

**BEHAVIORAL FACTORS INFLUENCING LOYALTY OF
WAQIFS IN CASH WAQF: THE MEDIATING ROLES OF
TRUST AND COMMITMENT**

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TRUST AND COMMITMENT**

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AUTHOR DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

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ABSTRAK

Sorotan penyelidikan yang berterusan menunjukkan bahawa institusi wakaf dan wakaf berhadapan dengan isu seperti berada dalam fasa baru, kekurangan dana, penurunan jumlah wakif, persepsi wakaf sebagai *ṣadaqah*, serta amanah dan komitmen waqif dalam wakaf tunai dan kutipan wakaf tunai tidak seiring dengan pertumbuhan penduduk Islam di Malaysia. Walaupun terdapat banyak kajian membincangkan penyelesaian berkaitan pengurusan dan tadbir urus institusi wakaf, namun sedikit perhatian diberikan kepada aspek tingkah laku waqif. Kajian ini bertujuan mengenalpasti faktor kelakuan yang mempengaruhi kesetiaan waqif dalam wakaf tunai. Ia juga mengkaji hubungan di antara sifat dalaman waqif iaitu sikap, pengetahuan, pengalaman, dan persepsi dengan kesan kepercayaan dan komitmen terhadap kesetiaan waqif dalam wakaf tunai, kesan pengantaraan kepercayaan dan komitmen terhadap hubungan di antara sifat dalaman waqif dan kesetiaan waqif dan wakaf tunai, selain menentukan hubungan di antara kepercayaan dan komitmen. Rangka kerja penyelidikan adalah berdasarkan teori yang diambil daripada Model *Mehrabian-Russell Stimulus-Response (SOR)* sebagai teori utama dan disokong oleh teori-teori lain seperti Teori Kognitif Sosial dan Teori Kepercayaan-Komitmen Hubungan Pemasaran. Dalam kajian terdahulu model SOR telah digunakan dalam kajian pemasaran kontemporari, namun kajian ini telah mengisi jurang dengan mengaplikasikan teori tersebut ke dalam konteks wakaf, khususnya wakaf tunai. Bagi mencapai objektif kajian ini, kaedah kuantitatif digunakan bagi mengumpul data daripada waqif yang komited menyumbang secara konsisten kepada wakaf tunai melalui pemotongan gaji. Analisis data sebanyak 378 kaji selidik terdiri daripada waqif di agensi kerajaan, anak syarikat, dan badan separuh kerajaan di Selangor, yang telah menyumbang kepada wakaf tunai bersama Pejabat Wakaf Selangor (PWS). Analisis deskriptif dijalankan untuk menganalisis latar belakang demografi responden dan corak penyertaan waqif. Model kajian kemudiannya dianalisis lebih lanjut menggunakan *Partial Least Squares-Structural Equation Modeling (PLS-SEM)*. Penemuan penyelidikan ini menyumbang kepada pemahaman tentang faktor kelakuan yang mendorong waqif untuk terus menyumbang kepada wakaf tunai. Lima dapatan kajian: 1) sikap sebagai faktor yang mempengaruhi kesetiaan waqif dalam wakaf tunai adalah signifikan, 2) kecuali pengetahuan, semua faktor yang mempengaruhi kesetiaan waqif dalam wakaf tunai adalah signifikan terhadap kepercayaan, manakala pengalaman dan persepsi sahaja signifikan kepada komitmen, 3) kesan kepercayaan terhadap kesetiaan waqif kepada wakaf tunai adalah tidak signifikan, tetapi kesan komitmen terhadap kesetiaan waqif dalam wakaf tunai adalah signifikan, 4) kepercayaan menjadi pengantara di dalam hubungan di antara sikap, pengalaman, dan persepsi dengan kesetiaan dalam wakaf tunai, manakala komitmen menjadi pengantara hubungan di antara pengalaman dan persepsi dengan kesetiaan dalam wakaf tunai, dan 5) hubungan di antara dua pengantara iaitu kepercayaan dan komitmen adalah signifikan. Sehubungan itu, dengan rangka kerja kesetiaan waqif kepada wakaf tunai, pembangunan institusi wakaf tunai khususnya dalam aspek pemasaran dan terutamanya dari perspektif tingkah laku wakif boleh dijalankan. Di samping itu, kajian ini menyumbang kepada teori-teori yang berkaitan dalam menjelaskan hubungan di antara pembolehubah yang signifikan dari sudut akademik dan menjurus kepada tujuan asas untuk mengiktiraf pembangunan institusi wakaf tunai, yang bertujuan untuk menangani masalah ekonomi ummah.

ABSTRACT

The extant literature suggests that waqf and waqf institutions face issues such as still being in the nascent phase, inadequate of funds, decreasing numbers of waqifs, perception of waqf as sadaqah, trust and commitment of waqifs specifically in cash waqf, and the collection of cash waqf being not in tandem with the growth of the Muslim population in Malaysia. While most studies discuss solutions to problems related to the management and governance of waqf institutions, little attention has been paid to the behavioral aspects of waqifs. This study aims to determine the behavioral factors influencing waqifs' loyalty in cash waqf. This study examines the relationship between the waqifs' internal attributes that are attitude, knowledge, experience, and perception with the impact of trust and commitment to the waqifs' loyalty in cash waqf, the mediating effect of trust and commitment on the relationship between the waqifs' internal attributes and loyalty in cash waqf, and the relationship between trust and commitment. The research framework is based on the Mehrabian-Russell Stimulus-Response (SOR) Model which serves as the grand theory, and supported by other theories such as the Social Cognitive Theory and the Trust-Commitment Theory of Relationship Marketing. In prior research SOR model has been used in the contemporary marketing studies, however, this study has filled the gap by applying the theory into the context of waqf, specifically the cash waqf. To achieve the objectives of this study, a quantitative survey method was employed to collect relevant data from waqifs who are committed to contribute consistently to cash waqf through salary deduction. For data analysis, a total of 378 completed surveys by waqifs from government agencies, subsidiaries, and semi-bodies in Selangor registered under Pejabat Waqf Selangor (PWS) were utilized. A descriptive analysis was conducted to analyse the demographic background of the respondents and the pattern in the waqifs' participation in cash waqf. The study model was then analysed further using the Partial Least Squares-Structural Equation Modeling (PLS-SEM). The research findings contributed to a better understanding of the behavioral factors influencing the waqifs' loyalty to contribute to cash waqf. Five research findings were derived: 1) attitude as a factor influencing the waqifs' loyalty in cash waqf was significant, 2) except for knowledge, all factors influencing the waqifs' loyalty in cash waqf were significant to trust, whereas only experience and perception were significant to commitment, 3) the impact of trust on the waqifs' loyalty in cash waqf was insignificant whilst the effect of commitment was significant, 4) trust mediates the relationship between attitude, experience, and perception and loyalty in cash waqf, while commitment mediates the relationship between experience and perception and loyalty in cash waqf, and 5) the relationship between the two mediators, i.e., trust and commitment was significant. Consequently, with the framework of waqifs' loyalty to cash waqf, the development of cash waqf institutions specifically in marketing aspects and from the behavioral perspective can be facilitated. In addition, this study contributes to the relevant theories in explaining the relationship between the significant variables from an academic standpoint, leading to the basic purpose of recognizing the development of cash waqf institutions, which aims to address the economic woes of the ummah.

الملخص

أشار مسح الدراسات إلى أن الوقف ومؤسساته تواجه مشكلات مثل كونها لا تزال في مرحلة النشوء، وعدم كفاية الأموال، وانخفاض عدد الواقفين، وتصور الوقف على أنه صدقة، وثقة الواقفين والتزامهم في الوقف النقدي، وجمع الوقف النقدي الذي لا يتطابق مع نمو السكان المسلمين. وعلى الرغم من الدراسات التي ناقشت حلول مشكلات إدارة المؤسسات الوقفية إلا أنها لم تعط الاهتمام على الجوانب السلوكية للواقفين. تهدف الدراسة تحديد العوامل السلوكية على ولاء الواقفين للوقف النقدي والعلاقة بين السمات الداخلية للواقفين وهي الصفات والمعرفة والخبرة والتصور من جهة وبين أثر الثقة والالتزام على ولاءهم في الوقف النقدي والأثر الوسيط للثقة والالتزام على العلاقة بين السمات الداخلية للواقفين وولائهم في الوقف النقدي من جهة أخرى، كما تعين الدراسة العلاقة بين الثقة والالتزام. تعتمد إطار الدراسة نموذج (SOR) الذي يعد بمثابة النظرية الرئيسية، وتدعمها نظريات أخرى مثل النظرية المعرفية الاجتماعية ونظرية الثقة والتزام علاقة التسويق. استخدمت الدراسات السابقة نموذج (SOR) في الدراسات التسويقية، إلا أن هذه الدراسة تسد الفجوة من خلال تطبيق تلك النظرية في الوقف النقدي. تستخدم الدراسة أسلوب المسح الكمي لجمع بيانات الواقفين الملتزمين بالمساهمة على سبيل الاستمرار في الوقف النقدي من خلال قطع الرواتب. ويتم تحليل بيانات 378 بحثاً ميدانياً من المؤسسات الحكومية والشركات المرتبطة بالحكومة والمنظمات شبه الحكومية في سلانجور المسجلة تحت إدارة وقف الولاية، وتحليل وصفي لتحليل الخلفية الديموغرافية للمشاركين ونمط مشاركة الوقف في الوقف النقدي، كما يتم تحليل نموذج الدراسة بشكل أكبر باستخدام (PLS-SEM) تساعد نتائج الدراسة في فهم أفضل للعوامل السلوكية التي تؤثر على ولاء الواقفين للمساهمة في الوقف النقدي. هناك خمس نتائج الدراسة: (1) صفات الفرد كعامل مؤثر على ولاء الواقفين في الوقف النقدي مهم، (2) جميع العوامل المؤثرة على ولاء الواقفين ذات دلالة إحصائية للثقة باستثناء المعرفة، (3) أثر الثقة على ولاء الواقفين في الوقف النقدي غير مهم بخلاف أثر الالتزام، (4) الثقة هي الوسيط في العلاقة بين صفات الفرد والخبرة والتصور وبين الولاء في الوقف النقدي بينما الالتزام يتوسط العلاقة بين الخبرة والتصور وبين الولاء في الوقف النقدي، (5) العلاقة بين الوسيطين أي الثقة والالتزام مهم. وبالتالي يمكن تنفيذ تنمية مؤسسات الوقف النقدي لا سيما الجوانب التسويقية ومن المنظور السلوكي للواقفين في إطار ولاءهم. وبالإضافة تساهم هذه الدراسة في النظريات بتوضيح العلاقة بين المتغيرات المهمة من الناحية الأكاديمية، ومن ثم تساهم في الغرض الأساسي المتمثل في اعتراف مؤسسات الوقف النقدي من حيث أنها تعالج المشاكل الاقتصادية للأمة.

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LIST OF SYMBOLS

Symbols

S	Stimulus
O	Objective
R	Response
%	Percentage
α	Alpha
β	Beta
t	T-Statistics
Q2	Relevant Prediction
f2	Level of Effect Size
R2	Coefficient of Determination
p	Probability
\pm	Two possible values
\geq	Less than and equal
\leq	More than and equal
$>$	More
$<$	Less
X	Independent Variable
Y	Dependant Variable
M	Mediator
H	Hypothesis

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LIST OF ABBREVIATION

AVE	Average Variance Extracted
BMMB	Bank Muamalat Malaysia Berhad
CB-SEM	Covariance Based AStructural Equation Modelling
CFA	Confirmatory Factor Analysis
CMV	Common Method Variance
CR	Composite Reliability
CSR	Corporate Social Responsibility
CVR	Content Validation Ratio
EFA	Exploratory Factor Analysis
HTMT	Heterotrait- Monotrait Criterion
JAWHAR	Jabatan Wakaf, Zakat dan Haji
JFN	Jabatan Fatwa Negara
KMV	Key Mediating Variable
KPM	Kementerian Pendidikan Malaysia
KUIS	Kolej Universiti Islam Selangor
MAIAMP	Majlis Agama Islam dan Adat Melayu Perak
MAIK	Majlis Agama Islam Kelantan
MAIN	Majlis Agama Islam Negeri
MCQ	Multiple Choice Question
MMU	Universiti Multimedia
MPAJ	Majlis Perbandaran Ampang Jaya
MPSJ	Majlis Perbandaran Subang Jaya

NGOs	Non-Governmental Organisations
PIRC	Penang Islamic Religious Counsel
PKNS	Perbadanan Kemajuan Negeri Selangor
PLS	Partially Least Square
PLS-SEM	Partially Least Square Structured Equation Modelling
PWS	Perbadanan Wakaf Selangor
RO	Research Objective
RQ	Research Question
RM	Relational Marketing Theory
SCT	Social Cognitive Theory
SEM	Structural Equation Modelling
SIRC	State Islamic Religions Council
SMEs	Small Medium Enterprises
SOR	Stimulus Organisation Response
SPSS	Statistical Package Social Science
UNISZA	Universiti Sultan Zainal Abidin
UPM	Universiti Putra Malaysia
UUM	Universiti Utara Malaysia
VIF	Variance Inflation Sector
YADIM	Yayasan Dakwah Islamiyah Malaysia
YWM	Yayasan Wakaf Malaysia