



UNIVERSITI TEKNOLOGI MARA

**FACTOR INFLUENCE CUSTOMER
ACCEPPTANCE TOWARD ONLINE WAQF**

NURAQILAH IZZATI BINTI ZAFRIAKMA

Thesis submitted in fulfillment
of the requirements for the degree of
Bachelor of Business Administration
(Hons) (Islamic Banking)

Faculty of Business Management

June 2017

**A STUDY ON THE FACTOR THAT INFLUENCE CUSTOMERS
ACCEPTANCE
TOWARD ONLINE WAQF IN SHAH ALAM, SELANGOR**

BY
NURAQILAH IZZATI BINTI ZAFRIAKMA

ABSTRACT

Generally, Waqf is commonly associated with poverty alleviation by which serving the poor and contributing to welfare activities. With nowadays advancement technology, public can channelling the fund directly to the waqf institution instead of walk-in physically to their branch. Therefore, this research study is aims to study the factors that influencing customer acceptance toward online waqf which focusing in cash waqf. The customer acceptance toward online waqf is choose as the dependent variable in this study an there are three independent variables which are perceived usefulness, perceived religiosity and perceived ease of use. The significance of this study is want to obtain as much information about the factors that influencing customer acceptance toward online waqf. Besides, the findings of this study also give benefits to society especially Muslims considering that waqf is an alternative way for them to contribute some of their wealth as part of their welfare activities. The data collection for this research will be collected from primary and secondary data which are questionnaire and previous research. The focus area of surveys takes place in area Shah Alam. This study will use Statistical Package for the Social Sciences (SPSS) to make further data analysis. There are several test that be used in this study which are Regression analysis to test the relationship between dependent variable with the independent variable and also Factor analysis to test the validity of the questionnaire. At the end of the study, finding show that all variable tested has significant relationship with the acceptance level of online waqf.

Key words: Online Waqf, Shah Alam, Islamic Banking, Factor Influence

ACKNOWLEDGEMENT

In the name of Allah the Most Gracious, Most Merciful, I would like to express my greatest gratitude for giving me the strength and patience to face all the obstacles in completing this thesis. I wish to thank God for giving me opportunity to accomplish this project which the topic is Factor Influence Customer Acceptance toward Online Waqf in Shah Alam. This assignment had successfully submitted by a period time within 12 weeks. With God's blessing, I able to finish the thesis project successfully.

Firstly, I would also like to express my sincere gratitude and appreciation to my supervisor Puan Nor'Azurah Bt. Md Kamdari for her continuous support and guidance. Your patience and encouragement make me more motivated to complete this thesis project with high satisfaction. Next, I also want to thank my co-advisor Puan Zaibedah Zaharum who gave me the golden opportunity to do this great project.

Next, we also like to express the deepest appreciation to our family who always give us infinite moral support so that make me always feel enthusiastic when doing this thesis until its completion. With their concern towards the difficulty that I had faced, they always be there to continuously give me some motivation.

In addition, this gratitude also goes to who involved in this project. Their involvement directly or indirectly definitely helps us in completing this assignment. Thank you very much and may Allah bless all of you and repay your kindness

TABLE OF CONTENTS

SUBMISSION LETTER	iii
AUTHOR'S DECLARATION	iv
ABSTRACT	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENT	vii
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATION	xi
CHAPTER ONE: INTRODUCTION	1
1.1 Introduction	1
1.2 Background of Study	1
1.3 Problem Statement	3
1.4 Research Questions	4
1.5 Research Objectives	4
1.6 Significance of Study	6
1.7 Scope of Study	7
1.8 Limitation of Study	7
1.9 Summary	9
CHAPTER TWO: LITERATURE REVIEW	10
2.1 Introduction	10
2.2 Literature Review of Online Waqf	11
2.3 Literature Review on Independent Variables	12
2.4 Theoretical Framework	14
2.5 Summary	15
CHAPTER THREE: RESEARCH METHODOLOGY	16
3.1 Introduction	16
3.2 Sampling	16
3.3 Data Collection	17

CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

The introductory chapter provides a comprehensive background to the study of focusing on the research topic. Specifically, this research aims to study the factors that influence customer acceptance toward online waqf in Shah Alam. This section of chapter will discuss briefly on the background of the study, problem statement, research questions, research objectives, scope of study, significant of study, limitation of study, definition of terms, and also provide a summary on this section of chapter.

1.2 BACKGROUND OF STUDY

For centuries humans have taught and encouraged to involve with charitable behavior because it leads to prosperity in life and blessing of god. Since charitable giving is encouraged in Islam, there are several ways to perform it through donation. One of the imperative methods of charitable behavior in Islam is waqf. Literally waqf is derived from Arabic word “waqafa” which its means to hold, confinement or prohibition. Waqf or endowment property means forbid any movement or exchange of something and must have perpetuity (Kahf, 1999).

Waqf has been developed from land waqf, cash waqf and recently to an online waqf. In this study, online waqf is refer as Muslims’ donation in the form of cash that is performed via electronic means which is using Internet banking facilities. Generally, online waqf still not fully implemented in Malaysia due to lack of participation from private institution whereas in Kuwait the online waqf become effective tools to improve wealth redistribution among Muslims in that country. Therefore, this also can be implemented as well in Malaysia to improve nation’s economy and also strengthen society’s well-being.