FACTORS INFLUENCING THE CONTRIBUTION OF CASH WAQF AMONG KAFA TEACHERS IN JITRA

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Abstract

This study extends the Theory of Planned Behaviour (TPB) to examine the intention of KAFA teachers in Kedah to participate in cash waqf. Cash waqf, a form of Islamic endowment, plays a crucial role in socioeconomic development, yet participation remains low in Malaysia, particularly in Kedah. The study investigates four key determinants (attitude, subjective norms, perceived behavioural control, and religiosity) affecting waqif intention. A quantitative research approach was adopted, utilizing a structured questionnaire distributed to KAFA teachers in Jitra, Kedah. The data were analyzed using multiple regression analysis to determine the relationships between the independent variables and waqif intention. The findings reveal that religiosity and attitude significantly influence the intention to contribute to cash waqf, whereas subjective norms and perceived behavioural control have a moderate impact. These results highlight the need for enhanced awareness programs, improved institutional trust, and digital platforms to facilitate cash waqf contributions. The study contributes to the academic discourse on Islamic finance by providing insights into behavioural factors influencing cash waqf participation, particularly among educators who play a pivotal role in shaping community values.

Keywords: Cash waqf, Theory of Planned Behaviour, waqif intention, religious teachers, Islamic finance, Kedah

Abstrak

Kajian ini memperluaskan Teori Tingkah Laku Terancang (TPB) untuk mengkaji niat guru KAFA di Kedah dalam menyertai wakaf tunai. Wakaf tunai, sebagai salah satu bentuk endowmen Islam, memainkan peranan penting dalam pembangunan sosioekonomi, namun penyertaannya masih rendah di Malaysia, khususnya di Kedah. Kajian ini meneliti empat faktor utama yang mempengaruhi niat waqif, iaitu sikap, norma subjektif, kawalan tingkah laku yang diperakui, dan religiositi. Pendekatan penyelidikan kuantitatif digunakan dengan soal selidik berstruktur yang diedarkan kepada guru KAFA di Jitra, Kedah. Data dianalisis menggunakan analisis regresi berganda untuk menentukan hubungan antara pembolehubah bebas dan niat waqif. Hasil kajian mendapati bahawa religiositi dan sikap mempunyai pengaruh yang signifikan terhadap niat menyumbang kepada wakaf tunai, manakala norma subjektif dan kawalan tingkah laku yang diperakui memberi kesan sederhana. Penemuan ini menekankan keperluan untuk program kesedaran yang lebih berkesan, peningkatan kepercayaan terhadap institusi wakaf, serta penggunaan platform digital bagi memudahkan sumbangan wakaf tunai. Kajian ini menyumbang kepada wacana akademik dalam kewangan Islam dengan memberikan pandangan tentang faktor tingkah laku yang mempengaruhi penyertaan wakaf tunai, khususnya dalam kalangan pendidik yang berperanan penting dalam membentuk nilai masyarakat.

Kata kunci: Wakaf tunai, Teori Tingkah Laku Terancang, niat waqif, guru agama, kewangan Islam, Kedah

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CHAPTER ONE

INTRODUCTION

1.0. Introduction

Malaysia is a country with a significant Muslim population, accounting for approximately 63.5% of its total citizens. The influence of Islam is evident in various aspects of governance, culture, and economic activities. Each state in Malaysia has a different demographic composition, but generally, states in the East Coast and Northern regions, such as Kelantan, Terengganu, Kedah, and Perlis, have a higher percentage of Muslim residents compared to others. Kelantan and Terengganu report over 95% of their population as Muslims, while Kedah and Perlis exceed 80%. More urbanized states like Selangor, Johor, and Penang have a slightly lower but still significant Muslim population, ranging from 55-70%.

Given this substantial Muslim majority, Malaysia has great potential for fostering Islamic economic instruments, particularly cash waqf. Cash waqf is an Islamic endowment where individuals contribute money that can be utilized for perpetual charitable and developmental purposes. The ability to mobilize cash waqf depends on public awareness, economic stability, and government policies supporting the initiative. States with a high Muslim population, such as Kedah, Kelantan, and Terengganu, have a strong foundation to develop cash waqf for various purposes, including education, healthcare, and social development.

Waqf, an Islamic endowment, has historically been associated with physical assets like land and buildings. However, cash waqf has gained popularity due to its flexibility and

ease of contribution. Unlike traditional waqf, which often requires significant wealth to donate land or property, cash waqf allows even small contributors to participate in charitable activities. The funds collected can be invested in productive ventures, and the profits generated can be used for various community welfare projects.

In Malaysia, the management of cash waqf falls under the jurisdiction of state Islamic religious councils. These institutions ensure that waqf funds are collected, managed, and disbursed according to Shariah principles. Some of the key areas where cash waqf funds are utilized include education, where scholarships, the construction of religious schools, and funding for Islamic studies are supported; healthcare, through the establishment of waqf hospitals, providing free medical services, and supporting underprivileged patients; economic development, with investments in waqf-based real estate projects, businesses, and social enterprises; and social welfare, by assisting orphans, providing aid to poor families, and funding disaster relief efforts. The potential of cash waqf as a tool for sustainable development is vast. However, its effectiveness depends on efficient management, public trust, and widespread participation from the Muslim community.

Kedah, being one of the states with a predominantly Muslim population, has taken significant strides in developing its cash waqf initiatives. The Kedah State Islamic Religious Council (Majlis Agama Islam Negeri Kedah, or MAIK) plays a pivotal role in managing and promoting waqf contributions. Some of the key achievements in Kedah's cash waqf sector include Wakaf Tunai Kedah (WTK), a state-led initiative that encourages Muslims to donate cash waqf regularly. The funds collected are invested in various projects, and the returns are channeled towards community

development. WTK has successfully funded the construction of several mosques, Islamic educational institutions, and community centers.

Additionally, part of the cash waqf collected in Kedah is used for scholarships and financial assistance for students pursuing Islamic studies and higher education. Several religious schools and tahfiz institutions in Kedah benefit from waqf funds, ensuring the sustainability of Islamic education. Waqf funds have also been allocated for healthcare services, including free medical check-ups, subsidized treatments, and the establishment of waqf hospitals. In collaboration with private and public healthcare providers, Kedah has developed healthcare programs funded by waqf to assist underprivileged communities. The state has also started investing waqf funds in commercial ventures such as rental properties, agricultural projects, and halal industries. By utilizing waqf funds in business activities, Kedah aims to generate long-term revenue for social programs.

Despite its progress, Kedah's cash waqf system still faces several challenges that need to be addressed to optimize its impact. One of the major issues is low public awareness and participation. Many people still associate waqf solely with physical assets like land and buildings, leading to limited participation in cash waqf. A lack of awareness campaigns and education on the benefits of cash waqf has resulted in the underutilization of this financial instrument. Another issue is limited transparency and governance. Effective waqf management requires transparency and accountability to gain public trust. There have been concerns about bureaucratic inefficiencies and delays in fund disbursement. The absence of a centralized digital system for tracking and reporting waqf contributions has hindered efficient monitoring.

Moreover, there is insufficient investment in high-return ventures. While some waqf funds have been invested in commercial projects, the scale remains limited. A more proactive approach is needed to invest in high-yielding ventures, ensuring sustainable income for waqf beneficiaries. Bureaucratic challenges also pose a problem. The administration of waqf falls under state authorities, leading to varying policies and implementation strategies across different states. Lengthy approval processes for waqf projects can slow down development and reduce efficiency.

To improve the effectiveness of cash waqf in Kedah and maximize its benefits, several strategies should be considered. First, public awareness campaigns should be conducted through mosques, universities, and media to inform the public about the significance of cash waqf. Introducing incentives for waqf donors, such as tax exemptions or recognition awards, could also encourage participation. Enhancing transparency and digitalization is another crucial step. Implementing a transparent reporting system where donors can track how their contributions are being utilized and developing an online waqf portal for easier transactions, fund tracking, and accountability could significantly improve trust and efficiency.

Expanding investment opportunities is also necessary. Diversifying waqf investments into sectors like technology, halal tourism, and sustainable agriculture, as well as collaborating with Islamic financial institutions to create waqf-linked financial products, could ensure sustainable revenue generation. Additionally, policy and regulatory improvements should be made. Streamlining approval processes for waqf projects to ensure timely execution and establishing a national waqf regulatory body

to oversee waqf implementation across different states would improve efficiency and consistency.

1.1. Background of Study

According to Malaysia's 2020 Population and Housing Census, 63.5% of the population practices Islam. This indicates that the opportunities for Muslim people to contribute to waqf institution is high. Therefore, Islam encourage Muslim to make a waqf contribution since contributing to waqf and zakat offers Muslim spiritual and social benefits. It fulfills religious obligations, purifies wealth, and bring blessings while fostering empathy and solidarity with the community (Kamal et al., 2024).

Socially, these acts reduce economic inequality, fund essential services like education and healthcare, and empower the needy, driving sustainable development and enhancing social cohesion. Thus, giving waqf not only brings spiritual rewards but also helps build a more equitable and compassionate society, as said in Al Quran, Surah Baqarah, verse 267:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبۡتُمۡ وَمِمَّآ أَخۡرَجۡنَا لَكُم مِّنَ ٱلۡأَرۡضِۖ

وَلَا تَيَمَّمُواْ ٱلۡخَبِيثَ مِنۡهُ تُنفِقُونَ وَلَسۡتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغۡمِضُواْ فِيهِۚ وَٱعۡلَمُوٓاْ أَنَّ ٱللَّهَ غَنِيٌّ حَمِيدٌ ✿

"You who believe, give charitably from the good things you have acquired and that We have produced for you from the earth. Do not give away the bad things that you yourself would only accept with your eyes closed: remember that God is self-sufficient, worthy of all praise."

This verse depicts the positive affect of charitable conduct where Allah will develop and multifold the reward for us. Allah SWT also indicated in Surah Al Imran, verse 92:

لَن تَنَالُواْ ٱلۡبِرَّ حَتَّىٰ تُنفِقُواْ مِمَّا تُحِبُّونَۚ وَمَا تُنفِقُواْ مِن شَيۡءٖ فَإِنَّ ٱللَّهَ بِهِۦ عَلِيمٞ ✿

"None of you [believers] will attain true piety unless you give out of what you cherish: whatever you give, God knows about it very well."

Waqf is considered a form of sadaqah jariyah which means continuous charity, because it provides ongoing benefits even after the donor death (Mohanty, 2011). When a person establishes a waqf, such as endowing land, property, or funds for a mosque, schools, hospital, or other charitable causes, the benefits continue to serve and uplift people over time. As long as the waqf remains useful and its resources are utilized for good, the donor continues to receive spiritual rewards. This concept aligns with the Prophet Muhammad SAW said:

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ ,قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ

(إِذَا مَاتَ الإِنْسَانُ انْقَطَعَ عَنْهُ عَمَلُهُ إِلَّا مِنْ ثَلَاثَةٍ إِلَّا مِنْ صَدَقَةٍ جَارِيَةٍ أَوْ عِلْمٍ يُنْتَفَعُ بِهِ أَوْ وَلَدٍ صَالِحٍ يَدْعُو لَهُ)

"When a man dies, all his acts come to an end, except three; recurring charity, sadaqah jariyah, or knowledge (by which people benefit), or a pious offspring who prays for him." (Hadith Riwayah Muslim No.1631).

Waqf is one of the strategies of commitment that empowered by Islam. The waqf is considered as an noteworthy activity where the activity within the way of Allah will get the nonstop compensate from Allah. Muslim must take this chance to back one another. According to Laluddin et al., (2021), cash waqf raises the funds or cash in the name of Allah to assist and support services. The fund comes from the public who

expected to contribute and allocate cash on the proper way. Exchanged waqf capital to the waqf association utilized for waqf. The central also certain “additional” sum was at that point investing and rampage spend on all sorts of righteous and social purposes (Kenneth J. Arrow et al., 2010).

The primary mosque was built utilizing waqf by Prophet Muhammad SAW known as Quba Mosque in Medina. It was built upon arrival Prophet Muhammad SAW amid his hijrah to Medina (Quddus & Hasib, 2023). Waqf was broadly utilized amid the time of the Ottoman Empire and was the most donor to the development of financing for education, health, culture and religion (Kasdi et al., 2022). According to Mujani et al., (2018), waqf has profited various education institutions such as Al Azhar University in Egypt where it acts as waqf educational institution that offers free education to its local and foreign students including provision for accommodation, allowances as well as salaries for the lecturers and staffs.

Other than that, history has appeared that waqf has profited various education institution, mosques, colleges, Islamic schools, centres, libraries, hostels. A noteworthy number of colleges based on waqf and gift have been created and have ceaselessly kept up scholarly and proficient programs and welfare services activities (Mohanty, 2011).

Over time, immovable waqf has evolved from land waqf to moveable cash waqf. The discussion based on Fatwa Committee No. 77 in Malaysia enabled the implementation of cash waqf from April 10 to 12, 2007, and cash waqf is sanctioned in Islam (Ahmad Shazrin Mohamed Azmi et al., 2016). The public may give totally in cash to the

committee, which will allocate these funds to a designated waqf fund. The fund may be employed for social and welfare initiatives, encompassing investment and educational reasons. The government promoted a tax incentive for charitable contributions, including monetary waqfs, as outlined in section 44(6) of the Income Tax Act 1967 (Mohamad Isa Abd Jalil et al., 2017).

Agreeing to Noraini Mohamed et al., (2024), cash waqf brings numerous focal points which deliver advantage to all parties, such as societies, financial institutions or agencies, higher education, investors, and financiers. Not numerous individuals or givers have assets since ordinarily waqf focused on land and building. As a result, the presence of cash waqf gotten to be an huge alternative for people who do not have immovable assets such as land, but rather have movable assets such as cash for giving. Subsequently, everybody can donate and contribute within the frame of cash waqf for the purpose of getting endowments and as adore to Allah SWT.

Arsyianti & Kassim (2021) states that cash waqf does not require a lot of wealth and comfort. Hence, it is worthy and indeed destitute individuals may contribute to cash waqf. Besides, cash waqf might create and make more funds through cash, which money can be utilized for assets development such as undeveloped and abandoned waqf land for business and agricultural purposes. Chetioui et al., (2023) stated that cash waqf can be seen as a source of reserves within the Islamic economy where it might be utilized as one of the financial instruments.

Cash waqf may moreover help educational institutions with cash flow issues by creating a possibility finance for them. The western world has a few colleges which

have been created beneath the endowment concept such as Oxford University and Cambridge University in the United Kingdom. In fact, the impact of benevolent donation in higher education endowment has persuaded the UK Government that endowment is the way forward in financing higher education. It will make the sector less dependent upon any single funding source (Kasdi et al., 2022).

It is without a doubt the case that the concept of the endowment is extremely close to that of waqf, and it has been frequently drilled within the Muslim society, particularly in the earlier days of the Islamic civilization. During that particular period of time, waqf provided fundamental financial assistance for the purpose of ensuring the prosperity of establishments and the enhancement of educational institutions. According to Zabri & Mohammed, (2018), this type of property was regarded to be the monetary column because of this reason or reasons.

According to Alimusa et al., (2024) mindfulness of cash waqf and individual eagerness, willingness to invest or give are crucial to the maintainability of the awqaf structure. Serious effort should be taken to advance waqf funding instruments and to persuade individuals to take part in charitable practices to extend society's mindfulness and support. The mindfulness and excitement to contribute to cash waqf in Malaysia is still low and slacking behind other nations, such as Indonesia and Middle Eastern.

Additionally, in previous research by Wan Musyirah Binti Wan Ismail et al., (2015) expressed that the mindfulness of the financial affect of waqf by Malaysian is exceptionally few and the level of awareness to contribute in cash waqf is still slacking

in such nations. A few thinks about recommended that lack of awareness is because of lack of knowledge about waqf (Kasri & Chaerunnisa, 2022).

The inception of cash waqf in Malaysia is linked to efforts by Islamic institutions and financial organizations. Researchers like Siti Alawiah Siraj, (2012) have emphasized the critical function of state Islamic Religious Councils (SIRCs) in overseeing and advancing waqf initiatives, particularly cash waqf. These councils have progressively adopted cash waqf programs to enhance public participation, especially for individuals who cannot contribute significant physical assets. Research conducted by Mohanty, (2011) and others highlights the impact of these programs on community welfare, facilitating the pooling and investment of funds to generate consistent returns for allocation to education, healthcare, and other social services.

In Malaysia, cash waqf has evolved through various models that accommodate both modern financial systems and Islamic principles. Mohamad Isa Abd Jalil et al., (2016) discuss several models, including direct cash contributions, corporate cash waqf, and deposit-based cash waqf, all of which are structured to facilitate ease of contribution and effective fund management. Investment of waqf funds is generally conducted in Shariah-compliant vehicles, including real estate, Islamic bonds (sukuk), and equity markets (Abubakar et al., 2023). Khan et al., (2022) note that the integration of Islamic finance principles in cash waqf fund management has led to higher levels of trust and participation among Muslim donors in Malaysia. This diversification of investment not only ensures that cash waqf funds remain profitable but also aligns with the ethical standards of Islamic finance, which emphasizes risk-sharing and prohibition of interest.

The socio-economic impact of cash waqf in Malaysia is well-documented, particularly in terms of poverty alleviation and access to education. Medias et al., (2022) emphasize that cash waqf has the potential to reduce economic inequality by providing funds for educational scholarships, healthcare assistance, and small business support. By channeling waqf returns into these sectors, cash waqf funds contribute to economic empowerment and self-sufficiency among disadvantaged communities. Research by Mustafa et al., (2023) further suggests that cash waqf has a multiplier effect, as it enables recurring financial support for public services, creating a continuous cycle of benefits for the community.

Despite its benefits, the literature points to several challenges in the cash waqf sector in Malaysia, particularly regarding governance, awareness, and fund management. A key issue, as noted by Yusoff et al., (2021), is the lack of standardized regulatory frameworks across different states, leading to inconsistencies in how cash waqf funds are collected and managed. Additionally, public awareness and understanding of cash waqf remain limited, which affects the level of participation. Awareness campaigns and digital platforms could play a vital role in increasing public engagement with cash waqf. Furthermore, integrating fintech solutions, such as crowdfunding and mobile payment systems, has been suggested by Hapsari et al. (2022), as a way to modernize cash waqf collection and management, making it more accessible to younger generations.

In the context of cash waqf giving, Al-Daihani et al., (2024) asserted that cash waqf represents a charitable act, with intention being crucial in validating an individual's behavior. The Theory of Planned Behaviour (TPB) is a widely recognized framework

in the field of social psychology. The intention serves as a fundamental element that resides within an individual prior to the execution of an action (Alimusa et al., 2024). Factors that influence or pressure an individual's behavior include attitude, subjective norms, and perceived behavioral control, which affect the intention to take action. This theory posits that an individual's decision to act is determined by their intention. Attitude, subjective norms, and perceived behavioral control are expected to influence cash waqf.

Chetioui et al., (2023) suggests that a person's level of religious commitment also influences their behaviour, attitudes, and intentions, particularly in charitable actions. The more religiously committed a person is, the stronger their intention to engage in waqf as an act of devotion and social responsibility, as religious beliefs emphasize the importance of supporting the less privileged and assure spiritual rewards for charitable acts. This aligns with the Islamic concepts of sacrifice and service to Allah through aiding others.

This study attempted to investigate the extending Theory of Planned Behaviour toward waqif intention. Waqif is the person who establishes a waqf, and their intention toward cash waqf is crucial. The waqif's primary aim is to seek the pleasure of Allah by creating a perpetual charitable act that benefits the community and serves a noble cause, such as supporting the needy, education, or healthcare (Hasan et al., 2017). This intention should be solely for Allah's sake, free of worldly gains or recognition. By dedicating a portion of their wealth or property, the waqif aspires to leave a lasting legacy of good deeds that continues to generate rewards for them in this life and the Hereafter.

1.2. Problem Statement

The development of waqf institutions contribute to the benefit of ummah. In Malaysia, Yayasan Waqaf Malaysia (YWM) is one of the institutions that manage the waqf fund in form of cash or asset. According to YWM Marketing and Corporate Division, (2023) the total collection of cash waqf in year 2022 was RM3,899,029.15. While in year 2021 was RM6,063,161.13. This number shows that people are willing to contribute a waqf during the COVID-19 pandemic. Like other countries, the year 2021 also records that Malaysia is recovering from the effects of the pandemic. Various initiatives have been implemented by the government to restore the state of the country. Agencies in JPM (Religious Affair) are also commited to safeguarding the welfare and improving the socioeconomics of Muslim by optimizing the use of zakat, waqf, and infaq funds.

In 2021, among the high-impact YWM programs is the distribution of Water Service Special Cash Waqf Funds to finance small-scale water service projects across the country that display the dynamic role of waqf in helping the people together with the government (YWM Marketing and Corporate Division, 2022). On 17 December 2020, the Water Endowment Service Fund or Water Endowments was launched in collaboration with the Ministry of Environment and Water (KASA). The implementation of this Water Waqf is an optional alternative financing that helps accelerate and multiply existing efforts by offering quick and easy project financing. As the result, total collection for this Special Cash Waqf Fund for Water Services in 2021 was RM3,268,558.43.

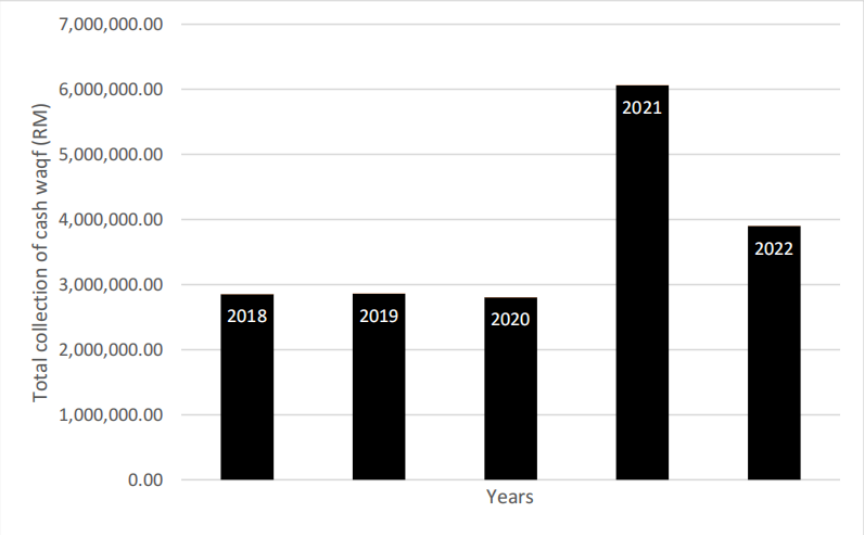

Figure 1. 1. Total collection of cash waqf in Malaysia

Source: Yayasan Wakaf Malaysia (YWM) 2022

Figure 1.1, which displays the total amount of cash waqf collected by YWM between 2018 and 2022, illustrates the growing number of cash waqf collections in Malaysia. It shows that Muslims are aware of the importance of giving to charitable causes like monetary waqf. However, the collection of waqf was increase in year 2023 that is RM6,736,673.35 (data before audit). This data indicates that the attractive economic growth due to the government introduce the RMK Ke-12 through the Strengthening the Bumiputera Agenda program with allocating RM10 million for the Halal Endowments for Small and Medium Enterprises (SMEs), Integrated Disaster Waqf and Agricultural Waqf (J. Abdullah et al., 2022).

In the state of Kedah, waqf holds a long-standing history and plays a crucial role in supporting Islamic institutions, enhancing social welfare, and providing public facilities such as mosques, religious schools, hospitals, and agricultural land. The collection and management of waqf assets in Kedah reflect ongoing efforts to strengthen Islamic economic initiatives through ethical and Shariah-compliant means.

Historically, Kedah with its strong Islamic heritage, has embraced waqf practices since the era of Malay sultanates. Waqf institutions were established to promote Islamic teachings and support religious activities, and the assets have extended beyond just land and buildings to benefit the community in various ways continuously (Ascarya & Masrifah, 2023). The collection process is primarily managed by the Kedah State Islamic Religious Council (MAIK), which oversees the management, preservation, and development of waqf assets to ensure they serve the community effectively. Collection methods typically involve property waqf (land, buildings, farms) and cash waqf, which has become popular for its flexibility and potential impact across sectors like education, healthcare, and social welfare.

INITIATIVES	INDICATOR	2022 GOALS	2022 ACHIEVEMENT	LEVEL ACHIEVEMENT
1.1 Create a cash waqf collection fund scheme	1.1.1 Number of approved fund schemes	3	3	REACH TARGET
	1.2.1 Total cash waqf scheme collection (RM)	RM 2.3 Millions	RM 2,183,109.16	NOT ACHIEVING GOALS

Table 1.1 MAIK Annual Report 2022

The cash waqf collection in Kedah has not met its intended targets due to various interconnected factors. A significant challenge is the low level of public awareness and understanding concerning the importance and extensive benefits of cash waqf, as indicated by the Annual Report MAIK (2022, 2023). Numerous community members may not fully understand how their contributions can provide continuous benefits,

especially in relation to urgent issues like education, healthcare, and social welfare. The lack of awareness frequently results in diminished participation rates, as prospective donors may fail to recognize the concrete impact or enduring significance of their contributions.

Additionally, economic constraints faced by certain segments of the population further hinder the ability to contribute consistently or in substantial amounts. Rising living costs, financial insecurities, and other socioeconomic pressures may make charitable giving less feasible, even for those who are otherwise inclined to contribute. Furthermore, challenges in the effective dissemination of information and engagement strategies also play a significant role. If potential donors are not aware of how or where to contribute, or if the mechanisms for cash waqf collection are perceived as complex or inaccessible, this can create further barriers to participation (Hasan et al., 2017).

Ultimately, these limitations have constrained the ability of cash waqf to fully realize its potential as a flexible, sustainable instrument for socioeconomic development in Kedah. When optimally utilized, cash waqf can be a transformative force, channeling resources into vital projects and fostering community wellbeing. However, without sufficient public participation and a robust collection system, the overall impact remains limited, reducing its capacity to drive meaningful, long-term change in key areas of development (Laluddin et al., 2021).

Consequently, the researcher is deeply engaged in a comprehensive exploration of the intentions of waqif among religious educators in Kedah, particularly in Jitra. To address the existing gap, the researcher explores the expanded Theory of Planned

Behaviour in relation to the intentions of religious teachers regarding cash waqf. This research explored the interplay between attitudes, subjective norms, perceived behavioral control, and religiosity concerning the intention to engage in cash waqf among religious educators in Jitra, Kedah.

1.3. Research Question

The study seeks to answer the following research questions:

i. Does attitude influence the waqif intention toward cash waqf among religious teachers in Kedah?

ii. Does subjective norms influence the waqif intention toward cash waqf among religious teachers in Kedah?

iii. Does perceived behaviour control influence the waqif intention toward cash waqf among religious teachers in Kedah?

iv. Does religiosity influence the waqif intention toward cash waqf among religious teachers in Kedah?

1.4. Research Objective

The following objectives are taken into consideration in order to determine the purpose of this study:

i. To examine the attitude factor, influence the waqif intention toward cash waqf among religious teachers in Kedah.

ii. To investigate the subjective norms factor, influence the waqif intention toward cash waqf among religious teachers in Kedah.

iii. To investigate the perceived behaviour control factor, influence the waqif intention toward cash waqf among religious teachers in Kedah.

iv. To investigate the religiosity factor, influence the waqif intention toward cash waqf among religious teachers in Kedah.

1.5. Significance of Study

The results of this study should be highly beneficial and important for theoretical and practical aspects.

i. This study can advance knowledge and information on cash waqf, one of the instruments for waqf implementation. Since cash waqf is one of their mediocre charity alternatives, it is recommended that religious teachers in Kedah make a donation. Furthermore, it will increase waqif intention to improve their understanding of cash waqf.

ii. As far as researchers are concerned, this study will be beneficial to anyone who would like or be interested in carrying out more research in this field. The researcher would thus have a greater grasp of the waqif purpose of cash waqf, especially among the target community of religious teachers, thanks to this study.

iii. This study will assist the Kedah State Islamic Religious Council, a waqf institution, in determining the most effective tactics and approaches for promoting cash waqf. Waqf institutions can raise awareness and encourage people to donate to charities by using modern advertising techniques like social media. As a result, the research's conclusions are thought to serve as guidelines for future improvements in cash waqf collection and donation.

iv. In order for students to conduct additional research on the cash waqf issue, this study will also assist educational institutions like universities in providing additional literature or studies about waqif intention of cash waqf. Additionally, if the students wants to continue this research, it can provide them with references and helpful information so they can come out with a new idea and better solutions regarding waqif intention of cash waqf.

1.6. Scope and Limitation of the Study

This section covers the research's scope. The respondents would specifically include Kedah's religious teachers. This study's goal is to evaluate Jitra, Kedah's KAFA teachers' intentions regarding cash waqf. To do this, Theory Planned Behavior (TPB) was used to choose four variables: attitude, subjective norms, perceived behavior control, and religion. Waqif intention of cash waqf among religious teachers is also the study's dependent variable. The TPB provides the theoretical underpinnings for the investigation. TPB is a development of the earlier Theory of Reasoned Action (TRA), claim M. Sayuti & Amin, (2019).

Because of their extensive knowledge of Islamic teachings, particularly the concepts of waqf and sadaqah, KAFA teachers make excellent answers for cash waqf studies. Their engagement is vital for promoting waqf practices because, as religious educators, they have a big influence on their pupils, parents, and the larger Muslim community (Kasri & Chaerunnisa, 2022). Their intimate connections with grassroots communities offer important insights into the attitudes, practices, and difficulties related to waqf, especially among middle- and lower-class populations. Because of their socioeconomic background, they might potentially contribute to and benefit from

financial waqf initiatives, providing a dual perspective that is essential for creating inclusive waqf programs. Additionally, KAFA teachers are well-respected and trusted members of the community, which raises the validity and relevance of their observations. They are essential for research aiming at maximizing and broadening the function of cash waqf in meeting community needs because of their special position and knowledge.

1.7. Organization of Study

This study is broken up into five chapters in order to achieve its objective of applying the Theory of Planned Behavior to the waqif intention of monetary waqf among Kedah's religious teachers. The introduction of cash waqf in general, the study's history, the problem description, the research questions and objectives, the study's scope, its significance, and the arrangement of the other chapters are all covered in the first chapter. The literature reviews and earlier research on the waqif objective of the cash waqf study are the main topics of Chapter Two. It addresses monetary waqf and is organized according to the research variables. Four independent factors were selected: religiosity, perceived behavior control, attitude, and subjective norms. The waqif purpose of cash waqf among Kedah's religious teachers is the dependent variable that is essential to the study's completion. This was created in order to develop the study's theoretical foundation. The researcher indicated the study's hypothesis at the end of this chapter.

Chapter Three then discusses the study's methodology, which includes the operational definition and measurement of the variables, research instrument, sample and data collecting, research design, and data analysis technique. Chapter Four presents the

results of the data analysis or investigation. Included are the results of the hypothesis, multiple regression analysis, and correlation between the independent and dependent variables. A summary of the results can then be found at the end of this chapter.

1.8. Summary

Within the scope of this chapter, we have discussed the significance of the study, the research questions, the research objectives, the backdrop of the investigation, and the extent of the study. There will be a discussion in the following chapter about the literature reviews that were conducted for the previous study concerning waqf and waqif intention of cash waqf studies.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a theoretical framework and a review of related prior research that has been examined in relation to the goal of waqif. Asyari et al., (2024) state that despite the fact that there are many different perspectives on waqf in Malaysia, there is still a lack of research, especially on the waqif objective. The several writings on waqif intention regarding monetary waqf are reviewed in this chapter. It provides an overview of the relationship between independent and dependent variables as well as a characterization and conceptualization of every variable. The Theory of Planned Behaviour (TPB), which is applied in this chapter as well, is included. This chapter ends with a discussion and representation of hypotheses.

2.1 Theoretical Framework

Theoretical frameworks play a vital role in laying the groundwork for a study, offering a systematic method for examining relationships and variables. A theoretical framework offers a structured approach to research, as noted by Grant & Osanloo, (2014). It is built upon a formal theory that utilizes a well-established and coherent explanation of specific phenomena and their interrelationships. This serves as the foundation for inquiries, directing the approach, gathering of information, and analysis procedures. Thus, ensuring that the study is grounded in established information, a thoughtfully chosen theoretical framework bolsters the credibility of the research.

The waqif intention of cash waqf among religious teachers in Kedah, is the dependent variable in this study. Four factors, attitude, subjective norms, perceived behaviour

control, and religiosity were identified as independent variables. The conceptual model depicted in figure 2.1:

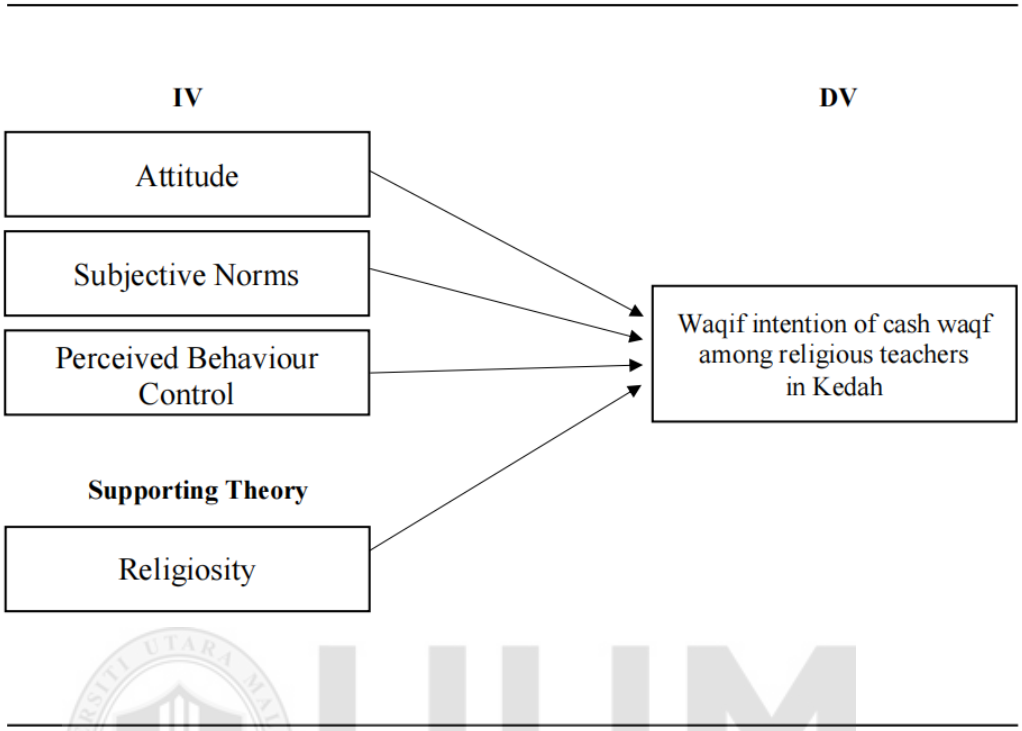

Figure 2. 1. Theoretical Framework

2.2 Theory of Planned Behaviour (Underpinning Theory)

This study utilized the Theory of Planned Behaviour (TPB). The hypothesis proposed by Ajzen, (2020) is commonly utilized to elucidate the relationship among an individual's beliefs, intentions, and behavior. The TPB posits that an individual's intention to engage in a behavior is shaped by their attitudes, subjective norms, and perceived behavioral control. This framework highlights the psychological factors affecting donation decisions and has been extensively utilized in research on charitable behavior and donor intention, including studies related to waqf.

Researchers have integrated concepts from Islamic finance and philanthropic studies to examine donor motivations, including social reputation, religious commitment, and

intrinsic rewards. Maulina et al., (2023) conducted a study on waqf intention utilizing the TPB, revealing that individuals' decisions to donate to charities were significantly affected by their self-perceptions and social expectations. Their research illustrated the relevance of the TPB in elucidating the formation of intention within religious and cultural contexts.

The Theory of Planned Behavior (TPB) extends the previous Theory of Reasoned Action (TRA). Ajzen, (2020) posits that the TRA elucidates individuals' attitudes toward behavior and the subjective norms of influential individuals or groups that may affect those attitudes. Before the development of the TPB, two factors influencing individual intention in the TRA were identified: attitude and subjective norms. Ajzen, (2020) defined attitude as a human judgment regarding behavior performance. Attitude is shaped by beliefs regarding judgment. Subjective norms denote individuals' perceptions regarding the attitudes of others. Subjective norms are influenced by individuals who serve as role models. Ajzen, regrettably, declines to apply this theory to behavior. The perceived behavioral component is incorporated into the TPB to enhance the TRA.

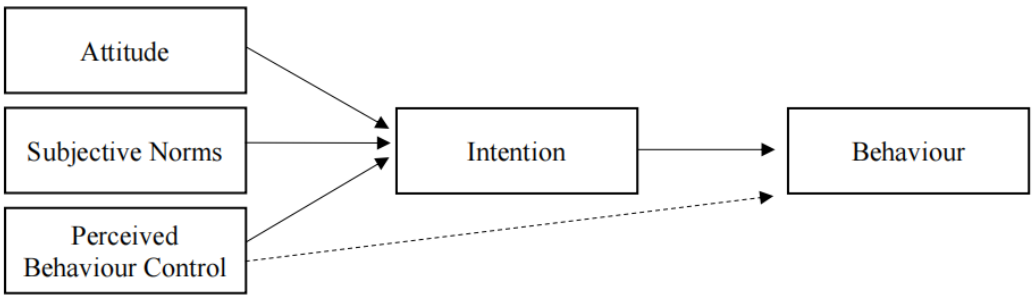

Figure 2. 2. Theory of Planned Behaviour (TPB)

According to TPB, three primary factors (attitudes, subjective norms, and perceived behavioral control) influence behavioral intents, which in turn drive human behavior. In TPB, intention is thought to be the most direct predictor of behavior. If the person has the necessary control over carrying out the behavior, the likelihood that it will be carried out increases with the strength of the intention. In this way, TPB highlights that behavior is influenced by situational and external influences in addition to internal motivations (De Groot & Steg, 2007).

2.3 Supporting Theory

2.3.1 Maqasid Syariah

Maqasid Syariah represents the objectives and purposes underlying Islamic law, which seek to promote well-being and prevent harm by upholding key universal values: religion, life, intellect, progeny, and wealth. Research suggest that waqif intentions are often influenced by a desire to maximize public welfare. Waqf is viewed by donors as a way to accomplish social and collective goals that are consistent with the greater

goals of Islamic law. According to studies, the main drivers of waqif contributions include advancing social justice, lowering poverty, and improving public health and education (Sholihin et al., 2023).

In charitable giving, Maqasid Syariah places a strong emphasis on moral conduct, sincerity, and selflessness. Scholars like Noor et al., (2018) emphasize how the inherent ideals of Maqasid impact waqif intentions by promoting acts of charity and a strong sense of obligation to the less fortunate. Waqf differs from other types of secular philanthropic deeds because of its moral instruction.

Waqf naturally fits in with the Maqasid goal of circulating and protecting wealth. Waqif's goal to contribute to the long-term growth and preservation of common assets is reflected in their plan to use their donation to generate a sustained economic impact. According to studies by M. Abdullah, (2018), dedication to wealth preservation is further demonstrated by the strategic investment of waqf assets.

For instance, Zunaidi, (2022) explains that cash waqf is a versatile tool, allowing for the endowment of liquid assets that can be invested sustainably to generate income for charitable purposes. The flexibility of cash waqf, compared to traditional immovable property waqf, has enabled its application in modern financial systems, such as *mudharabah* investments, to maximize societal benefits. Moreover, studies emphasize that cash waqf fulfills the Maqasid al-Shariah by preserving wealth, redistributing resources to the needy, and fostering economic equity.

Other researchers, like Mirza Vejzagic & Edib Smolo, (2011), argue that cash waqf is instrumental in addressing contemporary challenges, particularly in underprivileged communities. Its integration with modern Islamic finance systems enables transparency, accountability, and scalability, thus enhancing its contribution to sustainable development. Scholars also underline its role in fostering collective societal well-being, as it channels financial resources toward long-term projects such as schools, hospitals, and infrastructure, which embody Maqasid al-Shariah's goals of serving humanity holistically.

According to research, a large number of waqif are driven by religious convictions and seek spiritual benefits in this life as well as the next. Waqif strengthten their spiritual ties and commitment by completing their religious duties through altruistic deeds, which aligns their intentions with the goals of upholding and advancing Islam (M. Abdullah, 2018).

2.4 Waqf Studies

2.4.1 Cash Waqf

Waqf has historically played a significant role in the social and economic advancement of Muslim societies by providing funding for a range of public welfare initiatives. The idea of cash waqf was developed to overcome the constraints of physical endowments, providing a more flexible and liquid substitute for conventional waqf, which was typically limited to land or structures. According to academics like Asyari et al., (2024), cash waqf has its roots in the Ottoman Empire, where it was utilized to fund social services through lucrative ventures that allocated profits to the general welfare. Since it permits continuous funding of philanthropic endeavors without diminishing

the main sum, cash waqf is now acknowledged for its ability to support sustainable development.

Cash waqf donations are driven by a variety of factors, including social, religious, and financial ones. Given that waqf is seen as a good deed in Islam and provides donors with recurring benefits or sadaqah jariyah, religious considerations are especially important. According to Amin et al., (2025), a lot of donors see cash waqf as a way to support social welfare while also gaining spiritual advantages. Social motives also come into play, people are motivated by a sense of duty to help their communities and support causes like healthcare, education, and poverty alleviation. Furthermore, cash waqf's accessibility makes it a desirable choice for those who might not have any tangible assets to contribute, opening up charitable giving to a wider range of individuals.

Furthermore, waqf's involvement and input have slowed down recently. The situation of those who lack the property to contribute to waqf or a lack of awareness, comprehension, disclosure, and knowledge about waqf could be the cause of this. Although the population has grown significantly over the past century, real estate values have declined annually. Many Muslims are consequently deprived of the opportunity to make contributions to waqf endowment. According to the findings, Muslim's lack of involvement in waqf endowment is not just because they lack property, but it's also because Muslims believe that waqf endowments can only be made in the form of real estate or other assets rather than money. It is evident that the current land endowment and other tangible assets are no longer as significant in this day and age (Wan Musyirah Binti Wan Ismail et al., 2015).

Due to Malaysia's continued emphasis on land waqf, mosques, and buildings, understanding of cash waqf tends to lag behind that of certain other nations. Furthermore, because of a lack of awareness and marketing by the waqf organisations, cash waqf is not practiced aggressively nowadays (Jatmiko et al., 2024). From a purely theoretical perspective, it is actually somewhat unexpected to discover that, despite the rise in waqf-related activities, cash waqf practice is dropping (Alimusa et al., 2024).

Maulina et al., (2024) asserts that Islam promotes altruism and that waqf is already widely recognized and accepted among Muslims as a kind of charitable donation. According to some, waqf actually contributes in a way that helps others. This Islamic practice may be familiar to practitioners, bankers, and students of Islamic studies. However, not everyone is fully aware of and comprehends monetary waqf. Additionally, Ascarya & Masrifah, (2023) asserted that the majority of people continue to dispute the existence of cash waqf and that its application is quite modest. Despite the issuance of numerous fatwas, the matter continues to be discussed in public.

2.4.2 Development of Cash Waqf in Kedah

The Majlis Agama Islam Kedah (MAIK), the state Islamic Religious Council, oversees the traditional waqf procedures that served as the foundation for the formation of cash waqf in Kedah. The role of MAIK in modernizing waqf practices to make them more accessible to the general population, particularly through cash waqf, is highlighted by scholars like Abobakr Ramadhan Salem Al-Harethi, (2019). A wider range of people can join in Kedah's cash waqf efforts since they are made to accept regular, small payments. MAIK has taken the initiative to promote cash waqf as a way to pay for

public services, emphasizing long-term viability through prudent waqf fund management and investment.

Kedah has adopted a number of cash waqf models, such as corporate cash waqf, crowdfunding-based cash waqf, waqf savings plans. According to Othman et al., (2017) research, MAIK has implemented flexible programs, like digital payment platforms and monthly cash waqf donations, to make it simpler for people to participate in waqf. These methods enable contributors to make larger one-time donations or smaller, ongoing contributions. These monies are carefully invested using financial instruments that adhere to Syariah, and the proceeds are used to support community initiatives. More transparency and efficiency in the management and distribution of funds have been made possible by the process simplification through the use of digital platforms and partnerships with Islamic banks.

In Kedah, cash waqf has made a substantial contribution to socioeconomic development, especially in the fields of healthcare and education. According to a study by Asni et al., (2024), waqf monies in Kedah are increasingly going into school infrastructure, educational resources, and scholarships for disadvantaged kids in an effort to close the achievement gap. In order to provide access to high-quality healthcare in rural and underserved parts of Kedah, cash waqf has been used to finance hospital facilities and subsidize medical costs for low-income families.

Cash waqf has been used for local economic development projects in addition to healthcare and education. According to Afroz et al., (2019), cash waqf monies have been used to assist microfinance initiatives that promote small enterprises, especially

those owned by women and other underrepresented groups, thereby advancing financial inclusion. These waqf-funded initiatives give families a steady source of income by assisting small businesses, which promotes self-sufficiency and lowers poverty in the neighborhood.

Notwithstanding its achievement, Kedah's cash waqf still faces a number of difficulties, chief among them being those pertaining to fund management, public awareness, and governance. Inconsistencies in the collection, management, and distribution of cash waqf monies are caused by the absence of uniform regulatory frameworks among Malaysian states, including Kedah, according to research by Khamis & Che Mohd Salleh, (2018). Participation has also been limited due to lack of knowledge about cash waqf and its possible advantages. According to Ghazali & Mamat, (2023), initiatives to increase awareness through community outreach and educational campaigns could aid in addressing this issue.

Furthermore, even if digital platforms have made waqf more accessible, more financial technology adoption is required to expedite the processes of fund collecting and management. Including fintech solutions, such blockchain for transparency and mobile payment systems, could increase operational effectiveness and boost donor trust.

2.5 Waqif Intention Towards Cash Waqf

A common explaination for waqif intention is religious convictions. Kameswari et al., (2023) claim that Muslims are inspired to give because of their faith, which views giving as a way to obtain divine favors. It has been demonstrated that higher levels of

religiosity and spiritual devotion have a beneficial impact on donors' intentions to donate to waqf because they see it as satisfying a significant religious duty.

Another important factor influencing waqif intention is the conviction that waqf contributions will result in significant societal improvement. People are more inclined to donate when they perceive waqf as a way to improve their society, especially in sectors like healthcare and education, according to numerous studies, including those by Asyari et al., (2024). Waqif intention is also strongly impacted by confidence in the administration and openness of waqf institutions. According to Lydiawaty Hassan Busry, (2020), perceived accountability and openness are essential for boosting public trust since donors are more inclined to make contributions when they think their money is being managed sensibly and going to the right people. People may be discouraged from participating in waqf by problems relating to poor management or a lack of openness.

Economic elements like income level and perceived financial stability also affect waqif intention, claim Putra & ., (2020). They emphasize that when people believe they are financially capable, they are more inclined to make waqf contributions. Waqif intention is also influenced by social conventions and cultural values, which differ greatly between geographical areas. Iqbal et al., (2019) discovered that waqif behaviour is influenced by social pressures and community expectations to participate in charitable activities, particularly in collectivist countries where the value of community support is high. Given that people are impacted by the expectations of their communities and social circles, this is consistent with the idea of subjective norms in TPB.

2.6 Reviews of The Factors Influence Waqif Intention

2.6.1 Demographic Factors

These elements have a big impact on people's likelihood of participating in waqf, and knowing how they affect people is crucial for creating focused plans to boost public involvement in waqf campaigns.

One of the demographic variables influencing waqif intention that has been examined the most is age. According to research by Alifiandy & Sukmana, (2020), older people are more likely than younger people to donate to waqfs, maybe as a result of a higher sense of religious piety or a greater sense of social duty. Because they frequently have more stable financial circumstances than younger people, who might prioritize other financial obligations, older donors may also have a larger capacity for philanthropic giving. However, some research suggests that age interacts with religious commitment and financial capabilities. For example, Amirul Faiz Osman et al., (2016) found that younger people with strong religious values also exhibit a large intention to donate.

Waqif intention is also influenced by gender differences, though research on this topic is not entirely consistent. According to some research, men are more likely than women to engage in waqf, possibly as a result of their more conventional financial positions and more financial independence (Noraini Yusuff et al., 2024). Other studies, however, highlight that women exhibit a high propensity to participate in waqf, particularly those who are highly religious or have close community links. Women are especially involved in waqf for social and community-based causes, such healthcare and education, where they believe there would be a direct benefit to their families and communities, according to Jazil et al., (2019).

One of the most important factors influencing waqif intention has been shown to be educational level. Higher education levels are positively correlated with waqf participation, according to numerous studies. The waqf concept and its advantages for society are frequently better understood by educated people, which heightens their desire to donate. Due to their increased awareness and comprehension, which allow them to evaluate waqf management procedures critically, educated donors are also more likely to have faith in waqf institutions. For example, Md Sapir et al., (2023) discovered that higher levels of trust in waqf institutions are positively correlated with educational attainment, increasing the likelihood of donations.

Ultimately, individuals with higher incomes are generally more capable of making significant contributions, making income a crucial demographic factor affecting waqif intention. Research indicates that financial capacity significantly influences donation behavior (Maulina et al., 2024). Individuals with greater financial resources often perceive a heightened responsibility to contribute to societal welfare. The correlation between income level and various factors, such as perceived social impact and trust in waqf organizations, indicates that individuals with higher wealth are more likely to contribute when they believe their donations will be effectively managed and yield substantial societal benefits.

2.6.2 Attitude

One's perspective on charitable giving and the perceived significance of waqf are shaped by a variety of personal beliefs, attitudes, and motivations that are referred to as attitude factors. Developing ways that increase waqf participation and increase its social impact requires an understanding of these attitudinal impacts.

Among the most powerful attitudinal factors of waqif intention are religious convictions and spiritual incentives. Waqf is a type of sadaqah jariyah that guarantees continuous blessings and is seen by many Muslims as a significant religious obligation. Strongly religious people are far more inclined to donate to waqf because they see it as a way to fulfill their religious duties and support their society in a way that is consistent with Islamic norms, according to studies by Kameswari et al., (2023). Syaiin et al., (2024) research, which contends that religiosity enhances the altruistic mindset that motivates philanthropic behaviour in waqf, is in line with this finding.

Waqif intention is significantly shaped by perceptions of social impact. Many people are inspired to make waqf donations when they think their money will make a significant difference in society, especially in fields like poverty alleviation, healthcare, and education. Donors who view waqf as a direct means of promoting community development and improving the welfare of future generations are more willing to contribute, according to research by Zawawi et al., (2022). These results are corroborated by Rini et al., (2024), who indicate that people who believe their waqf contributions have an impact are more likely to donate again, indicating that long-term waqif intention is sustained by perceived social benefit.

Waqif intention is also significantly influenced by trust in waqf organizations, since trust influences perceptions of the effectiveness and openness of waqf management. If people believe that waqf organizations are open, responsible, and effiecient at handling money, they are more likely to donate. Md Sapir et al., (2023) emphasizes that having faith in these organizations fosters a favorable attitude toward waqf by allaying concerns about poor administration or corruption and boosting assurance that

contributions would reach the intended recipients. Furthermore, Abdul Shukor et al., (2019) discovered that waqif intention is adversely affected by a lack of openness or worries about fund administration, highlighting the significance of establishing institutional trust to increase participation.

2.6.3 Subjective Norms

Subjective norms in this context refer to the perceived social pressure to engage in or refrain from engaging in a behaviour. It could originate from friends, family, religious authorities, or social norms. The influence of these principles in the context of cash waqf may also be linked to social benefits, cultural customs, or religious duties. Because cash waqf contributions are frequently viewed as acts of social solidarity and religious obligation fulfillment, research shows that subjective standards frequently have a major impact on people's decisions to make such contributions (Nugraha & Falikhatun, 2022). By establishing a social norm of waqf giving, peers, academics, and community leaders can affect an individual's intention to donate, according to studies like those by Anwar Allah Pitchay et al., (2015).

Along with other factors including attitudes toward waqf, perceived behavioral control, faith in waqf institutions, and perceived religious obligation, comparative studies have frequently looked at the relative weight of subjective norms. For example, a study by Moh. Nurul Qomar et al., (2024) discovered that although subjective norms are important, they frequently interact with waqf mechanism awareness and trust levels. Because subjective norms are context-specific and changeable, quantifying their impact can be difficult. Self-reported surveys, which are used in many studies, are susceptible to social desirability bias.

Due to variations in regional customs, socioeconomic circumstances, and the efficiency of waqf institutions, the impact of subjective norms may vary among cultures and situations. Research on digital and online platforms has begun to examine how subjective norms change in online communities where users can use crowdfunding platforms to donate monetary waqf Hasbullah et al., (2016). Research on how social networks influence these norms is only getting started. Waqf organizations can create more effective advertising and educational initiatives that use prominent community leaders to promote monetary waqf contributions by taking into account the impact of subjective standards.

2.6.4 Perceived Behaviour Control

Research has indicated that a waqif's decision to donate is greatly influenced by their perception of control over their financial circumstances. Cash waqf payments are more common among those who believe they have adequate financial means (Rini et al., 2024). Online and mobile applications are examples of easily available waqf platforms that lower perceived obstacles, improving perceived control and boosting participation. According to a study by Usman et al., (2022), waqf institutions that provide easy-to-use tools, including digital transactions, have a good impact on PBC and, consequently, waqif intentions.

Furthermore, PBC may suffer from institutional inefficiencies, legal restrictions, or a lack of transparency in waqf management. People feel less in control of the donation process when they run into problems like convoluted processes or a dearth of reliable waqf institutions (Al-Daihani et al., 2024). PBC is frequently also decreased by socioeconomic factors including low income or financial instability. According to

studies, even if they are eager to donate, people from lower socioeconomic backgrounds may find it more difficult to make regular monetary waqf payments (Arsyianti & Kassim, 2021).

In order to influence general behavioral intentions, PBC frequently interacts with subjective norms and attitudes on cash waqf. For instance, despite having a positive outlook and a lot of social support, someone may choose not to donate because they believe it is difficult to find reliable waqf channels. Therefore, improving PBC can increase the impact of these additional factors. According to recent studies, waqf institutions are taking creative measures to remove obstacles that affect PBC, like creating micro-waqf funds for low-income individuals and supporting digital waqf projects that provide flexible, modest contributions. By lowering perceived barriers, these actions improve PBC and encourage higher levels of involvement (Alimusa et al., 2024).

2.6.5 Religiosity

Religiosity is one of the main constructs utilized by researchers in measuring religion. Religiosity is a “continuous rather than a discrete variable” (Beit-Hallahmi & Argyle, 2014). McDaniel & Burnett, (1990) define religiosity as “a belief in God accompanied by a commitment to follow principles believed to be set by God.” Religiosity is not a unidimensional concept rather, it pertains to various elements of religion. It includes belief, practice, knowledge, experience and the effects of those elements on daily activities.

One of the main constructs related to this research is personal religiosity. It aids in exploring differences in individuals' moral judgments. Religious ideology shapes one's judgments of what is accepted and what is not accepted (Magill, 1992). Religiosity per se would have an effect on people's ethical beliefs. Thus, consumers who have a high religiosity level would be expected to act more ethically (Giorgi & Marsh, 1990). It would be a fallacy, however, to generalize the behavior of adherents to the same religion, as individuals have different degrees of religiosity and thus different religious commitments (Beit-Hallahmi & Argyle, 2014).

Waqf is means of pursuing spiritual virtue, and Islam promotes altruism as an integral aspects of one's faith. According to research, those who are more devout are more likely to participate in charity activities, such as cash waqf, since they believe it will satisfy their religious duties and provide them with spiritual benefits (Badawi et al., 2022). Numerous academics point out that financial waqf is a type of sadaqah jariyah, in which the benefits persist after the donor's passing. This conviction, which is firmly anchored in Islamic teachings, inspires fervently devout people to make waqf contributions (Rini et al., 2024).

Research indicates that individuals with a strong personal commitment to Islam are more inclined to contribute cash waqf. Rizal & Amin, (2017) identified a positive correlation between intrinsic religiosity and the intention to donate to waqf, suggesting that religious motivation drives behavior that transcends social norms. Multiple studies indicate that religiosity significantly predicts waqf-giving intentions, including research by Kasri & Chaerunnisa, (2022). Higher levels of religiosity are often linked to greater generosity, empathy, and adherence to Islamic principles, which are

evidenced by increased involvement in monetary waqf activities (Nugraha & Falikhatun, 2022).

People who are inherently religious give waqf mostly because they have assimilated their ideas and want to receive spiritual benefits. These people might be more impacted by their own dedication to their beliefs than by outside influences or societal acknowledgment (Chetioui et al., 2023). On the other hand, people who are extrinsically religious could be driven by cultural standards, social expectations, or the desire to be seen as a devout community member. Studies have found that social visibility and religiously motivated social interactions can influence waqf intentions (Usman et al., 2022). Recent studies emphasize that religious education, whether through formal institutions or community initiatives, can enhance understanding and appreciation of waqf as well, thereby strengthening the influence of religiosity on waqf intentions (Widiastuti et al., 2025).

2.7 Hypothesis

A hypothesis is a conjecture that can be evaluated on the relationship between two or more variables. This is what is assumed to occur when results are found. To put it simply, once the key variables have been identified and the relationship between them has been established with respect to the creation of the theoretical framework, it is necessary to assess whether the relationship is significant. The following general hypotheses are developed to support the study's goal:

i. Attitude

$H_0$1: There is no significant relationship between attitude and the waqif intention of cash waqf among religious teachers in Kedah.

H_a1: There is significant relationship between attitude and the waqif intention of cash waqf among religious teachers in Kedah.

ii. Subjective Norms

$H_0$2: There is no significant relationship between subjective norms and the waqif intention of cash waqf among religious teachers in Kedah.

H_a2: There is significant relationship between subjective norms and the waqif intention of cash waqf among religious teachers in Kedah.

iii. Perceived Behaviour Control

$H_0$3: There is no significant relationship between perceived behaviour control and the waqif intention of cash waqf among religious teachers in Kedah.

H_a3: There is significant relationship between perceived behaviour control and the waqif intention of cash waqf among religious teachers in Kedah.

iv. Religiosity

$H_0$4: There is no significant relationship between religiosity and the waqif intention of cash waqf among religious teachers in Kedah.

H_a4: There is significant relationship between religiosity and the waqif intention of cash waqf among religious teachers in Kedah.

2.8 Summary

This chapter covered the literature review of earlier research on intention and cash waqf, as well as the underlying and supporting theories. Waqif intention toward cash waqf is the dependent variable, while attitude, subjective norms, perceived behavior control, and religiosity are the independent variables. Lastly, this chapter concludes with the hypothesis testing.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

There are a number of topics that are discussed in this chapter on research methodology. These include the research design, operational definition, population and sampling approach, variable measurement, questionnaire preparation, pilot study, factor analysis, instrument reliability, and data analysis method. The chapter comes to a close with a discussion of the statistical method that is used for data analysis.

3.1 Research Design

In order to accomplish the objectives of the research, it is necessary to have a suitable research design in order to ascertain the kind of data, the method of data collecting, and the sample strategy. In order to determine how religious teachers in Kedah use the Theory of Planned Behaviour to their waqif aim of monetary waqf, the primary purpose of this study is to investigate this question.

Given that it is concerned with the connections between the variables, this study makes use of quantitative research. Through the use of the questionnaire distribution method, this study is descriptive in its nature. The information required for this study was collected all at once through the use of a cross-sectional survey methodology. Survey research design is a great tool for evaluating opinions, social facts, beliefs, attitudes, and trends (Lederman et al., 2023). In addition to being an effective way for measuring the link between variables, the survey research design is also a useful strategy for studying trends. The hypothesis will be put to the test by the researcher using the data presented. A common explanation for the nature of a particular relationship between

groups or the independence of two or more components in a situation is provided by hypothesis testing. The results of the survey can be utilized to determine the degree to which the variables are related to one another. The objective of this study is to accomplish the collection of numerical data and the utilization of IBM SPSS version 26 for the purpose of mathematical analysis.

3.2 Sampling Design

3.2.1 Population

According to Majid, (2018), the term "population" refers to the total collection of individuals, events, or things that the researcher wished to have an investigation into. The participants in this study are religious instructors who are employed in the Jitra, Kedah region and are responsible for instructing students in the Al Quran and Fardhu Ain (KAFA) sessions. When it comes to educating the younger generation about the principles of Islam, such as memorizing the Quran, fardhu ain, ethics, tauhid, and fiqh, KAFA teachers in Kedah play a crucial role. In most cases, they are appointed by the Department of Islamic Development Malaysia (JAKIM) or the Department of Islamic Religious Affairs (JHEAIN) of the state of Kedah. They are also required to have qualifications in Islamic studies, such as certificates, diplomas, or degrees (Kedah State Department of Islamic Religious Affairs Main Portal, n.d.).

Their primary responsibilities include assisting students in reading the Quran correctly, guiding them in performing religious practices, instilling moral values, and providing a basic understanding of Islamic beliefs and laws. Despite facing challenges such as irregular salaries and limited facilities, KAFA teachers remain dedicated to shaping a knowledgeable, pious, and virtuous society. Various initiatives have been undertaken

to improve their livelihoods, including salary increases and opportunities for further education, as a recognition of their significant role in ensuring Islamic values are preserved within the community (Education Sector JHEAIK Portal, n.d.).

	STUDY CENTRE	TEACHERS
1	SEKOLAH KEBANGSAAN KOTA RENTANG	4
2	SEKOLAH KEBANGSAAN BINJAL	7
3	SEKOLAH KEBANGSAAN GUAR NAPAI	3
4	SEKOLAH KEBANGSAAN GELONG	5
5	SEKOLAH KEBANGSAAN JITRA I	6
6	SEKOLAH KEBANGSAAN HOSBA	5
7	SEKOLAH KEBANGSAAN PADANG PERAHU	5
8	SEKOLAH KEBANGSAAN TUNKU LAKSAMANA	5
9	SEKOLAH KEBANGSAAN PIDA 3	6
10	SEKOLAH KEBANGSAAN HAKIM TEH	4
11	SEKOLAH KEBANGSAAN SERI BANAI	5
12	SEKOLAH KEBANGSAAN PENGHULU HAJI DARUS	5
13	SEKOLAH KEBANGSAAN MALAU	5
14	SEKOLAH KEBANGSAAN TELOK MALIK	3
15	SEKOLAH KEBANGSAAN JITRA II	5
16	SEKOLAH KEBANGSAAN BANDAR BARU DARULAMAN	14
17	SEKOLAH KEBANGSAAN PULAU CHAPA	4
18	SEKOLAH KEBANGSAAN BUKIT TINGGI	8
19	SEKOLAH KEBANGSAAN PULAU NYIOR	7

20	SEKOLAH KEBANGSAAN JITRA III	9
21	SEKOLAH KEBANGSAAN PADANG PEKAN	8
22	SEKOLAH KEBANGSAAN PUTAT	5
23	SEKOLAH KEBANGSAAN PAYA KEMUNTING	8
24	SEKOLAH KEBANGSAAN DARULAMAN HEIGHTS	14
25	SEKOLAH KEBANGSAAN TUNJANG	9
26	KAFA MASJID KAMPUNG BUKIT	3
27	KAFA MASJID KAMPUNG DARAT	3
28	KAFA SURAU KEM KELUBI	5
TOTAL NUMBER OF TEACHERS		**170**

Table 3. 1. List of KAFA centres in Jitra

Source: Official Portal of the Kedah State Islamic Religious Affairs Department (2024)

3.2.2 Sample Size

Malhotra & Indrayan, (2010) define the number of items included in the study as the sampling size. Findings derived from larger samples exhibit greater reliability compared to those obtained from smaller samples. Selecting the appropriate sample size is crucial, as a valid and reliable sample enables a researcher to analyze the findings from the studied sample effectively. The sample size constitutes a limited segment of the population (Singh & Masuku, 2014).

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	102	700	248	1000	360
150	108	750	254	1500	375
160	113	800	250	2000	377
170	118	850	265	3000	379
180	123	900	269	4000	380
190	127	950	274	5000	381
200	132	1000	278	7500	382
210	136	1100	282	100000	384

Table 3. 2. Determining sample size

Source: Krejcie and Morgan (1970)

As can be seen in Figure 3.1, which also provides a summary of basic scientific principles for sample size decisions, the sample size for this study is 118, and it is based on a specific population. The general recommendations for estimating sample size are as follows, as stated by Chua Lee Chuan, (2006) a sample size that is greater than thirty but less than five hundred is appropriate for the majority of investigations.

The selection of KAFA teachers in Jitra as the sample for the study was also based on a variety of other considerations. KAFA teachers were considered a potential source of cash waqf contributions because they have a monthly salary. As a result, their employment in this study was regarded appropriate because of this determination. Consequently, KAFA teachers have a wonderful opportunity to contribute to waqf, notably in the form of cash waqf to the organization. As a second point of interest, the KAFA teachers were chosen for this study based on their professional backgrounds, which enabled them to make the necessary decisions for this research. Each of the educators was chosen through a random selection process. It was anticipated that this survey would include respondents who were familiar with the concept of cash waqf. The samples for the study were selected from among the KAFA teachers who were employed in the Jitra region in order to accomplish this objective with the study.

3.2.3 Sampling Technique

For the purpose of this study, the researcher utilized purposive sampling technique in order to guarantee that each and every educator was included in the sample. The use of this sample method has the potential to lessen the impression of bias in both the decision-making process and the distribution of questionnaires. After the samples were identified, the questionnaires were then distributed in accordance with the proportion of the samples chosen.

After the deadline has passed, a Google Form will be utilized in order to collect the results generated by the questionnaire. This is due to the fact that the target population has already been identified, and every individual has an equal chance of being selected as a respondent.

3.3 Data collection

Primary data on the waqif intention of cash waqf was gathered through the survey. The KAFA teachers in Jitra participated in the survey. To address a research topic, the data for this study were collected only once, possibly nearly a month. These kind of research are referred to as cross-sectional or one-shot studies. In November 2024, the data collection process lasted for about a month. The researcher used a Google Form to distributed the questionnaires to the respondents at the beginning of the data collection phase. 118 replies are expected for this study based on the sample size.

3.4 Operational Definition and Measurement

The operational definition of a question or item in the process is established by analyzing the behavioral dimension or property that the concept signifies. The survey items utilized to assess the construct's meaning are also termed operational. The variables of interest were assessed utilizing validated constructs from prior research. This study utilizes several constructs, including intention, attitude, subjective norms, perceived behavior control, and religiosity.

Likert scales were employed to operationalize each construct item. This survey tool is frequently utilized to assess attitudes, opinions, or perceptions by offering a variety of response options to a given statement (Joshi et al., 2015). The scale generally comprises: Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. This approach enables respondents to indicate different degrees of agreement or disagreement, facilitating ease of use while providing sufficient detail for significant analysis.

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

Table 3. 3. Likert scale

Every variable used in this study, with the exception of the respondent's demographic, was taken from earlier research. To accommodate the study, some wording has been modified, though.

The TPB theory was the primary framework guiding the researcher's examination of the waqif intention regarding cash waqf in this study. Consequently, four variables (attitude, subjective norms, perceived behavioral control, and religiosity) were derived from the items utilized to assess the extended Theory of Planned Behavior in relation to the intention of cash waqf among waqif.

3.4.1 Intention

In this study, waqif intention of cash waqf is dependent variable. Intention is defined as religious convictions. Allah Pitchay, (2022) claim that Muslims are inspired to give because of their faith, which views giving as a way to obtain divine favors. It has been demonstrated that higher levels of religiosity and spiritual devotion have a beneficial impact on donor's intentions to donate to waqf because they see it as satisfying a significant religious duty.

Construct	Number of Items	Sources
Intention (4 Items)	1. "I intend to participate in cash waqf shortly" 2. "There is the possibility that I will participate in the cash waqf soon" 3. "I want to do cash waqf as a form of my charity" 4. "I am prefer cash waqf compare to asset waqf"	Asyari et al., 2024) Jatmiko et al., (2024)

Table 3. 4. Intention

3.4.2 Attitude

One's perspective on charitable giving and the perceived significance of waqf are shaped by a variety of personal beliefs, attitudes, and motivations that are referred to as attitude factors. Developing ways that increase waqf participation and increase its social impact requires an understanding of these attitudinal impacts.

Construct	Number of Items	Sources
Attitude (4 Items)	5. "I believe that waqf in the form of cash waqf is very beneficial" 6. "I believe that by participating in cash waqf will be rewarded in the hereafter" 7. "I believe that participating in cash waqf is also counted as alms"	Asyari et al., (2024) Jatmiko et al., (2024)

	8. "I believe cash waqf have a potential to encaurage the economic development"	

Table 3. 5. Attitude

3.4.3 Subjective Norms

Subjective norms in this context refer to the perceived social pressure to engage in or refrain from engaging in a behaviour. It could originate from friends, family, religious authorities, or social norms. The influence of these principles in the context of cash waqf may also be linked to social benefits, cultural customs, or religious duties.

Construct	Number of Items	Sources
Subjective Norms (4 Items)	9. "My family are supporting me to participate in the cash waqf" 10. "Many people around me are supporting me to participate in the cash waqf" 11. "When I take part in cash waqf, people who are important to me would consider it as a noble act" 12. "Social media influence me to contribute in cash waqf"	Jatmiko et al., (2024)

Table 3. 6. Subjective Norms

3.4.4 Perceived Behaviour Control

Research has indicated that a waqif's decision to donate is greatly influenced by their perception of control over their financial circumstances. Cash waqf payments are more common among those who believe they have adequate financial means (Rizal & Amin, 2017).

Construct	Number of Items	Sources
Perceived Behaviour Control (4 Items)	13. "I have sufficient money for contribute in cash waqf" 14. "The decision to contribute to the cash waqf is entirely on me" 15. "I confident to contribute cash waqf in waqf institution" 16. "I believe waqf institution will carry out the trust well in cash waqf"	Asyari et al., (2024) Jatmiko et al., (2024)

Table 3. 7. Perceived Behaviour Control

3.4.5 Religiosity

According to research, those who are more devout are more likely to participate in charity activities, such as cash waqf, since they believe it will satisfy their religious duties and provide them with spiritual benefits (Badawi et al., 2022). Greater generosity, empathy, and dedication to Islamic principles are frequently associated with higher degrees of religiosity, and these traits are reflected in increased participation in cash waqf activities.

Construct	Number of Items	Sources
Religiosity (4 Items)	17. "I always try to follow the orders and avoid restrictions of my religion" 18. "I think I know a lot about waqf contribution to Muslim" 19. "I believe that participating in waqf is one of my obligations as a Muslim" 20. "I believe that waqf have the potential to development of the ummah"	Laila et al., (2023) Jatmiko et al., (2024)

Table 3. 8. Religiosity

3.5 Pre-Test

Twenty (20) questions pertaining to the dependent and independent variables were developed by the previous researcher and are based on the table. After the surveys are compiled, the questions must pass validity testing. Finding legitimate questions need validity approval. Expert must evaluate the questions with the researcher, any invalid questions will be removed from the lists. The expert's name is shown as follows:

- Associate Prof. Dr. Hydzulkifli Bin Haji Hashim
  Islamic Business School (IBS) College of Business,
  Universiti Utara Malaysia

For demographic factors in Section A, one items has been changed in monthly income from (RM 1,000 – RM 1,999) to (less than RM 1,999). The answer choice given at the beginning is less appropriate, this is because there are also KAFA teachers who earn less than RM 1,000. For example, substitute teachers who served for less than a month.

3.6 Questionnaire Development

The questionnaire consists of two sections. The document is organized into Sections A and B. Section A presents the demographics of the respondents, encompassing gender, age, highest level of education, and monthly income. The measurement is conducted using a nominal scale. Fleiss, (1971) states that nominal scales represent the basic level of measurement, where values are assigned to an object for identification or classification purposes. Section B outlines the variables: intention, attitude, subjective norms, perceived behavioral control, and religiosity.

Section	Items	
A	Demographic (Background of Respondents)	4 Items
B	Dependent Variables : (Waqif Intention of Cash Waqf)	4 Items
	Independent Variables : • Attitude	4 Items
	• Subjective Norms	4 Items
	• Perceived Behaviour Control	4 Items
	• Religiosity	4 Items

Table 3. 9. Division of Questionnaire

3.7 Pilot Study

Following the formulation of the questionnaire, a pilot research was carried out in order to facilitate the administration of the actual surveys that were being used in this investigation. Based on the findings of In, (2017), it is recommended that the pilot questionnaire be administered to a representative sample of respondents who either belong to the target demographic or closely resemble it. In light of this, a pilot test was carried out before to the study in order to ascertain the instrument's quality of reliability. A pilot study was conducted with the purpose of determining whether or not the instrument was enough and sufficient, as well as whether or not respondents were able to comprehend it. This was done prior to the distribution of a primary set of questionnaires for a larger-scale study. It is necessary to do a pilot study in order to guarantee that the research instrument that is being utilized is dependable and consistent. With the help of thirty different sets of questionnaires, the pilot study was carried out among the KAFA teachers in Jitra.

3.8 Factor Analysis

Factor analysis is a data reduction technique included in IBM SPSS. This study seeks a method to reduce a large number of variables into fewer aspects or components. Upon concluding the pilot study, the researcher is required to analyze all collected data. Factor analysis was employed to evaluate the pilot test to meet the criteria for construct validity. The researcher must input the acquired data into IBM SPSS software to conduct factor analysis. Factor analysis is utilized in the development of new questionnaire constructs. Researchers must ensure that the items on the questionnaire are relevant to the construct being assessed when formulating new questions for specific variables.

The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy assesses the appropriateness of data for factor analysis by evaluating the interrelations among variables. It assesses the magnitude of partial correlations among variables, which is crucial for effective factor analysis. The KMO statistic varies between 0 and 1, with values under 0.5 signifying that the data are inappropriate for factor analysis, whereas higher values indicate greater adequacy. A KMO value ranging from 0.8 to 1.0 is deemed excellent, reflecting robust interrelationships among variables, while values between 0.5 and 0.7 are regarded as mediocre. This measure assesses the ratio of the sum of squared correlations to the sum of squared partial correlations among variables, indicating that a higher KMO value reflects greater appropriateness for factor analysis.

KMO measure	Interpretation
KMO $\geq$ 0.90	Marvelous
0.80 $\leq$ KMO $<$ 0.90	Meritorious
0.70 $\leq$ KMO $<$ 0.80	Average
0.60 $\leq$ KMO $<$ 0.70	Mediocre
0.50 $\leq$ KMO $<$ 0.60	Terrible
KMO $<$ 0.50	Unacceptable

Table 3. 10. KMO Measure Scale
Source : Analysis INN, 2020

Variables	KMO Score	Interpretation
Waqif Intention	0.696	Mediocre
Attitude	0.698	Mediocre
Subjective Norms	0.703	Average
Perceived Behaviour Control	0.753	Average
Religiosity	0.727	Average

Table 3. 11. Pilot Test KMO Score

The KMO (Kaiser-Meyer-Olkin) scores for the variables indicate varying levels of sampling adequacy for factor analysis, ranging from 'mediocre' to 'average'. Waqif Intention and Attitude have scores of 0.696 and 0.698, respectively, which are classified as mediocre. These scores suggest the need for improvements, such as revisiting the item quality, enhancing clarity in the questionnaire, or increasing the sample size to strengthen sampling adequacy. On the other hand, Subjective Norms (0.703), Perceived Behaviour Control (0.753), and Religiosity (0.727) fall within the 'average' range, indicating that these variables are moderately suitable for factor analysis and require minimal refinement.

Overall, while the dataset appears moderately suitable for factor analysis, the 'mediocre' variables should be examined more closely. Enhancing item design, increasing the sample size, and evaluating inter-item correlations may improve their KMO scores. For all variables, a pilot test could help refine the instrument and address potential weaknesses, ensuring better data quality and more reliable factor analysis results.

3.9 Reliability Test

The objective of reliability establishment is to assess the consistency and stability of the objects under examination. Consistency refers to the extent to which the elements employed to assess a concept maintain uniformity as a collective (Elsayed, 2012). Cronbach's Alpha serves as a reliability coefficient that evaluates the degree of positive correlation among items within a measurement set. A higher Cronbach's Alpha signifies a stronger correlation among the items within a specific variable.

Dependability is typically classified as poor when below 0.60, acceptable between 0.70 and 0.80, and good when Cronbach's Alpha exceeds 0.80.

Variables	Cronbach's Alpha Values
Intention	0.851
Attitude	0.853
Subjective Norms	0.872
Perceived Behavior Control	0.843
Religiosity	0.778

Table 3. 12. Pilot Test Cronbach's Alpha Values

The Cronbach's Alpha values for the variables demonstrate strong internal consistency, indicating the reliability of the employed scales. The Cronbach's Alpha for religiosity is 0.778, indicating an acceptable level of reliability, albeit slightly lower than that of the other variables. This indicates that although the items reliably measure the construct, there is potential for refinement or the addition of items to enhance internal consistency. In contrast, Intention (0.851), Attitude (0.853), Subjective Norms (0.872), and Perceived Behavior Control (0.843) demonstrate excellent internal consistency, as indicated by values exceeding 0.8. This suggests that the items within these variables are highly correlated and effectively represent their respective constructs.

These high values suggest that these scales are robust and well-constructed. Overall, while Religiosity could benefit from slight improvements, the other variables demonstrate strong reliability, making them well-suited for further analysis and research.

3.10 Normality Test

Skewness and kurtosis are statistical metrics that characterize the shape of a data distribution. Skewness measures the asymmetry of a distribution relative to its mean, where a skewness value of zero signifies perfect symmetry. Positive skewness indicates a longer or fatter tail on the right, suggesting that data values are primarily concentrated on the left, accompanied by some extreme high values. Conversely, negative skewness denotes a longer or fatter left tail, with data concentrated on the right and some extreme low values. Kurtosis measures the tailedness of a distribution, indicating the presence of extreme values or outliers. A kurtosis value of 3 indicates a normal distribution (mesokurtic). Values exceeding 3 (leptokurtic) imply heavy tails and a pronounced peak, while values below 3 (platykurtic) denote lighter tails and a flatter distribution. Skewness and kurtosis offer insights into the symmetry and extremities of a dataset, informing decisions regarding statistical methods and data transformations.

Variable	Item	Skewness	Normal Distribution	Kurtosis	Normal Distribution
Waqif Intention	I01	-0.247	Yes	-1.023	Yes
	I02	-0.619	Yes	-0.991	Yes
	I03	-1.537	Yes	1.738	Yes
	I04	-1.268	Yes	1.014	Yes
Attitude	A01	-0.962	Yes	-0.057	Yes
	A02	-1.572	Yes	0.716	Yes
	A03	-1.498	Yes	1.631	Yes
	A04	-1.182	Yes	-0.207	Yes

Subjective Norms	S01	-1.174	Yes	0.575	Yes
	S02	-0.568	Yes	-1.453	Yes
	S03	-1.054	Yes	-0.093	Yes
	S04	-0.292	Yes	-1.558	Yes
Perceived Behaviour Control	P01	-0.482	Yes	0.034	Yes
	P02	-1.182	Yes	-0.207	Yes
	P03	-1.182	Yes	-0.207	Yes
	P04	-2.285	Yes	5.818	No
Religiosity	R01	-1.934	Yes	2.804	Yes
	R02	-0.041	Yes	0.229	Yes
	R03	-0.804	Yes	-0.465	Yes
	R04	-2.298	Yes	5.672	No

Table 3. 13. Skewness and Kurtosis Result for Pilot Test

The skewness and kurtosis values of the items across the variables offer insights into the data's distribution characteristics. The Waqif Intention exhibits skewness values between -0.247 and -1.537, while kurtosis values range from -1.023 to 1.738. All items for this variable demonstrate skewness and kurtosis within acceptable limits, suggesting that the data for Waqif Intention generally adheres to a normal distribution, although some items exhibit mild skewness or kurtosis.

The skewness values for Attitude range from -0.962 to -1.572, while the kurtosis values range from -0.057 to 1.631. The values indicate that the data for this variable adheres to a normal distribution. The low skewness and kurtosis values for the Attitude

variable suggest a balanced distribution, indicating the absence of significant outliers or deviations from normality.

The skewness values for Subjective Norms range from -1.174 to -0.292, while the kurtosis values range from -1.558 to 0.575. The results suggest a general normal distribution of the items, with some exhibiting mild negative skewness, indicating a tendency for most responses to cluster towards the lower end of the scale.

The skewness values for Perceived Behavior Control range from -0.482 to -2.285, while the kurtosis values vary from 0.034 to 5.818. Although the skewness values are generally acceptable, item P04 exhibits an extreme skewness value and a kurtosis of 5.818, indicating a significant deviation from normal distribution. This indicates that item P04 may exhibit ceiling or floor effects, necessitating further investigation or potential revision.

The skewness values in Religiosity range from -0.041 to -2.298, while the kurtosis values range from -0.465 to 5.672. Items R01 and R04, akin to Perceived Behavior Control, demonstrate significantly high kurtosis values of 2.804 and 5.672, respectively, indicating a leptokurtic distribution that deviates from normality. This suggests that responses to these items are clustered at the extremes, necessitating further analysis to determine if the items are functioning correctly or if modifications are required.

The majority of items across the variables demonstrate acceptable skewness and kurtosis values, indicating a largely normal distribution of the data. Items P04 and R04

in Perceived Behavior Control and Religiosity exhibit extreme kurtosis values, suggesting potential normality issues that warrant attention in subsequent analyses.

3.11 Summary

The methods used to investigate religious teachers' intentions regarding cash waqf was explained in detail in this chapter. The prior research served as a framework for measuring the constructs. In addition to demographic and sample procedures, quantitative methods are used. The results of the reliability study showed that the questionnaire used for the assessment was valid and reliable. The results and conclusions of the data analysis will be discussed in the next chapter as an extension of this one.

CHAPTER FOUR

DATA ANALYSIS AND FINDING

4.0 Introduction

Following the completion of the data collection procedure, the data processing was finished, and the basic information obtained from the questionnaires was analyzed using statistical techniques before the data analysis was carried out. For the purpose of hypothesis testing, the data processing approach included a number of different steps, including coding, screening, categorization, tabulation, and selecting the most appropriate data analysis method. The process of data screening is essential because it allows for the identification of data entry issues such as missing data, the treatment of outliers, and descriptive statistics of variables. Due to the fact that the examination of the data may produce false conclusions, the absence of data is an essential component. In the context of multivariate analysis, the term "missing data" refers to situations in which one or more legitimate values of variables were computed improperly, or when the variables themselves are not available for data analysis (Schafer & Olsen, 1998).

One of the statistical tools that was utilized in this investigation was IBM SPSS statistics version 26, which was used to analyze the results of the analysis. Factoring, instrument reliability analysis, one-way analysis of variance (ANOVA), independent sample T-test, and descriptive statistics are all covered in this. These statistics are used to explain respondent characteristics and differences across variables and demographic profile. The hypothesis is put to the test after the data analysis has been completed.

4.1 Research Response

Questionnaires were distributed using google form to 130 KAFA teachers in Jitra. Based on the population which are 170, 118 responses are expected to be acquired. Therefore, 122 responses have been obtained from this study. Edwards, (2002) suggested that it is appropriate if the response rate is 30% and all questionnaires retrieved are available.

Details	**Staffs**
Number of questionnaires distributed	130
Number of questionnaires received	130
Invalid questionnaires	8
Complete questionnaires	122

4.2 Respondents' Demographic

For the purpose of analyzing the profile of respondents, descriptive statistics analysis is utilized. The purpose of this survey is to provide a description of the interpretation of the data and to discover the data of the sample data that was obtained. The profile of the respondents includes information about the respondents' demographics, including their gender, age, greatest level of education, and monthly income, among other things. The distribution of the respondents who took part in this survey is presented in the table that can be found below.

Demographic Profile (%)	Frequency (N=122)	Percentage
Gender		
Male	51	41.8%
Female	71	58.2%
Age		
Less than 25 years	14	11.5%
25 – 35 years	68	55.7%
36 – 50 years	34	27.9%
51 years and above	6	4.9%
Highest Education Level		
SPM / STPM / STAM	29	23.8%
Diploma	19	15.6%
Degree	74	60.7%
Monthly Income		
Less than RM 1,999	83	68.0%
RM 2,000 – RM 2,999	30	24.6%
RM 3,000 – RM 3,999	9	7.4%

The respondents' demographic profile provides several important insights. Male participants comprise 41.8% of the sample, while female participants make up the majority (58.2%). A primarily youthful to middle-aged demographic is suggested by the age distribution, which shows that the largest group is between the ages of 25 and 35 (55.7%), followed by those between the ages of 36 and 50 (27.9%). With 60.7% of people having a degree, 23.8% having finished SPM/STPM/STAM, and 15.6% having

earned a diploma, educational attainment is comparatively high. Although just 7.4% report wages between RM 3,000 and RM 3,999, a substantial percentage (68.0%) earn less than RM 1,999 per month. The population is largely in their early to mid-career stages and appears to be low-income but relatively educated based on their demographic composition.

4.3 Factor Analysis

Upon completing the pilot test, the researcher must conduct factor analysis on the collected data to meet the established validity criteria. Factor analysis is a prevalent technique employed in the development of questionnaires. Consequently, the researcher must ensure that the questions included are pertinent to the constructs intended for evaluation to accurately assess the ability characteristic.

The instrument undergoes validation through factor analysis. All variables in this study will be subjected to factor analysis. Factor analysis is necessary to assess the correlation between variables, employing the Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity. The adequacy of sampling is assessed through the Kaiser-Meyer-Olkin (KMO) measure. (Cheung et al., 2024) categorized media quality as follows: core values range from 0.5 to 0.7, good values from 0.7 to 0.8, great values from 0.8 to 0.9, and superb values exceed 0.9.

Furthermore, the population correlation matrix may be analyzed for similarities to an identity matrix through Bartlett's test. Each variable exhibits a weak association with all other variables, as indicated by the identity matrix, where all correlation coefficients are approximately zero. Clusters are undetectable in the absence of correlation among

the variables. Barlett's test of sphericity is expected to yield significant values below 0.05, as indicated by (Field, 2005). Consequently, factor analysis is essential to complete this study.

4.3.1 Factor Analysis for Independent Variables

Four independent variables were tested using Principal Component Analysis (PCA). The independent variables included attitude, subjective norms, perceived behavioral control, and religiosity.

4.3.1.1 Attitude

The factor analysis results regarding attitude suggest that the dataset is appropriate for this statistical method, evidenced by a Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy value of 0.826. The value surpasses the acceptable threshold of 0.6, indicating that the sample size is sufficient for factor analysis. Additionally, Bartlett's Test of Sphericity demonstrates high significance (Chi-Square = 247.736, df = 6, Sig. = 0.000), indicating that the correlation matrix is not an identity matrix and that the variables exhibit adequate correlation for factor extraction.

The communalities indicate that the extraction values for all four variables (A1, A2, A3, A4) range from 0.665 to 0.809. This suggests that the extracted factor accounts for a significant portion of the variance in each variable. A3 (0.809) exhibits the highest communality, indicating it is the most effectively represented variable within the extracted factor. In contrast, A1 (0.665) has the lowest communality, yet remains within an acceptable range, suggesting it is adequately accounted for by the factor.

The Total Variance Explained indicates that one factor was extracted, possessing an eigenvalue of 2.926, which accounts for 73.16% of the total variance in the dataset. The high percentage demonstrates that the extracted factor effectively encapsulates the data. The second, third, and fourth components exhibit eigenvalues significantly below 1.0, contributing a minimal percentage to the variance, thereby justifying their exclusion according to the Kaiser Criterion.

Eig	Item Loading	Loading
2.926	I believe that waqf in the form of cash waqf is very beneficial.	.815
	I believe that by participating in cash waqf will be rewarded in the hereafter.	.858
	I believe that participating in cash waqf is also counted as alms.	.900
	I believe cash waqf have a potential to encourage the economic development.	.846

The Component Matrix supports the single-factor solution, with all four variables demonstrating strong factor loadings between 0.815 (A1) and 0.900 (A3). The elevated factor loadings suggest a robust correlation between each variable and the extracted factor, supporting the notion that they collectively assess a singular underlying construct.

In conclusion, the factor analysis results confirm that the four observed variables (A1, A2, A3, A4) are highly interrelated and can be effectively summarized by a single

factor. The high communalities and strong factor loadings suggest that this construct is both statistically valid and reliable, making it suitable for further analysis in research or practical applications.

4.3.1.2 Subjective Norms

The data structure and underlying dimensions are revealed by the subjective norms factor analysis results. For factor analysis, the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy is 0.747, which denotes a moderate to good degree of adequacy. There are correlations between the variables, and factor analysis is appropriate, according to the significant results of Bartlett's Test of Sphericity ($p = 0.000$).

The communalities show how much of the variance is explained by the extracted factor; values range from 0.622 to 0.724, indicating that each variable has a good level of explanation. According to the Total Variance Explained, 68.434% of the variance was explained by the extraction of a single major component. This implies a robust factor structure at the fundamental level. At 2.737, this component's eigenvalue is significantly higher than the cutoff of 1.

Eig	Item Loading	Loading
2.737	My family are supporting me to participate in the cash waqf.	.789
	Many people around me are supporting me to participate in the cash waqf.	.823

When I take part in cash waqf, people who are important to me would consider it as a noble act.	.851
Social media influence me to contribute in cash waqf.	.845

This is further supported by the Component Matrix, which shows that all variables (SN1–SN4) load substantially on the single extracted component (values ranging from 0.789 to 0.851), suggesting that this factor adequately represents them. Factor analysis is a useful technique for reducing the dimensionality of this dataset since, according to the results, the variables are highly connected and contribute to a single dominating factor.

4.3.1.3 Perceived Behaviour Control

The findings of the factor analysis on perceived behavior control show that the dataset has a significant underlying structure. The data may be appropriate for factor analysis, as indicated by the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy of 0.817, which is significantly higher than the acceptable cutoff of 0.6. There are enough correlations between the variables to support component extraction, as confirmed by the significant results of Bartlett's Test of Sphericity ($p = 0.000$). All variables have a significant contribution to the factor solution, as evidenced by the communalities, which show the percentage of variance in each variable that is explained by the extracted factor. These communalities range from 0.625 to 0.829.

One principle component was recovered, accounting for 73.035% of the entire variance, according to the entire Variance Explained. This is a clear sign that a single

factor accurately captures the dataset. This component's eigenvalue of 2.921 is higher than the generally accepted cutoff point of 1 for factor retention.

Eig	Item Loading	Loading
2.921	I have sufficient money for contribute in cash waqf.	.791
	The decision to contribute to the cash waqf is entirely on me.	.872
	I confident to contribute cash waqf in waqf institution.	.911
	I believe waqf institution will carry out the trust well in cash waqf.	.841

The Component Matrix further supports this interpretation, with factor loadings ranging from 0.791 to 0.911, demonstrating that all four variables (PBC1–PBC4) strongly load onto the single extracted component. These findings suggest that the dataset has a clear unidimensional structure, where all observed variables are strongly related to one dominant factor, making factor analysis an effective method for summarizing the data.

4.3.1.4 Religiosity

The findings of the factor analysis on religiosity show that the dataset has a significant underlying structure. The data is appropriate for factor analysis, as shown by the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy of 0.820, which is significantly higher than the permissible cutoff of 0.6. There are enough correlations between the variables to support component extraction, according to the significant results of Bartlett's Test of Sphericity ($p = 0.000$). From 0.646 to 0.709, the

communalities, a measure of the percentage of variance accounted for by the extracted factor indicate that each variable makes a significant contribution to the factor solution.

One major component was recovered, explaining 68.834% of the total variance, according to the Total Variance Explained. This is a clear sign that a single factor accurately captures the dataset. This component's eigenvalue of 2.753 is higher than the generally accepted cutoff point of 1 for factor retention.

Eig	Item Loading	Loading
2.753	I always try to follow the orders and avoid restrictions of my religion.	.804
	I think I know a lot about waqf contribution to Muslim.	.833
	I believe that participating in waqf is one of my obligations as a Muslim.	.839
	I believe that waqf have the potential to development of the ummah.	.842

The Component Matrix further supports this interpretation, as all variables (R1–R4) exhibit high factor loadings between 0.804 and 0.842, demonstrating a strong correlation with the extracted factor. These findings suggest that the dataset exhibits a unidimensional structure, meaning all observed variables are strongly related to a single dominant factor. This result validates the use of factor analysis as a data reduction technique, confirming that a single latent construct effectively represents the underlying relationships within the dataset.

4.3.2 Factor Analysis for Dependent Variables

The factor analysis results for Intention as the dependent variable demonstrate the appropriateness of the data for this method, supported by a Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy of 0.765, indicating an adequate sample size. Bartlett's Test of Sphericity is significant (Chi-Square = 261.693, df = 6, Sig. = 0.000), indicating that the correlation matrix is not an identity matrix and that the variables exhibit sufficient correlation to justify proceeding with factor analysis.

The communality values, indicating the proportion of variance for each variable explained by the extracted factor, range from 0.599 to 0.804. The highest communalities are observed in I3 (0.804) and I2 (0.760), suggesting a strong representation of these variables by the extracted factor. The lowest communality is found in I4 (0.599), indicating that it contributes to the factor to a somewhat lesser degree compared to the other items.

The Total Variance Explained indicates that a single factor was extracted, possessing an eigenvalue of 2.889, which accounts for 72.22% of the total variance. The remaining components exhibit eigenvalues less than 1.0, indicating their minimal contribution to the explained variance, in accordance with the Kaiser Criterion. This indicates that all four items assess a singular underlying construct.

Eig	Item Loading	Loading
2.889	I intend to participate in cash waqf shortly.	.852
	There is the possibility that I will participate in the cash waqf soon.	.872
	I want to do cash waqf as a form of my charity.	.897
	I am prefer cash waqf compare to asset waqf.	.774

The Component Matrix corroborates this finding, with all four variables demonstrating substantial factor loadings, from 0.774 (I4) to 0.897 (I3). The highest loading, observed for I3 (0.897), indicates the strongest association with the extracted factor, while I4 (0.774), although slightly lower, still demonstrates a strong relationship with the factor. All loadings surpass the 0.7 threshold, indicating that these variables serve as reliable indicators of the extracted factor.

The results indicate that the four items can be consolidated into a single, clearly defined factor that accounts for a significant portion of the variance. The significant communalities and elevated factor loadings indicate that the construct possesses both validity and reliability, rendering it appropriate for subsequent analysis.

4.4 Reliability Test

A measuring item's internal consistency and stability are measured by its reliability, and reliability analysis is carried out to raise the survey instruments' degree of dependability. When test items measure the same construct, this is referred to as

internal consistency. Every question or item used to quantify the phenomenon should be related to the others in some way. By looking at the test's internal consistency, the researcher can identify which elements are inconsistent and eliminate them. A test that is internally consistent has a higher probability of being dependable.

Scale reliability is measured by Cronbach's Alpha, which is a measure of internal consistency. The most used technique for analysing internal consistency is Cronbach's Alpha. It is frequently used to determine how high and closely connected a group of items is. asserts that more internal consistency dependability results from a Cronbach's Alpha coefficient value that approaches 1.

Variables	**No of Items**	**Cronbach Alpha**
Intention	4	.862
Attitude	4	.874
Subjective Norms	4	.841
Perceived Behaviour Control	4	.870
Religiosity	4	.837

4.4.1 Intention

A Cronbach's Alpha value of 0.862 indicates a high level of reliability, demonstrating that the four items in the scale are strongly interrelated and consistently measure the same construct. The item statistics indicate that the means of the four items range from 6.3197 to 6.6148, accompanied by relatively low standard deviations, which suggests

minimal variability in responses. The mean of the overall scale is 25.9836, accompanied by a variance of 5.867 and a standard deviation of 2.42229, which further supports the scale's reliability. The results validate the reliability and appropriateness of the measurement instrument for subsequent analysis..

4.4.2 Attitude

The Cronbach's Alpha coefficient of 0.874 demonstrates a high reliability level, indicating robust internal consistency among the four items in the scale. A Cronbach's Alpha value exceeding 0.8 is typically regarded as indicative of good reliability, suggesting that the instrument employed is appropriate for subsequent research. The statistics for the items indicate that the means range from 6.7377 to 7.1066, while the standard deviations vary from 0.64261 to 0.76932. The low standard deviations suggest that the responses exhibit relative stability and minimal variation. The mean of the overall scale is 27.7869, with a variance of 5.954 and a standard deviation of 2.44012, thereby reinforcing the scale's consistency. Based on these findings, the measurement tool employed in this study is deemed reliable for evaluating the intended construct, allowing for its confident application in future research.

4.4.3 Subjective Norms

A Cronbach's Alpha value of 0.841 signifies a high degree of reliability, indicating robust internal consistency among the four items. The Cronbach's Alpha value exceeding 0.8 indicates that the scale employed is reliable for assessing the intended construct. The statistics for the four items (SN1 to SN4) indicate means ranging from 7.2377 to 7.7131, with standard deviations between 0.55040 and 0.70480, suggesting a low variation in responses. The overall scale mean is 29.8525, with a variance of

4.524 and a standard deviation of 2.12685, indicating the stability and consistency of the measurement tool. The findings indicate that the instrument utilized in the study demonstrates reliability and can be confidently employed in future research or practical assessments.

4.4.4 Perceived Behaviour Control

The Cronbach's Alpha coefficient is 0.870, signifying a high degree of reliability, with values exceeding 0.8 typically regarded as acceptable. The four items in the scale (PBC1 to PBC4) exhibit strong correlation and consistently assess the same construct. The item statistics indicate that the mean scores for the four items range from 7.9180 to 8.0328, with standard deviations between 0.69785 and 0.87755, suggesting a relatively low dispersion in responses. The overall scale statistics indicate a mean of 31.9344, a variance of 6.822, and a standard deviation of 2.61192, which further demonstrate the scale's consistency and stability. The findings indicate that the instrument utilized in the study demonstrates high reliability and is appropriate for further analysis, thus making it suitable for future research applications.

4.4.5 Religiosity

The Cronbach's Alpha value of 0.837 indicates a high level of reliability, with values exceeding 0.8 suggesting strong internal consistency. The four items (R1 to R4) are closely related and consistently measure the same underlying concept. The item statistics indicate that the mean scores range from 8.3197 to 8.4836, with standard deviations between 0.56191 and 0.88389, suggesting a relatively low variation in responses. The scale statistics indicate an overall mean of 33.5820, a variance of 6.179, and a standard deviation of 2.48579, underscoring the scale's stability and reliability.

The findings indicate that the instrument is appropriate for research applications and can be reliably utilized in subsequent studies to assess the intended construct with consistency and precision.

4.5 Descriptive Analysis

Descriptive analysis is employed to generate a dataset from each respondent's responses and to assess the data overall. The demographic characteristics of the respondents, such as gender, age, highest level of education, and monthly income, were assessed through frequency calculations. Additionally, it is utilized to assess intention, attitude, subjective norms, perceived behavioral control, and religiosity. The mean score and standard deviation were calculated for each variable. The standard deviation is essential for characterizing the level of each variable and depicting the distribution of the mean score. The variability of sample values from the mean is quantified by the standard deviation. A low standard deviation indicates that the values in a sample distribution are closely clustered around the mean (Hair et al., 2011).

4.5.1 Descriptive Statistic of Intention

The descriptive analysis offers an overview of central tendency, dispersion, and distribution within the dataset. The analysis comprises 122 valid cases, with four items (I1 to I4) assessed. The values range from 4.00 to 8.00, suggesting that responses cover a moderate to high scale. The mean values for the items range from 6.3197 (I1) to 6.6148 (I3), indicating that respondents, on average, assigned relatively high ratings. The standard deviation values span from 0.63567 (I3) to 0.81061 (I4), reflecting a moderate degree of variability in the responses.

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
I1	122	5.00	8.00	6.3197	.77424
I2	122	5.00	8.00	6.4590	.64472
I3	122	5.00	8.00	6.6148	.63567
I4	122	4.00	8.00	6.5902	.81061
Valid N (listwise)	122				

Skewness values for I1, I2, and I3 are positive but relatively low, suggesting a slight rightward skew in the data distribution, meaning that more responses are clustered toward the lower end of the scale. However, I4 has a negative skewness value of -0.629, indicating a slight leftward skew, where more responses are concentrated on the higher end of the scale. Kurtosis values range from -0.327 (I3) to 0.768 (I4), showing that the distribution is relatively normal, with I4 exhibiting a slightly peaked distribution. Overall, the descriptive statistics suggest a consistent pattern in responses, with moderate variability and a generally symmetrical distribution, making the data suitable for further analysis.

4.5.2 Descriptive Statistic of Attitude

Firstly, all variables have a sample size (N) of 122, indicating a consistent dataset without missing values. The minimum and maximum values for each variable suggest that the responses were within a defined range, with A1 spanning from 6 to 9, A2 and A3 ranging from 5 to 8, and A4 varying between 5 and 9.

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
A1	122	6.00	9.00	6.7377	.74748
A2	122	5.00	8.00	6.9836	.64261
A3	122	5.00	8.00	6.9590	.69707
A4	122	5.00	9.00	7.1066	.76932
Valid N (listwise)	122				

The mean values indicate the central tendency of each variable, with A1 having the lowest mean (6.7377) and A4 having the highest (7.1066). This suggests that, on average, A4 had relatively higher values compared to the other variables. The standard deviation values, which measure the dispersion of data points from the mean, range from 0.64261 (A2) to 0.76932 (A4), indicating moderate variability in responses.

Examining the skewness values, A1 (0.833) is positively skewed, indicating a distribution with a longer right tail, while A2 (-0.365), A3 (-0.242), and A4 (-0.075) are negatively skewed, suggesting distributions with slightly longer left tails. However, the skewness values remain within an acceptable range, indicating no extreme asymmetry.

The kurtosis values, which measure the peakedness of the distributions, show that A1 (0.456) and A2 (0.650) have positive kurtosis, indicating a slightly more peaked distribution. In contrast, A3 (-0.104) and A4 (0.143) have negative or near-zero kurtosis, suggesting distributions closer to a normal shape.

Overall, the descriptive statistics indicate that the data is relatively well-distributed, with moderate variability and slight skewness in some variables. The results provide a solid foundation for further inferential analysis, ensuring the dataset is appropriate for subsequent statistical modeling.

4.5.3 Descriptive Statistic of Subjective Norms

Examining the range of values, all variables have a minimum score of 6, except SN4, which has a lower bound of 5, while the maximum score for all variables is 9. The mean values indicate the central tendency of the data, with SN1 having an average of 7.2377, SN2 at 7.5246, SN3 at 7.3770, and SN4 being the highest at 7.7131. This suggests that, on average, SN4 had the most favorable responses among the four variables.

	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
SN1	122	6.00	9.00	7.2377	.70480
SN2	122	6.00	9.00	7.5246	.64556
SN3	122	6.00	9.00	7.3770	.55040
SN4	122	5.00	9.00	7.7131	.67395
Valid N (listwise)	122				

The standard deviation values, which measure dispersion, range from 0.55040 (SN3) to 0.70480 (SN1), indicating that SN3 has the least variability while SN1 has the highest. This suggests that responses for SN3 were more consistent, whereas SN1 showed slightly more variation among respondents.

Skewness values reveal the symmetry of the data distribution. SN1 (0.060) and SN3 (0.504) exhibit slight positive skewness, meaning their distributions have a slightly longer right tail. In contrast, SN2 (-0.468) and SN4 (-0.901) have negative skewness, suggesting distributions with a longer left tail. Notably, SN4 has the highest negative skewness, indicating a higher concentration of values on the upper end of the scale.

Kurtosis values indicate the peakedness of the data distribution. SN1 (-0.265), SN2 (-0.130), and SN3 (-0.314) have negative kurtosis, meaning their distributions are slightly flatter than a normal distribution. Conversely, SN4 (2.960) exhibits a high positive kurtosis, indicating a more peaked distribution with data clustering around the mean.

Overall, the descriptive analysis suggests that the dataset is relatively well-distributed, with moderate variation and slight skewness in some variables. SN4 stands out with the highest mean and significant kurtosis, indicating a tendency for responses to be concentrated near the upper end of the scale. These insights provide a strong basis for further statistical analysis and hypothesis testing.

4.5.4 Descriptive Statistic of Perceived Behaviour Control

The descriptive analysis of the variables PBC1, PBC2, PBC3, and PBC4 provides valuable insights into the dataset, which consists of 122 observations. Each variable represents a scale ranging from a minimum of 6 to 10 for PBC1 and from 7 to 10 for the other three variables. This suggests that the responses were relatively high and did not exhibit a wide range of variability.

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
PBC1	122	6.00	10.00	7.9180	.87755
PBC2	122	7.00	10.00	8.0246	.69785
PBC3	122	7.00	10.00	7.9590	.74298
PBC4	122	7.00	10.00	8.0328	.74893
Valid N (listwise)	122				

The mean values indicate the central tendency of the data, with PBC1 having an average of 7.9180, PBC2 at 8.0246, PBC3 at 7.9590, and PBC4 at 8.0328. These results suggest that all four variables are closely aligned, with only minor differences in their average values. Among them, PBC4 has the highest mean, suggesting a slightly more favorable response pattern.

The standard deviation values, which measure the dispersion of the data, range from 0.69785 (PBC2) to 0.87755 (PBC1). This indicates that PBC1 has the highest variability, meaning responses to this item were more spread out, whereas PBC2 had the lowest standard deviation, reflecting more consistent responses.

Examining the skewness values, all four variables exhibit slight positive skewness, with PBC1 at 0.311, PBC2 at 0.263, PBC3 at 0.312, and PBC4 at 0.306. These values suggest that the distributions are slightly right-skewed, meaning there are more responses concentrated on the lower end of the scale but with a few higher values pulling the mean upwards. However, these skewness values remain within an acceptable range, indicating that the distributions are fairly symmetrical.

The kurtosis values, though not explicitly labeled in the table, appear to be consistently reported at 0.435 across all four variables. This suggests that the distributions are slightly more peaked than a normal distribution but not excessively so. A positive kurtosis value indicates that the data points are relatively concentrated around the mean with fewer extreme deviations.

Overall, the descriptive analysis indicates that the dataset is well-balanced, with all variables exhibiting similar central tendencies, slight positive skewness, and moderate variability. The consistently high mean values suggest that respondents provided generally favorable ratings. Given the relatively small dispersion, the dataset appears stable and appropriate for further statistical analysis.

4.5.5 Descriptive Statistic of Religiosity

The descriptive analysis of variables R1, R2, R3, and R4 elucidates the distribution, central tendency, and variability within a dataset comprising 122 observations. The minimum values range from 6 to 7, and the maximum values range from 9 to 10, suggesting that the responses are predominantly high with minimal variation.

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
R1	122	6.00	10.00	8.3197	.88389
R2	122	7.00	10.00	8.4836	.78449
R3	122	7.00	9.00	8.4508	.56191
R4	122	7.00	10.00	8.3279	.76539
Valid N (listwise)	122				

The mean values, which represent the central tendency of the data, show that R1 has an average score of 8.3197, R2 has the highest mean at 8.4836, R3 follows closely with 8.4508, and R4 records a mean of 8.3279. These consistently high mean values suggest that the respondents generally provided positive responses across all four variables.

The standard deviation values, which measure the dispersion of the data, range from 0.56191 (R3) to 0.88389 (R1). This indicates that R3 has the least variability, meaning responses were more clustered around the mean, while R1 exhibits the highest variability, suggesting a wider spread in responses.

Skewness values indicate the symmetry of the data distribution. R1 (-0.093) and R3 (-0.372) exhibit slight negative skewness, meaning their distributions have longer left tails, while R2 (0.473) and R4 (0.149) show slight positive skewness, suggesting distributions with longer right tails. However, all skewness values remain within an acceptable range, indicating relatively symmetrical distributions.

The kurtosis values, which measure the peakedness of the distributions, range from -0.852 (R3) to -0.208 (R1). Negative kurtosis suggests that the distributions are slightly flatter than a normal distribution, meaning there is less concentration of values around the mean and more spread-out responses. The most notable case is R3, which has the lowest kurtosis, indicating a more even spread in responses.

Overall, the descriptive analysis suggests that the dataset is well-distributed, with high mean values reflecting generally positive responses, moderate variability in dispersion, and slightly symmetrical distributions. The results indicate that responses were fairly consistent, supporting the reliability of the data for further statistical analysis.

4.6 Independent Sample T-test

The T-test is commonly employed to assess whether a statistically significant difference exists between the means of two independent groups relevant to the study. Hayes & Cai, (2007) states that the independent samples T-test is appropriate when there are differences between participants in distinct conditions. Furthermore, the researchers assert that several assumptions must be considered before employing the statistical test. The analysis incorporated measurement scale, random sampling, normality, group independence, and homogeneity of variance.

This study utilized T-test analysis to assess the impact of demographic variables, specifically gender (male and female), on the intention to engage in cash waqf. A significant result suggests that the intentions of religious teachers regarding cash waqf may vary based on their gender.

In the absence of significant outcomes, gender disparities in the waqif intention of cash waqf would not exist. For T-test analysis, dependent variables should be measured on interval, ratio, or scale, while independent variables must be on a nominal scale.

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
I	Male	51	6.5588	.59705	.08360
	Female	71	6.4789	.62356	.07400

Descriptive statistics reveal that males exhibit a marginally higher mean waqif intention score (M = 6.5588, SD = 0.59705) than females (M = 6.4789, SD = 0.62356). Levene's test for equality of variances indicates a significance value of 0.946, which suggests that the assumption of equal variances holds true. The t-test results show that the difference in means is not statistically significant (t = 0.711, p = 0.478), with a mean difference of 0.07995 and a confidence interval from -0.14270 to 0.30261. Given that the p-value exceeds 0.05, we do not reject the null hypothesis, suggesting that gender does not have a significant effect on waqif intention. The mean score for males is marginally higher; however, the difference lacks significance in this context.

4.7 One-way Analysis of Variance (ANOVA)

One-way Analysis of Variance (ANOVA) is an inferential analysis method employed to assess significant mean differences among multiple groups. Heiberger & Neuwirth, (2009) posits that a one-way ANOVA is appropriate for testing hypotheses involving

more than two groups related to demographic profiles. This study utilized one-way ANOVA to examine significant differences among respondents' age groups, highest levels of education, and monthly income levels concerning their intention to engage in cash waqf.

The one-way ANOVA necessitates specific assumptions to utilize the F statistic for assessing the significance of differences between means, as noted by Norman Blaikie, (2003). The researcher must refer to the sig column to analyze the results. Statistically significant differences exist between the groups when the F-value is below the significance threshold, typically set at 0.05.

4.7.1 Waqif Intention by Age

The descriptive statistics show that the 25–35 age group has the highest mean waqif intention (M = 6.5956, SD = 0.58754), followed by the 36–50 group (M = 6.4926, SD = 0.64399), the below 25 group (M = 6.3214, SD = 0.66092), and the 51 and above group (M = 6.1250, SD = 0.41079). The ANOVA results indicate that the difference in waqif intention across age groups is not statistically significant, $F(3, 118) = 1.720$, $p = .167$. Since the p-value is greater than 0.05, we fail to reject the null hypothesis, suggesting that age does not significantly influence waqif intention.

These findings suggest that other factors play a more substantial role in influencing waqif intention than age. One of the primary factors is knowledge about waqf, as individuals with a better understanding of the concept, benefits, and legal aspects of waqf tend to have a higher intention to participate in waqf (Latif et al., 2021). Additionally, income is another contributing factor, as individuals with greater

financial stability are more likely to allocate part of their wealth for waqf. Another influential factor is access to information and media, where individuals exposed to waqf-related campaigns or educational initiatives tend to have a higher awareness and willingness to engage in waqf (Sahid Abdullah & Soya Sobaya, 2023).

Furthermore, in some cases, age may even have a negative correlation with waqif intention, as older individuals tend to have lower intentions to participate in cash waqf compared to younger age groups (Setiawan & Wahyudin, 2023). This trend may be attributed to financial constraints and increasing economic responsibilities as individuals grow older. Based on these findings, it can be concluded that age is not a primary determinant of waqif intention. Therefore, efforts to enhance waqf literacy, Islamic financial education, and broader dissemination of information through effective communication strategies may be more effective in increasing public participation in waqf.

4.7.2 Waqif Intention by Education Level

The mean waqif intention is highest among degree holders (M = 6.5203, SD = 0.64738), followed closely by those with SPM/STPM/STAM qualifications (M = 6.5172, SD = 0.54253) and diploma holders (M = 6.4737, SD = 0.59450). The ANOVA test shows no statistically significant difference in waqif intention based on education level, $F(2, 119) = 0.044$, $p = .957$. This result suggests that education level does not play a significant role in influencing waqif intention.

Education level had a negative and insignificant influence on the public's interest in cash waqf (Yulianti, 2021). Similarly, Muhammad Shihab Nurrudin et al., (2024) in

their study conducted in Kota Serang concluded that education level did not have a significant effect on the intention to donate cash waqf . Additionally, Sumardi (2019) in his research in Semarang found that education level had a positive but statistically insignificant influence on the decision to donate waqf.

However, some studies report differing results. For instance, Rizazul Aznin, (2020) in his study in Banda Aceh found that education level had a positive effect on the public's interest in cash waqf. These variations may be attributed to other influencing factors such as waqf knowledge, income level, and financial literacy, which may play a more dominant role in shaping waqif intention than education level alone.

Overall, while findings vary across studies, the majority suggest that education level is not a primary determinant of an individual's intention to donate waqf. Instead, factors such as waqf knowledge, income, and financial literacy may have a more substantial impact in this regard.

4.7.3 Waqif Intention by Income Level

The results indicate that individuals earning RM 3,000–3,999 have the highest mean waqif intention (M = 6.9167, SD = 0.53033), followed by those earning less than RM 1,999 (M = 6.5151, SD = 0.62756), and those earning RM 2,000–2,999 (M = 6.3833, SD = 0.54825). The ANOVA results show a borderline significance level, $F(2, 119) = 2.711$, $p = .071$. Although the p-value is slightly above 0.05, the trend suggests that income level may have a potential effect on waqif intention, with higher-income individuals exhibiting a higher intention to participate in waqf.

This finding aligns with previous studies examining the relationship between income and waqf intention. For instance, Ismail et al., (2015) found that intrinsic factors such as religious beliefs, spirituality, and charitable satisfaction, along with demographic variables such as income level, influence waqf practices among the Muslim community in Kota Bharu, Kelantan.

Furthermore, Mokthar (2018) in Pulau Pinang highlighted that although cash waqf collection remains relatively low and inconsistent, there is a relationship between intention and actual waqf behavior. This suggests that strong intentions, potentially influenced by factors such as income can drive more consistent waqf participation.

Overall, although the p-value in the ANOVA analysis does not reach conventional statistical significance, the observed trend and support from previous studies suggest that income may play a crucial role in influencing individuals' intentions to participate in waqf. Therefore, considering income as a key factor in designing strategies to enhance waqf participation is essential.

4.7.4 Overall Interpretation

The one-way ANOVA results demonstrate no significant difference in waqif intention relative to age and education level. Income level exhibits a marginal effect, indicating that individuals with higher income may demonstrate a greater propensity for waqf participation. However, the findings lack sufficient statistical evidence to substantiate a significant effect of demographic factors on waqif intention.

4.8 Correlation

Pearson correlation analysis assesses the relationship between independent and dependent variables, quantifying the strength of that relationship. A perfect positive correlation is indicated by a Pearson correlation of +1.0, a perfect negative correlation by -1.0, and the absence of correlation by a correlation of 0.0. In a positive correlation between two variables, an increase in one variable corresponds with an increase in the other. A negative correlation signifies that an increase in one variable corresponds with a decrease in another (Gliner et al., 2011). Sheridan J. Coakes & Lyndall Steed, (2009) states that correlation analysis is based on several fundamental assumptions.

		A	SN	PBC	R
A	Pearson Correlation	1	.355**	.476**	.485**
	Sig. (2-tailed)		.000	.000	.000
	N	122	122	122	122
SN	Pearson Correlation	.355**	1	.270**	.488**
	Sig. (2-tailed)	.000		.003	.000
	N	122	122	122	122
PBC	Pearson Correlation	.476**	.270**	1	.290**
	Sig. (2-tailed)	.000	.003		.001
	N	122	122	122	122
R	Pearson Correlation	.485**	.488**	.290**	1
	Sig. (2-tailed)	.000	.000	.001	
	N	122	122	122	122

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

The correlation analysis investigates the relationships among four variables: A, SN, PBC, and R. Pearson correlation coefficients (r) quantify the strength and direction of relationships, while significance levels assess the statistical meaningfulness of these correlations.

The findings indicate that A exhibits a significant positive correlation with SN ($r = 0.355$, $p < 0.01$), PBC ($r = 0.476$, $p < 0.01$), and R ($r = 0.485$, $p < 0.01$). The findings indicate that increases in SN, PBC, and R are associated with an increase in A. The most significant correlation exists between A and R, suggesting a higher association between these variables.

SN exhibits a significant correlation with PBC ($r = 0.270$, $p < 0.01$) and R ($r = 0.488$, $p < 0.01$). The correlation between SN and R is significantly stronger than that between SN and PBC, indicating a more direct association of SN with R.

PBC demonstrates a significant positive correlation with R ($r = 0.290$, $p < 0.01$), suggesting that an increase in PBC correlates with an increase in R. This relationship is weaker than the correlations observed between R and A ($r = 0.485$) or R and SN ($r = 0.488$).

All correlations are statistically significant at the 0.01 level (2-tailed), indicating that these relationships are improbable to have arisen by chance. The results indicate that all variables exhibit positive relationships, with the most significant associations identified between A and R, and SN and R. The results elucidate the interdependence of the variables, emphasizing the potential influence of SN, PBC, and R on A.

Additional analysis, including regression modeling, may elucidate the predictive power and causal relationships among these variables.

4.9 Multiple Regression

Multiple regression analysis is a method used to ascertain the linear relationship between dependent and independent variables. The relationship's strength between the dependent and independent variables is determined by interpreting the calculated multiple R value. The researcher can assess the potential influence of the variance in the dependent variable on the independent variables. Given that all independent variables are theoretically of equal importance and relevance, standard regression has been utilized in this study.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.890[a]	.791	.784	.28394	2.348

a. Predictors: (Constant), R, PBC, SN, A

b. Dependent Variable: I

The multiple regression analysis investigates the association between the independent variables (A, SN, PBC, and R) and the dependent variable (I). The model exhibits a strong explanatory power, as evidenced by a R value of 0.890, indicating a robust correlation between the predictors and the dependent variable. The R Square value of 0.791 indicates that 79.1% of the variance in I is accounted for by the independent variables. The adjusted R Square value of 0.784 indicates that the model retains its robustness while accounting for the number of predictors. The standard error of the

estimate (0.28394) indicates the mean deviation of observed values from predicted values. The Durbin-Watson statistic of 2.348 indicates the absence of significant autocorrelation in the residuals, suggesting the model's reliability.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-2.433	.457		-5.320	.000
	A	.444	.053	.443	8.363	.000
	SN	.320	.057	.278	5.653	.000
	PBC	.335	.045	.358	7.388	.000
	R	.095	.052	.097	1.845	.068

a. Dependent Variable: I

The regression equation can be expressed as:

I = -2.433 + 0.444A + 0.320SN + 0.335PBC + 0.095R

where:

- I = Dependent variable
- A = Independent variable A
- SN = Independent variable SN
- PBC = Independent variable PBC
- R = Independent variable R
- -2.433 = Intercept (constant term)
- 0.444, 0.320, 0.335, and 0.095 = Regression coefficients representing the impact of each independent variable on I

Interpretation of Coefficients:

1. Constant (-2.433, $p < 0.01$): The negative intercept suggests that when all independent variables are zero, the predicted value of I is -2.433, though this scenario may not be practically relevant.

2. A (0.444, $p < 0.01$): A exhibits the highest standardized coefficient ($\beta = 0.443$), signifying its predominant influence on I. An increase of one unit in A results in a 0.444 increase in I, with all other variables held constant.

3. SN (0.320, $p < 0.01$): SN has a positive and significant effect on I, with a standardized coefficient of 0.278. This suggests that as SN increases, I also increases, though its effect is slightly weaker than that of A and PBC.

4. PBC (0.335, $p < 0.01$): PBC is another strong predictor, with a standardized coefficient of 0.358. A unit increase in PBC leads to a 0.335 increase in I.

5. R (0.095, $p = 0.068$): While R has a positive coefficient, its p-value (0.068) is above the 0.05 threshold, indicating that its effect is significant at the 10% level.

The regression model demonstrates a strong explanatory power with A, SN, and PBC significantly contributing to the variation in I, while R's impact is weaker and not statistically significant.

4.10 Summary

This chapter presents the findings from the data analysis conducted. Correlation and multiple regression analyses were performed to investigate the relationship between various factors and the intention to contribute to cash waqf. The correlation analysis indicated a significant relationship among all independent variables, namely attitude, subjective norms, perceived behavioral control, and religiosity, in relation to the waqif intention of cash waqf. Regression analysis results indicate that enhancements in attitude, subjective norms, and perceived behavioral control are associated with an increase in intention. The findings establish a robust basis for subsequent analysis and decision-making, potentially informing strategies to enhance the dependent variable by concentrating on the most significant predictors.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.0 Introduction

This chapter presents a discussion of all findings and outputs previously presented. This discussion provided a reasonable verification of the conceptual framework concerning the relationship between independent and dependent variables. The findings indicate a significant relationship among the independent variables: attitude, subjective norms, and perceived behavioral control, with the intention to engage in cash waqf among religious teachers in Kedah. This chapter will highlight implications and recommendations pertinent to future researchers. This study will also address certain limitations encountered during the research process.

5.1 Overview of the Study

This research examines the determinants affecting the willingness of religious educators in Kedah to engage in cash waqf contributions. The study utilizes the Theory of Planned Behaviour (TPB) framework, focusing on four primary independent variables: attitude, subjective norms, perceived behavioural control, and religiosity. This study emphasizes the importance of waqf as a crucial Islamic philanthropic tool that promotes socioeconomic development through the financing of education, healthcare, and welfare initiatives. Although cash waqf holds significant potential, participation is constrained by insufficient awareness, economic limitations, and governance issues.

The research aims to assess how religious teachers, who serve as influential figures in Islamic education, perceive and engage with cash waqf. Using quantitative methods,

specifically a survey targeting KAFA (Islamic religious school) teachers in Jitra, Kedah, the study examines the relationships between the identified variables and the intention to donate. The findings are expected to provide insights into improving waqf fundraising strategies, particularly through awareness programs and digital financial tools, thus contributing to a more sustainable waqf ecosystem in Malaysia.

5.2 Discussion of the Findings

This study's findings offer significant insights into the factors affecting the waqif intention of cash waqf among religious teachers in Kedah. This study analyzed the correlation among attitude, subjective norms, perceived behavioral control, and religiosity concerning waqif intention, employing the Theory of Planned Behavior (TPB). The findings demonstrate that all four variables significantly affect the intention to engage in cash waqf, albeit to different extents.

This research identified a significant positive correlation between attitude and waqif intention. This indicates that religious educators who view cash waqf as advantageous and rewarding are more inclined to engage in it. The belief that cash waqf aids in community development, promotes religious fulfillment, and offers spiritual rewards affects individuals' willingness to participate in waqf activities. The findings corroborate earlier research highlighting the significance of positive perceptions in promoting charitable giving. The data indicates that enhancing knowledge and awareness regarding the socioeconomic impact of cash waqf may further bolster positive attitudes and elevate participation rates.

Subjective norms significantly influenced waqif intention, underscoring the importance of social influence in shaping donation behavior. The findings indicate that religious educators are more likely to participate in cash waqf when they receive support and encouragement from family, peers, and community leaders. Social approval, especially from esteemed individuals like religious authorities, is essential in strengthening the practice of waqf. This finding highlights the significance of community engagement and public campaigns in enhancing cash waqf contributions. Social media and digital platforms effectively amplify the influence of subjective norms by raising awareness and fostering collective responsibility among potential donors.

The results confirm that perceived behavioral control significantly influences waqif intention. This suggests that individuals who possess confidence in their capacity to contribute to cash waqf, either financially or logistically, are more inclined to participate. The presence of accessible and user-friendly waqf donation platforms, including online banking and mobile applications, improves perceived control and encourages participation. Economic constraints continue to limit certain individuals, as financial stability affects their readiness to engage in regular waqf contributions. Implementing flexible waqf schemes, including micro-waqf and crowdfunding initiatives, may enhance participation and increase the inclusivity of cash waqf.

Religiosity was identified as the most significant predictor of waqif intention in this study. Individuals with strong religious beliefs exhibit a heightened motivation to contribute to cash waqf, perceiving it as a method to fulfill religious duties and attain divine rewards. This finding is consistent with Islamic teachings that highlight the

significance of ongoing charity (sadaqah jariyah) and social responsibility. Religious educators, due to their responsibility in imparting Islamic values to the community, are predisposed to engage in charitable activities like waqf. The findings indicate that enhancing religious education and increasing awareness of the spiritual benefits of waqf may further improve participation. Furthermore, incorporating waqf-related teachings into religious curricula may foster a lasting dedication to charitable giving.

5.3 Implications of the Findings

The study's findings have significant implications for policymakers, waqf institutions, and Islamic finance practitioners. First, increasing public awareness about cash waqf's impact on community development can positively shape attitudes and encourage greater participation. This can be achieved through targeted educational campaigns, seminars, and workshops that emphasize the long-term societal benefits of waqf contributions. Collaboration between religious institutions, academic bodies, and financial organizations can facilitate widespread dissemination of waqf-related knowledge.

Second, leveraging social influence through community leaders, religious scholars, and digital media can enhance subjective norms and promote waqf practices. Given the power of social networks, initiatives that engage well-known religious figures to endorse cash waqf can have a profound impact on participation rates. Digital platforms, including social media, crowdfunding websites, and dedicated waqf apps, should be optimized to create a sense of community engagement and motivation.

Third, improving accessibility through fintech solutions and user-friendly donation platforms can enhance perceived behavioural control and facilitate contributions. Waqf institutions should consider integrating modern financial technologies, such as blockchain for transparency, mobile payment systems for ease of access, and artificial intelligence-driven recommendations to personalize donation experiences. These advancements can minimize transactional barriers and improve donors' confidence in the waqf system.

Fourth, reinforcing the religious significance of waqf through targeted educational programs can strengthen religious commitment and long-term participation. Schools, mosques, and Islamic learning centers can incorporate waqf education into their curricula, ensuring that individuals develop a comprehensive understanding of its importance from an early age. Additionally, organizing waqf-focused Friday sermons and religious talks can encourage ongoing engagement and commitment among the Muslim community.

Finally, policy adjustments should be considered to incentivize waqf contributions further. Government and waqf regulatory bodies can introduce tax deductions, waqf-linked investment opportunities, and structured endowment programs to make cash waqf a more attractive philanthropic option. Creating legal frameworks that ensure transparent governance and accountability in waqf management will also enhance public trust and participation.

5.4 Limitations and Recommendations for Future Research

This study on the waqif intention of cash waqf among religious teachers in Kedah provides valuable insights; however, several limitations should be acknowledged. The study was geographically limited to KAFA teachers in Jitra, Kedah, potentially restricting the generalizability of the findings to other religious educators or regions in Malaysia. The socio-economic and cultural factors present in various states or among distinct groups of religious teachers may differentially impact waqif intentions.

The study utilized a quantitative research design, based on self-reported survey data. This method may lead to social desirability bias, causing respondents to give answers they believe are favorable instead of accurately representing their true intentions. Furthermore, survey responses may fail to encompass the underlying motivations and emotional factors that affect waqif decisions. Future research may integrate qualitative methods, including interviews or focus groups, to obtain deeper insights into the subjective experiences of waqif contributors.

The study examined four primary independent variables: attitude, subjective norms, perceived behavioral control, and religiosity, in accordance with the Theory of Planned Behavior (TPB). Although these factors establish a robust basis for comprehending waqif intention, additional potential determinants remain unexamined, including economic incentives, institutional trust, awareness levels, and financial literacy. Incorporating these factors in future studies may provide a more thorough understanding of waqif behavior.

Fourth, the study did not account for longitudinal changes in waqif intention. Since attitudes and perceptions evolve over time, a cross-sectional study may not fully capture the dynamic nature of donation behaviors. A longitudinal approach could provide insights into how waqif intention develops or changes in response to policy changes, economic fluctuations, or awareness campaigns. Lastly, the study relied on a convenience sampling method, focusing on a specific group of religious teachers. Although this group is relevant due to their influential role in Islamic education, expanding the sample to include university lecturers, mosque leaders, and general Muslim donors could offer a broader perspective on waqif intention.

Several recommendations can be made to enhance future research on waqif intention and cash waqf contributions. Future research should examine waqif intention across different states in Malaysia, considering rural and urban differences. Additionally, comparative studies with other Muslim-majority countries could provide a broader perspective on factors influencing cash waqf participation globally. Better understanding in motivations and challenges faced by waqif contributors can be gain by incorporating qualitative methods such as in-depth interviews, focus groups, and case studies should be integrated into future research. These methods can reveal emotional, psychological, and contextual influences on cash waqf participation.

Future studies should consider additional variables that may influence waqif intention, such as economic incentives (e.g., tax benefits), trust in waqf institutions, awareness campaigns, digital financial literacy, and technological ease of donation (e.g., fintech-based waqf platforms). Examining these factors can help identify effective strategies for increasing cash waqf contributions. Researcher may conduct longitudinal research

which could provide insights into how individuals' waqif intentions change over time. This approach can help researchers understand whether interventions, policy changes, or economic shifts have a lasting impact on waqf behavior.

Future research may also compare waqif intention among different demographic groups, such as university lecturers, mosque administrators, corporate professionals, and young Muslim donors. Understanding how waqf intention varies among different social segments can inform more targeted promotional strategies. Besides, with the rise of digital banking, crowdfunding platforms, and mobile payment systems, future research should explore how these technologies impact waqif intention. Investigating the role of digital financial services in facilitating waqf contributions can help institutions modernize and streamline donation processes. Last but not least, future studies should focus on policy-related aspects, including government incentives for cash waqf, regulations on waqf fund management, and strategies to increase transparency and trust in waqf institutions. A policy-oriented approach could contribute to a more sustainable waqf ecosystem.

5.5 Conclusion

This study examined the waqif intention of cash waqf among religious teachers in Kedah by extending the Theory of Planned Behaviour (TPB). The research specifically explored the relationships between attitude, subjective norms, perceived behavioural control, and religiosity in shaping the intention to contribute to cash waqf. The findings revealed that all four factors significantly influence waqif intention, with religiosity emerging as the strongest predictor. This underscores the critical role of religious

commitment and beliefs in driving charitable behavior, particularly in Islamic philanthropic practices such as waqf.

This study highlights that a positive attitude toward cash waqf enhances the likelihood of participation, demonstrating that awareness and understanding of waqf benefits can motivate contributions. Furthermore, subjective norms, including the influence of family, peers, and religious leaders, reinforce the importance of community engagement in promoting waqf practices. Perceived behavioural control was also found to be significant, indicating that individuals who feel financially capable and confident in the waqf system are more likely to participate. The role of fintech solutions and accessible donation platforms emerged as crucial in enhancing perceived control and facilitating contributions.

Despite these positive findings, several challenges were identified, including a lack of awareness, economic constraints, and governance issues within waqf institutions. Addressing these challenges requires a multi-faceted approach involving education, digital transformation, and policy enhancements. Strengthening religious education on waqf, leveraging technology to simplify donations, and introducing government incentives could enhance participation rates.

This research contributes to the existing literature on Islamic philanthropy and offers practical implications for waqf institutions, policymakers, and Islamic financial entities. By understanding the factors influencing waqif intention, stakeholders can develop targeted strategies to boost participation and ensure the sustainability of cash waqf initiatives. Future studies are encouraged to explore additional variables such as

economic incentives, trust in waqf institutions, and demographic influences to provide a more comprehensive understanding of waqif behaviour.

This study highlights the importance of religious motivation, social influence, and perceived control in influencing waqif intention among religious teachers in Kedah. Enhancing awareness, utilizing digital innovations, and improving governance can optimize cash waqf as a sustainable instrument for socioeconomic development within the Muslim community. The findings establish a basis for subsequent research and policy initiatives focused on revitalizing waqf as an essential Islamic philanthropic tool.

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APPENDIX A : QUESTIONNAIRE

"EXTENDING THEORY OF PLANNED BEHAVIOUR TOWARD WAQIF INTENTION OF CASH WAQF AMONG RELIGIOUS TEACHERS IN KEDAH"

Dear respected respondents,

I am a postgraduate student of Master in Islamic Finance and Banking (MIFB) from Universiti Utara Malaysia. I am doing my research project regarding "Extending Theory of Planned Behaviour Towards Waqif Intention of Cash Waqf Among Religious Teachers in Kedah".

This questionnaire consists of two parts. Part A consists of respondents demographic profile, while Part B consists of questions related to the variable's factors use in this study.

All information provided will be preserved as **PRIVATE AND CONFIDENTIAL** and used merely for academic purposes.

Your participation is highly appreciated. If you need further clarification, I would be pleased to assist you, or you may reach me through my contact number or email as shown below.
Thank you for your cooperation and support towards this study.

Yours sincerely,
Mohd Iqbal Azamuddin Bin Mohd Zawizaz
Master in Islamic Finance and Banking (MIFB)
Universiti Utara Malaysia
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013-5226575

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

"MEMPERKEMBANGKAN TEORI TINGKAH LAKU TERANCANG TERHADAP NIAT PEWAKAF UNTUK BERWAKAF SECARA TUNAI DALAM KALANGAN GURU AGAMA DI KEDAH"

Kepada responden yang dihormati,

Saya merupakan pelajar pascasiswazah Sarjana dalam Kewangan dan Perbankan Islam (MIFB) dari Universiti Utara Malaysia. Saya sedang mejalankan projek penyelidikan bertajuk "Memperkembangkan Teori Tingkah Laku Terancang Terhadap Niat Pewakaf untuk Berwakaf Secara Tunai dalam Kalangan Guru Agama di Kedah".

Soalan kajiselidik ini terbahagi kepada dua bahagian. Bahagian A terdiri daripada profil demografi responden, manakala Bahagian B terdiri daripada soalan berkaitan faktor pembolehubah yang akan digunakan di dalam kajian ini.

Semua maklumat yang diberikan akan disimpan secara **PRIVASI DAN SULIT** dan digunakan untuk tujuan akademik sahaja.

Penyertaan anda amat dihargai. Untuk penjelasan lanjut, anda boleh menghubungi saya melalui nombor telefon atau e-mel saya seperti yang ditunjukkan di bawah.
Terima kasih atas kerjasama dan sokongan anda terhadap kajian ini.

Yang benar,
Mohd Iqbal Azamuddin Bin Mohd Zawizaz
Master in Islamic Finance and Banking (MIFB)
Universiti Utara Malaysia
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013-5226575

SECTION A : BACKGROUND / *BAHAGIAN A : LATAR BELAKANG*

Please tick (/) in the boxes below that closely described your background.
Sila tandakan (/) *pada pilihan yang tepat mengenai latar belakang anda di kotak yang disediakan.*

1. Gender / *Jantina* :

i. Male / *Lelaki* ☐

ii. Female / *Perempuan* ☐

2. Age / *Umur* :

i. Less than 25 years / *Kurang dari 25 tahun* ☐

ii. 25-35 years / *25-35 tahun* ☐

iii. 36-50 years / *36-50 tahun* ☐

iv. 51 years and above / *51 tahun dan keatas* ☐

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* ☐

4. Monthly Income / *Pendapatan Bulanan* :

i. Less than RM 1,999 / *Kurang dari RM 1,999* ☐

ii. RM 2,000 - RM 2,999 ☐

iii. RM 3,000 - RM 3,999 ☐

iv. RM 4,000 and above / RM 4,000 *dan keatas* ☐

SECTION B : EXTENDING THEORY OF PLANNED BEHAVIOUR TOWARD WAQIF INTENTION OF CASH WAQF AMONG RELIGIOUS TEACHERS IN KEDAH

BAHAGIAN B : MEMPERKEMBANGKAN TEORI TINGKAH LAKU TERANCANG TERHADAP NIAT PEWAKAF UNTUK BERWAKAF SECARA TUNAI DALAM KALANGAN GURU AGAMA DI KEDAH

1	2	3	4	5
Strongly disagree / *Sangat tidak setuju*	Disagree / *Tidak setuju*	Neutral / *Neutral*	Agree / *Setuju*	Strongly Agree / *Sangat setuju*

1	I intend to contribute in cash waqf shortly *Saya berhasrat untuk berwakaf secara tunai secepat mungkin*	1	2	3	4	5
2	There is the possibility that I will contribute in the cash waqf soon *Ada kemungkinan untuk saya berwakaf secara tunai tidak lama lagi*	1	2	3	4	5
3	I want to do cash waqf as a form of my charity *Saya ingin berwakaf secara tunai sebagai bentuk amal jariah saya*	1	2	3	4	5
4	I am prefer cash waqf compare to asset waqf *Saya lebih mengutamakan wakaf secara tunai berbanding wakaf aset*	1	2	3	4	5
5	I believe that waqf in the form of cash waqf is very beneficial *Saya percaya berwakaf dalam bentuk tunai sangat bermanfaat*	1	2	3	4	5
6	I believe that by participating in cash waqf will be rewarded in the hereafter	1	2	3	4	5

	Saya percaya bahawa berwakaf secara tunai akan diberi ganjaran di hari akhirat					
7	I believe that participating in cash waqf is also counted as alms *Saya percaya bahawa berwakaf secara tunai juga dikira sebagai sedekah*	1	2	3	4	5
8	I believe cash waqf have a potential to encourage the economic development *Saya percaya wakaf tunai berpotensi bagi menggalakkan pembangunan ekonomi*	1	2	3	4	5
9	My family are supporting me to participate in the cash waqf *Keluarga saya menyokong saya untuk berwakaf secara tunai*	1	2	3	4	5
10	Many people around me are supporting me to participate in the cash waqf *Ramai orang di sekeliling saya menyokong saya untuk berwakaf secara tunai*	1	2	3	4	5
11	When I take part in cash waqf, people who are important to me would consider it as a noble act *Apabila saya berwakaf secara tunai, orang yang penting bagi saya akan menganggap itu sebagai perbuatan yang mulia*	1	2	3	4	5
12	Social media influence me to contribute in cash waqf *Media sosial mempengaruhi saya untuk berwakaf secara tunai*	1	2	3	4	5
13	I have sufficient money for contribute in cash waqf *Saya mempunyai wang yang mencukupi untuk berwakaf secara tunai*	1	2	3	4	5
14	The decision to contribute to the cash waqf is entirely on me *Keputusan untuk berwakaf secara tunai terletak pada saya sepenuhnya*	1	2	3	4	5

15	I confident to contribute cash waqf in waqf institution *Saya yakin untuk berwakaf secara tunai di institusi wakaf*	1	2	3	4	5
16	I believe waqf institution will carry out the trust well in cash waqf *Saya percaya institusi wakaf akan menjalankan amanah dengan baik terhadap wang wakaf*	1	2	3	4	5
17	I always try to follow the orders and avoid restrictions of my religion *Saya sentiasa cuba mengikut perintah dan menjauhi sekatan agama saya*	1	2	3	4	5
18	I think I know a lot about waqf contribution to Muslim *Saya rasa saya tahu banyak tentang sumbangan wakaf terhadap Muslim*	1	2	3	4	5
19	I believe that participating in waqf is one of my obligations as a Muslim *Saya percaya bahawa berwakaf adalah salah satu tuntutan sebagai seorang Muslim*	1	2	3	4	5
20	I believe that waqf have the potential to development of the ummah *Saya percaya bahawa wakaf berpotensi untuk pembangunan ummah*	1	2	3	4	5

THANK YOU FOR YOUR COOPERATION
TERIMA KASIH ATAS KERJASAMA ANDA

APPENDIX B : RELIABILITY ANALYSIS (PILOT STUDY)

i. Intention

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	N of Items
.851	4

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	N of Items
.853	4

iii. 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	N of Items
.872	4

iv. Perceived Behaviour 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	N of Items
.843	4

v. Religiosity

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	N of Items
.778	4

APPENDIX C : FACTOR ANALYSIS

i. Intention

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.765
Bartlett's Test of Sphericity	Approx. Chi-Square	261.693
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
I1	1.000	.726
I2	1.000	.760
I3	1.000	.804
I4	1.000	.599

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
I1	.852
I2	.872
I3	.897
I4	.774

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.889	72.221	72.221	2.889	72.221	72.221
2	.608	15.209	87.429			
3	.269	6.716	94.145			
4	.234	5.855	100.000			

Extraction Method: Principal Component Analysis.

ii. Attitude

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.826
Bartlett's Test of Sphericity	Approx. Chi-Square	247.736
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
A1	1.000	.665
A2	1.000	.737
A3	1.000	.809
A4	1.000	.716

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
A1	.815
A2	.858
A3	.900
A4	.846

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.926	73.162	73.162	2.926	73.162	73.162
2	.456	11.394	84.557			
3	.356	8.888	93.445			
4	.262	6.555	100.000			

Extraction Method: Principal Component Analysis.

iii. Subjective Norms

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.747
Bartlett's Test of Sphericity	Approx. Chi-Square	205.538
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
SN1	1.000	.622
SN2	1.000	.677
SN3	1.000	.724
SN4	1.000	.715

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component
	1
SN1	.789
SN2	.823
SN3	.851
SN4	.845

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.737	68.434	68.434	2.737	68.434	68.434
2	.534	13.358	81.792			
3	.471	11.768	93.560			
4	.258	6.440	100.000			

Extraction Method: Principal Component Analysis.

iv. Perceived Behaviour Control

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.817
Bartlett's Test of Sphericity	Approx. Chi-Square	254.359
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
PBC1	1.000	.625
PBC2	1.000	.760
PBC3	1.000	.829
PBC4	1.000	.707

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
PBC1	.791
PBC2	.872
PBC3	.911
PBC4	.841

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.921	73.035	73.035	2.921	73.035	73.035
2	.504	12.598	85.633			
3	.339	8.479	94.111			
4	.236	5.889	100.000			

Extraction Method: Principal Component Analysis.

v. **Religiosity**

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	194.682
	df	6
	Sig.	.000

Communalities

	Initial	Extraction
R1	1.000	.646
R2	1.000	.694
R3	1.000	.704
R4	1.000	.709

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component 1
R1	.804
R2	.833
R3	.839
R4	.842

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.753	68.834	68.834	2.753	68.834	68.834
2	.472	11.794	80.629			
3	.410	10.249	90.878			
4	.365	9.122	100.000			

Extraction Method: Principal Component Analysis.

APPENDIX D : RELIABILITY ANALYSIS

i. Intention

Case Processing Summary

		N	%
Cases	Valid	122	81.3
	Excluded[a]	28	18.7
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.862	4

ii. Attitude

Case Processing Summary

		N	%
Cases	Valid	122	81.3
	Excluded[a]	28	18.7
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.874	4

iii. Subjective Norms

Case Processing Summary

		N	%
Cases	Valid	122	81.3
	Excluded[a]	28	18.7
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.841	4

iv. Perceived Behaviour Control

Case Processing Summary

		N	%
Cases	Valid	122	81.3
	Excluded[a]	28	18.7
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.870	4

v. Religiosity

Case Processing Summary

		N	%
Cases	Valid	122	81.3
	Excluded[a]	28	18.7
	Total	150	100.0

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

Reliability Statistics

Cronbach's Alpha	N of Items
.837	4

APPENDIX E : DESCRIPTIVE ANALYSIS

i. Intention

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
I1	122	5.00	8.00	6.3197	.77424
I2	122	5.00	8.00	6.4590	.64472
I3	122	5.00	8.00	6.6148	.63567
I4	122	4.00	8.00	6.5902	.81061
Valid N (listwise)	122				

ii. Attitude

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
A1	122	6.00	9.00	6.7377	.74748
A2	122	5.00	8.00	6.9836	.64261
A3	122	5.00	8.00	6.9590	.69707
A4	122	5.00	9.00	7.1066	.76932
Valid N (listwise)	122				

iii. Subjective Norms

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
SN1	122	6.00	9.00	7.2377	.70480
SN2	122	6.00	9.00	7.5246	.64556
SN3	122	6.00	9.00	7.3770	.55040
SN4	122	5.00	9.00	7.7131	.67395
Valid N (listwise)	122				

iv. Perceived Behaviour Control

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
PBC1	122	6.00	10.00	7.9180	.87755
PBC2	122	7.00	10.00	8.0246	.69785
PBC3	122	7.00	10.00	7.9590	.74298
PBC4	122	7.00	10.00	8.0328	.74893
Valid N (listwise)	122				

v. Religiosity

Descriptive Statistics

	N Statistic	Minimum Statistic	Maximum Statistic	Mean Statistic	Std. Deviation Statistic
R1	122	6.00	10.00	8.3197	.88389
R2	122	7.00	10.00	8.4836	.78449
R3	122	7.00	9.00	8.4508	.56191
R4	122	7.00	10.00	8.3279	.76539
Valid N (listwise)	122				

APPENDIX F : TEST OF DIFFERENCES (T-TEST / ANOVA)

i. T-test Differences Between Gender and the Waqif Intention

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
I	Male	51	6.5588	.59705	.08360
	Female	71	6.4789	.62356	.07400

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
I	Equal variances assumed	.005	.946	.711	120	.478	.07995	.11246	-.14270	.30261
	Equal variances not assumed			.716	110.564	.475	.07995	.11165	-.14130	.30121

ii. ANOVA Test Differences Between Age and the Waqif Intention

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean Lower Bound	95% Confidence Interval for Mean Upper Bound	Minimum	Maximum
Less than 25	14	6.3214	.66092	.17664	5.9398	6.7030	4.75	7.00
25 - 35	68	6.5956	.58754	.07125	6.4534	6.7378	5.75	7.75
36 - 50	34	6.4926	.64399	.11044	6.2679	6.7173	4.75	7.75
51 and above	6	6.1250	.41079	.16771	5.6939	6.5561	5.75	6.75
Total	122	6.5123	.61140	.05535	6.4027	6.6219	4.75	7.75

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.895	3	.632	1.720	.167
Within Groups	43.337	118	.367		
Total	45.232	121			

iii. ANOVA Test Differences Between Highest Education Level and the Waqif Intention

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
SPM/STPM/ STAM	29	6.5172	.54253	.10074	6.3109	6.7236	5.75	7.75
Diploma	19	6.4737	.59450	.13639	6.1871	6.7602	5.75	7.75
Ijazah	74	6.5203	.64738	.07526	6.3703	6.6703	4.75	7.75
Total	122	6.5123	.61140	.05535	6.4027	6.6219	4.75	7.75

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.034	2	.017	.044	.957
Within Groups	45.198	119	.380		
Total	45.232	121			

iv. ANOVA Test Differences Between Monthly Income and the Waqif Intention

Descriptives

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 1999	83	6.5151	.62756	.06888	6.3780	6.6521	4.75	7.75
2000 - 2999	30	6.3833	.54825	.10010	6.1786	6.5881	5.75	7.50
3000 - 3999	9	6.9167	.53033	.17678	6.5090	7.3243	6.25	7.75
Total	122	6.5123	.61140	.05535	6.4027	6.6219	4.75	7.75

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.971	2	.986	2.711	.071
Within Groups	43.260	119	.364		
Total	45.232	121			

APPENDIX G : CORRELATION AND REGRESSION

i. Pearson Correlation Analysis

Correlations

		A	SN	PBC	R
A	Pearson Correlation	1	.355**	.476**	.485**
	Sig. (2-tailed)		.000	.000	.000
	N	122	122	122	122
SN	Pearson Correlation	.355**	1	.270**	.488**
	Sig. (2-tailed)	.000		.003	.000
	N	122	122	122	122
PBC	Pearson Correlation	.476**	.270**	1	.290**
	Sig. (2-tailed)	.000	.003		.001
	N	122	122	122	122
R	Pearson Correlation	.485**	.488**	.290**	1
	Sig. (2-tailed)	.000	.000	.001	
	N	122	122	122	122

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

ii. Multiple Regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.890[a]	.791	.784	.28394	2.348

a. Predictors: (Constant), R, PBC, SN, A

b. Dependent Variable: I

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.799	4	8.950	111.011	.000[b]
	Residual	9.433	117	.081		
	Total	45.232	121			

a. Dependent Variable: I

b. Predictors: (Constant), R, PBC, SN, A

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.433	.457		-5.320	.000
	A	.444	.053	.443	8.363	.000
	SN	.320	.057	.278	5.653	.000
	PBC	.335	.045	.358	7.388	.000
	R	.095	.052	.097	1.845	.068

a. Dependent Variable: I