



**THE PERCEPTIONS ON ONLINE WAQF AMONG MUSLIMS IN KUALA  
LUMPUR**

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## TABLE OF CONTENT

CONTENT	PAGE
<b>ACKNOWLEDGEMENT</b>	i
<b>TABLE OF CONTENT</b>	ii
<b>ABSTRACT</b>	iv

### CONTENT

#### **Chapter 1: INTRODUCTION**

1.1	Introduction	1
1.2	Background of Study	3
1.3	Problem Statement	6
1.4	Research Objectives	7
1.5	Research Questions	8
1.6	Significance of Study	9
1.7	Scope of Study	10
1.8	Limitation of Study	10
1.9	Definition of Term	11
1.10	Summary	12

#### **Chapter 2: LITERATURE REVIEW**

2.1	Introduction	13
2.2	Previous Research	13
2.3	Perceived Usefulness	13
2.4	Perceived Ease of Use	15
2.5	Perceived Religiosity	16
2.6	Subjective Norm	17
2.7	Perceived Behavioural Control	18
2.8	Summary	19

#### **Chapter 3: RESEARCH METHODOLOGY**

3.1	Introduction	20
3.2	Data Collection	20
3.3	Variables	22
3.4	Research Design	24
3.5	Research Framework and Hypothesis	26
3.6	Sampling Design	28
3.7	Questionnaire Design	31
3.8	Measurement Scales	31
3.9	Method of Analysis and Treatment	32
3.10	Summary	34

## **ABSTRACT**

This study is about the people perceptions on online waqf among Muslims, generally termed as Islamic e-donations in Malaysia. Before this, there are only land waqf and cash waqf and this online waqf is still new in Malaysia. Online waqf is generally referred as Muslims' donation and charity activities in the form of cash that is performed via electronic means for example Internet banking facilities. The Malaysia Islamic banks are compete each other to facilitate their customers' transactions via an introduction of Internet banking services but the banks however are not yet seen to add more online waqf as one of the financial facilities in their existing Internet banking services. The issue is due to it is not so popular among public especially Muslim and they are less aware about the existence of online waqf. According to Kahf (1999) online waqf is still at infancy stage and the supports by all parties such as financial institutions are necessary to make it feasible at the national level. Moreover, according to Ndubisi and Sinti (2006) there were poor efforts done to examine an acceptance of online waqf among Malaysian due to it is relatively new. The survey is among Muslims in Kuala Lumpur. The data collection for this research were obtaining using questionnaire among 100 respondents. This research is based on quantitative research and uses the method of Statistical Package for the Social Science (SPSS) that come out with multiple question using multiple regressions and Likert scale.

## **CHAPTER 1: INTRODUCTION**

### **1.1 INTRODUCTION**

Waqf is one of the sources of economy for Muslims and waqf literally can be derived from Arabic word “waqafe” which means to hold, confinement or prohibited. According to Kahf (1999) waqf can be defined as holding a property for example land, cash and slipper and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness and philanthropy.

Waqf comes with many advantages and can strengthen the Muslims’ economy. According to Habibollah, Hamed and Davoud (2010) waqf as a base through which the continuance of alms is possible have been usual in ancient between different nations, but in Islam, because of emphasize in Quran and traditions to help the weak and poor people it has made charity and devoting more important.

There is an estimated RM2 billions of Waqf assets in Malaysia but less than 2 per cent has been developed due to the lack of funding and awareness on Waqf development and in Malaysia, Waqf assets are handled by State Religious Councils (New Straits Times Malaysia, 2010).

In addition, waqf in Islam is both charity and enterprise thus could be a self-sufficient NGO or organization and also refers to Islamic public charity or trust for socio-economic causes, whereby the object or property is perpetually non-transferrable; an object, under this type of charity, is donated so that the beneficiaries can enjoy it, or