of Multiple Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.367	.360		6.580	.000
Perceived Usefulness	.279	.062	.284	4.474	.000
Perceived Ease of Use	.133	.059	.166	2.252	.025
Perceived Religiosity	.073	.063	.080	1.171	.243
Perceived Self-efficacy	-.012	.053	-.016	-.227	.821
Amount of Information	-.060	.030	-.125	-2.006	.046

Dependent Variable = Online *Waqf* Acceptance

F-value = 8.359

Significant value = 0.000

$R^2 = 0.160$

(Please refer Appendix F for details output)

With respect to the overall model, the R square (R^2) is 0.160 indicating that 16% of the variance on online *waqf* acceptance among UUM COB staffs could be explained by the five independent variables.

The following equation represents of the multiple linear regression analysis based on the formula for Multiple Linear Regressions in the Chapter 3.

$$Y = 2.367 + 0.279(X_1)^* + 0.133(X_2)^* + 0.073(X_3) - 0.012(X_4) - 0.060(X_5)^*$$

Where a = Intercepts (constant)

y = Online *Waqf* Acceptance (dependent variable)

X₁ = Perceived Usefulness

X₂ = Perceived Ease of Use

X₃ = Perceived Religiosity

X₄ = Perceived Self-efficacy

X₅ = Amount of Information

From the result above, it is evident that perceived usefulness has a significant influence on online *waqf* acceptance (B = 0.279, sig. = 0.000). It means that one unit increase in perceived usefulness will positively increase 0.279 unit of online *waqf* acceptance. Besides that, the result indicate that perceived ease of use also has a significant influence on online *waqf* acceptance (B = 0.133, sig. = 0.025), which means that one unit increase in perceived ease of use will positively increase 0.133 unit of online *waqf* acceptance. Nevertheless, perceived religiosity did not prove to be a significant predictor on online *waqf* acceptance as indicated by the path model (B = 0.073, sig. = 0.243). It means that one unit decrease in perceived religiosity will decrease 0.073 unit of online *waqf* acceptance. The results of the multiple linear regressions further also indicate that perceived self-efficacy did not prove to be a significant predictor on online *waqf* acceptance (B = -0.012, sig. = 0.821). It means that one unit decrease in perceived self-efficacy will decrease -0.012 unit of online *waqf* acceptance. Moreover, the results also indicate that amount of information has significant influence on online *waqf* acceptance

($B = -0.060$, sig. = 0.046), which means that one unit increase in amount of information will positively increase -0.060 unit of online *waqf* acceptance.

CHAPTER 5

DISCUSSION AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses further on the output of this study to answer the research questions. It begins with the discussion of the findings. Then, this chapter presents the contribution of the study. Finally, recommendations and several limitations have also been suggested.

5.2 Discussion of the Findings

The results of this study indicate that there are no significant difference between gender, highest education level, position in university, monthly income and working period and online *waqf* acceptance in Islamic banking institution. But, there is a significant difference between age and online *waqf* acceptance. Moreover, this study conducts correlation analysis between five independent variables (perceived usefulness, perceived ease of use, perceived religiosity, perceived self-efficacy and amount of information) and dependent variable (online *waqf* acceptance). This study had found that perceived usefulness, perceived ease of use, perceived religiosity and perceived self-efficacy have significant and positive relationship with online *waqf* acceptance with a low correlation.

However, amount of information has no significant and negative relationship with online *waqf* acceptance.

It is found, the employees of UUM COB can accept to contribute *waqf* through online system. However, the awareness of benefit online *waqf* contribution among employees is still low, it is because online *waqf* system is still new in Malaysia. *Waqf* institutions with collaboration Islamic banking institutions have a responsibility to educate them to increase the confident to make a contribution through online system.

Furthermore, the results of the regression analysis conducted on the five factors indicate that perceived usefulness, perceived ease of use and amount of information on online *waqf* acceptance is found to be the most influencing factors in explaining the intention to use online *waqf*. Perceived usefulness proves to be strong predictor of online *waqf* acceptance, and then it is followed by perceived ease of use and amount of information. However, perceived religiosity and perceived self-efficacy have no significant influence on online *waqf* acceptance.

This study confirmed that perceived usefulness is the main predictor in influencing consumer intention to accept online *waqf*. This result is consistent with the previous studies (Amin et al, 2014) who found out that perceived usefulness was significant influence with online *waqf* acceptance. It means that the important factor of UUM COB staffs intention to use online *waqf* is due to their productivity. In other word, they can enhance their job performance in term of time and cost in using online *waqf* in their life. This also suggests that UUM COB staffs will accept online *waqf* when it is useful for

performing *ibadah* transaction (e.g. good deeds). The outcome on the other hand contracted with the finding of Ramayah and Ignatius (2005) who found out that perceived usefulness was insignificant predictor for use.

This study has revealed that perceived ease of use is the second factor in influencing intention to accept online *waqf* among the employees of UUM COB. This result shows that workers of UUM COB will use online *waqf* if the online system is easy to be used or friendly users. This confirms the opinion that when online *waqf* is easy to use, the customers feel that less effort is required to operate the system. This is also consistent with the previous studies of Amin et al. (2014), Ramayah and Ignatius (2005), Kleijnen et al. (2004), Wang et al. (2003) and Davis et al. (1989). As a consequence, the greater the perceived ease of use among customers, the more likely it is that online *waqf* will be adopted by the customers. It is worth noting that the findings of Amin et al. (2014), Ramayah and Ignatius (2005), Kleijnen et al. (2004), Wang et al. (2003) and Davis et al. (1989) in terms of “perceived ease of use” is generalizable to the present study.

This study also confirmed that amount of information has a significant effect on the intention to use of online *waqf*. It shows that UUM COB staffs will use online *waqf* in Islamic banking institutions if all the information regarding online *waqf* broadcast widely in the mass media such as television, radio and others. In this study, the amount of information on online *waqf* has the greater ability to forecast and explicate the intention of the consumers to adopt the product. It is imperative, therefore for banks to elevate the information available for online *waqf* products prior to its introduction. Improving the information dissemination channel for online *waqf* is able to improve the

perceptions of customers pertaining to the system of online *waqf*. This result is consistent with the previous studies in the area such as Amin et al. (2014), Pikkarainen et al. (2004) and also Sathye (1999).

In conclusion from all of the result, the more positive the perceived usefulness, perceived ease of use and amount of information, the more likely that online *waqf* is utilized by bank customers. However, the greater the perceived religiosity and perceived self-efficacy will not be utilized by bank customers.

5.3 Contributions of the Study

The findings of this study have the managerial contribution to bank managers and theoretical contribution to prospective researcher. In this study, two contributions are identified. Firstly, this study has discovered that perceived usefulness and perceived ease of use have adequately explained the reasons of one's intention to opt online *waqf*. The outcomes are also strongly confirmed the previous research by Amin et al. (2014) who claimed that perceived usefulness and perceived ease of use are easily extended into various contexts of studies. Secondly, this study has extended the important of "amount of information" and its impact on the acceptance. The result shows that amount of information about online *waqf* services and it is a critical factor in influencing the acceptance. Prior to implementing online *waqf*, managers of Islamic banks or practitioners should tap the importance of perceived usefulness, perceived ease of use and amount of information in their program of online *waqf*. Among those three factors,

perceived usefulness had stronger influences on online *waqf* acceptance which demonstrates the significance of perceived usefulness values in conducting online *waqf*.

The study also provides direction and guideline to managers of Islamic banking institutions for future planning of online *waqf*. The managers should aware of the opportunities and limitations involves in the use of online *waqf* especially, when they opt to introduce online *waqf* facilities through their Internet banking services. Concerning with perceived usefulness and perceived ease of use, the system shall be user-friendly and easy to learn in a short period of time. The managers should concentrate in educating users pertaining online *waqf* by developing rapports with local authorities, non-profit organizations and schools by a means of information sharing. Alternatively, a Saturday exhibition and Television shows that some of the approaches could help to disseminate the usefulness and the ease of use of online *waqf* to users. These approaches at least help in promoting the usefulness and ease of use of online *waqf* which in turn influencing potential users to use it.

Secondly, in terms of amount of information, banks are expected to publish online *waqf*'s information via highly accessible channels in order to attract potential users to use the system. Highly accessible channels among others are SMS and Internet. Considering SMS and Internet as mediums for advertisement could be worthy as both offers wider scope of information dissemination. Moreover, prior to the introduction of online *waqf*, the managers shall learn on how to manage the customers' information in terms of the information efficiency, effectiveness and how banks' *waqf* information could influence acceptance. Importantly, banks should pay attention to informative

contents of *waqf* which could help to increase *Muslims'* participations on the system because of the worldly and hereafter benefits gained from online *waqf*. All are done through SMS and Internet. Alternatively, offering online *waqf* information/advertisement through “Facebook” and “Blog” is one of the popular ways nowadays. “Generation Y” is the biggest current clients of Islamic banks, and they generally used Facebook and Blog a more than of “Generation X”. Tapping the advantages of Blog and Facebook could encourage the “Generation Y” to actively participate in online *waqf*.

Overall, this study ascertained the determinants of the intention to use online *waqf* in Islamic banking institutions among their customers. The study has also contributed to the existing knowledge related to online *waqf*. It is hoped that more similar research can be conducted on the use of this important and emerging Islamic financial product and services.

5.4 Recommendations

Islamic banking institutions should improve new approach with regards to online *waqf*. It is easier and faster without going to counter to contribute *waqf*. As we know, *waqf* through online is new in Malaysia and the awareness about its existence once perhaps is still low. For the future, Islamic banking institutions must come with strategy to attract the customers to choose the *waqf* through online because it can give more benefit. Islamic banking institutions also must do research and survey to identify problems like trust and knowledge about Information Technology (IT).

Besides that, Islamic banking institutions must vary the advertisements in mass media and electronic devices because there has certain customer do not know about the existence of online *waqf*. Islamic banking institutions must improve the way advertisements they use because it can increase the collection of *waqf* and can increase the level of awareness to customers in the benefit of *waqf* contribution. Online *waqf* contribution is easy and practical because it is available for 24 hours every day and it also could save time. This system is suitable people who familiar with online banking regardless their background of life.

Furthermore, the quality service is very important and Islamic banking institutions should always ensure the system in a good condition. Besides that, institutions website must be interesting and user friendly in order to attract customers to visit.

5.5 Limitations of the Study

This study however suffers from three main limitations, which provide support for future studies. First of all, the regression model developed had relatively low coefficient. This means there are other factors that will influence the online *waqf* acceptance other than current factors. Secondly, future studies could apply more set of predictors because the current study only examined the effects of “perceived usefulness”, “perceived ease of use”, “perceived religiosity”, “perceived self-efficacy” and “amount of information” on “online *waqf* acceptance”. The contributions of the study are thus confined to the variables examined. Future studies are expected to test other factors which can

contribute to the better explanatory power for the research model such as “perceived benefit”, “trust”, “cost benefit” and “government policy on *waqf*” could be examined.

Thirdly, the sample in this study involved specific group in specific locations which is the employees of UUM COB. To tackle this limitation, future studies should expand the similar work to cover other group in of outside UUM or other geographical areas. Furthermore, future studies are suggested to include intention to use online *waqf* from diverse view by adding more samples from other categories of consumers from different parts of the country. The selection of these geographical area helps to extend the generalizability of research outcome. It is worth pointing out that these limitations warrant further investigation. Despite the limitations mentioned, the present study at least considers as an eye-opener to encourage other researchers to work on online *waqf* extensively in a developing nation not only in Malaysia but also in Brunei and Indonesia.

Finally, for the future study, this study should be more comprehensive as to get the more valid and perfect result. Time allocation for conducting this research should be longer and scope of study and also sample size should be larger for more valid result.

5.6 Conclusion

As expected, based on the findings, it is appeared that the TAM model acts as an effective component in predicting intention to use online *waqf* among Muslim employees in UUM COB. This study also has demonstrated that three variables

(perceived usefulness, perceived ease of use and amount of information) have the most influencing factors toward online *waqf* acceptance in Islamic banking institutions. Therefore, Islamic banking institutions in Malaysia should consider in three variables to produce online *waqf* system as one of their services and at the same time to improve the *waqf* collection.

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APPENDICES

APPENDIX A

Letter of Data Collection

APPENDIX B

Questionnaire

APPENDIX C

Reliability Analysis

APPENDIX D

Normality Test

APPENDIX E

Descriptive Statistics

- i. Profile of the Respondents
 - ii. Mean and Standard Deviation of the Variables
-

APPENDIX F

Inferential Analysis

- i. Independent Sample T-Test
 - ii. One-way ANOVA
 - iii. Pearson Correlation
 - iv. Multiple Linear Regression
-
-

APPENDIX A
Letter of Data Collection

APPENDIX B
Questionnaire

BAHAGIAN A: Latar Belakang

Sila tandakan (✓) pilihan yang tepat mengenai latar belakang di kotak yang disediakan.

1. Jantina

- ☐ Lelaki
- ☐ Perempuan

2. Taraf perkahwinan

- ☐ Bujang
- ☐ Berkahwin
- ☐ Janda/Duda

3. Umur

- ☐ 20 tahun dan ke bawah
- ☐ 21-30 tahun
- ☐ 31-40 tahun
- ☐ 41-50 tahun
- ☐ 51 tahun dan ke atas

4. Tahap pendidikan tertinggi

- ☐ SPM
- ☐ STPM/Sijil/Diploma
- ☐ Ijazah Sarjana Muda
- ☐ Ijazah Sarjana
- ☐ PhD

5. Jawatan di universiti

- ☐ Ahli akademik
- ☐ Bukan ahli akademik

6. Pendapatan bulanan

- ☐ RM 900 dan ke bawah
- ☐ RM 1,000-RM 2,999
- ☐ RM 3,000-RM 5,999
- ☐ RM 6,000-RM 9,999
- ☐ RM 10,000 dan ke atas

7. Tempoh bekerja

- ☐ Kurang daripada 5 tahun
- ☐ 6-10 tahun
- ☐ 11-15 tahun

- ☐ 16-20 tahun
☐ Lebih daripada 21 tahun

BAHAGIAN B: Faktor-faktor yang mempengaruhi penerimaan waqaf secara online

Kenyataan berikut menerangkan faktor-faktor yang mempengaruhi keputusan anda untuk menyumbang waqaf secara online di institusi perbankan Islam. Sila **bulatkan** nombor-nombor pilihan terbaik bagi menunjukkan sejauhmanakah anda bersetuju atau tidak bersetuju dengan kenyataan di bawah.

1	2	3	4	5
Sangat tidak setuju	Tidak setuju	Tidak pasti	Setuju	Sangat setuju

1	Saya fikir dengan menggunakan waqaf secara online akan meningkatkan prestasi saya dalam menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
2	Saya fikir penggunaan waqaf secara online akan memudahkan saya untuk menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
3	Saya merasakan dengan menggunakan waqaf secara online adalah berguna dalam menjalankan aktiviti-aktiviti kebajikan.	1	2	3	4	5
4	Saya merasakan dengan menggunakan waqaf secara online membolehkan saya untuk melakukan aktiviti kebajikan dengan lebih cepat.	1	2	3	4	5
5	Saya merasakan dengan menggunakan waqaf secara online untuk aktiviti kebajikan dapat meningkatkan produktiviti saya.	1	2	3	4	5
6	Saya fikir bahawa belajar menggunakan waqaf secara online adalah mudah bagi saya.	1	2	3	4	5
7	Saya merasa mudah untuk melakukan apa yang saya mahu ketika menggunakan waqaf secara online.	1	2	3	4	5
8	Saya fikir adalah lebih fleksibel untuk berinteraksi dengan waqaf secara online.	1	2	3	4	5
9	Saya fikir bahawa menggunakan waqaf secara online adalah mudah dan senang.	1	2	3	4	5
10	Saya fikir bahawa pembelajaran waqaf secara online adalah mudah difahami.	1	2	3	4	5
11	Saya akan memberi sumbangan kewangan kepada institusi pertubuhan agama islam.	1	2	3	4	5
12	Kepercayaan terhadap agama islam mempengaruhi semua urusan hidup saya.	1	2	3	4	5
13	Saya sering membaca buku-buku dan majalah-majalah mengenai agama Islam.	1	2	3	4	5
14	Saya seronok menghabiskan masa dalam memahami agama Islam.	1	2	3	4	5
15	Agama islam merupakan panduan hidup saya.	1	2	3	4	5
16	Saya mempunyai kebolehan untuk melakukan transaksi secara	1	2	3	4	5

	online tanpa memerlukan sebarang bantuan dari orang lain.					
17	Saya mempunyai kebolehan untuk melakukan transaksi secara online jika saya mempunyai buku panduan.	1	2	3	4	5
18	Saya mempunyai kebolehan untuk melakukan transaksi jika saya pernah menggunakan sistem online yang sama.	1	2	3	4	5
19	Saya mempunyai kebolehan untuk melakukan transaksi sekiranya saya pernah melihat orang lain menggunakan perkhidmatan waqaf secara online.	1	2	3	4	5
20	Saya mempunyai kebolehan untuk melakukan transaksi secara online jika seseorang memberi panduan kepada saya buat kali pertama.	1	2	3	4	5
21	Saya sering menerima maklumat mengenai waqaf secara online.	1	2	3	4	5
22	Saya sering menerima maklumat yang cukup tentang waqaf secara online.	1	2	3	4	5
23	Saya telah menerima maklumat mengenai faedah-faedah menggunakan waqaf secara online.	1	2	3	4	5
24	Saya telah menerima maklumat tentang menggunakan waqaf secara online daripada sumber-sumber media.	1	2	3	4	5
25	Saya mendapat maklumat yang cukup tentang waqaf secara online.	1	2	3	4	5
26	Saya bercadang untuk menggunakan waqaf secara online.	1	2	3	4	5
27	Saya bercadang untuk menggunakan waqaf secara online sebaik mungkin.	1	2	3	4	5
28	Saya akan menggunakan waqaf secara online pada masa akan datang.	1	2	3	4	5
29	Saya akan menggunakan waqaf secara online dengan lebih kerap pada bulan Ramadhan.	1	2	3	4	5
30	Secara keseluruhan, saya akan menggunakan waqaf secara online untuk aktiviti kebajikan saya.	1	2	3	4	5

BAHAGIAN C: CADANGAN DAN PANDANGAN TERHADAP WAQAF SECARA ONLINE DI INSTITUSI PERBANKAN ISLAM

TERIMA KASIH DI ATAS KERJASAMA YANG DIBERIKAN

APPENDIX C

Reliability Analysis

APPENDIX C: RELIABILITY OF THE INSTRUMENTS

i. Online *Waqf* Acceptance

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.787	5

Item Statistics

	Mean	Std. Deviation	N
W1	4.10	.594	230
W2	4.14	.527	230
W3	4.10	.612	230
W4	4.26	.655	230
W5	4.26	.619	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
W1	16.75	3.270	.601	.736
W2	16.71	3.664	.481	.773
W3	16.76	3.128	.650	.718
W4	16.59	3.334	.480	.778
W5	16.60	3.159	.622	.728

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.85	4.913	2.216	5

ii. Perceived Usefulness

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.721	5

Item Statistics

	Mean	Std. Deviation	N
PU1	4.10	.657	230
PU2	4.20	.611	230
PU3	4.19	.625	230
PU4	4.26	.554	230
PU5	4.11	.688	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PU1	16.77	2.879	.609	.618
PU2	16.66	3.422	.386	.709
PU3	16.67	3.225	.468	.678
PU4	16.60	3.576	.374	.711
PU5	16.76	2.875	.566	.637

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.87	4.667	2.160	5

iii. Perceived Ease of Use

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.856	5

Item Statistics

	Mean	Std. Deviation	N
PEOU1	4.01	.647	230
PEOU2	4.00	.680	230
PEOU3	4.00	.661	230
PEOU4	4.02	.667	230
PEOU5	3.85	.673	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PEOU1	15.87	4.728	.671	.827
PEOU2	15.87	4.565	.691	.821
PEOU3	15.87	4.635	.691	.821
PEOU4	15.86	4.691	.658	.830
PEOU5	16.03	4.707	.643	.834

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.87	7.036	2.653	5

iv. **Perceived Religiosity**

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.835	5

Item Statistics

	Mean	Std. Deviation	N
PR1	4.30	.607	230
PR2	4.52	.558	230
PR3	4.33	.615	230
PR4	4.43	.578	230
PR5	4.58	.613	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PR1	17.86	3.579	.600	.812
PR2	17.64	3.542	.699	.786
PR3	17.83	3.553	.601	.812
PR4	17.73	3.534	.670	.793
PR5	17.58	3.529	.617	.808

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.16	5.323	2.307	5

v. **Perceived Self-efficacy**

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.865	5

Item Statistics

	Mean	Std. Deviation	N
PE1	3.88	.707	230
PE2	3.86	.679	230
PE3	3.94	.665	230
PE4	3.91	.696	230
PE5	3.87	.718	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PE1	15.58	5.651	.491	.884
PE2	15.60	5.141	.715	.829
PE3	15.52	5.142	.737	.825
PE4	15.55	4.816	.819	.802
PE5	15.59	5.064	.688	.836

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
19.46	7.804	2.794	5

vi. Amount of Information

Case Processing Summary

		N	%
Cases	Valid	230	100.0
	Excluded ^a	0	.0
	Total	230	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.939	5

Item Statistics

	Mean	Std. Deviation	N
AOI1	2.55	.955	230
AOI2	2.50	.956	230
AOI3	2.49	1.005	230
AOI4	2.50	.966	230
AOI5	2.47	.956	230

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AOI1	9.95	12.526	.797	.932
AOI2	10.01	12.306	.836	.925
AOI3	10.01	11.882	.856	.921
AOI4	10.00	12.231	.839	.924
AOI5	10.04	12.221	.852	.922

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
12.50	18.827	4.339	5

APPENDIX D
Normality Test

APPENDIX D: NORMALITY OF THE DATA

i. Online *Waqf* Acceptance

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanW	226	98.3%	4	1.7%	230	100.0%

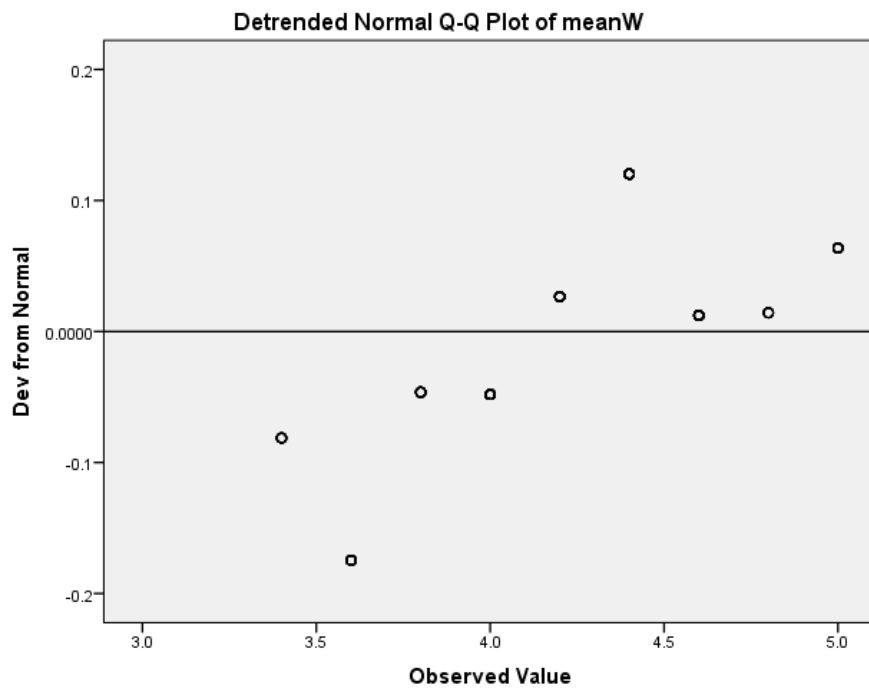
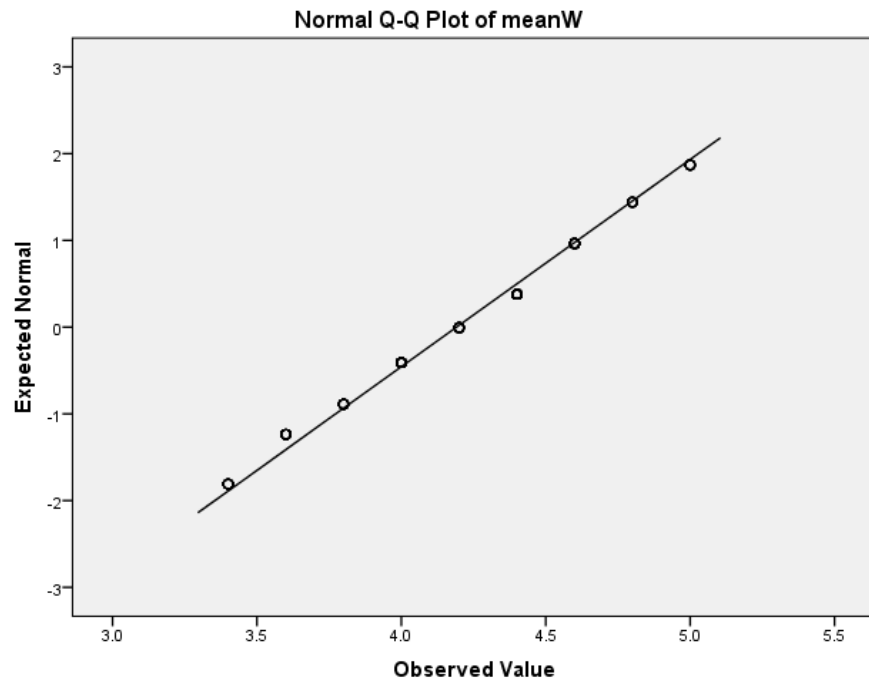
Descriptives

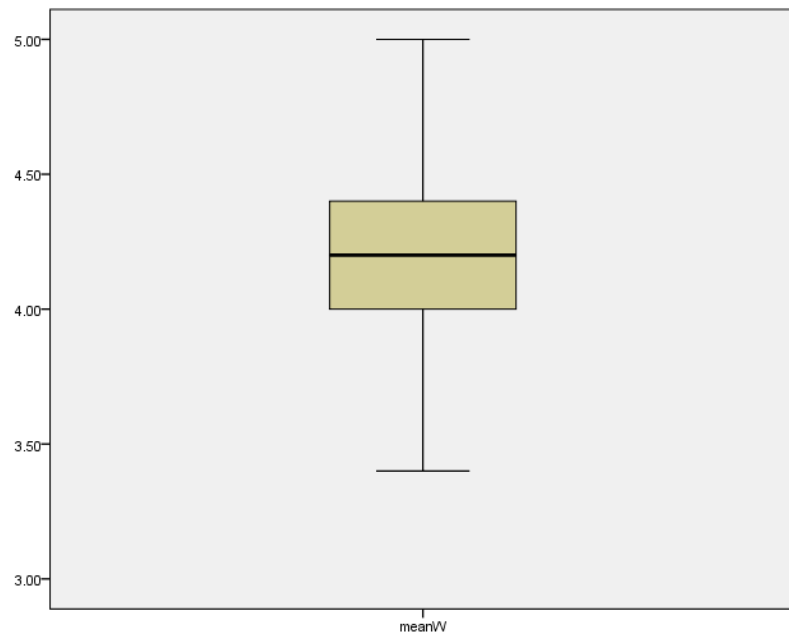
			Statistic	Std. Error
meanW	Mean		4.1912	.02784
	95% Confidence Interval for Mean	Lower Bound	4.1363	
		Upper Bound	4.2460	
	5% Trimmed Mean		4.1902	
	Median		4.2000	
	Variance		.175	
	Std. Deviation		.41858	
	Minimum		3.40	
	Maximum		5.00	
	Range		1.60	
	Interquartile Range		.40	
	Skewness		-.079	.162
	Kurtosis		-.637	.322

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanW	.151	226	.000	.954	226	.000

a. Lilliefors Significance Correction





ii. Perceived Usefulness

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPU	230	100.0%	0	0.0%	230	100.0%

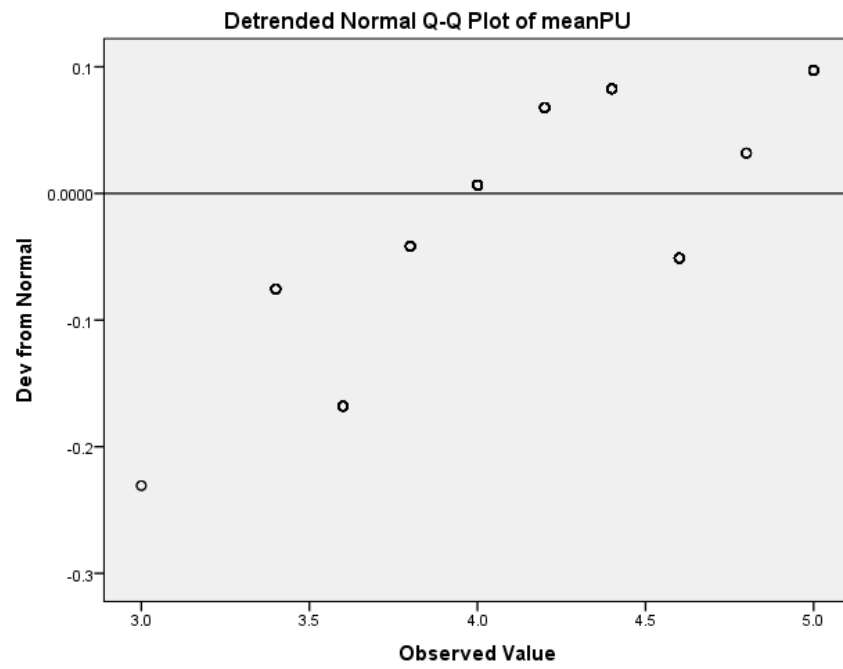
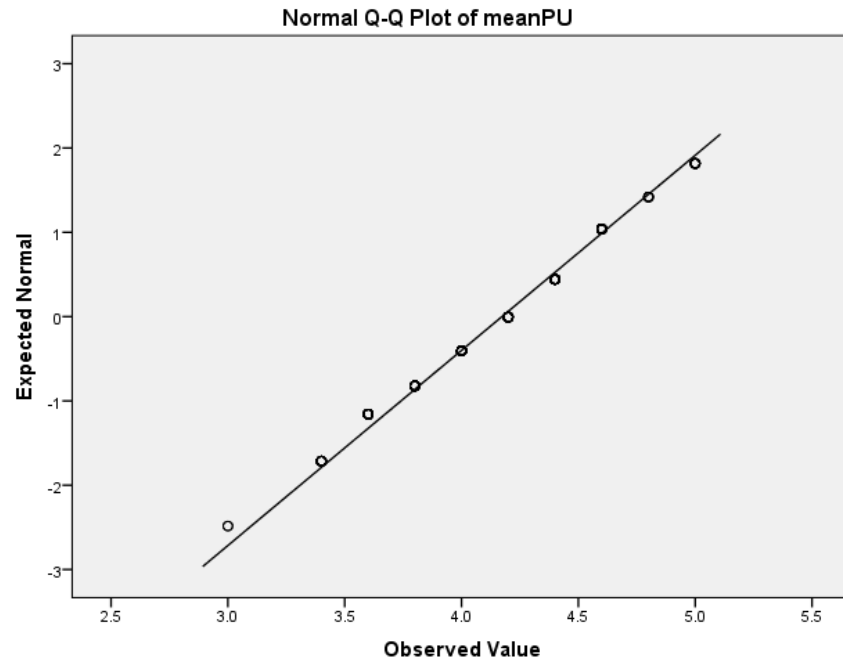
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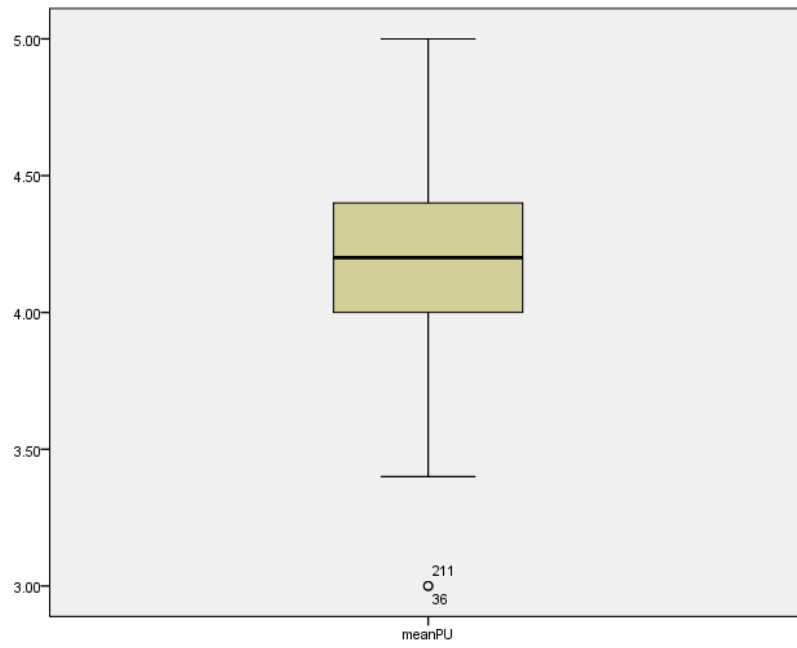
			Statistic	Std. Error
meanPU	Mean		4.1730	.02849
	95% Confidence Interval for Mean	Lower Bound	4.1169	
		Upper Bound	4.2292	
	5% Trimmed Mean		4.1739	
	Median		4.2000	
	Variance		.187	
	Std. Deviation		.43208	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.40	
	Skewness		-.155	.160
	Kurtosis		-.373	.320

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPU	.148	230	.000	.961	230	.000

a. Lilliefors Significance Correction





iii. Perceived Ease of Use

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPEOU	230	100.0%	0	0.0%	230	100.0%

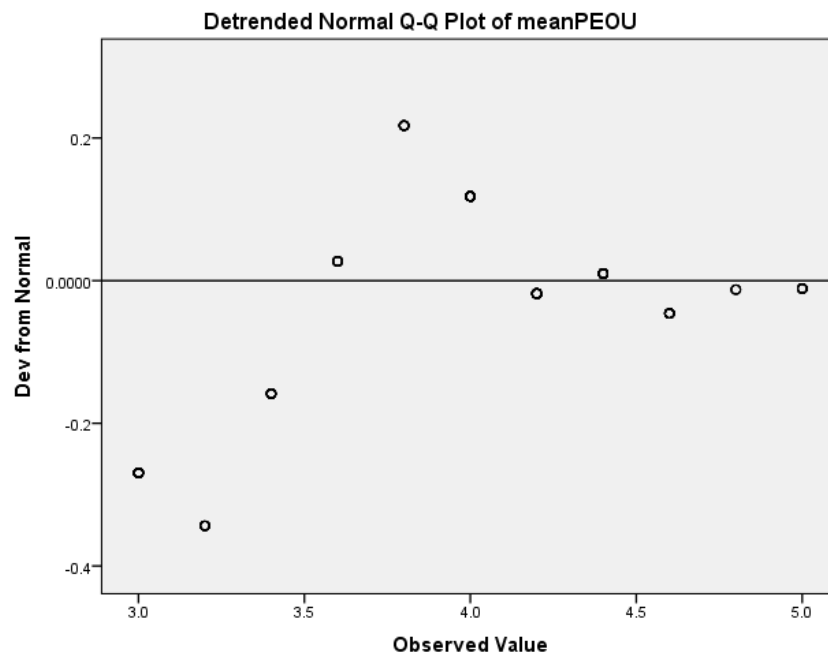
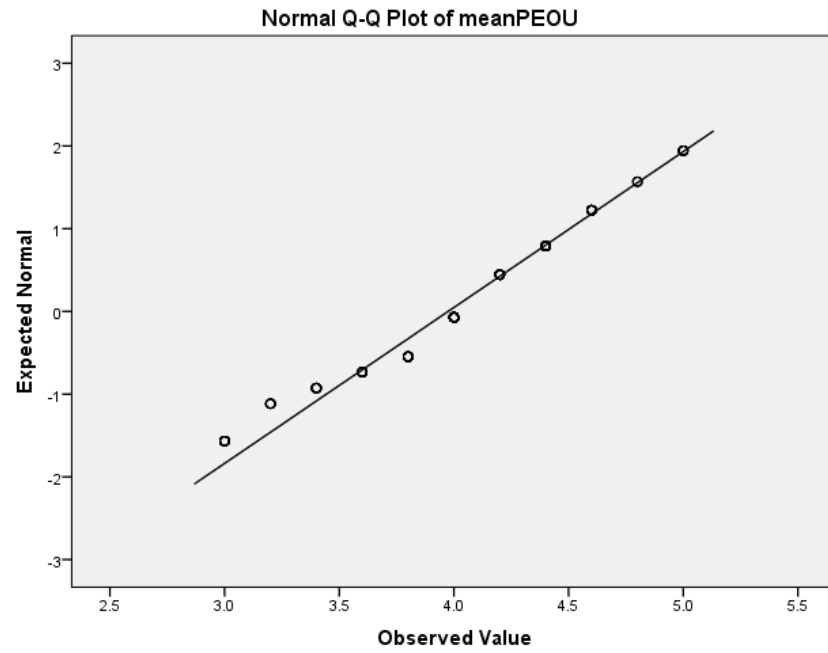
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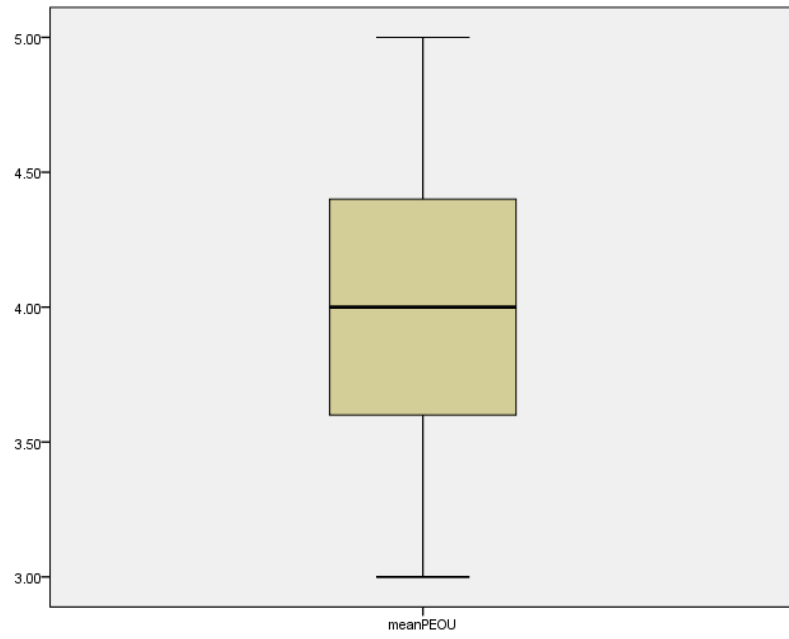
				Statistic	Std. Error
meanPEOU	Mean			3.9748	.03498
	95% Confidence Interval for Mean	Lower Bound		3.9059	
		Upper Bound		4.0437	
	5% Trimmed Mean			3.9725	
	Median			4.0000	
	Variance			.281	
	Std. Deviation			.53053	
	Minimum			3.00	
	Maximum			5.00	
	Range			2.00	
	Interquartile Range			.80	
	Skewness			-.282	.160
	Kurtosis			-.433	.320

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPEOU	.193	230	.000	.939	230	.000

a. Lilliefors Significance Correction





iv. Perceived Religiosity

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPR	230	100.0%	0	0.0%	230	100.0%

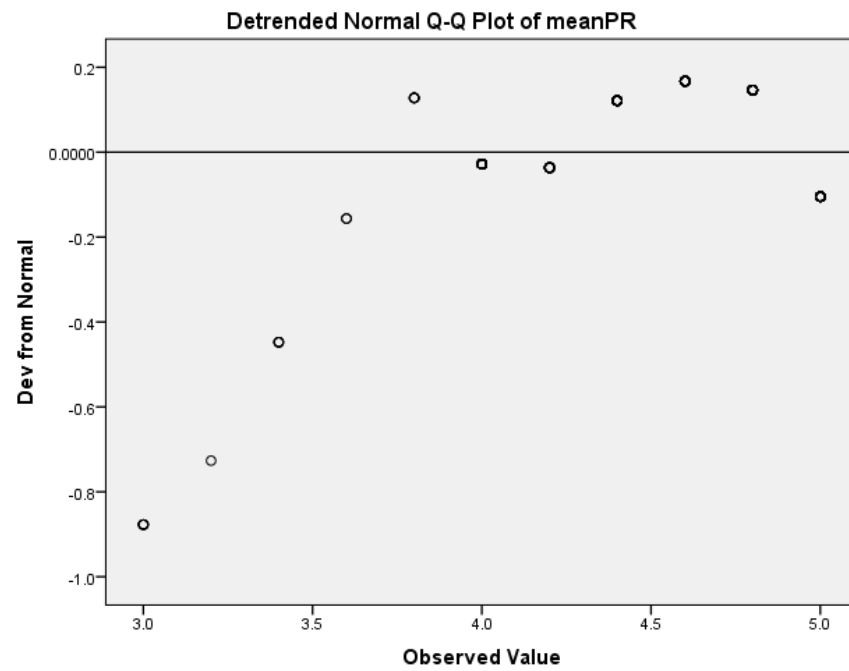
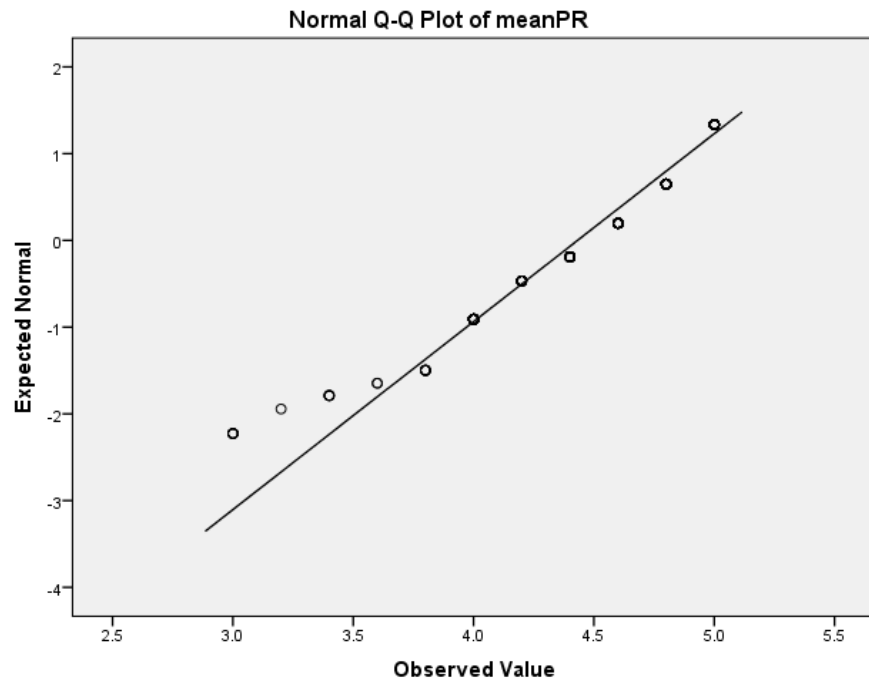
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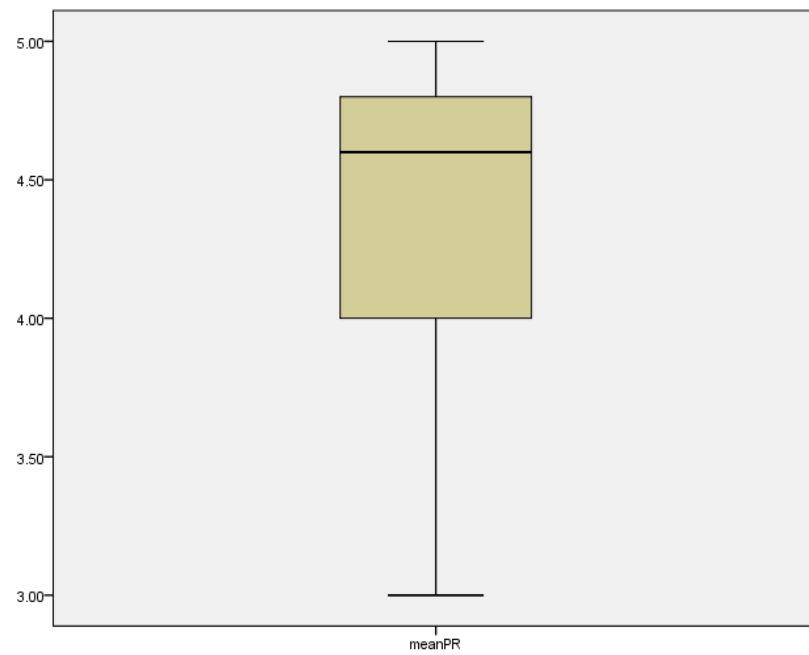
			Statistic	Std. Error
meanPR	Mean		4.4322	.03043
	95% Confidence Interval for Mean	Lower Bound	4.3722	
		Upper Bound	4.4921	
	5% Trimmed Mean		4.4671	
	Median		4.6000	
	Variance		.213	
	Std. Deviation		.46145	
	Minimum		3.00	
	Maximum		5.00	
	Range		2.00	
	Interquartile Range		.80	
	Skewness		-.814	.160
	Kurtosis		.563	.320

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPR	.151	230	.000	.907	230	.000

a. Lilliefors Significance Correction





v. **Perceived Self-Efficacy**

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanPE	230	100.0%	0	0.0%	230	100.0%

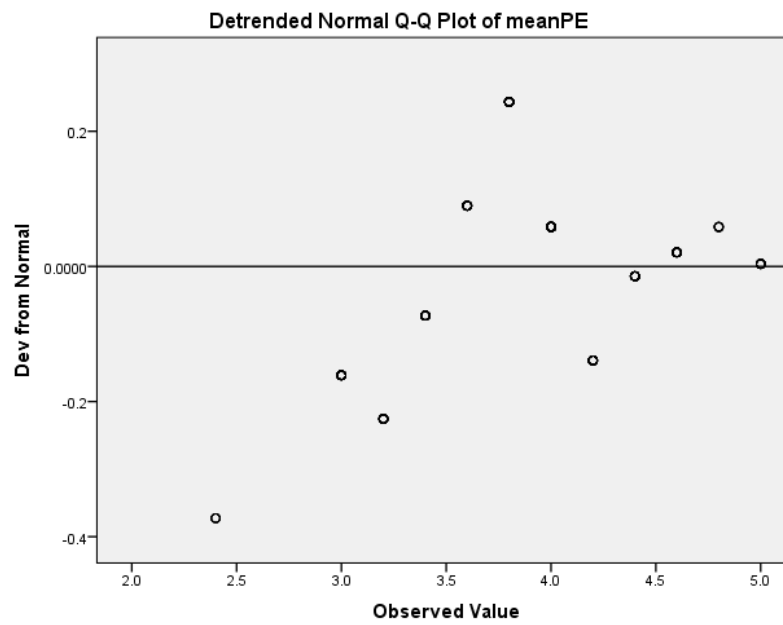
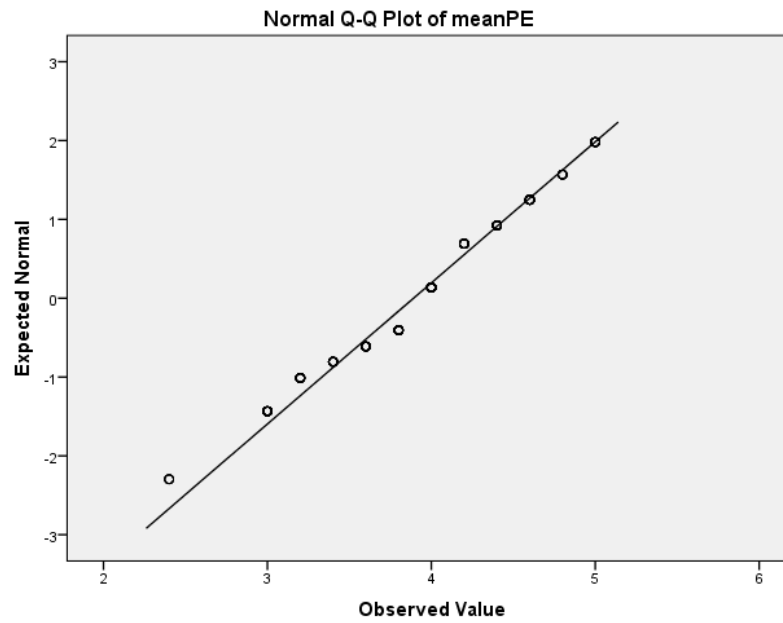
Descriptives

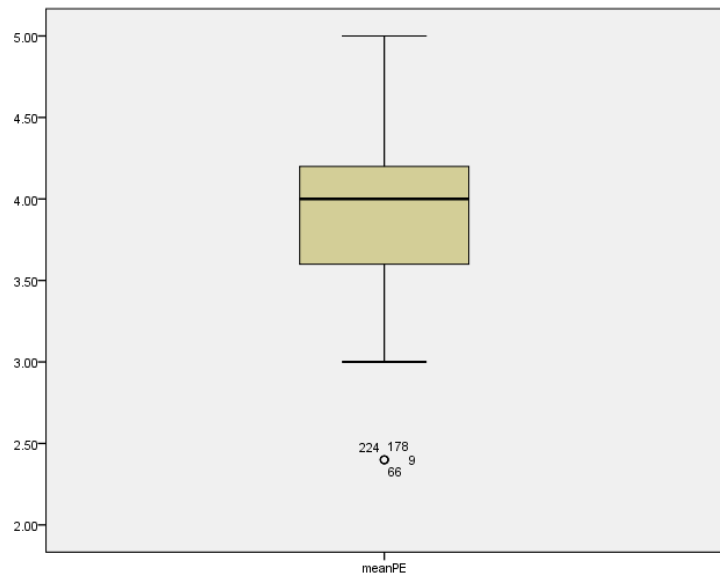
			Statistic	Std. Error
meanPE	Mean		3.8913	.03684
	95% Confidence Interval for Mean	Lower Bound	3.8187	
		Upper Bound	3.9639	
	5% Trimmed Mean		3.8923	
	Median		4.0000	
	Variance		.312	
	Std. Deviation		.55870	
	Minimum		2.40	
	Maximum		5.00	
	Range		2.60	
	Interquartile Range		.60	
	Skewness		-.272	.160
	Kurtosis		-.089	.320

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanPE	.195	230	.000	.947	230	.000

a. Lilliefors Significance Correction





vi. Amount of Information

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanAOI	230	100.0%	0	0.0%	230	100.0%

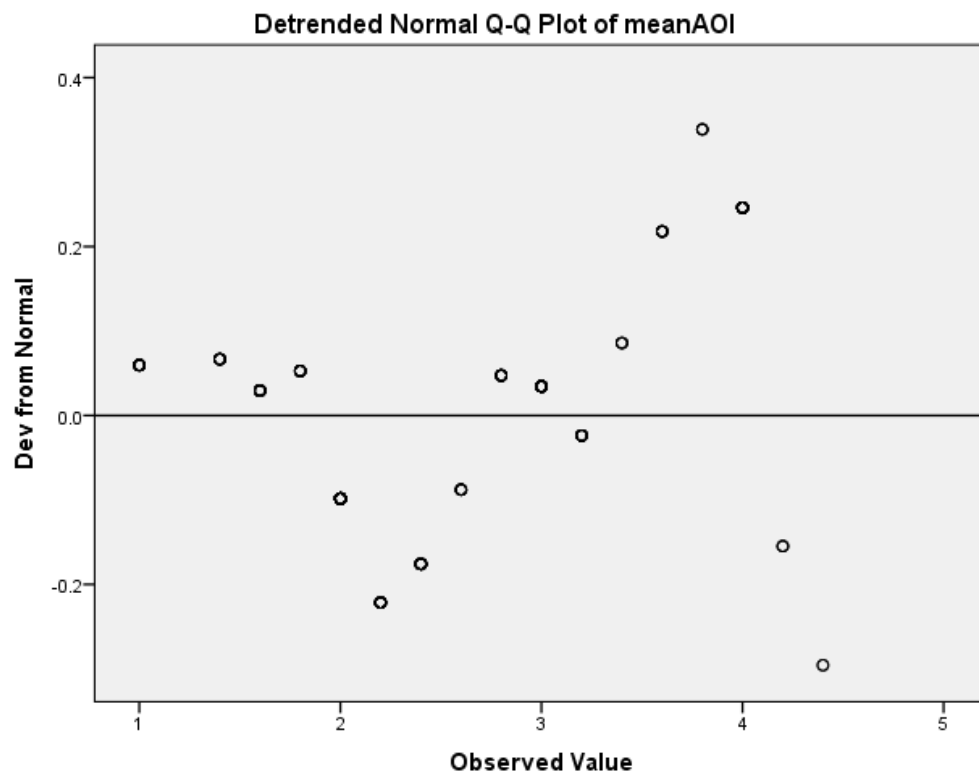
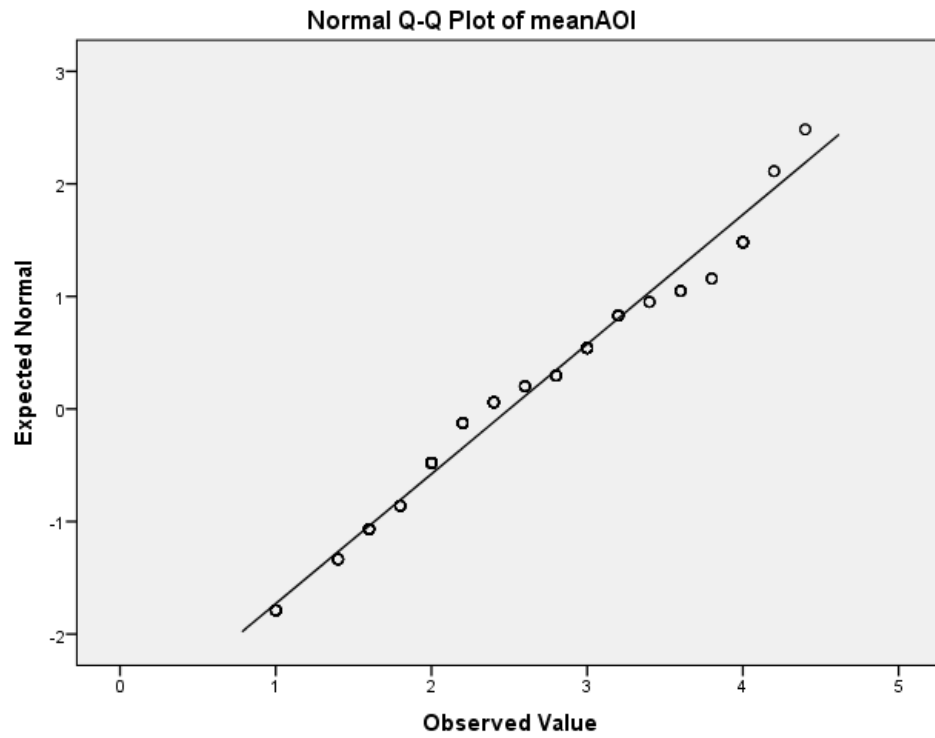
Descriptives

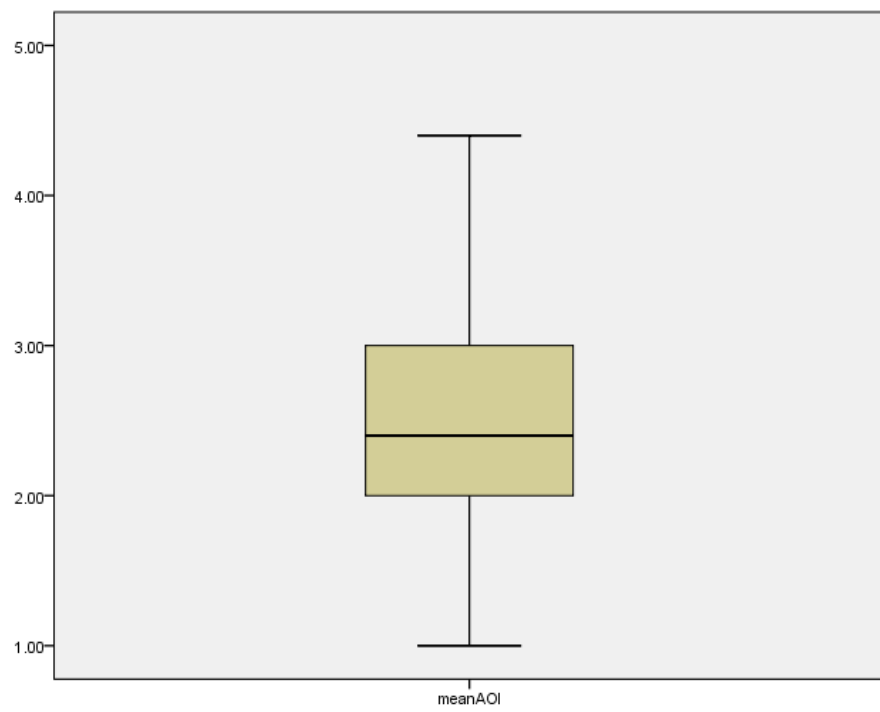
			Statistic	Std. Error
meanAOI	Mean		2.5009	.05722
	95% Confidence Interval for Mean	Lower Bound	2.3881	
		Upper Bound	2.6136	
	5% Trimmed Mean		2.4942	
	Median		2.4000	
	Variance		.753	
	Std. Deviation		.86781	
	Minimum		1.00	
	Maximum		4.40	
	Range		3.40	
	Interquartile Range		1.00	
	Skewness		.280	.160
	Kurtosis		-.704	.320

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanAOI	.135	230	.000	.955	230	.000

a. Lilliefors Significance Correction





APPENDIX E
Descriptive Statistics
i. Profile of the Respondents
ii. Mean and Standard Deviation of the Variables

APPENDIX E: DESCRIPTIVE STATISTICS

i. Profile of the Respondents

		Statistics						
		gender	marital status	age	highest education level	position in university	monthly income	working period
N	Valid	230	230	230	230	230	230	230
	Missing	0	0	0	0	0	0	0
Mean		1.61	1.83	3.28	3.40	1.40	2.89	2.72
Std. Error of Mean		.032	.029	.064	.097	.032	.066	.090
Median		2.00	2.00	3.00	4.00	1.00	3.00	3.00
Mode		2	2	4	5	1	2	2
Std. Deviation		.489	.444	.964	1.465	.491	.996	1.367
Variance		.239	.197	.929	2.145	.241	.992	1.870
Skewness		-.448	-.772	.116	-.449	.411	.363	.338
Std. Error of Skewness		.160	.160	.160	.160	.160	.160	.160
Kurtosis		-1.815	.781	-1.017	-1.205	-1.847	-.754	-1.075
Std. Error of Kurtosis		.320	.320	.320	.320	.320	.320	.320
Range		1	2	3	4	1	4	4
Minimum		1	1	2	1	1	1	1
Maximum		2	3	5	5	2	5	5
Sum		370	420	755	782	322	664	626

Frequency Table

		gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	90	39.1	39.1	39.1
	female	140	60.9	60.9	100.0
	Total	230	100.0	100.0	

marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid single	46	20.0	20.0	20.0
Valid married	178	77.4	77.4	97.4
Valid divorce	6	2.6	2.6	100.0
Total	230	100.0	100.0	

age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30 years	59	25.7	25.7	25.7
Valid 31-40 years	71	30.9	30.9	56.5
Valid 41-50 years	76	33.0	33.0	89.6
Valid 51 years and above	24	10.4	10.4	100.0
Total	230	100.0	100.0	

highest education level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SPM	39	17.0	17.0	17.0
Valid STPM/sijil/diploma	30	13.0	13.0	30.0
Valid degree	32	13.9	13.9	43.9
Valid master	58	25.2	25.2	69.1
Valid PhD	71	30.9	30.9	100.0
Total	230	100.0	100.0	

position in university

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid academician	138	60.0	60.0	60.0
Valid non academician	92	40.0	40.0	100.0
Total	230	100.0	100.0	

monthly income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid RM 900 and below	8	3.5	3.5	3.5
RM 1,000-RM 2,999	91	39.6	39.6	43.0
RM 3,000-RM 5,999	63	27.4	27.4	70.4
RM 6,000-RM 9,999	55	23.9	23.9	94.3
RM 10,000 and above	13	5.7	5.7	100.0
Total	230	100.0	100.0	

working period

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 5 years	53	23.0	23.0	23.0
6-10 years	60	26.1	26.1	49.1
11-15 years	51	22.2	22.2	71.3
16-20 years	30	13.0	13.0	84.3
more than 21 years	36	15.7	15.7	100.0
Total	230	100.0	100.0	

ii. Mean and Standard Deviation of the Variables

		Statistics					
		meanW	meanPU	meanPEOU	meanPR	meanPE	meanAOI
N	Valid	226	230	230	230	230	230
	Missing	4	0	0	0	0	0
Mean		4.1912	4.1730	3.9748	4.4322	3.8913	2.5009
Median		4.2000	4.2000	4.0000	4.6000	4.0000	2.4000

APPENDIX F
Inferential Analysis

- i. Independent Sample T-Test**
 - ii. One-way ANOVA**
 - iii. Pearson Correlation**
 - iv. Multiple Linear Regression**
-
-

APPENDIX F: INFERENTIAL ANALYSIS

i. INDEPENDENT SAMPLE T-TEST

a. Gender Toward Online *Waqf* Acceptance

Group Statistics					
	gender	N	Mean	Std. Deviation	Std. Error Mean
meanW	male	90	4.2067	.40274	.04245
	female	136	4.1809	.42990	.03686

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
meanW	Equal variances assumed	.533	.466	.453	224	.651	.02578	.05698	-.08650	.13807
	Equal variances not assumed			.459	199.166	.647	.02578	.05622	-.08509	.13666

b. Position in University Toward Online *Waqf* Acceptance

Group Statistics					
	position in university	N	Mean	Std. Deviation	Std. Error Mean
meanW	academician	136	4.2059	.42370	.03633
	non academician	90	4.1689	.41208	.04344

Independent Samples Test									
		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
									Lower Upper
meanW	Equal variances assumed	.018	.893	.650	224	.517	.03699	.05695	-.07523 .14922
	Equal variances not assumed			.653	194.373	.514	.03699	.05663	-.07469 .14868

ii. ONE-WAY ANOVA

c. Age Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
21-30 years	56	4.1964	.42382	.05664	4.0829	4.3099	3.40	4.60
31-40 years	71	4.2930	.41381	.04911	4.1950	4.3909	3.40	5.00
41-50 years	75	4.1013	.41508	.04793	4.0058	4.1968	3.40	5.00
51 years and above	24	4.1583	.38664	.07892	3.9951	4.3216	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.507	3	222	.678

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.368	3	.456	2.661	.049
Within Groups	38.054	222	.171		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30 years	31-40 years	-.09653	.07399	.561	-.2881	.0950
	41-50 years	.09510	.07312	.564	-.0942	.2844
	51 years and above	.03810	.10101	.982	-.2234	.2996
31-40 years	21-30 years	.09653	.07399	.561	-.0950	.2881
	41-50 years	.19162 [*]	.06856	.029	.0142	.3691
	51 years and above	.13462	.09776	.515	-.1184	.3877
41-50 years	21-30 years	-.09510	.07312	.564	-.2844	.0942
	31-40 years	-.19162 [*]	.06856	.029	-.3691	-.0142
	51 years and above	-.05700	.09710	.936	-.3083	.1943
51 years and above	21-30 years	-.03810	.10101	.982	-.2996	.2234
	31-40 years	-.13462	.09776	.515	-.3877	.1184
	41-50 years	.05700	.09710	.936	-.1943	.3083

*. The mean difference is significant at the 0.05 level.

d. Highest Education Levels Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	39	4.2359	.35503	.05685	4.1208	4.3510	3.60	5.00
STPM/sijil/diploma	29	4.2345	.44423	.08249	4.0655	4.4035	3.40	5.00
degree	32	4.0562	.44355	.07841	3.8963	4.2162	3.40	4.80
master	56	4.2643	.42829	.05723	4.1496	4.3790	3.40	5.00
PhD	70	4.1514	.41345	.04942	4.0528	4.2500	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.823	4	221	.512

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.125	4	.281	1.623	.169
Within Groups	38.297	221	.173		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) highest education level	(J) highest education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
SPM	STPM/sijil/diploma	.00141	.10207	1.000	-.2793	.2822
	degree	.17965	.09929	.371	-.0934	.4527
	master	-.02839	.08682	.998	-.2672	.2104
	PhD	.08447	.08318	.848	-.1443	.3133
STPM/sijil/diploma	SPM	-.00141	.10207	1.000	-.2822	.2793
	degree	.17823	.10673	.455	-.1153	.4718
	master	-.02980	.09524	.998	-.2917	.2321
	PhD	.08305	.09193	.895	-.1698	.3359
degree	SPM	-.17965	.09929	.371	-.4527	.0934
	STPM/sijil/diploma	-.17823	.10673	.455	-.4718	.1153
	master	-.20804	.09225	.164	-.4618	.0457
	PhD	-.09518	.08883	.821	-.3395	.1491
master	SPM	.02839	.08682	.998	-.2104	.2672
	STPM/sijil/diploma	.02980	.09524	.998	-.2321	.2917
	degree	.20804	.09225	.164	-.0457	.4618
	PhD	.11286	.07463	.556	-.0924	.3181
PhD	SPM	-.08447	.08318	.848	-.3133	.1443
	STPM/sijil/diploma	-.08305	.09193	.895	-.3359	.1698
	degree	.09518	.08883	.821	-.1491	.3395
	master	-.11286	.07463	.556	-.3181	.0924

e. Monthly Income Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
RM 900 and below	8	4.2000	.33806	.11952	3.9174	4.4826	3.80	4.60
RM 1,000-RM 2,999	88	4.2114	.41618	.04436	4.1232	4.2995	3.40	5.00
RM 3,000-RM 5,999	63	4.2317	.45182	.05692	4.1180	4.3455	3.40	5.00
RM 6,000-RM 9,999	55	4.1527	.40545	.05467	4.0431	4.2623	3.40	5.00
RM 10,000 and above	12	4.0000	.35162	.10150	3.7766	4.2234	3.40	4.40
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
.878	4	221	.478

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.660	4	.165	.941	.441
Within Groups	38.762	221	.175		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) monthly income	(J) monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
RM 900 and below	RM 1,000-RM 2,999	-.01136	.15465	1.000	-.4367	.4140
	RM 3,000-RM 5,999	-.03175	.15719	1.000	-.4641	.4006
	RM 6,000-RM 9,999	.04727	.15847	.998	-.3886	.4831
	RM 10,000 and above	.20000	.19116	.833	-.3258	.7258
RM 1,000-RM 2,999	RM 900 and below	.01136	.15465	1.000	-.4140	.4367
	RM 3,000-RM 5,999	-.02038	.06912	.998	-.2105	.1697
	RM 6,000-RM 9,999	.05864	.07199	.926	-.1394	.2566
	RM 10,000 and above	.21136	.12888	.473	-.1431	.5658
RM 3,000-RM 5,999	RM 900 and below	.03175	.15719	1.000	-.4006	.4641
	RM 1,000-RM 2,999	.02038	.06912	.998	-.1697	.2105
	RM 6,000-RM 9,999	.07902	.07729	.845	-.1335	.2916
	RM 10,000 and above	.23175	.13191	.402	-.1311	.5946
RM 6,000-RM 9,999	RM 900 and below	-.04727	.15847	.998	-.4831	.3886
	RM 1,000-RM 2,999	-.05864	.07199	.926	-.2566	.1394
	RM 3,000-RM 5,999	-.07902	.07729	.845	-.2916	.1335
	RM 10,000 and above	.15273	.13344	.783	-.2143	.5197
RM 10,000 and above	RM 900 and below	-.20000	.19116	.833	-.7258	.3258
	RM 1,000-RM 2,999	-.21136	.12888	.473	-.5658	.1431
	RM 3,000-RM 5,999	-.23175	.13191	.402	-.5946	.1311
	RM 6,000-RM 9,999	-.15273	.13344	.783	-.5197	.2143

f. Working Period Toward Online *Waqf* Acceptance

Descriptives

meanW

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
below 5 years	52	4.1923	.45841	.06357	4.0647	4.3199	3.40	5.00
6-10 years	58	4.1793	.40469	.05314	4.0729	4.2857	3.40	5.00
11-15 years	50	4.3040	.40049	.05664	4.1902	4.4178	3.40	5.00
16-20 years	30	4.0667	.39769	.07261	3.9182	4.2152	3.40	5.00
more than 21 years	36	4.1556	.40599	.06766	4.0182	4.2929	3.40	5.00
Total	226	4.1912	.41858	.02784	4.1363	4.2460	3.40	5.00

Test of Homogeneity of Variances

meanW

Levene Statistic	df1	df2	Sig.
1.243	4	221	.294

ANOVA

meanW

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.155	4	.289	1.668	.158
Within Groups	38.267	221	.173		
Total	39.422	225			

Multiple Comparisons

Dependent Variable: meanW

Tukey HSD

(I) working period	(J) working period	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
below 5 years	6-10 years	.01300	.07947	1.000	-.2056	.2316
	11-15 years	-.11169	.08242	.657	-.3384	.1150
	16-20 years	.12564	.09540	.681	-.1368	.3880
	more than 21 years	.03675	.09022	.994	-.2114	.2849
6-10 years	below 5 years	-.01300	.07947	1.000	-.2316	.2056
	11-15 years	-.12469	.08030	.529	-.3456	.0962
	16-20 years	.11264	.09358	.749	-.1447	.3700
	more than 21 years	.02375	.08829	.999	-.2191	.2666
11-15 years	below 5 years	.11169	.08242	.657	-.1150	.3384
	6-10 years	.12469	.08030	.529	-.0962	.3456
	16-20 years	.23733	.09610	.101	-.0270	.5016
	more than 21 years	.14844	.09096	.479	-.1017	.3986
16-20 years	below 5 years	-.12564	.09540	.681	-.3880	.1368
	6-10 years	-.11264	.09358	.749	-.3700	.1447
	11-15 years	-.23733	.09610	.101	-.5016	.0270
	more than 21 years	-.08889	.10287	.910	-.3718	.1940
more than 21 years	below 5 years	-.03675	.09022	.994	-.2849	.2114
	6-10 years	-.02375	.08829	.999	-.2666	.2191
	11-15 years	-.14844	.09096	.479	-.3986	.1017
	16-20 years	.08889	.10287	.910	-.1940	.3718

iii. PEARSON CORRELATION

		Correlations					
		Mean W	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
meanW	Pearson Correlation	1	.328**	.237**	.179**	.132*	-.120
	Sig. (2-tailed)		.000	.000	.007	.048	.071
	N	226	226	226	226	226	226
meanPU	Pearson Correlation	.328**	1	.229**	.149*	.192**	-.035
	Sig. (2-tailed)	.000		.000	.024	.003	.596
	N	226	230	230	230	230	230
meanPEOU	Pearson Correlation	.237**	.229**	1	.388**	.443**	.074
	Sig. (2-tailed)	.000	.000		.000	.000	.265
	N	226	230	230	230	230	230
meanPR	Pearson Correlation	.179**	.149*	.388**	1	.290**	-.033
	Sig. (2-tailed)	.007	.024	.000		.000	.619
	N	226	230	230	230	230	230
meanPE	Pearson Correlation	.132*	.192**	.443**	.290**	1	.022
	Sig. (2-tailed)	.048	.003	.000	.000		.740
	N	226	230	230	230	230	230
meanAOI	Pearson Correlation	-.120	-.035	.074	-.033	.022	1
	Sig. (2-tailed)	.071	.596	.265	.619	.740	
	N	226	230	230	230	230	230

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

* . Correlation is significant at the 0.05 level (2-tailed).

iv. **MULTIPLE LINEAR REGRESSION**

FACTORS INFLUENCING THE ACCEPTANCE OF ONLINE WAQF

Descriptive Statistics

	Mean	Std. Deviation	N
meanW	4.1912	.41858	226
meanPU	4.1805	.42664	226
meanPEOU	3.9832	.52415	226
meanPR	4.4398	.45334	226
meanPE	3.8876	.55644	226
meanAOI	2.5018	.86579	226

Correlations

		Mean W	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
Pearson Correlation	meanW	1.000	.328	.237	.179	.132	-.120
	meanPU	.328	1.000	.200	.124	.186	-.024
	meanPEOU	.237	.200	1.000	.393	.455	.085
	meanPR	.179	.124	.393	1.000	.281	-.028
	meanPE	.132	.186	.455	.281	1.000	.028
	meanAOI	-.120	-.024	.085	-.028	.028	1.000
Sig. (1-tailed)	meanW	.	.000	.000	.004	.024	.036
	meanPU	.000	.	.001	.032	.002	.360
	meanPEOU	.000	.001	.	.000	.000	.102
	meanPR	.004	.032	.000	.	.000	.340
	meanPE	.024	.002	.000	.000	.	.338
	meanAOI	.036	.360	.102	.340	.338	.
N	meanW	226	226	226	226	226	226
	meanPU	226	226	226	226	226	226
	meanPEOU	226	226	226	226	226	226
	meanPR	226	226	226	226	226	226
	meanPE	226	226	226	226	226	226
	meanAOI	226	226	226	226	226	226

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	meanAOI, meanPU, meanPR, meanPE, meanPEOU ^b	.	Enter

a. Dependent Variable: meanW

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.400 ^a	.160	.141	.38805	.160	8.359	5	220	.000

a. Predictors: (Constant), meanAOI, meanPU, meanPR, meanPE, meanPEOU

b. Dependent Variable: meanW

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.294	5	1.259	8.359	.000 ^b
	Residual	33.129	220	.151		
	Total	39.422	225			

a. Dependent Variable: meanW

b. Predictors: (Constant), meanAOI, meanPU, meanPR, meanPE, meanPEOU

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.367	.360	6.580	.000		
	meanPU	.279	.062	.284	4.474	.000	.946
	meanPEOU	.133	.059	.166	2.252	.025	.700
	meanPR	.073	.063	.080	1.171	.243	.828
	meanPE	-.012	.053	-.016	-.227	.821	.772
	meanAOI	-.060	.030	-.125	-2.006	.046	.987

a. Dependent Variable: meanW

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Mean PU	Mean PEOU	Mean PR	Mean PE	Mean AOI
1	1	5.871	1.000	.00	.00	.00	.00	.00	.00
	2	.092	7.970	.00	.00	.00	.00	.01	.96
	3	.014	20.310	.04	.18	.07	.02	.55	.00
	4	.010	23.932	.00	.16	.50	.11	.40	.00
	5	.008	27.110	.01	.25	.42	.50	.04	.00
	6	.004	39.773	.94	.40	.01	.37	.01	.04

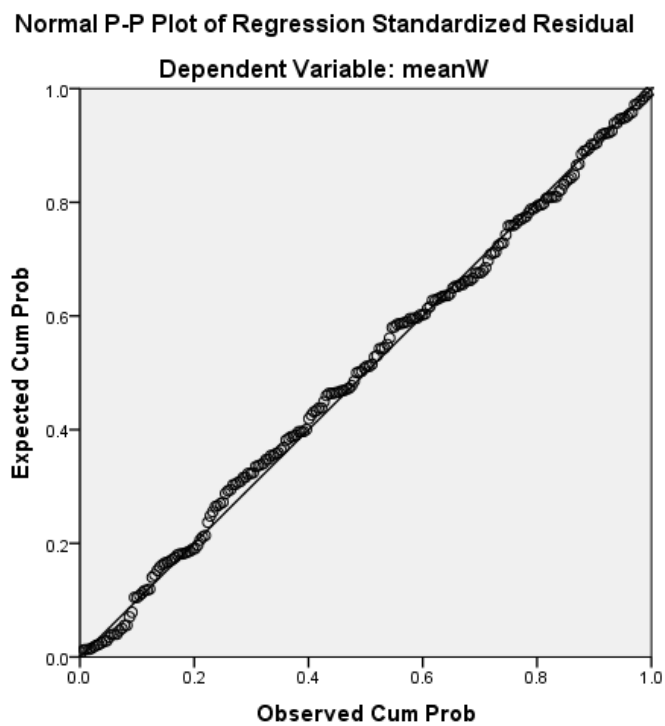
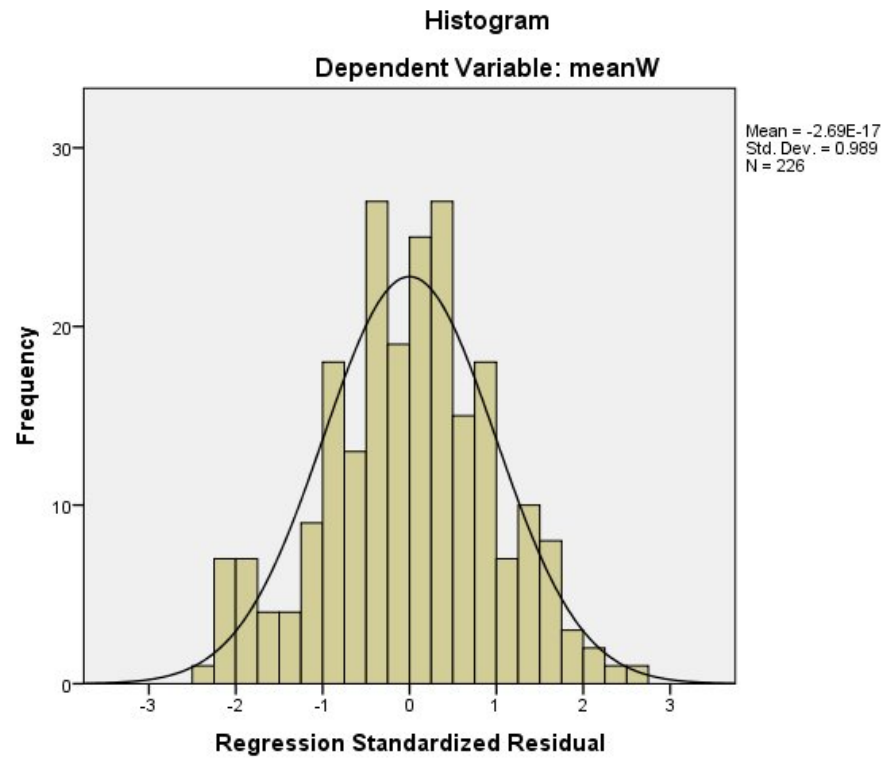
a. Dependent Variable: meanW

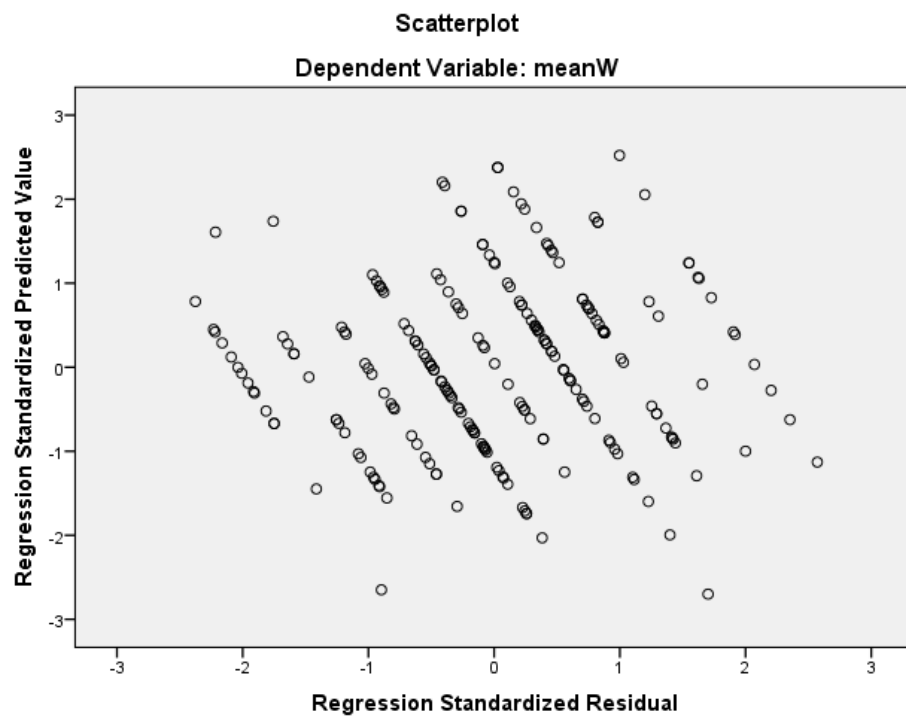
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.7396	4.6129	4.1912	.16725	226
Std. Predicted Value	-2.700	2.522	.000	1.000	226
Standard Error of Predicted Value	.030	.119	.061	.017	226
Adjusted Predicted Value	3.7044	4.5969	4.1900	.16713	226
Residual	-.92213	.99759	.00000	.38372	226
Std. Residual	-2.376	2.571	.000	.989	226
Stud. Residual	-2.393	2.600	.001	1.002	226
Deleted Residual	-.93521	1.02023	.00116	.39384	226
Stud. Deleted Residual	-2.419	2.635	.001	1.006	226
Mahal. Distance	.326	20.063	4.978	3.503	226
Cook's Distance	.000	.040	.004	.007	226
Centered Leverage Value	.001	.089	.022	.016	226

a. Dependent Variable: meanW

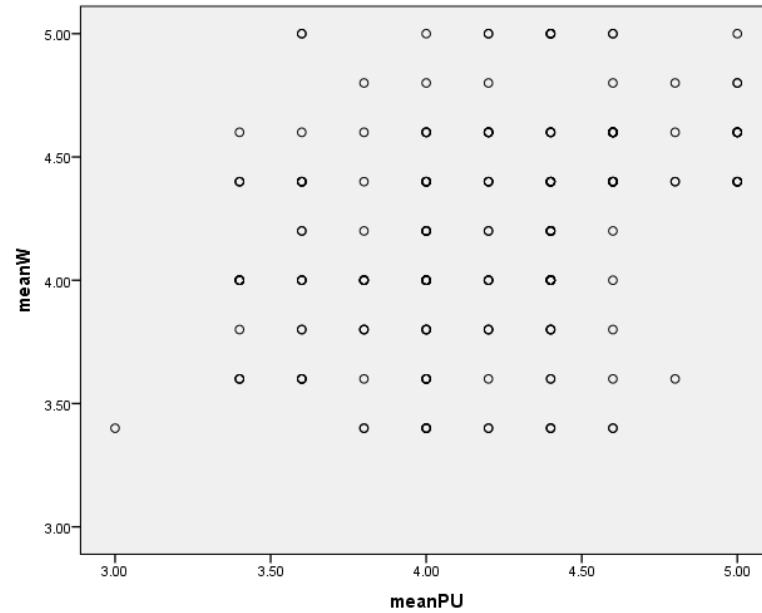
CHARTS



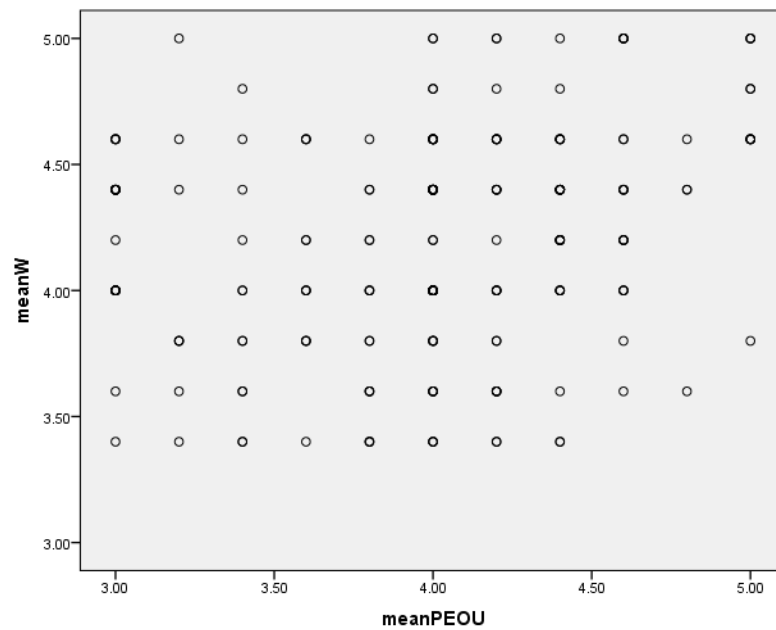


SCATTER PLOT GRAPH:

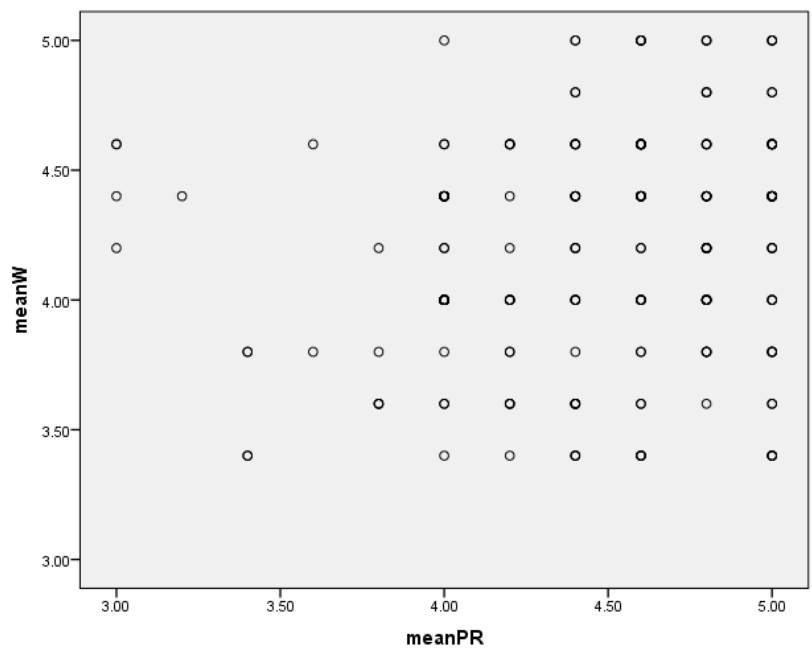
i. Perceived Usefulness with Online *Waqf* Acceptance



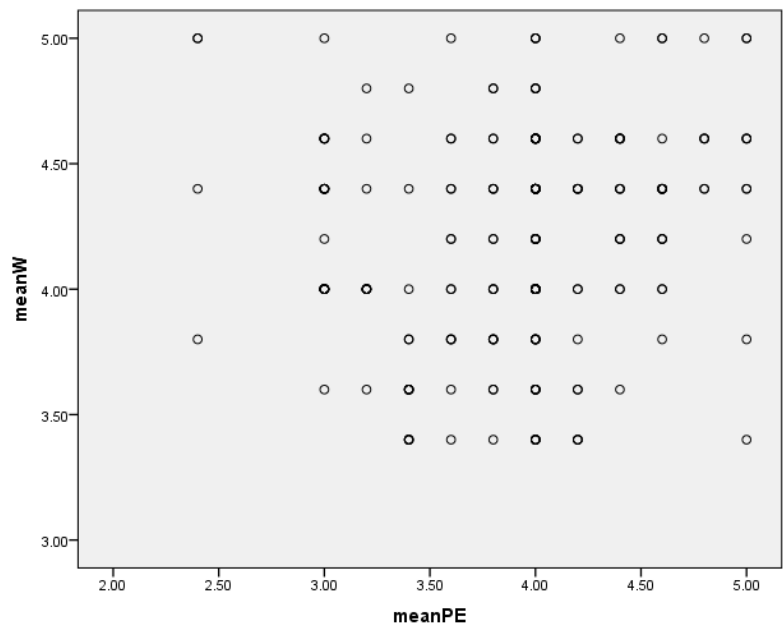
ii. Perceived Ease of Use with Online *Waqf* Acceptance



iii. Perceived Religiosity with Online *Waqf* Acceptance



iv. Perceived Self-Efficacy with Online *Waqf* Acceptance



v. Amount Of Information with Online *Waqf* Acceptance

