



**MUSLIMS PERCEPTION TOWARDS
WAQF IN KUCHING**

AMEER MUHAYMIN BIN ABBAS

2015104463

**Bachelor of Business Administration (HONOURS)
International Business**

Faculty of Business Management

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UNIVERSITI TEKNOLOGI MARA

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Thesis submitted in fulfilment
of the requirements for the degree of
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AUTHOR'S DECLARATION

I declare that the work in this dissertation was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the result of my own work, unless otherwise indicated or acknowledge as reference work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

Name of student	:	Ameer Muhaymin Bin Abbas
Student I.D. No.	:	2015104463
Programme	:	Bachelor of Business Administration (HONOURS)International Business
Faculty	:	Faculty of Business Management
Dissertation Title	:	Perceptions towards Waqf: A case on Muslims in Kuching
Signature of student	:
Date	:	July 2018

ABSTRACT

Waqf is getting increase attention recently not only from the public but also in institutions because of the benefits it gives such as economic growth, education, social transformation. Unfortunately, this information is not being promoted due to the lack of awareness of Waqf in public. There are a lot of misinformation regarding Waqf, some of them are about how Waqf only gives benefit to the Muslims and Zakat is the only Islamic financial instrument to help the society. Therefore, this study would like to examine the relationship and the effect of knowledge, benefit, promotion, and social disposition among the Muslim's perception towards Waqf. Using self-administrated and convenience sampling technique, total of 138 respondents among Muslims community within Kuching city are involved in this study. Empirical result indicate that knowledge and promotion have stronger effect among the Muslims community in Kuching rather than the awareness of benefit and social disposition. Thus, more awareness in Muslims community knowledge and promotion activities is needed so that more Muslims will involve in doing their Waqf. Implication and future research suggestions are also discussed.

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CHAPTER ONE

INTRODUCTION

1.1 Background of Study

Recently the practice of waqf is increasing attention in Malaysia in all sort area. This is because the level awareness of Waqf in public is increasing slightly due to the promotion activities done by some institution. According to several studies in Malaysia from Isa, Ali and Harun (2011) and Ismail et al (2014) stated that there are a lot of organizations started to give awareness of waqf contributions to improve economic development and society growth. There are a lot of strategy created by the agency to increase the revenue but there is a lack of efficiency on the management structure to improve the revenue from Waqf.

Although there is some improvement in Waqf awareness recently, it is hard to deny that there is still low practice of Waqf in Malaysia stated from a previous study by Puad et al. (2014), Ibrahim, et al. (2013), Osman, et al. (2012), Marzuki, et al. (2012), Nurrachimi, et al. (2012), Mohsin (2009), and Mahmood (2007). In general, Muslims thinks that Waqf is sort of a religious activities that are usually understand as a property or cash donation for the benefits of others. A study from N.S Ab Fatah et al (2017) stated that given that Waqf is very important to improve and to promote the economic development of a country and specifically in a Muslim community, they bring a lot benefits also in social ecosystem and education systems.

The focus on this study is to empirically evaluate Muslims perceptions towards Waqf in Kuching. Therefore, to make this study possible the research will try to answer the questions on what is the relationship between knowledge of Waqf, benefits of Waqf, promotion of Waqf and social dispositions of Waqf towards Muslims perceptions of Waqf in Kuching.

This paper consists of 5 parts, which will be consisting of literature review and hypothesis in section 2, descriptions of research methodology in section 3, while analysis and findings will be in sections 4. Lastly, summary and recommendations in section 5 to give a little bit of suggestions for future research.

1.2 Problem Statement

In Kuching, most people believe that Waqf obligation is only for Muslims society. However, Waqf can also be contributed by non-Muslims as well. This information is not being promoted to society due to lack of awareness of Waqf among them. Other than that, Muslim society still does not realize on the important of Waqf in contributing towards Islamic economics. People might think zakat is only the best instrument in helping needy people and reducing gap between poor and rich. In addition, people also believe that Waqf is similar to *Sadaqah* due to lack of the knowledge of Waqf. The information about Waqf is not enough to attract more Muslims to do Waqf. Waqf is complete different from *Sadaqah* because Waqf is a charitable trust that are institutionalized while *Sadaqah* is a voluntary act that are more towards personal charity. Waqf is for the benefit of all people, it is an investment of afterlife for those who love to give benefit others. In this research, we can identify what are the effective way to improve the lack of knowledge on Waqf.

Profit or non-profit organization, Waqf institution continue to grow in Kuching because of the benefit it gives such as the economic development, education system, and social growth. Furthermore, there are increasing practice from Muslims in Kuching towards Waqf and the awareness of Waqf benefit and knowledge are also a factor that influence the increasing of Waqf contribution. The institution plays a big role of creating good strategy to attract more Muslims in Kuching to contribute in Waqf. Nevertheless, the institutions show great result, but it should be more efficient in managing *Waqf* properties according to study from Isa, Ali and Harun (2011), and Ismail et al. (2014). This research is will give awareness on what is the Waqf benefit towards the community to Muslims in Kuching. By doing so we might as well improve the society practice to do Waqf obligations.

Promotion in Kuching are lacking about Waqf, the institution that are responsible of promoting Waqf must boost and create a better strategy to bring more interest to people to do Waqf. The promotion of Waqf can be deliver through television, radios, internet, social media, newspaper and also in lectures. Lack of promotion activities can be a factor of its unpopularity as Islamic financing options according from a study from Faiz (2014) and Ibrahim et al. (2013). This study will find out how big of an impact of marketing tools such as promotional activities towards Waqf can improve the practices of Waqf among Muslims in Kuching.

In addition, according to Faiz (2014), Social mentality also plays a big role in Waqf, some of our decisions are influence by our surrounding and social pressure. If there are a lot of people have knowledge about Waqf, there will be more social influence to attract Muslims to do Waqf contributions in Kuching. This research will obtain information on how the Muslims in Kuching view towards Waqf by knowing their level of general Waqf knowledge, benefits of Waqf, the promotion of Waqf and lastly the social disposition towards Waqf. The research is mainly to identify what are the most possible ways to boost the level participation of Waqf in Kuching.

1.3 Research Questions

- i. What is the relationship between knowledge and understanding of Waqf and local muslim community's perspective to participate Waqf obligation.
- ii. What is the relationship between benefit of Waqf and local muslim community's perspective to participate Waqf obligation.
- iii. What is the relationship between promotion of Waqf and local muslim community's perspective to participate Waqf obligation.
- iv. What is the relationship between social culture disposition and local muslim community's perspective to participate Waqf obligation.
- v. Which factor has the most significant influence on the local muslim community's perspective to participate Waqf obligation.

1.4 Research of Objective

- i. To investigate the relationship between knowledge and understanding of Waqf and local muslim community's perspective to participate Waqf obligation.
- ii. To investigate the relationship between benefit of Waqf and local muslim community's perspective to participate Waqf obligation.
- iii. To investigate the relationship between promotion of Waqf and local muslim community's perspective to participate Waqf obligation.
- iv. To investigate the relationship between local muslim community's perspective to participate Waqf obligation.
- v. To investigate which factor has the most significant influence on the local muslim community's perspective to participate Waqf obligation.

1.5 Significant of Study

The significance of the study is to examine whether people are well aware of Waqf and the benefit it in the future. It is also to create the awareness for people about the importance of Waqf towards the community. The study as well is to provide the Muslims in Kuching on the knowledge and awareness of waqf benefits, also the promotion of Waqf and how social culture disposition effect on Waqf. Waqf institution can also benefit from this study to generate more effective strategy to increase Waqf practice in Kuching.

1.6 Scope of Study

The respondent is mainly targeted for Muslim adult at Kuching. There will be about 150 participants to answer the questionnaires. It is to identify their understanding and awareness about Waqf at Kuching. The questionnaire will be distributed mainly at working places such as office. My target participants will be the adult that are working.

1.7 Limitation of Study

The limitations of studies might be some of the respondent does not answer the questions properly. The commitment of respondent is important to determine the answer given is accurate and honest. Some of the questionnaires may not be returned or there will be some invalid answers. Other than that, the limitation of the study will be the time constraint where the time to conduct the study is very limited.

1.8 Definition of Terms

Waqf is giving the right of ownership to Allah towards contribution of property to the public that require managerial obligation to handle the Waqf properties to benefit the beneficiaries (Sabran, 2002). Sabran (2002) also state that the main priorities of Waqf is to preserve and benefit unlimited beneficiaries that the donor have chosen base on Syariah. Hassan and Abdullah (2008) state that waqf can help the economic development because it is unique and beneficial meaning that it is an instrument that can help to develop a country.

CHAPTER TWO

LITERATURE REVIEW

2.1 Knowledge of Waqf

According to study by Paul et al. (2014), Ibrahim et al. (2013) and Marzuki et al. (2013) stated that number of studies and information are lacking which can impact the knowledge and understanding which has cause people to not know much about Waqf. The study also said that knowledge and awareness of waqf should not confused to be a similar term because there are Muslims that are aware of Waqf but there do not know what is the through meaning of it. These variables will help to determine the effectiveness of knowledge of Waqf towards the Muslims perceptions in Kuching.

Studies by Puad et al. (2014) and Faiz (2014) shows that there is a relationship of knowledge about Waqf and awareness of Waqf, their findings that have found that lack of knowledge can drastically cause lack of awareness about Waqf in the society. This study will confirm that knowledge is important attract more people to do Waqf in Kuching. Furthermore, Amin et al (2014) also confirms to attract people to do Waqf, the information that is related to Waqf must be enough and available at any time. Their previous study in Sabah confirmed by increasing information or knowledge to the public has increase the acceptance of online Waqf. Pikkarainen et al. (2004) also support the variables by their findings that there is a positive relationship between the amount of information and the influence to the acceptance of a service.

2.2 Waqf Benefits

There is a possible factor can relate Waqf Benefit can influence the perceptions of Waqf in Kuching. According to Saiffudin et al. (2014) waqf has continue to grow because of the wide range of benefits it gives, although waqf was mainly created for religious purpose. He also added that waqf could improve the development of socio-economic. The statement also supported by Nurrachmi (2012), Ahmed (2017) and Ismail et al (2014) which stated that Waqf can contributes not only for the Muslims but for the public in general such as education, health, science and technology, and others

civil development as well a relief for the needy people. Moreover, Saiffudin et al. (2014) support this by claiming that socio economic can be improve by doing Waqf because it is an effective instrument to country development success. This mean that the benefit derived from Waqf can help to develop in all sort of sectors.

Malaysian Muslims misses out too much information of Waqf benefits, they are not aware about the benefit of Waqf because the popularity of it in public are at an unacceptable level. This statement is supported by previous study by Puad et al (2014), Ibrahim et al (2013) and Nurrachmi (2012) which they agree that Waqf awareness should not be at a low and this can give influence the level of participations of Waqf. This statement can support the variables of study on the benefits of Waqf on Muslim perceptions towards Waqf in Kuching.

2.3 Promotion of Waqf

There is a possibility that promotion of waqf may explain the perception of Muslims in Kuching. Faiz (2014) and Ibrahim et al (2013) has reported that Waqf instrument are not being well promoted that has cause a stagnant popularity of Waqf instruments as Islamic finance options proving that there are positive and significant relationship between promotion of Waqf and the perceptions of Waqf.

A study from Jasim et al (2013) reported that doing promotion activities will impact public awareness towards the product and Thong et al (2013) found the use of marketing tools such as promotion can improve the awareness of microfinance in their findings. In addition, Alajmovic and Wehtje (2010) in their study discover that media can influence people awareness to the targeted objective. Therefore, using a promotion tools as a mean to improve Waqf perceptions in Kuching can be effective.

2.4 Social Culture Disposition about Waqf

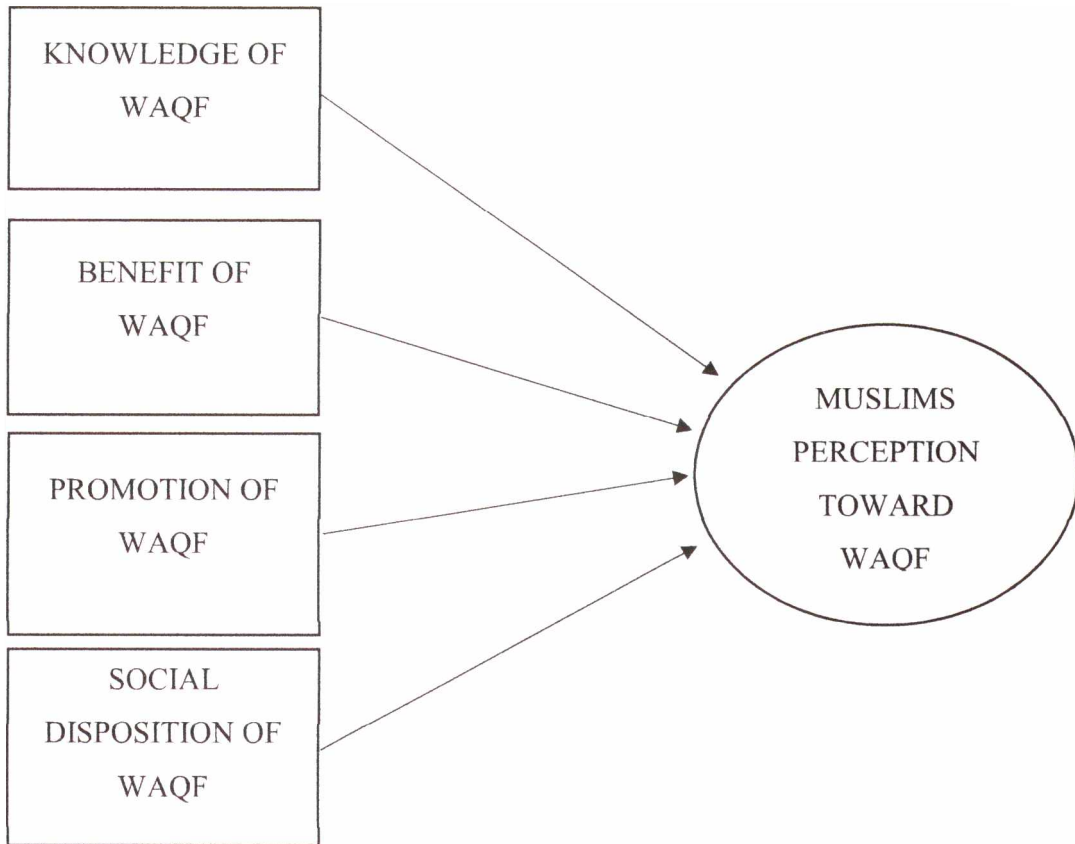
There is a possible relationship between social disposition with perceptions towards Waqf. Faiz (2014) found the that young generation can be influence by social practices to do Waqf contributions because of social pressure. This explain that social dispositions can influence Waqf contributions in a society. Ajzen (1991) define subjective norms as the cause of social pressure to perform behaviour meaning that individual's perceptions of people decision to do similar actions.

Thong et al (2013) founded that awareness in microfinance in Selangor can have an impact from social practices. His study can be an evidence that Waqf could also be influence by the social practices. Furthermore, Carman (2004) in his study shows that there is a significant relationship of social pressure towards charitable events and investment decision (Gupta and Sharma, 2011). Therefore, social disposition can influence the perceptions of Muslims in Kuching towards Waqf.

2.5 Conceptual Framework

**INDEPENDENT VARIABLES
VARIABLE**

DEPENDENT



2.6 Hypothesis

The current research is conducted with the following hypothesis:

- H1: There is a significant relationship between Waqf knowledge and perception of Waqf.
- H2: There is a significant relationship between Waqf benefits and perception of Waqf.
- H3: There is a significant relationship between Waqf promotion and perception of Waqf.
- H4: There is a significant relationship between social disposition and perception of Waqf.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

This study will be using descriptive research as the research design. Using this technique is the most effective way categorizing the character of the populations. This will ensure that the targeted populations remain unique in the demographic. The research will provide the accurate information on what, when, whom, and how questions base on the research objective. The studies are conducted base on previous study that are related to the current research objective.

3.2 Sample Size and Sample Respondent

3.2.1 Sample Size

In this study I am using the GPower software that determines the minimum of respondent base on the indicator(variables) which is 138 peoples. The participants that I have chosen are based on my research questions that will help to determine my accuracy of research objective.

3.2.2 Sample Respondent

Level of data collected during analysis will be used as the unit of analysis in this study based on the data that are collected throughout the research. The structure of the questionnaire will be easy to understand to avoid any confusion from respondents.

3.2.1 Data Collection Procedure

Both primary and secondary data are used to conduct achieve the objective. The information and data are collected by distributing questionnaire to all Muslim who are working in Kuching area. To prevent any loss of data, there will be some necessary steps such as keeping track on the questionnaire by appointing some volunteers to help in distributing and keeping the questionnaire. The research will be using internal data

and external data to obtain information from anywhere such as from internet or in organization information.

3.3 Data Collection Method

3.3.1 Research Instrument

Bahasa Melayu is the only language used as the medium of communication in the questionnaire because of the targeted population to avoid any lack of understandings, also the questions will be direct and easy to understand. The respondent will be given some instruction on how to answer the questions. All the data are collected confidentially to protect of the profile of the respondents.

3.3.2 Operation Definition Table

Variables	Item	Sources
Knowledge	Ilmu wakaf penting untuk meningkatkan kesedaran untuk berwakaf.	Faiz (2014), Saifuddin et al, (2014), Marzuki et al, (2012) and Chowdury et al, (2011), Puad et al. (2014), Ibrahim et al. (2013), Amin et al (2014)
	Wakaf adalah untuk urusan keagamaan.	
	Wakaf boleh disumbang berupa tanah dan harta.	
	Maklumat sedia ada tentang Wakaf mencukupi.	
	Wakaf boleh disumbangkan melalui wang tunai.	
	Wakaf sama dengan sedekah.	

Table 3.3.2.1 Measurement of Knowledge

Variables	Item	Sources
Benefit	Wakaf memberi manfaat kepada semua masyarakat	Puad (2014), Ibrahim (2013), Marzuki (2012), Nurrachimi (2012), Mohsin (2009), Mahmood (2007), Ismail et al, (2014), Ahmed, (2007), Saifuddin et al, (2014)
	Wakaf akan disalurkan ke pendidikan, perubatan, penyelidikan, kemudahan awam.	
	Wakaf mengukuhkan sosio-ekonomi masyarakat.	
	Wakaf adalah tuntutan agama Islam.	
	Wakaf juga memberi kebaikan kepada orang bukan Islam.	
	Peluang untuk berwakaf adalah banyak.	

Table 3.3.2.2 Measurement of Benefit

Variables	Item	Sources
Promotion	Pemasaran dan promosi oleh badan-badan wakaf meningkatkan kesedaran tentang Wakaf.	Faiz (2014) and Ibrahim et al. (2013), Thong et al. (2013) Alajmovic and Wehtje (2010), Gombachika et al. (2011), Snipes et al. (2010)
	Penggunaan media massa banyak mempengaruhi kesedian berwakaf.	
	Ilmu wakaf banyak dikongsi melalui media sosial dan internet.	
	Banyak organisasi menggunakan system online bagi tujuan wakaf oleh orang ramai.	
	Iklan wakaf memberi kesedaran tentang kebaikan wakaf.	

Table 3.3.2.3 Measurement of Promotion

Variables	Item	Sources
Social	Penerimaan Wakaf dipengaruhi oleh pemikiran sesebuah masyarakat.	Faiz (2014), Dillenburger et al. (2013), Carman, (2004), Gupta and Sharma, (2011)
	Aktiviti Wakaf dipertingkatkan kerana keperluan masyarakat.	
	Wakaf membina hubungan yang kukuh dalam masyarakat.	
	Wakaf menaiktaraf kehidupan sesebuah masyarakat.	
	Sumber Wakaf akan sentiasa disalurkan bagi tujuan sepatutnya	
	Saya berwakaf untuk membantu masyarakat.	

3.3.2.4 Measurement of Social

Variables	Item	Sources
Perception	Ramai orang telah mula berwakaf.	Faiz (2014), Saifuddin et al, (2014), Marzuki et al, (2012) and Chowdury et al, (2011)
	Wakaf telah membantu masyarakat Islam berkembang.	
	Wakaf membina kekuatan pertalian sesama Islam.	

3.3.2.5 Measurement of Perception

3.4 Sampling Technique

This research will use convenience sampling which involves the sample being drawn from the part of the population which is close to hand to make sure the research can be done easily. The study of sample size and understanding of its properties would make it possible to generalize the local Muslim community's perceptions towards Waqf.

Questionnaire will be given to the respondent to answer the factors that will influence the study. An appropriate sample size was calculated by using GPower sampling calculator with minimum of 138 Muslims in Kuching will be the sample populations.

3.5 Location of Study

The location of study is particularly in Kuching. My target population is mainly Muslims. This is because I want my respondent to have a little idea about what is Waqf and to quantify the awareness of Muslims in Kuching about Waqf.

3.6 Data Analysis Technique and Preparation

The study will use Statistical Package for the Social Sciences (SPSS) Version 22 to carry out all basic distributional and descriptive features such as descriptive analysis, reliability analysis, correlation analysis and regression analysis.

3.7 Statically Technique

3.7.1 Descriptive analysis

To summarize data base on the findings from a demographic by using mean as the average of the score (Thompson, 2009)

3.7.2 Reliability Test

Referring Cronbach's Coefficient Alpha to measure the reliability of a variables (Tavakol & Dennick, 2011). The result of the data will be measure using Guttman's Rule of Thumb to determine the strength of the reliability test.

3.7.3 Correlation analysis

According to Gogtay & Thatte, (2017) it is to examine the relationship between two variables by indicating the result base on the strength of the Pearson Correlation and to determine positive correlation (p value=0.000) is significant at 0.01 level (2 – tailed).

3.7.4 Regressions analysis

Sundram et al (2016) stated that it can be used to determine how the dependent variables explain the independent variables. It can help to determine how many percentage of the variables can be explained by other factors.

CHAPTER FOUR

RESULTS AND FINDINGS

4.1 Demographic

Variables	Items	Frequency	Percentage (%)
Gender	Male	55	39.9
	Female	83	60.1
Age	18-24	19	13.8
	25-34	33	23.9
	35-44	27	19.6
	45-54	49	35.5
	Above 55	10	7.2
Education	High School	17	12.3
	Diploma/Degree	108	78.3
	Master/PhD	13	9.4
Monthly Income	Below RM 3,000	51	37.0
	RM 3,001-RM 6,000	46	33.3
	Above RM 6,001	41	29.7

Figure 4.1 Demographic

	Frequency	Percent
YES	131	94.9
NO	7	5.1
TOTAL	138	100

Figure 4.1.1 Frequency of Knows About Waqf

The above figures show the percentage of how many people have an idea about Waqf. This question will answer how many Muslims in Kuching have general knowledge of Waqf. From the figure, we can conclude that out of 138 respondents, 94.9 percent of them knows about Waqf. While 5.1 percent of the selected population do not know about Waqf.

	Frequency	Percent
YES	32	23.2
NO	106	76.8
TOTAL	138	100

Figure 4.1.2 Frequency of Practicing Waqf

The participations of Waqf however shows that only 23.2 percent out of 94.9 percent that knows about Waqf are practicing Waqf contributions in general. While around 76.8 percent does not participate in Waqf contributions which shows that our level of Waqf activities in Kuching is very low.

4.1.3 Gender of the Demographic

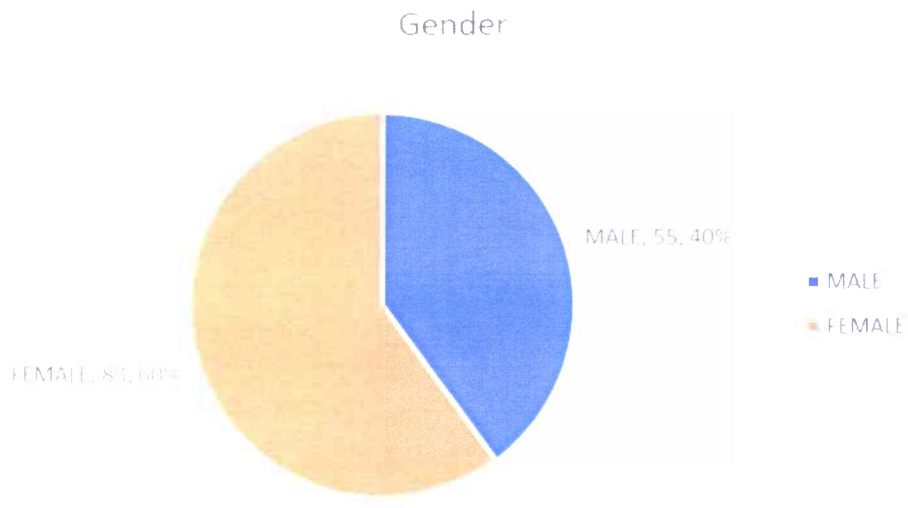


Figure 4.1.3: Descriptive analysis for Gender

In this analysis, pie chart above shows the gender of male and female from 138 total respondents. We can see that female have the majority population as much as 83 respondents, making more than half of 138 total respondents that contribute in answering the questionnaire which is 60.1 percent (60%), while the rest, 55 respondents are male with 39.9 percent (40%).

4.1.4 Age of the Demographic

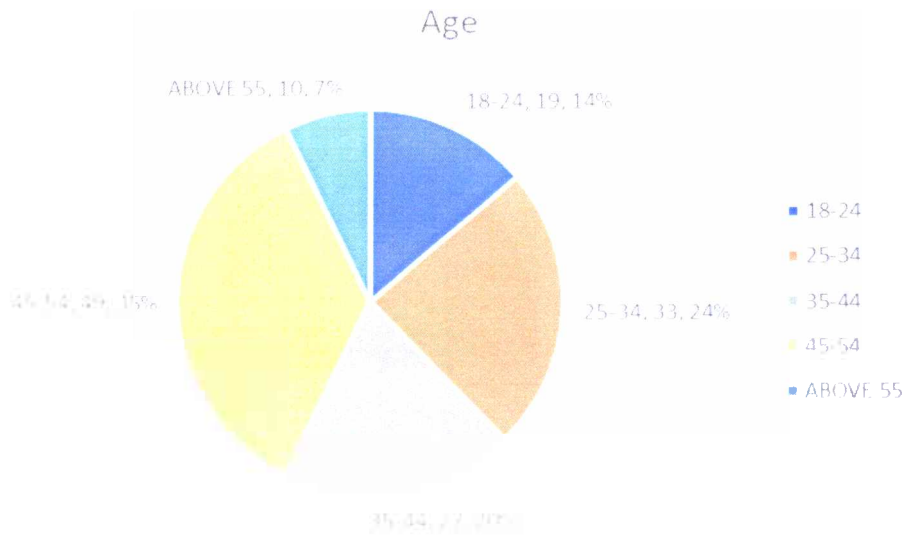


Figure 4.1.4: Descriptive analysis for Age

The following statistic was conducted to see which range of age contributes more in my research on perceptions of Waqf in Kuching. From above pie chart, the majority of respondents with 49 are in age of 45-55 which is 35.5 percent (35%), while the second majority are 33 respondents which is in age of 25-34 with 23.9 percent (24%), and followed by age range 35-44, 18-24, and above 50 which is 20%, 14% and 7% respectively.

4.1.5 Monthly Income of the Demographic

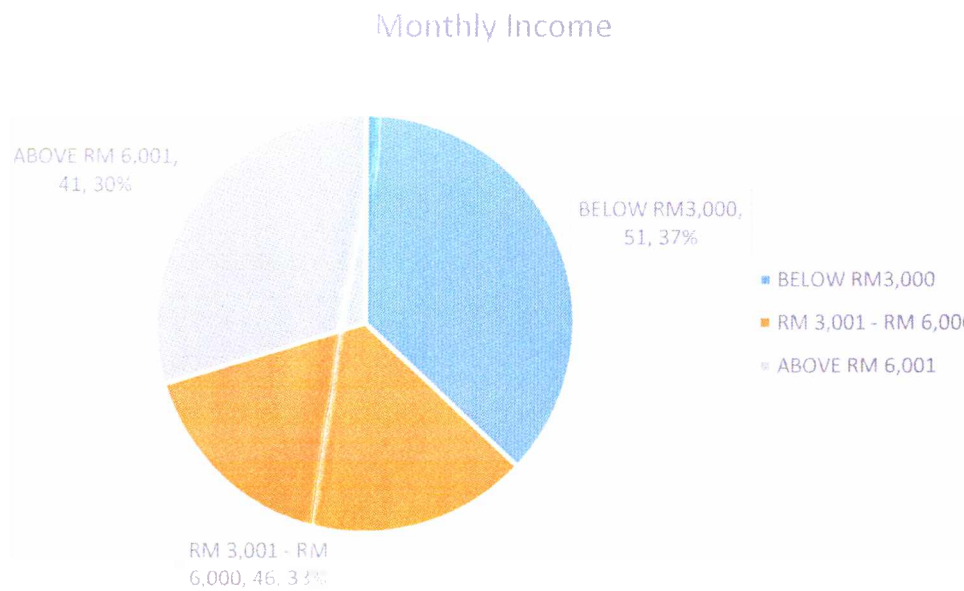


Figure 4.1.5: Descriptive analysis for Monthly Income

As for the Monthly income, throughout the 138 respondents, 37 percent of the population had a salary less than RM 3,000 making it 51 respondents. Followed by respondents that had salary of RM 3,001 to RM 6,000 are only 46 which makes up from 33 percent of the group. Lastly, there 30 percent of the populations have monthly income above RM6,001 making it 41 respondents. From the diagram, the monthly income of the populations is almost divided equally. The income of population can determine on how the population can afford to do Waqf in Kuching.

4.1.6 Education of the Demographic

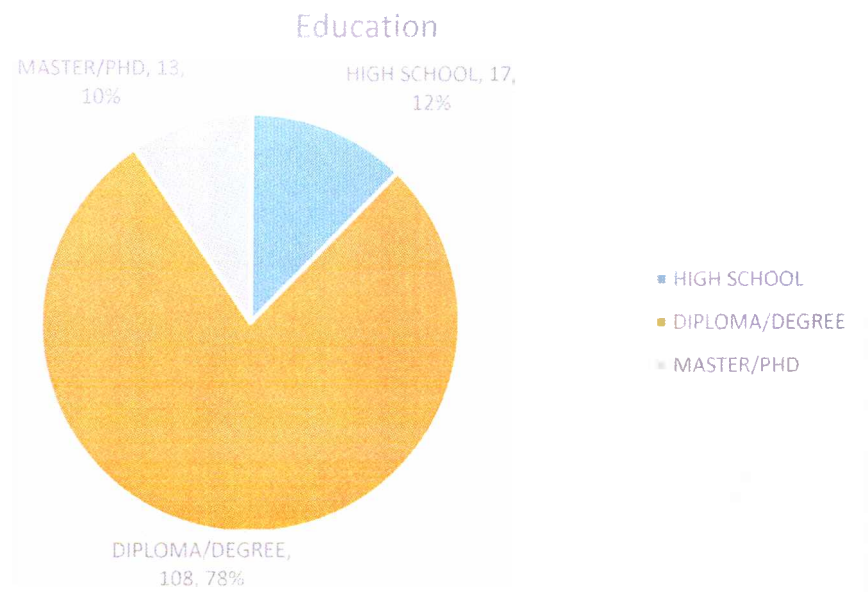


Figure 4.1.6: Descriptive analysis for Education

The education statistic shows that most of the population are at Diploma to Degree level which is around 78 percent. Followed by High school level and Master to PHD level which is 12 percent and 10 percent respectively. The education question can help the research to show how education can influence the knowledge and practice of Waqf in Kuching.

4.2 Descriptive statistics

	N	Mean	Std. Deviation
Knowledge	138	3.8237	.51331
Benefit	138	4.2476	.45754
Promotion	138	4.0464	.61812
Social	138	4.2355	.46041
Perception	138	4.1787	.46300

Figure 4.2 Descriptive Statistic

The table above shows the descriptive statistics of the total variables in this study. The independent variables are knowledge, benefit, promotion, and culture while the dependent variable is Waqf perceptions. The highest total mean score is from benefit of Waqf with the score of 4.2476. The second highest is from social disposition with mean value of 4.2355, followed by perception of Waqf with mean value of 4.1787. The fourth highest mean is from promotion of Waqf with mean score of 4.0464 and the lowest mean is from knowledge of Waqf which is 3.8237.

4.3 Reliability Test

Dimension	N	Cronbach's Alpha	Reliability
Knowledge	138	.587 ⁴	Poor
Benefit	138	.712 ³	Acceptable
Promotion	138	.827 ¹	Good
Social	138	.784 ²	Acceptable

Figure 4.3 Reliability Test

The reliability test shows the results of 138 respondents response after the research conducted. Promotion of Waqf has the highest Cronbach alpha score with 0.827 which is Acceptable follow by the second highest Social Disposition that is acceptable of 0.784. Benefit of Waqf score is an acceptable 0.628 in third rank and followed by least variable Knowledge of Waqf with 0.587 which can be consider poor to perceptions of Muslims in Kuching towards Waqf. Following the Guttman's Rule of Thumb below shows that all the variables are valid for studies.

Guttman's Rule of Thumb	
Reliability coefficient	Remarks
Less than 0.60	Poor
0.70	Acceptable
0.80	Good
More than 0.90	Excellent

Table 4.3 Guttman's Rule of Thumb

4.4 Correlation Analysis

Research Objective 1:

To examine the relationship between knowledge of Waqf and Muslims perception towards Waqf in Kuching.

		Waqf Perception
Knowledge	Pearson Correlation	.470**
	Sig. (2-tailed)	.000
	N	138

Notes: **Correlation is Significant at the 0.01 level (2-tailed)

Figure 4.4.1 Correlation Analysis Between Knowledge and Perception

The finding has proved the objective of study that the knowledge of Waqf and Muslim perceptions of Waqf in Kuching has a moderate and positive correlation relationship based on Guilford's Law correlation strength table. The result indicates the strength of relationship between each dimension are moderate with the Pearson Correlation value of 0.470 ($r = 0.470$) and positive correlation relationship (p value=0.000) is significant at 0.01 level (2 - tailed).

In conclusion, hypothesis 1 (There is significant relationship between knowledge of Waqf and Muslims perception towards Waqf in Kuching)

The result from this study can be supported from previous studies conducted by N.S Ab Fatah et al (2017) stated knowledge has a relationship with public participation, lack of knowledge can impact the public awareness to participate in doing Waqf contribution. Thus, it can be concluded that knowledge of waqf can influence Muslims perceptions towards Waqf in Kuching.

Research Objective 2:

To investigate the relationship between benefit of Waqf and muslim perception towards Waqf.

		Waqf Perception
Benefit	Pearson Correlation	.460**
	Sig. (2-tailed)	.000
	N	138

Notes: **Correlation is Significant at the 0.01 level (2-tailed)

Figure 4.4.2 Correlation Analysis Between Benefit and Perception

To answer the objective of relationship between the benefit of Waqf and Muslim perceptions of Waqf in Kuching, the result indicates the strength of relationship between each dimension are moderate with the Pearson Correlation value of 0.460 ($r = 0.460$) and positive correlation relationship (p value=0.000) is significant at 0.01 level (2 – tailed).

Thus, hypothesis 2 (There is significant relationship between benefits of Waqf and Muslims perception towards Waqf in Kuching)

This study can be supported from a study by Puad et al (2014), Ibrahim et al (2013), Marzuki et al (2012), Nurrachimi (2012), Mohsin (2009), Mahmood (2007) and they found out that there is low awareness about Waqf benefit among the general public that effect the decision of doing Waqf. It can be concluded that benefit of Waqf can influence Muslims perceptions towards Waqf in Kuching.

Research Objective 3:

To investigate the relationship between promotion of Waqf and Muslim perception towards Waqf.

		Waqf Perception
Promotion	Pearson Correlation	.512**
	Sig. (2-tailed)	.000
	N	138
Notes: **Correlation is Significant at the 0.01 level (2-tailed)		

Figure 4.4.3 Correlation analysis between promotion and perception

The result indicates the strength of relationship between each dimension are moderate with the Pearson Correlation value of 0.512 ($r = 0.512$) and positive correlation relationship ($p \text{ value} = 0.000$) is significant at 0.01 level (2 - tailed) which answer the research objective.

Therefore, in hypothesis 3 (There is significant relationship between promotion of Waqf and Muslim perception towards Waqf in Kuching)

Previous study from Thong et al (2013) stated in their studies had found that by using all the effective strategy such as marketing and promotion strategy can boost the public use of microfinance such as Waqf. From the statement given it can be concluded that promotion of Waqf can impact the Muslims perceptions towards Waqf in Kuching.

Research Objective 4:

To investigate the relationship between social disposition and Muslims perception towards Waqf.

		Waqf Perception
Social Disposition	Pearson Correlation	.433**
	Sig. (2-tailed)	.000
	N	138
Notes: **Correlation is Significant at the 0.01 level (2-tailed)		

Figure 4.4.4 Correlation Analysis Between Social Disposition and Perception

The above figure has proven the objective of study that the social disposition of Waqf and Muslim perceptions of Waqf in Kuching has a moderate and positive correlation relationship based on strength table with the Pearson Correlation value of 0.433 ($r = 0.433$) and a positive correlation relationship (p value=0.000) is significant at 0.01 level (2 - tailed).

For hypothesis 4 (There is significant relationship between social disposition of Waqf and Muslims perception towards Waqf in Kuching)

Faiz (2014) in his study stated that young generation are more interested to do Waqf because of the influence and pressure by social practices in the society. Therefore, it can be concluded there a little influence of social disposition towards Waqf.

Research objective 5:

To investigate which factor has the most significant influence on Muslims perception towards Waqf in Kuching.

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 ^a	.435	.418	.35335
a. Predictors: (Constant), MEAN KNOWLEDGE, MEAN BENEFIT, MEAN PROMOTION, MEAN SOCIAL				
b. Dependent Variables: MEAN PERCEPTION OF WAQF				

Figure 4.4.5 Model Summary

Regression analysis was used to access the strength of association among the variables and being measured by the coefficient of determination, r^2 (Malhotra, 2010). The liner regression test of the model disclosed that the R square of the model is 0.435. It illustrates that 43.5 percent of the variance in Perception of Waqf has been significantly explained by knowledge, benefit, promotion and social disposition in this research. Meanwhile, the remaining of 56.5 percent cannot be explained. That means there were explained by other factor that can determine the Perception of Waqf.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.763	4	3.191	25.555	.000 ^b
	Residual	16.606	133	.125		
	Total	29.369	137			
a. Dependent Variable: MEAN PERCEPTION						
b. Predictors: (Constant), MEAN SOCIAL, MEAN KNOWLEDGE, MEAN PROMOTION, MEAN BENEFIT						

Figure 4.4.6 ANNOVA Test

F-test is significant based on the value of 0.000. Hence, all the independent variables (social, knowledge, promotion, and benefit) significantly explained the dependent variable (purchase intention) in this study.

4.5 Coefficient

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.167	.327		3.570	.000
	MEAN KNOWLEDGE	.245	.053	.319	4.658	.000
	MEAN BENEFIT	.197	.078	.208	2.529	.013
	MEAN PROMOTION	.218	.059	.291	3.683	.000
	MEAN SOCIAL	.091	.089	.090	1.016	.311
a. Dependent Variable: MEAN PERCEPTION OF WAQF						

Figure 4.5 Coefficient

The above table showed the findings of significant value of each variable. According to Sekaran (2010), the significant below of $P < 0.05$ is generally acceptable in social research science. The findings show only two of the independent variables are below 0.05.

Based on the standardized coefficient, knowledge on Waqf has the highest beta value of 0.319 followed by the promotion of Waqf with 0.291. This estimation of Beta value notifies the amount of increase in Perception of Waqf that would be predicted by one-unit increase in the predictor namely knowledge and promotion.

In conclusion, the significant value for knowledge of Waqf and promotion of Waqf are below 0.05 (significant value at p -value < 0.05) which both of the variables are positively strong relationship therefore it is an acceptable hypothesis for the two variables. However, for the variables of benefit and social shows above 0.05 which mean that there are other variables that are more suitable for the study.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

The descriptive statistics highest mean is the variables of Waqf Benefit that has most influence Muslims perceptions towards Waqf. Correlation analysis found that all the independent variables has a positive moderate correlation and significant relationships with the dependent variables.

In regression analysis shows that there are two variables with highest beta and the most significant value below 0.05 which is Knowledge and Promotion having a positive strong relationship between variables. The analysis found that only 43.5 percent of the variance of the dependent variables explained by the independent variables while the remaining 56.5 percent can be explained by other factor not included in the studies.

My recommendation, there could better suitable variables such as online system, waqf institution in future study that can give better reliable and significant findings. The research can be reuse in future to help researchers to gain more valid and reliable information. Lastly, in future research I would suggest having a bigger sample size to give more homogeneous result so that it is more accurate and no bias.

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APPENDIXES

Appendix A



اَوْبَوْرَسِيْتِي تَتَكْوَلُو كِي مَارَا
UNIVERSITI
TEKNOLOGI
MARA

Perspektif masyarakat Islam tentang Wakaf

Para responden yang dihormati,

Assalamualaikum dan salam sejahtera, saya pelajar dari Sarjana Muda Pentadbiran Perniagaan (Kepujian) Perniagaan Antarabangsa. Kajian saya ialah tentang Perspektif tentang Wakaf, dikalangan masyarakat Islam.

Soal selidik ini terdiri daripada **34** soalan dan memerlukan lebih kurang 5 minit masa anda. Segala maklumat yang anda berikan akan dirahsiakan dan tidak akan dikongsikan dengan mana-mana pihak. Saya berharap pihak tuan dapat memberi respon yang jujur untuk memastikan relevannya kajian tersebut.

Terima kasih atas masa yang anda telah berikan dan atas sumbangan dalam kajian ini.

Penyelidik: Ameer Muhaymin Bin Abbas

Alamat: Universiti Teknologi Mara, UiTM Sarawak,
Jalan Meranek
94300

Kota Samarahan, Sarawak

Fakulti: Business Administration

Email: ameer.muhaymin@gmail.com

Sila tanda (✓) di dalam kotak yang disediakan.

Bahagian A: Profile Responden

A1. Jantina:	Lelaki	<input type="checkbox"/>		
	Perempuan	<input type="checkbox"/>		
A2. Pendidikan:	Sekolah Menengah	<input type="checkbox"/>		
	Diploma / Ijazah	<input type="checkbox"/>		
	Master / PhD	<input type="checkbox"/>		
A3. Pendapatan:	Bawah RM 3,000	<input type="checkbox"/>		
	RM 3,001 -- RM 6,000	<input type="checkbox"/>		
	RM 6,001 ke atas	<input type="checkbox"/>		
A4. Umur:	18 - 24	<input type="checkbox"/>	35 - 44	<input type="checkbox"/>
	25 - 34	<input type="checkbox"/>	45 - 54	<input type="checkbox"/>
	55 ke atas	<input type="checkbox"/>		
A5. Tahukah anda tentang Wakaf?	Ya	<input type="checkbox"/>	Tidak	<input type="checkbox"/>
A6. Adakah anda terlibat secara langsung dalam urusan Waqaf?	Ya	<input type="checkbox"/>	Tidak	<input type="checkbox"/>

No	Sila nyatakan persetujuan anda berkaitan kenyataan dibawah.	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Tidak Pasti	4 Setuju	5 Sangat Setuju
B1	Ilmu wakaf penting untuk meningkatkan kesedaran untuk berwakaf.					
B2	Wakaf adalah untuk urusan keagamaan.					
B3	Wakaf boleh disumbang berupa tanah dan harta.					
B4	Maklumat sedia ada tentang Wakaf mencukupi.					
B5	Wakaf boleh disumbangkan melalui wang tunai.					
B6	Wakaf sama dengan sedekah.					
C1	Wakaf memberi manfaat kepada semua masyarakat					
C2	Wakaf akan disalurkan ke pendidikan, perubatan, penyelidikan, kemudahan awam.					
C3	Wakaf mengukuhkan sosio-ekonomi masyarakat.					
C4	Wakaf adalah tuntutan agama Islam.					
C5	Wakaf juga memberi kebaikan kepada orang bukan Islam.					
C6	Peluang untuk berwakaf adalah banyak.					
D1	Pemasaran dan promosi oleh badan-badan wakaf meningkatkan kesedaran tentang Wakaf.					

D2	Pengunaan media massa banyak mempengaruhi kesedian berwakaf.					
D3	Ilmu wakaf banyak dikongsi melalui media sosial dan internet.					
D4	Banyak organisasi menggunakan system online bagi tujuan wakaf oleh orang ramai.					
D5	Iklan wakaf memberi kesedaran tentang kebaikan wakaf.					
E1	Penerimaan Wakaf dipengaruhi oleh pemikiran sesebuah masyarakat.					
E2	Aktiviti Wakaf dipertingkatkan kerana keperluan masyarakat.					
E3	Wakaf membina hubungan yang kukuh dalam masyarakat.					
E4	Wakaf menaiktaraf kehidupan sesebuah masyarakat.					
E5	Sumber Wakaf akan sentiasa disalurkan bagi tujuan sepatutnya.					
E6	Saya berwakaf untuk membantu masyarakat.					

No	Sila nyatakan persetujuan anda berkaitan kenyataan dibawah.	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Tidak Pasti	4 Setuju	5 Sangat Setuju
F1	Ramai orang telah mula berwakaf.					
F2	Wakaf telah membantu masyarakat Islam berkembang.					
F3	Wakaf membina kekuatan pertalian sesama Islam.					

Descriptive statistics

	N	Mean	Std. Deviation
Ilmu wakaf penting untuk meningkatkan kesedaran untuk berwakaf.	138	4.5580	.72513
Wakaf adalah untuk urusan keagamaan.	138	3.9203	1.09452
Wakaf boleh disumbang berupa tanah dan harta.	138	4.3043	.70046
Maklumat sedia ada tentang wakaf mencukupi.	138	3.2246	1.01102
Wakaf boleh disumbangkan melalui wang tunai.	138	3.9855	.92796
Wakaf sama dengan sedekah.	138	2.9493	1.12906
Wakaf memberi manfaat kepada semua masyarakat.	138	4.4783	.61866
Wakaf akan disalurkan ke pendidikan, perubatan, penyelidikan, kemudahan awam.	138	4.3841	.65427
Wakaf mengukuhkan sosio-ekonomi masyarakat.	138	4.2754	.69164
Wakaf adalah tuntutan agama islam.	138	4.1812	.83915
Wakaf memberi kebaikan kepada orang bukan islam.	138	4.0435	.76291
Peluang untuk berwakaf adalah banyak.	138	4.1232	.77792
Pemasaran dan promosi oleh badan-badan wakaf meningkatkan kesedaran tentang Wakaf.	138	4.1304	.82680
Pengunaan media massa banyak mempengaruhi kesediaan berwakaf.	138	4.0797	.81107
Ilmu wakaf banyak dikongsikan melalui media sosial dan internet.	138	3.9058	.86191
Banyak organisasi menggunakan sistem online bagi tujuan wakaf oleh orang ramai.	138	3.7899	.84967
Iklan wakaf memberi kesedaran tentang kebaikan Wakaf.	138	4.3261	.65249
Penerimaan wakaf dipengaruhi oleh pemikiran sesebuah masyarakat.	138	4.0000	.84577
Aktiviti Wakaf dipertingkatkan kerana keperluan masyarakat.	138	4.1304	.67083

Wakaf membina hubungan yang kukuh dalam masyarakat.	138	4.3043	.56165
Wakaf menaiktaraf kehidupan sesebuah masyarakat.	138	4.3261	.62971
Sumber wakaf akan sentiasa disalurkan bagi tujuan sepatutnya.	138	4.2609	.67602
Saya berwakaf untuk membantu masyarakat.	138	4.3913	.57229
Ramai orang telah mula berwakaf.	138	3.6739	.77519
Wakaf telah membantu masyarakat Islam berkembang.	138	4.3768	.59441
Wakaf membina kekuatan pertalian sesama Islam.	138	4.4855	.58241

	N	Mean	Std. Deviation
Knowledge	138	3.8237	.51331
Benefit	138	4.2476	.45754
Promotion	138	4.0464	.61812
Social	138	4.2355	.46041
Perception	138	4.1787	.46300

Reliability Test

Dimension	N	Cronbach's Alpha	Reliability
Knowledge	138	.5874	Poor
Benefit	138	.7123	Acceptable
Promotion	138	.8271	Good
Social	138	.7842	Acceptable

Correlation

		Waqf Perception
Knowledge	Pearson Correlation	.470**
	Sig. (2-tailed)	.000
	N	138
Benefit	Pearson Correlation	.460**
	Sig. (2-tailed)	.000
	N	138
Promotion	Pearson Correlation	.512**
	Sig. (2-tailed)	.000
	N	138
Social Disposition	Pearson Correlation	.433**
	Sig. (2-tailed)	.000
	N	138

Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659 ^a	.435	.418	.35335
a. Predictors: (Constant), MEAN KNOWLEDGE, MEAN BENEFIT, MEAN PROMOTION, MEAN SOCIAL				
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a. Dependent Variable: MEAN PERCEPTION						
b. Predictors: (Constant), MEAN SOCIAL, MEAN KNOWLEDGE, MEAN PROMOTION, MEAN BENEFIT						

Coefficient

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.167	.327		3.570	.000
	MEAN KNOWLEDGE	.245	.053	.319	4.658	.000
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	MEAN SOCIAL	.091	.089	.090	1.016	.311
a. Dependent Variable: MEAN PERCEPTION OF WAQF						