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**FACTORS INFLUENCE THE AWARENESS OF CASH
WAQF AMONG UNISHAMS STAFFS**



**Research Paper Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
In Partial Fulfilment of the Requirement for the
Master of Islamic Finance and Banking (MIFB)**



Pusat Pengajian Perniagaan Islam
ISLAMIC BUSINESS SCHOOL
كلية إدارة الأعمال الإسلامية
Universiti Utara Malaysia

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ABSTRACT

Cash *waqf* is one of the instruments of charitable giving in Islamic religious and has been perceived as a method for *waqf* practice. This study examines the factors that influence the awareness of cash *waqf* by measuring the attitude, perceived behavioural control, subjective norms and promotion. Theory of Planned Behaviour (TPB) (Ajzen 1991) was used as a basis for this study. The study focuses on the awareness on cash *waqf* among UniSHAMS staff. The study employed a quantitative type of research using questionnaires and the sample comprised of 201 respondents. The study found three determinants to be significant in influencing the awareness of cash *waqf* namely attitude, subjective norms and promotion. Therefore, this study provides great contributions, implications and is recommended for *waqf* institutions on how to increase the level of awareness of cash *waqf*.

Keywords: cash *waqf*, awareness, Theory of Planned Behaviour (TPB)



ABSTRAK

Wakaf tunai adalah salah satu instrumen pemberian amal dalam Islam dan dianggap sebagai kaedah mempraktis amalan wakaf. Kajian ini mengkaji faktor-faktor yang mempengaruhi kesedaran wakaf tunai dengan mengukur sikap, kawalan tingkah laku yang dirasakan, norma subjektif dan promosi. Teori Perilaku Terancang (TPB) (Azjen 1991) dijadikan asas untuk kajian ini. Kajian ini memberi tumpuan kepada kesedaran mengenai wakaf tunai di kalangan kakitangan UniSHAMS. Kajian ini menggunakan jenis penyelidikan kuantitatif menggunakan soal selidik dan sampel terdiri daripada 201 responden. Kajian mendapati tiga penentu adalah signifikan dalam mempengaruhi kesedaran wakaf tunai iaitu sikap, norma subjektif dan promosi. Oleh itu, kajian ini memberikan sumbangan, implikasi yang besar dan disarankan untuk institusi wakaf mengenai bagaimana meningkatkan tahap kesedaran mengenai wakaf tunai.

***Kata kunci:* wakaf tunai, kesedaran, Teori Perilaku Terancang (TPB)**



ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and the Most Merciful

Alhamdulillah, I am grateful to Allah SWT, for all His bounties and blessings, I am able to complete this thesis within the time period given. With the help and permission of Allah, I succeeded in finishing this dissertation.

Working for this Master's Degree is a journey towards accomplishing one of my lifetime objectives, which has been made possible by direct and indirect assistance from various parties. Firstly, millions of thanks to my dearest father, Zahrol Hairy Bin Ismail, my beloved mother Amanah Binti Abdul Aziz and my dearest husband, Muhammad Saiful Islam Bin Mohd Yazid who have been relentless in giving moral support and prayers for my success over the years. In addition, to my close friends, Nor Arina Mastura, Nurul Izzah and Ummi Syafiqah who are strong motivators for me to keep on moving forward. It was truly a pleasure to have all of you in my life, whereby I would extend a heartfelt thank you.

My deepest appreciation goes to all those involved in helping me to complete this academic work especially to my supervisor, Dr. Nashirah Binti Abu Bakar who helped me a lot by imparting knowledge, sharing ideas, opinions and giving guidance in completing this study. I believe, without her guidance, knowledge, patience, and willingness to help, completing this research would have been impossible.

Finally, my deepest gratitude for the cooperation given by all the respondents who participated in this study, because of their support, this research could be completed. Besides that, I would like to thank Universiti Utara Malaysia (UUM) and all my lecturers for giving me this great opportunity to achieve my educational goals throughout my studies in Masters in Islamic Finance and Banking (MIFB) here. I wish to thank all individuals and institutions that have directly or indirectly contributed towards the completion of my research paper. May Allah grant His endless and bountiful Blessings upon everyone.

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LIST OF ABBREVIATIONS

AR	Awareness
AT	Attitude
DWI	Dana Wakaf Ilmu
IUM	International Islamic University Malaysia
JAWHAR	Jabatan Wakaf, Zakat dan Haji
KUIN	Kolej Universiti Insaniah
PBC	Perceived Behavioural Control
PBUH	Peace Be Upon Him
PR	Promotion
SIRC	State Islamic Religious Council
SN	Subjective Norms
SPSS	Statistical Package for Social Science
TPB	Theory of Planned Behaviour
TRA	Theory Reasoned Action
UK	United Kingdom
UKM	Universiti Kebangsaan Malaysia
UniSHAMS	Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah
UPM	Universiti Putra Malaysia
USIM	Universiti Sains Islam Malaysia
UTM	Universiti Teknologi Malaysia
YWM	Yayasan Wakaf Malaysia

CHAPTER 1

INTRODUCTION

1.0 Introduction

Humans have been taught, acknowledge, and encouraged that charitable behaviour gives huge benefits. It has been argued by both philosophical and religious teaching that charitable donation gives satisfaction and leads to prosperity. Islam encouraged and promoted Muslim to donate part of his wealth as charitable. There are several measures in Islam to promote donation and one of the methods of charitable behaviour is *waqf* (Osman, 2014). From Shariah point of view, *waqf* means holding property and preventing its consumption due to extracting the usufruct of philanthropy and righteousness (Khaf, 1998).

Besides *waqf* land, nowadays, cash *waqf* is one of the common *waqf* in Malaysia. Cash *waqf* is a distribution of wealth using money or cash to give benefits and for the development of the community or society (Cizacka, 2000). All the contributions from cash *waqf* can be used to build a mosque, schools, hospitals, universities or buildings. Cash *waqf* has been revealed exists not only in Malaysia but other countries such as Syria, Egypt, Sudan, Singapore, and Aden (Ibrahim *et al.*, 2013).

Generally, from a theoretical perspective, it is quite ironic that acknowledging the increase in *waqf*-related activities. However, there seems to be a decreasing practice of cash *waqf* in Malaysia and not well known among Muslim society.

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APPENDICES

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APPENDIX A

LETTER OF DATA COLLECTION





UUM/COB/BSA-4/1
3 Jun 2020

Pengarah
Bahagian Pendaftaran Unisham
Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah
09300 Kuala Kedah
Kedah Darul Aman

TARIKH

PERMOHONAN KEBENARAN MENJALANKAN KAJIAN SARJANA

Dengan segala hormatnya saya menujuk kepada perkara di atas

1. Dimaklumkan bahawa pensara berikut adalah pelajar Pusat Pengajian Pemilagaan Islam (PPI), Universiti Utara Malaysia yang sedang menyiapkan kajian peringkat sarjana beliau seperti berikut :

Nama	: Nur Wahidah Binti Zahrol Hairy
No. Matric	: 823443
No. Telefon	: 013-5303211
E-mel	: wahidahzh@gmail.com
Kursus	: Sarjana Kewangan dan Perbankan Islam (MIFB)
Fakulti	: Pusat Pengajian Pemilagaan Islam (PPI), Universiti Utara Malaysia
Tajuk Kajian	: Factors influence the Awareness of Cash Waqf among Unshams Staffs
Penyeta Kajian	: Dr.Nashirah Binti Abu Bakar

2. Sehubungan dengan itu, saya memohon agar pihak tuan dapat memberi kebenaran kepada pelajar ini menjalankan tugas seperti yang dipohon. Semua maklumat dan informasi adalah dianggap SULIT dan hanya akan digunakan bagi tujuan akademik sahaja.

Kerjasama pihak tuan di dalam perkara ini di dahului dengan ucapan terima kasih:

Sekian dan salam hormat.

"ILMU, BUDI, BAKTI"

Syarikat menandatangani atas nama

DR. NORIZA ABD AZIZ
Penyeta Program MIFB & MIBS
Pusat Pengajian Pemilagaan Islam
Universiti Utara Malaysia



APPENDIX B
QUESTIONNAIRE



“Factors Influence the Awareness of Cash Waqf Among UniSHAMS Staffs”

Dear Respondents,

I am a postgraduate student of Master in Islamic finance and banking (MIFB) from University Utara Malaysia. I am doing my final research proposal project about the awareness of cash *waqf* among UniSHAMS staffs and I hope that you could do me a favor by filling up my questionnaire.

This questionnaire might take within 5-10 minutes to complete. This questionnaire consists of two parts. Part A consists of respondents' demographic profile, while Part B consists of questions related to the variables.

All information provided will be preserved as **PRIVATE AND CONFIDENTIAL** and used merely for academic purposes. Thank you for your cooperation and support towards this study.

Yours sincerely,
Nur Wahidah Binti Zahrol Hairy
Master in Islamic Finance and Banking (MIFB)
University Utara Malaysia
06010 Sintok, Kedah
wahidahzh@gmail.com
013-5303211



“Faktor-Faktor yang Mempengaruhi Kesedaran Terhadap Wakaf Tunai Dikalangan Staf UniSHAMS”

Kepada responden,

Saya merupakan pelajar sarjana jurusan Kewangan dan Perbankan Islam (MIFB) Universiti Utara Malaysia. Saya menulis projek kajian berkaitan faktor-faktor yang mempengaruhi kesedaran terhadap wakaf tunai dikalangan staf UniSHAMS dan saya berharap agar tuan/puan dapat membantu saya menjawab soalan-solalan berkaitan soal selidik projek kajian saya.

Soalan ini memerlukan 5-10 minit untuk diselesaikan. Soalan soal selidik ini mengandungi dua bahagian. Bahagian A terdiri daripada profil demografi responden, manakala bahagian B terdiri daripada soalan-soalan berkaitan dengan soalan pemboleh ubah.

Semua maklumat yang disediakan adalah **RAHSIA** dan **SULIT** dan hanya digunakan untuk tujuan akademik. Terima kasih atas kerjasama dan sokongan untuk kajian ini.

Yang Benar,
Nur Wahidah Binti Zahrol Hairy
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013-5303211

SECTION A: BACKGROUND / BAHAGIAN A: LATAR BELAKANG

Please tick (/) in the boxes below that closely describe your background

Sila tandakan (/) pada pilihan yang tepat mengenai latar belakang di kotak yang disediakan

1. Gender/ *Jantina* :
 - i. Male/ *Lelaki* ()
 - ii. Female/ *Perempuan* ()

2. Age/ *Umur* :
 - i. Less than 25 years/ *Kurang daripada 25 tahun* ()
 - ii. 25 – 35 years/ *25 – 35 tahun* ()
 - iii. 36 – 50 years/ *36 – 50 tahun* ()
 - iv. 51 years and above/ *51 tahun ke atas* ()

3. Highest Educational Level/ *Tahap Pendidikan Tertinggi* :
 - i. SPM ()
 - ii. STPM or STAM/ *STPM atau STAM* ()
 - iii. Diploma ()
 - iv. Bachelor Degree/ *Ijazah Sarjana Muda* ()
 - v. Master Degree/ *Ijazah Sarjana* ()
 - vi. PhD ()

4. Monthly Income/ *Pendapatan Bulanan* :
 - i. RM 1,000 – RM 2,000 ()
 - ii. RM 2,001 – RM 3,000 ()
 - iii. RM 3,001 – RM 4,000 ()
 - iv. RM 4,001 and above/ *RM 4,001 dan ke atas* ()

SECTION B: FACTORS INFLUENCE AWARENESS OF CASH WAQF AMONG UNISHAM STAFFS

BAHAGIAN B: FAKTOR – FAKTOR YANG MEMPENGARUHI KESEDARAN TERHADAP WAKAF TUNAI DI KALANGAN STAF UNISHAM

1	2	3	4	5
Strongly Disagree/ <i>Sangat Tidak Setuju</i>	Disagree/ <i>Tidak Setuju</i>	Either Agree nor Disagree/ <i>Diantara Setuju dan Tidak Setuju</i>	Agree/ <i>Setuju</i>	Strongly Agree/ <i>Sangat Setuju</i>

1.	I am aware that <i>waqf</i> can be contributed using cash <i>waqf</i> . <i>Saya sedar wakaf boleh disumbang melalui wakaf tunai.</i>	1	2	3	4	5
2.	I know the role of cash <i>waqf</i> can alleviate the poverty. <i>Saya tahu peranan wakaf tunai sebagai pembasmi kemiskinan.</i>	1	2	3	4	5
3.	The deficiency knowledge of cash <i>waqf</i> affected its productivity of implementation. <i>Kurang pengetahuan tentang wakaf tunai memberi kesan terhadap produktiviti pelaksanaannya.</i>	1	2	3	4	5
4.	The awareness towards cash <i>waqf</i> can increase its performance. <i>Kesedaran terhadap wakaf tunai boleh meningkatkan prestasinya.</i>	1	2	3	4	5
5.	Cash <i>waqf</i> provides more advantages than disadvantages. <i>Wakaf secara tunai menyediakan lebih banyak kelebihan daripada kekurangan.</i>	1	2	3	4	5
6.	I agree cash <i>waqf</i> is benefical. <i>Saya bersetuju wakaf tunai adalah bermanfaat.</i>	1	2	3	4	5
7.	I belief performing cash <i>waqf</i> is a good idea. <i>Saya percaya melaksanakan wakaf tunai adalah idea yang baik.</i>	1	2	3	4	5
8.	I have positive perception on cash <i>waqf</i> . <i>Saya mempunyai tanggapan yang positif tentang wakaf tunai.</i>	1	2	3	4	5
9.	I am ready to donate cash <i>waqf</i> for <i>waqf</i> institutions. <i>Saya bersedia untuk menderma wakaf tunai untuk institusi wakaf.</i>	1	2	3	4	5

10.	I appreciate the implementation of cash <i>waqf</i> . <i>Saya menghargai pelaksanaan wakaf tunai.</i>	1	2	3	4	5
11.	I have financial resources to perform cash <i>waqf</i> . <i>Saya mempunyai sumber kewangan untuk melaksanakan wakaf tunai.</i>	1	2	3	4	5
12.	I have knowledge to perform cash <i>waqf</i> . <i>Saya mempunyai pengetahuan untuk melaksanakan wakaf tunai.</i>	1	2	3	4	5
13.	I have ability to perform cash <i>waqf</i> . <i>Saya mempunyai keupayaan untuk melaksanakan wakaf tunai.</i>	1	2	3	4	5
14.	Performing cash <i>waqf</i> is within my control. <i>Melaksanakan wakaf tunai adalah di dalam kawalan saya.</i>	1	2	3	4	5
15.	I would be able to contribute cash <i>waqf</i> for <i>waqf</i> institution. <i>Saya dapat menyumbang wakaf tunai untuk institusi wakaf.</i>	1	2	3	4	5
16.	My spouse encourages me to contribute cash <i>waqf</i> . <i>Pasangan saya menggalakkan saya untuk menyumbang wakaf tunai.</i>	1	2	3	4	5
17.	My siblings encourage me to contribute cash <i>waqf</i> . <i>Adik-beradik saya menggalakkan saya untuk menyumbang wakaf tunai.</i>	1	2	3	4	5
18.	My friends encourage me to contribute cash <i>waqf</i> . <i>Rakan-rakan saya menggalakkan saya untuk menyumbang wakaf tunai.</i>	1	2	3	4	5
19.	My relatives encourage me to contribute cash <i>waqf</i> . <i>Saudara mara saya menggalakkan saya untuk menyumbang wakaf tunai.</i>	1	2	3	4	5
20.	My co-worker encourages me to perform cash <i>waqf</i> . <i>Rakan sekerja saya menggalakkan saya untuk menyumbng wakaf tunai.</i>	1	2	3	4	5
21.	Promotion of cash <i>waqf</i> is clear. <i>Promosi mengenai wakaf tunai adalah jelas</i>	1	2	3	4	5
22.	I am exposed to the promotion of cash <i>waqf</i> . <i>Saya didedahkan dengan promosi mengenai wakaf tunai.</i>	1	2	3	4	5

23.	Effective promotion will influence me to contribute in cash <i>waqf</i> . <i>Promosi secara efektif mengenai wakaf tunai akan mempengaruhi saya untuk meyumbang wakaf tunai.</i>	1	2	3	4	5
24.	Good promotion will increase the awareness of cash <i>waqf</i> . <i>Promosi yang baik akan meningkatkan kesedaran mengenai wakaf tunai.</i>	1	2	3	4	5
25.	I do prefer promotion of cash <i>waqf</i> through online promotion. <i>Saya lebih memilih promosi wakaf tunai secara atas talian.</i>	1	2	3	4	5

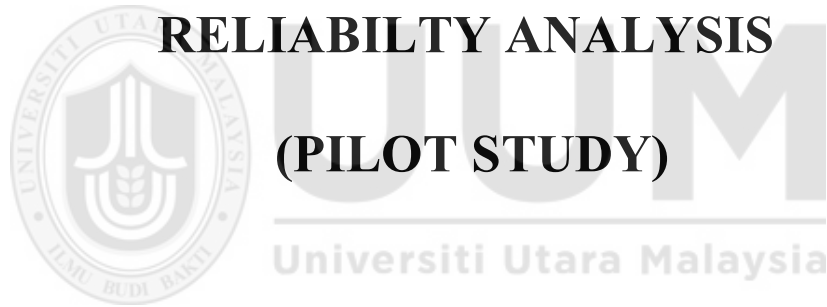
Thank You

Terima Kasih



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APPENDIX C



APPENDIX C: RELIABILITY OF THE INSTRUMENTS (PILOT STUDY)

i. Awareness

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.907	.912	5

ii. Attitude

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.920	.925	5

iii. Perceived Behavioral Control

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.835	.846	5

iv. Subjective Norms

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.916	.916	5

v. **Promotion**

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.808	.827	5





APPENDIX D
RESPONDENT RATE

APPENDIX E: RESPONDENT RATE

Respondents' Demographic

Frequencies

		Statistics			
		Gender	Age	Education Level	Monthly Income
N	Valid	201	201	201	201
	Missing	0	0	0	0

Frequency Table

i. Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	96	47.8	47.8	47.8
	Male	105	52.2	52.2	100.0
Total		201	100.0	100.0	

ii. Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-35 years	142	70.6	70.6	70.6
	36-50 years	37	18.4	18.4	89.1
	51 years and above	6	3.0	3.0	92.0
	Less than 25 years	16	8.0	8.0	100.0
	Total	201	100.0	100.0	

iii. Highest Education Level

		Education Level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Degree	120	59.7	59.7	59.7
	Diploma	23	11.4	11.4	71.1
	Master	31	15.4	15.4	86.6
	PhD	5	2.5	2.5	89.1
	SPM	9	4.5	4.5	93.5
	STPM or STAM	13	6.5	6.5	100.0
	Total	201	100.0	100.0	

iv. Monthly Income

		Monthly Income			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM 1,000-RM 2,000	56	27.9	27.9	27.9
	RM 2,001-RM 3,000	54	26.9	26.9	54.7
	RM 3,001-RM 4,000	42	20.9	20.9	75.6
	RM 4,001 and above	49	24.4	24.4	100.0
	Total	201	100.0	100.0	



APPENDIX E
FACTOR ANALYSIS

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APPENDIX E: FACTOR ANALYSIS

i. Awareness

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.769
Bartlett's Test of Sphericity	Approx. Chi-Square	425.523
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
AR1	1.000	.562
AR2	1.000	.708
AR3	1.000	.431
AR4	1.000	.575
AR5	1.000	.756

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.033	60.666	60.666	3.033	60.666	60.666
2	.768	15.363	76.029			
3	.609	12.184	88.213			
4	.366	7.328	95.541			
5	.223	4.459	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
AR1	.750
AR2	.842
AR3	.657
AR4	.758
AR5	.870

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

ii. Attitude

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.872
Bartlett's Test of Sphericity	Approx. Chi-Square	836.062
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
AT1	1.000	.799
AT2	1.000	.859
AT3	1.000	.808
AT4	1.000	.657
AT5	1.000	.783

Extraction Method: Principal
Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.907	78.144	78.144	3.907	78.144	78.144
2	.447	8.934	87.077			
3	.308	6.151	93.228			
4	.210	4.195	97.423			
5	.129	2.577	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
AT1	.894
AT2	.927
AT3	.899
AT4	.811
AT5	.885

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.

iii. Perceived Behavioral Control

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.885
Bartlett's Test of Sphericity	Approx. Chi-Square	734.571
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
PBC1	1.000	.781
PBC2	1.000	.675
PBC3	1.000	.773
PBC4	1.000	.819
PBC5	1.000	.775

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.822	76.449	76.449	3.822	76.449	76.449
2	.397	7.947	84.397			
3	.352	7.036	91.433			
4	.236	4.728	96.161			
5	.192	3.839	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
PBC1	.884
PBC2	.821
PBC3	.879
PBC4	.905
PBC5	.880

Extraction Method:
Principal Component Analysis.

a. 1 components
extracted.

iv. Subjective Norms

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.865
Bartlett's Test of Sphericity	Approx. Chi-Square	1114.232
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
SN1	1.000	.678
SN2	1.000	.850
SN3	1.000	.886
SN4	1.000	.892
SN5	1.000	.861

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.168	83.357	83.357	4.168	83.357	83.357
2	.437	8.742	92.099			
3	.191	3.819	95.918			
4	.117	2.337	98.255			
5	.087	1.745	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component 1
SN1	.824
SN2	.922
SN3	.941
SN4	.945
SN5	.928

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

v. Promotion

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.769
Bartlett's Test of Sphericity	Approx. Chi-Square	425.523
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
AR1	1.000	.562
AR2	1.000	.708
AR3	1.000	.431
AR4	1.000	.575
AR5	1.000	.756

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.033	60.666	60.666	3.033	60.666	60.666
2	.768	15.363	76.029			
3	.609	12.184	88.213			
4	.366	7.328	95.541			
5	.223	4.459	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
AR1	.750
AR2	.842
AR3	.657
AR4	.758
AR5	.870

Extraction Method:
Principal Component
Analysis.

a. 1 components
extracted.





APPENDIX F: RELIABILITY ANALYSIS

i. Awareness

Case Processing Summary

		N	%
Cases	Valid	201	100.0
	Excluded ^a	0	.0
	Total	201	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.828	.835	5

ii. Attitude

Case Processing Summary

		N	%
Cases	Valid	201	100.0
	Excluded ^a	0	.0
	Total	201	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.928	.930	5

iii. Perceived Behavioral Control Case Processing Summary

		N	%
Cases	Valid	201	100.0
	Excluded ^a	0	.0
	Total	201	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.919	.923	5

iv. Subjective Norms

Case Processing Summary

		N	%
Cases	Valid	201	100.0
	Excluded ^a	0	.0
	Total	201	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.949	5

v. Promotion

Case Processing Summary

		N	%
Cases	Valid	201	100.0
	Excluded ^a	0	.0
	Total	201	100.0

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

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.729	.739	5





APPENDIX G: DESCRIPTIVE ANALYSIS

i. Awareness

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AR1	201	1	5	4.23	.947
AR2	201	2	5	4.39	.799
AR3	201	1	5	4.48	.813
AR4	201	2	5	4.60	.626
AR5	201	1	5	4.45	.754
Valid N (listwise)	201				

ii. Attitude

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AT1	201	3	5	4.59	.594
AT2	201	3	5	4.53	.656
AT3	201	3	5	4.49	.715
AT4	201	2	5	4.47	.700
AT5	201	3	5	4.56	.654
Valid N (listwise)	201				

iii. Perceived Behavioral Control

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PBC1	201	1	5	4.12	.881
PBC2	201	1	5	3.59	1.088
PBC3	201	1	5	3.94	.852
PBC4	201	1	5	3.93	.974
PBC5	201	2	5	4.13	.870
Valid N (listwise)	201				

iv. Subjective Norms

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SN1	201	1	5	3.83	1.084
SN2	201	1	5	3.86	1.010
SN3	201	1	5	3.80	1.035
SN4	201	1	5	3.85	1.001
SN5	201	1	5	3.85	1.025
Valid N (listwise)	201				

v. Promotion

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PR1	201	1	5	3.58	1.156
PR2	201	1	5	3.35	1.203
PR3	201	1	5	4.21	.854
PR4	201	3	5	4.50	.633
PR5	201	1	5	4.08	1.014
Valid N (listwise)	201				



APPENDIX H

TEST OF DIFFERENCES (T-TEST / ANOVA)



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APPENDIX H: TEST OF DIFFERENCES

i. T-test Differences Between Gender and the Awareness of Cash *Waqf*

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
meanAR	Male	105	4.4457	.58524	.05711
	Female	96	4.4083	.64100	.06542

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
meanAR	Equal variances assumed	.543	.462	.432	199	.666	.03738	.08649	-.13317	.20794
	Equal variances not assumed			.430	192.728	.667	.03738	.08684	-.13391	.20867

ii. ANOVA Test Differences Between Age and the Awareness of Cash *Waqf*

Descriptives

meanAR	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Less than 25 years	16		
25 - 35 years	144	4.4264	.62276	.05190	4.3238	4.5290	2.80	5.00
36 - 50 years	35	4.4000	.60585	.10241	4.1919	4.6081	2.80	5.00
51 years and above	6	3.9667	.68605	.28008	3.2467	4.6866	3.00	5.00
Total	201	4.4279	.61124	.04311	4.3428	4.5129	2.80	5.00

ANOVA

meanAR

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.281	3	.760	2.068	.106
Within Groups	72.443	197	.368		
Total	74.724	200			

iii. ANOVA Test Differences Between Highest Educational Level and Awareness of Cash *Waqf*

Descriptives

meanAR

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM	9	4.0222	.71725	.23908	3.4709	4.5735	2.80	5.00
STPM or STAM	13	4.4769	.59743	.16570	4.1159	4.8379	3.00	5.00
Diploma	23	4.4696	.50311	.10491	4.2520	4.6871	3.60	5.00
Degree	120	4.4083	.64111	.05853	4.2924	4.5242	2.80	5.00
Master	31	4.5613	.47165	.08471	4.3883	4.7343	3.00	5.00
PhD	5	4.4800	.86718	.38781	3.4033	5.5567	3.00	5.00
Total	201	4.4279	.61124	.04311	4.3428	4.5129	2.80	5.00

ANOVA

meanAR

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.163	5	.433	1.163	.329
Within Groups	72.561	195	.372		
Total	74.724	200			

iv. ANOVA Test Differences Between Monthly Income and Awareness of Cash Waqf

Descriptives

meanAR

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1,000 - 2,000	56	4.4000	.60663	.08106	4.2375	4.5625	2.80	5.00
2,001 - 3,000	54	4.4963	.59016	.08031	4.3352	4.6574	3.00	5.00
3,001 - 4,000	42	4.5286	.58405	.09012	4.3466	4.7106	3.00	5.00
4,001 and above	49	4.2980	.65335	.09334	4.1103	4.4856	2.80	5.00
Total	201	4.4279	.61124	.04311	4.3428	4.5129	2.80	5.00

ANOVA

meanAR

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.549	3	.516	1.390	.247
Within Groups	73.175	197	.371		
Total	74.724	200			



APPENDIX I

CORRELATION AND REGRESSION

Universiti Utara Malaysia

APPENDIX I: CORRELATION AND REGRESSION

i. Pearson Correlation Analysis

Correlations

		AR	AT	PBC	SN	PR
AR	Pearson Correlation	1	.740**	.588**	.652**	.656**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	201	201	201	201	201
AT	Pearson Correlation	.740**	1	.477**	.648**	.522**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	201	201	201	201	201
PBC	Pearson Correlation	.588**	.477**	1	.642**	.511**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	201	201	201	201	201
SN	Pearson Correlation	.652**	.648**	.642**	1	.598**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	201	201	201	201	201
PR	Pearson Correlation	.656**	.522**	.511**	.598**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	201	201	201	201	201

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

ii. Multiple Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.823 ^a	.677	.671	.35070	.677	102.886	4	196	.000	2.336

a. Predictors: (Constant), PR, SN, AT, PBC

b. Dependent Variable: AR

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.617	4	12.654	102.886	.000 ^b
	Residual	24.107	196	.123		
	Total	74.724	200			

a. Dependent Variable: AR

b. Predictors: (Constant), PR, SN, AT, PBC

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
		B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF	
		1	(Constant)	.604	.201		2.999	.003	.207	1.001				
	AT	.483	.057	.463	8.464	.000	.371	.596	.740	.517	.343	.550	1.819	
	PBC	.052	.048	.069	1.075	.284	-.043	.146	.652	.077	.044	.402	2.485	
	SN	.116	.035	.179	3.293	.001	.047	.186	.588	.229	.134	.560	1.786	
	PR	.250	.047	.282	5.334	.000	.158	.343	.656	.356	.216	.589	1.696	

a. Dependent Variable: AR