

## CHAPTER IV

### DATA ANALYSIS

#### 4.1 Introduction

This chapter presents the analysis and the findings of this study starting with an introduction in Section 4.1. The demographic profile is discussed in Section 4.2, while the descriptive analysis of response is given in Section 4.3. Other than that, exploratory factor analysis and reliability analysis are discussed in Sections 4.4 and 4.5 respectively. Next, multiple regression analysis is explained in Section 4.6, and lastly, Section 4.7 summarises the chapter.

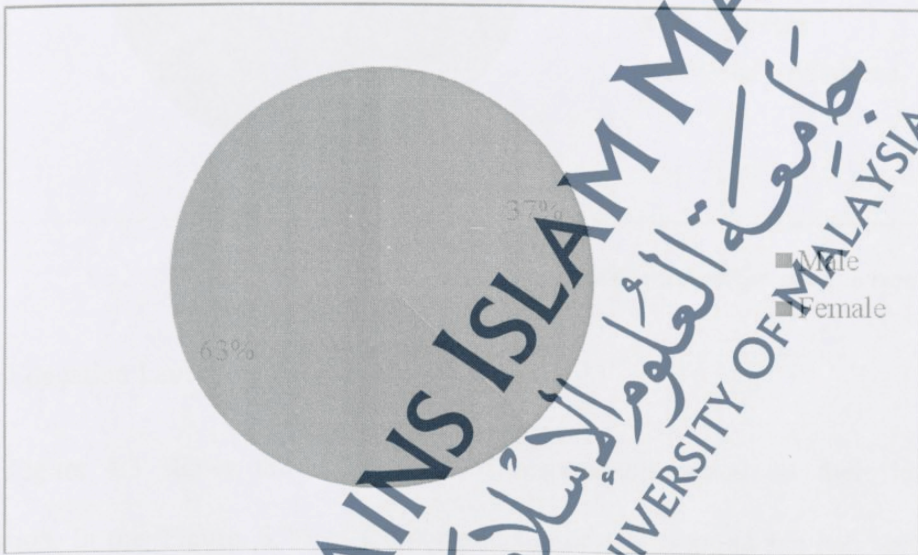
#### 4.2 Demographic Profile

The respondents of this study were those employed at the Majlis Agama Islam Wilayah Persekutuan (MAIWP). They were invited to answer the questionnaires, which were manually distributed. A respondent was only qualified to answer the questionnaire once. A total of 285 questionnaires were completed in this study. In this section, the data analysis is divided according to gender, age, education level, and salary. All the findings obtained are presented below.

#### 4.2.1 Gender

Figure 4.1 shows the distribution of respondents based on gender. The results indicated that 179 and 106 of the respondents or 63% and 37% of the total respondents were females and males respectively.

FIGURE 4.1: Gender of the Respondents

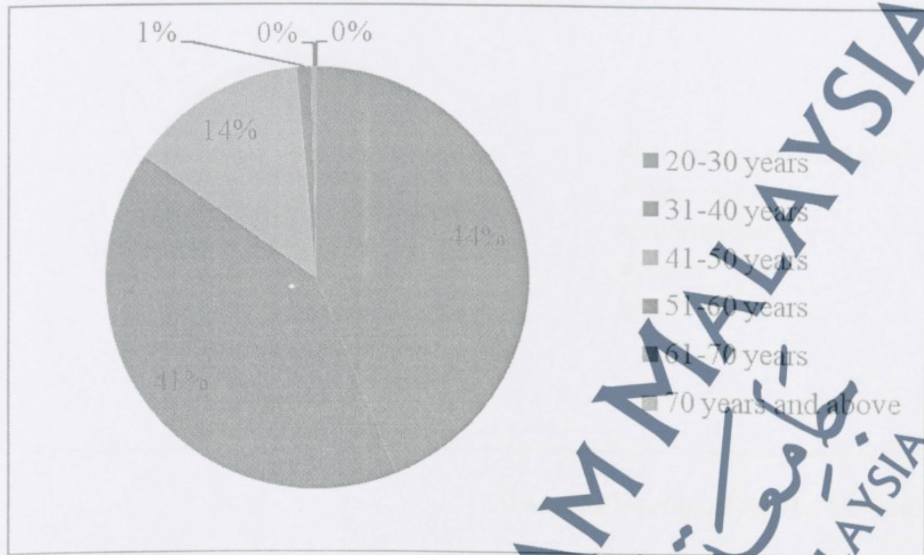


Source: Developed for the Current Study

#### 4.2.2 Age

Figure 4.2 shows the distribution of the respondents based on their age. About 44% of the respondents were in the range of 20-30 years old age group, or 125 respondents; 41% of the respondents were in the 31-40 age range group, or 117 respondents; and 14% of the respondents were in the range of 41-50 age group, which were 39 respondents. Meanwhile, the age groups of 51-60 and 61-70 had 3 and 1 respondents or just 1% and 0% respectively. No respondent was available for the 70 years and above age group.

**FIGURE 4.2: Age of the Respondents**

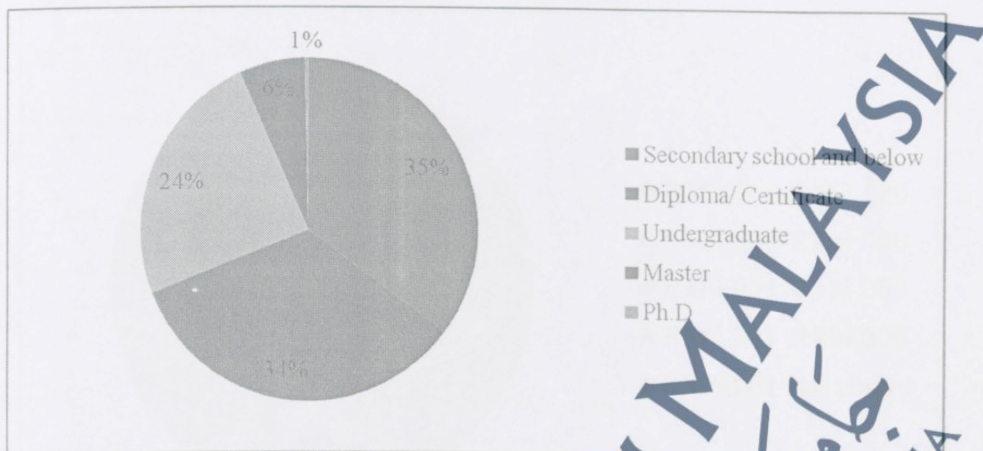


*Source: Developed for the Current Study*

#### 4.2.3 Education Level

Figure 4.3 shows the distribution of respondents based on their level of education. In this Figure, 35% of the respondents or 100 respondents had secondary school qualification and below, 34% of the respondents or 97 respondents had diploma/certificate, and 24% of the respondents or 69 respondents graduated from university. Other than that, respondents with master's degree and PhD had been 6% (18 respondents) and 1% of the respondents (1 respondent) respectively.

FIGURE 4.3: Education level among the Respondents

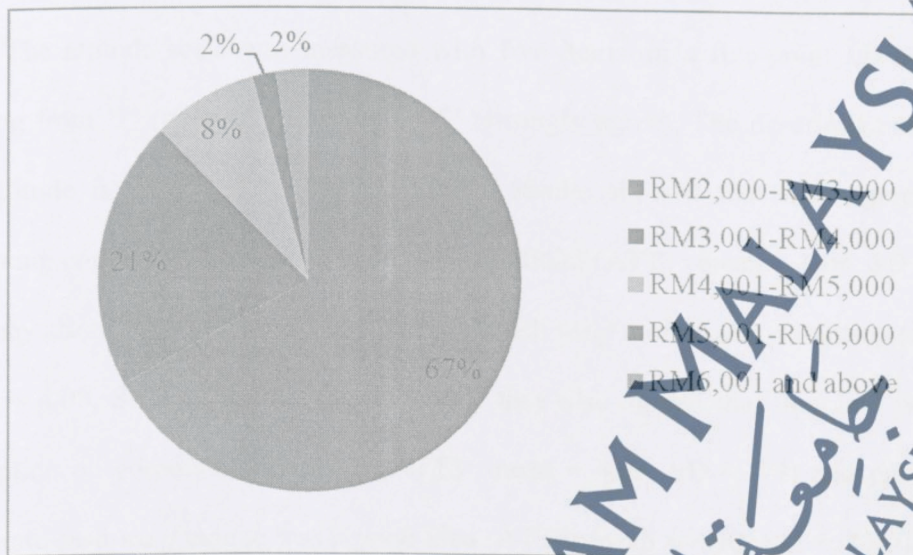


Source: Developed for the Current Study

#### 4.2.4 Salary

Figure 4.4 presents the distribution of the respondents based on their income. About 67% of the respondents (191 respondents) earned a monthly salary in the range of RM2,000–RM3,000, 21% of the respondents (59 respondents) received a monthly salary in the range of RM3,001–RM4,000, and 8% of the respondents (23 respondents) had their monthly salary in the range of RM4,001–RM5,000. Meanwhile, the remaining 2% of the respondents (5 respondents) earned their monthly salary in the range of RM5,001–RM6,000, whereas the other 2% of the respondents (7 respondents) received monthly salary of RM6,001 and above.

FIGURE 4.4: Monthly Salary Earned by the Respondents



Source: Developed for the Current Study

#### 4.3 Descriptive Analysis of Response

The previous section (i.e. Section 4.2) reports on the demographic characteristics of the survey respondents. This section presents the frequency for all items related to all constructs in the conceptual model. As described in Chapter Two (Figure 2.6), the proposed model consisted of the following constructs: attitude, subjective norm, perceived behavioural control, and religiosity. All constructs were measured by asking the respondents questions in the form of five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). Detailed descriptions of the items, percentage data for each mean value, and standard deviations are reported in the form of tables (see Tables 4.1 to 4.5). The following descriptive discussions are based on the mean scores of each construct and item.

### 4.3.1 Attitude

The attitude scale was measured with five items on a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The descriptive analysis for attitude is presented in Table 4.1. The results showed that they agreed that practicing corporate cash *waqf* course was beneficial (ATT1: mean = 4.04, SD = .74) and they also agreed that practicing corporate cash *waqf* course was rewarding (ATT2: mean = 4.08, SD = .72). At the same time, they also agreed that they had positive perception on corporate cash *waqf* (ATT3: mean = 4.03, SD = .78) and practicing corporate cash *waqf* course was a good idea (ATT4: mean = 4.10, SD = .73). In fact, most of them admitted that they liked the instrument corporate cash *waqf* (ATT5: mean = 4.07, SD = .78).

TABLE 4.1: Descriptive Analysis for Attitude

Construct and Items	Mean	Std. Deviation
Attitude ATT 1	4.04	.74
ATT 2	4.08	.72
ATT 3	4.03	.78
ATT 4	4.10	.73
ATT 5	4.07	.78

Source: Developed for the Current Study

### 4.3.2 Subjective Norm

The subjective norm scale was measured with three items on a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The descriptive analysis for subjective norm is presented in Table 4.2. The results showed that they had a neutral standpoint on most people who were important to them and thought that they should practice corporate cash *waqf* (SN1: mean = 3.83, SD = .81), their friends

would think that they should practice corporate cash *waqf* (SN2: mean = 3.78, SD = .84), and it had been expected of them that they should practice corporate cash *waqf* (SN3: mean = 3.86, SD = .83).

**TABLE 4.2:** Descriptive Analysis for Subjective Norm

Construct and Items	Mean	Std. Deviation
Subjective Norm	SN1	3.83
	SN2	3.78
	SN3	3.86

*Source: Developed for the Current Study*

#### 4.3.3 Perceived Behavioural Control

The perceived behavioural control scale was measured with four items on a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The descriptive analysis for perceived behavioural control is presented in Table 4.3. The results showed that they had a neutral standpoint on they have financial resources to practice corporate cash *waqf* (PBC1: mean = 3.65, SD = .89) and they had the ability to practice corporate cash *waqf* (PBC2: mean = 3.68, SD = .87). At the same time, they also had a neutral standpoint for the fact that they had knowledge to practice corporate cash *waqf* (PBC3: mean = 3.67, SD = .96) and practicing corporate cash *waqf* was within their control (PBC4: mean = 3.67, SD = .92).

**TABLE 4.3:** Descriptive Analysis for Perceived Behavioural Control

Construct and Items	Mean	Std. Deviation
Perceived Behavioural Control	PBC1	3.65
	PBC2	3.68
	PBC3	3.67
	PBC4	3.67

*Source: Developed for the Current Study*

#### 4.3.4 Religiosity

The religiosity scale was measured with three items on a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The descriptive analysis for religiosity is presented in Table 4.4. The results showed that they agreed with the notion that Allah SWT rules fulfil all of His creatures' needs (REL1: mean = 4.33, SD = .75), all human activities must be done for the sake of Allah SWT (REL2: mean = 4.40, SD = .72), and they feel happy when someone performs good deeds (REL3: mean = 4.45, SD = .70).

**TABLE 4.4:** Descriptive Analysis for Religiosity

Construct and Items		Mean	Std. Deviation
Religiosity	REL1	4.33	.75
	REL2	4.40	.72
	REL3	4.45	.70

*Source: Developed for the Current Study*

#### 4.3.5 Intention to participate

The intention to participate scale was measured with five items on a five-point Likert scale ranging from '1' (strongly disagree) to '5' (strongly agree). The descriptive analysis for intention to participate is presented in Table 4.5. The results showed that they agreed to choose corporate cash *waqf* as a way for their charity deeds (INT1: mean = 4.05, SD = .69). The respondents showed a neutral standpoint on overall concerning planning to participate in corporate cash *waqf* (INT2: mean = 3.93, SD = .75). The respondents also agreed to recommend corporate cash *waqf* to their friends (INT3: mean = 4.00, SD = .76) and their general intention to practice corporate cash *waqf* was found higher (INT4: mean = 4.03, SD = .73). At the same

time, they also agreed to think about opting for corporate cash *waqf* (INT5: mean = 4.03, SD = .76).

**TABLE 4.5:** Descriptive Analysis for Intention to Participate

Construct and Items	Mean	Std. Deviation
Intention to Participate	INT1	4.05
	INT2	3.93
	INT3	4.00
	INT4	4.03
	INT5	4.03

*Source: Developed for the Current Study*

Table 4.6 shows the summary of the descriptive analysis for all variables, including the correlation matrix. The mean values of the variable ranged from 3.666 to 4.390, while the standard deviations for the variables ranged from .654 to .830. This table also indicates that all the correlations between the constructs were positive. Besides, the values of the correlation ranged from .054 to .681. Subjective norm demonstrated a high statistically significant positive correlation with intention to participate (.672,  $p < .0005$ ), followed by perceived behavioural control (.632,  $p < .0005$ ), and attitude (.630,  $p < .0005$ ). Meanwhile, as for religiosity factor, it just demonstrated a medium positive correlation with intention to participate (.371,  $p < .0005$ ). In fact, all the correlations had been less than .90, suggesting less probability of multicollinearity (Tabachnick & Fidell, 2007).

**TABLE 4.6:** Summary of Descriptive Analysis and Correlation of All Variables

Variable	Mean	Std Deviation	INT	ATT	SN	PBC	REL
INT	4.010	.654	1.000				
ATT	4.059	.654	.630*	1.000			
SN	3.826	.771	.672*	.617	1.000		
PBC	3.666	.830	.632*	.454	.681	1.000	
REL	4.390	.681	.371*	.478	.222	.054	1.000

Notes: \* $p < .0005$

Source: Developed for the Current Study

#### 4.4 Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was employed to determine how and to what extent the observed variables were linked to their underlying factors. EFA was also performed to assess the validity of the items used in the survey questionnaire (Straub & Carlson, 1989). In this study, all the items were subjected to EFA by using Statistical Package for Social Science (SPSS) software Version 20. The discussion pertaining to EFA is based on constructs starting from sections 4.4.1 to 4.4.4.

##### 4.4.1 Attitude

All the five items of the attitude scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of the data for factor analysis. The correlation matrix table showed that most of the correlation coefficients were above .3 with the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) at .855, exceeding .6, and the value obtained from the Bartlett's Test of Sphericity was significant. This confirmed the suitability of the items for EFA.

Furthermore, in order to determine the number of components (factors to extract), Eigenvalues of 1 or more were checked. As a result, one component met this criterion and it explained a total of 74.833% of the variance, with values ranging from .820 to .912. The results retrieved from the factor analysis pertaining to the attitude construct are presented in Table 4.7. Overall, all the five items were retained for further analysis.

TABLE 4.7: Factor Analysis Results of Attitude Construct

	Items	Factor 1	% Variance
ATT4	Practicing corporate cash <i>waqf</i> course is a good idea.	.912	
ATT5	I like corporate cash <i>waqf</i> .	.893	
ATT1	Practicing corporate cash <i>waqf</i> course is beneficial.	.868	
ATT3	I have positive perception on corporate cash <i>waqf</i> .	.829	
ATT2	Practicing corporate cash <i>waqf</i> course is rewarding.	.820	74.833

Source: Developed for the Current Study

#### 4.4.2 Subjective Norm

All the three items of subjective norm scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pahani, 2005). In order to assess the suitability of data for factor analysis, the correlation matrix for coefficients was inspected. The correlation matrix table showed that the correlation coefficients were above .3 with KMO value at .760 exceeded .6, and the value of Bartlett's Test of Sphericity was significant. This confirmed the suitability of the items for EFA.

Furthermore, in order to determine the number of components (factors to extract), Eigenvalues of 1 or more were checked. As a result, one component met this criterion and it explained a total of 86.698% of the variance, with values ranging from .921 to .940. The factor analysis results of the subjective norm construct are presented in Table 4.8. Overall, the three items were retained for further analysis.

**TABLE 4.8:** Factor Analysis Results of Subjective Norm Construct

	Items	Factor 2	% Variance
SN2	My friends would think that I should practice corporate cash <i>waqf</i> .	.940	
SN3	It is expected of me that I should practice corporate cash <i>waqf</i> .	.932	
SN1	Most people who are important to me think that I should practice corporate cash <i>waqf</i> .	.921	86.698

Source: Developed for the Current Study

#### 4.4.3 Perceived Behavioural Control

All four items of perceived behavioural control scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of data for factor analysis. The correlation matrix table showed that most of the correlation coefficients were above .3 with KMO value was .785 exceeded .6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

Moreover, in order to determine the number of components (factors to extract), Eigenvalues of 1 or more were checked. In fact, one component met this criterion and it explained a total of 83.512% of the variance, with values ranging from .906 to .925.

The results obtained from the factor analysis of the perceived behavioural control construct are presented in Table 4.9. Overall, the four items were retained for further analysis.

**TABLE 4.9:** Factor Analysis Results of Perceived Behavioural Control Construct

	Items	Factor 3	% Variance
PBC2	I have the ability to practice corporate cash <i>waqf</i> .	.923	
PBC3	I have the knowledge to practice corporate cash <i>waqf</i> .	.913	
PBC4	Practicing corporate cash <i>waqf</i> is within my control.	.912	
PBC1	I have financial resources to practice corporate cash <i>waqf</i> .	.906	83.712

*Source: Developed for the Current Study*

#### 4.4.4 Religiosity

All three items of the religiosity scale were subjected to EFA. Initially, the unrotated factor matrix was computed to determine how many components (factors) to extract (Pallant, 2005). The correlation matrix for coefficients was inspected in order to assess the suitability of the data for factor analysis. The correlation matrix table showed that there were coefficients above .3 with KMO value of .738 exceeded .6, and the Bartlett's Test of Sphericity value was significant. This confirmed the suitability of the items for EFA.

Besides, in order to determine the number of components (factors to extract), Eigenvalues of 1 or more were checked. One component met this criterion and it explained a total of 88.709% of the variance, with values ranging from .922 to .962.

The factor analysis results of the religiosity construct are presented in Table 4.10. Overall, the three items were retained for further analysis.

**TABLE 4.10:** Factor Analysis Results of Religiosity Construct

Items		Factor	% Variance
REL2	All human activities must be done for the sake of Allah SWT.	.962	
REL1	Allah SWT rules fulfil all of His creatures' needs.	.941	
REL3	I feel happy when someone performs good deeds.	.922	88.709

*Source: Developed for the Current Study*

A summary of the results of EFA is presented in Table 4.11. The results showed that the data had been indeed appropriate for factor analysis. First, most of the correlation coefficients were above .3. Second, the KMO values were higher than the recommended value of .6 (ranging from .738 to .855). Finally, the Bartlett's Test of Sphericity achieved statistical significance, confirming the suitability of the data for factor analysis (Pallant, 2005).

**TABLE 4.11:** Summary of Exploratory Factor Analysis Results

Factors	KMO	Bartlett's Test of Sphericity			Total Variance
		Chi Square	df	Significant	
Attitude	.855	1031.777	10	.000	74.833
Subjective Norm	.760	645.328	3	.000	86.698
Perceived Behavioural Control	.785	1062.302	6	.000	83.512
Religiosity	.738	766.220	3	.000	88.709

*Source: Developed for the Current Study*

## 4.5 Reliability Analysis

Table 4.12 presents a summary of the results of reliability for the five constructs: attitude, subjective norm, perceived behavioural control, religiosity, and intention to participate.

TABLE 4.12: Summary Results of Reliability

Construct and Items		Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	No of Items
Attitude	ATT1	.788	.895	.915	
	ATT2	.721	.908		
	ATT3	.764	.906		
	ATT4	.853	.892		
	ATT5	.823	.887		
Subjective Norm	SUB1	.825	.904	.923	3
	SUB2	.861	.875		
	SUB3	.846	.887		
Perceived Behavioural Control	PER1	.828	.918	.934	4
	PER2	.860	.909		
	PER3	.845	.914		
	PER4	.845	.913		

Construct and Items			Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha	No of Items
Religiosity	REL1	Allah SWT rules fulfil all of His creatures' needs.	.866	.909	.936	
	REL2	All human activities must be done for the sake of Allah SWT.	.912	.872		
	REL3	I feel happy when someone performs good deeds.	.829	.937		
Intention to Participate	INT1	I will choose corporate cash <i>waqf</i> as a way for my charity deeds.	.733	.931	.931	5
	INT2	Overall, I plan to do corporate cash <i>waqf</i> .	.842	.911		
	INT3	I will recommend corporate cash <i>waqf</i> to my friends.	.861	.907		
	INT4	My general intention to practice corporate cash <i>waqf</i> is higher.	.885	.902		
	INT5	I will think about opting for corporate cash <i>waqf</i> .	.772	.924		

Source: Developed for the Current Study

#### 4.5.1 Cronbach's Alpha

Table 4.12 shows that Cronbach Alpha's correlation coefficients for the main survey had been between .915 and .936. Hence, a particular variable is acceptable as its value is greater than .7 (Hair et al., 2016). From the table, the religiosity variable displayed the highest Cronbach's Alpha value, which was .936. Meanwhile, the second highest value was perceived behavioural control variable with .934, whereas the third highest value was intention to participate variable with .931, followed by, subjective norm and attitude variables which were .923 and .915 respectively. Therefore, this indicated that the items concerning religiosity highly measured similar underlying construct compared to other items of other factors.

#### 4.5.2 Corrected Item-Total Correlation

The figures in the corrected item total correlation' column indicated the degree to which each item correlated with the total score. Low values (i.e. less .3) indicate that the item measured something different from the whole (Pallant, 2005). As shown in Table 4.12, all items had values exceeding .3, indicating that the items measured the same factor.

#### 4.5.3 Cronbach's Alpha if an Item is Deleted

The column 'Cronbach's Alpha if an item is deleted' shown in Table 4.12 indicates the impact on Cronbach Alpha if each item is removed. These values were compared with the final alpha value obtained. In the case that the values in this column are higher than the final Alpha value, the researcher may want to consider removing this item from the scale (Pallant, 2005). In this study, this technique was not applied because the final Alpha for all variables had been satisfied for reliability since it was higher than the value .7, as recommended.

#### 4.6 Multiple Regression Analysis

Multiple regression analysis was conducted in order to determine the relationship between dependent variable; intention to participate and independent variables; attitude, subjective norm, perceived behavioural control, and religiosity. Two types of multiple regression analyses were used in this study, which were standard multiple regression and hierarchical multiple regression. The results obtained from both analyses are presented in the following sections.

#### 4.6.1 Standard Multiple Regression

In order to answer the first and the second research questions, standard multiple regression was employed.

**Research Question 1:** What is the predictor of individual's intention to participate in corporate cash *waqf* based on TPB?

The Table 4.13 shows the model summary of this study. The value of R Square tells how much of the variance in the dependent variable (intention to participate in corporate cash *waqf*) is explained by the model (including the variables of total attitude, total subjective norm, and total perceived behavioural control) (Pallant, 2007). The value of R Square in this model summary was .576, which means 57.6% (multiplied by 100, by shifting the decimal point two places to the right) of the variance in the dependent variable had been significantly explained by the independent variables.

TABLE 4.13: Model Summary<sup>a</sup> of Question 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759 <sup>d</sup>	.576	.572	.42826

a. Predictors: (Constant), t.perceived, t.attitude, t.subjective

b. Dependent Variable: t. participate

Source: Developed for the Current Study

Besides, in order to assess the statistical significance of the result, it is necessary to look in the table labelled ANOVA shown in Table 4.14. According to Pallant (2007), this tests the null hypothesis that multiple R in the population is equal to 0. For

this model, it did achieve statistical significance (Sig. = .000), which really means  $p < .0005$ .

TABLE 4.14: ANOVA<sup>a</sup> of Question 1

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.034	3	23.345	127.282	.000 <sup>b</sup>
	Residual	51.538	281	1.83		
	Total	121.572	284			

a. Dependent Variable: t. participate

b. Predictors: (Constant), t.perceived, t.attitude, t.subjective

Source: Developed for the Current Study

**Research Question 2:** What is the best predictor of individual's intention to participate in corporate cash *waqf* based on TPB?

Table 4.15 shows the variables included in the model that contributed to the prediction of the dependent variable. The column labelled Beta ( $\beta$ ) under Standardised Coefficients tells how much of each variable contributed to the dependent variable. The largest value means the largest contribution of the independent variable towards dependent variable. In this case, the largest  $\beta$  coefficient was .331, which was for total attitude. This means, this variable made the strongest and most unique contribution to explain the dependent variable, when the variance explained by all other variables in the model had been controlled for. Meanwhile, the  $\beta$  values for total subjective norm and total perceived behavioural control had been slightly lower (.261 and .304 respectively), indicating that they made less of a contribution.

For each of these variables, the value in the column marked Sig. had been examined. This value tells if this variable made a statistically significant and unique

contribution to the equation. If the Sig. value is less than .05 (.01, .0001, etc.), the variable is deemed to make a significant and unique contribution to the prediction of the dependent variable (Pallant, 2007). In this case, all the independent variables made unique and statistically significant contribution to the prediction of intention to participate in corporate cash *waqf*.

TABLE 4.15: Coefficients<sup>a</sup> of Question 2

Model	Unstandardised Coefficients		Standardised Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.942	.167		5.654	.000		
t.attitude	.331	.049	.331	6.692	.000	.617	1.621
t.subjective	.221	.051	.261	4.337	.000	.417	2.398
t.perceived	.240	.042	.304	5.733	.000	.534	1.871

a. Dependent Variable: t.participate

Source: Developed for the Current Study

The same table also reports the Tolerance and Variance-Inflation Factor (VIF). The Tolerance and VIF were used in this study to examine the multicollinearity among the independent variables. Multicollinearity occurs when the value of tolerance is less than .10 and the value of VIF is above 10 (Pallant, 2007). By referring to Table 4.10, the tolerance value for each independent variables had been .617 (attitude), .417 (subjective norm), and .534 (perceived behavioural control), where none was less than .10; therefore, all the independent variables did not violate the multicollinearity assumption. This is also supported by the VIF values, which were 1.621 (attitude), 2.398 (subjective norm), and 1.871 (perceived behavioural control), where all were well below the cut-off of 10.

Based on the results presented above, the regression equation reflected that the intention to participate in corporate cash *waqf* can be predicted based on the following equation:

$$\text{Intention to participate} = .331 (\text{attitude}) + .221 (\text{subjective norm}) + .240 (\text{perceived behavioural control}) + .942$$

Of these three variables, attitude was found to offer the largest and unique contribution ( $\beta = .331, p < .0005$ ) compared to subjective norm ( $\beta = .209, p < .0005$ ) and perceived behavioural control ( $\beta = .304, p < .0005$ ) with the total R Square at .576, which meant 57.6%.

#### 4.6.2 Hierarchical Multiple Regression

In order to answer the third research question, hierarchical multiple regression was employed.

**Research Question 3:** Could the variables of TPB (attitude, subjective norm and perceived behavioural control) predict individual's intention to participate in corporate cash *waqf* if the religiosity factor is controlled?

The R Square values in the first Model summary box were determined first, as shown in Table 4.16. After the variables in Block 1 (total religiosity) had been entered, the overall model explained 13.8% of the variance ( $.138 \times 100$ ). After Block 2 variables (total attitude, total subjective norm, and total perceived behavioural control) were also included, the model, as a whole, explained 60.2% ( $.602 \times 100$ ). Moreover, it is indeed important to note that this second R square value included all the variables from both blocks, not just those included in the second step.

Furthermore, in order to determine how much of this overall variance is explained by attitude, subjective norm, and perceived behavioural control after the effects of religiosity responding was removed, one needs to look in the column labelled R Square change. In the output presented in Table 4.15, it can be seen on the line marked Model 2 that the R square change value is .464. This means that attitude, subjective norm, and perceived behavioural control explained an additional 46.4% (.464 x 100) of the variance in intention to participate in corporate cash *waqf*, even when the effect of religiosity response was statistically controlled. This exemplified a statistically significant contribution, as indicated by the Sig. F change value for this line (.000).

TABLE 4.16: Model Summary<sup>c</sup> of Question 3

Model	R	R Square	Adjusted R Square	Change Statistics				
				R Square Change	F Change	df1	df2	Sig. F Change
1	.371 <sup>a</sup>	.138	.135	.138	45.153	1	283	.000
2	.776 <sup>b</sup>	.602	.596	.464	108.926	3	280	.000

a. Predictors: (Constant), t.religiosity

b. Predictors: (Constant), t.religiosity, t.perceived, t.attitude, t.subjective

c. Dependent Variable: t.participate

Source: Developed for the Current Study

The ANOVA table in Table 4.17 indicates that the model, as a whole (including both blocks of variable), was indeed significant [F = 105.897, p<.0005].

TABLE 4.17: ANOVA<sup>a</sup> of Question 3

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	16.728	1	16.728	45.153	.000 <sup>b</sup>
	Residual	104.845	283	.370		
	Total	121.572	284			
2	Regression	73.192	4	18.298	105.897	.000 <sup>c</sup>
	Residual	48.381	280	.173		
	Total	121.572	284			

a. Dependent Variable: t.participate

b. Predictors: (Constant), t.religiosity

c. Predictors: (Constant), t.religiosity, t.perceived behavioural control, t.subjective norm

Source: Developed for the Current Study

Furthermore, in order to determine how well each variable contributed to the final equation, one needs to look in the Coefficients table in the Model 2 row in Table 4.18. This summarises the results, as all the variables entered into the equation. Scanning the Sig. column, all of the variables made a statistically significant contribution (less than .0005).

Based on the results presented above, the regression equation reflected that the intention to participate in corporate cash *waqf* could be predicted based on the following equation:

$$\text{Intention to participate} = .226 (\text{attitude}) + .218 (\text{subjective norm}) + .272 (\text{perceived behavioural control}) + .180 (\text{religiosity}) + .474$$

Of these four variables, perceived behavioural control was discovered to make the largest and unique contribution ( $\beta = .345$ ,  $p < .0005$ ) compared to attitude ( $\beta = .226$ ,

$p < .0005$ ), subjective norm ( $\beta = .256$ ,  $p < .0005$ ), and religiosity ( $\beta = .188$ ,  $p < .0005$ ) with the total R Square being .602, which meant 60.2%. Therefore, it can be concluded that the set of variables had successfully predicted a significant amount of the variance in intention to participate in corporate cash *waqf* after the aspect of religiosity was controlled, though the  $\beta$  values for attitude and subjective norm were slightly decreased. On the other hand, it indicated that the religiosity factor also played a role in influencing the employees' intention to participate in corporate cash *waqf*.

TABLE 4.18: Coefficients of Question 3

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.445	.236		10.371	.000		
	t.religiosity	.357	.053	.371	6.720	.000	1.000	1.000
2	(Constant)	.474	.195		2.411	.016		
	t.religiosity	.180	.042	.288	4.275	.000	.738	1.355
	t.attitude	.226	.054	.226	4.181	.000	.488	2.048
	t.subjective	.218	.050	.256	4.392	.000	.417	2.399
	t.perceived	.272	.041	.325	6.575	.000	.517	1.935

a. Dependent Variable: t.participate

Source: Developed for the Current Study

#### 4.7 Summary

This chapter has discussed the findings and the results obtained from the study. This study reported the demographic profile of the respondents, which comprised of gender, age, education level, and salary. Other than that, descriptive analysis of response was used to determine the mean, standard deviation, and correlation. Apart from that, exploratory factor analysis was applied to measure the extent of the

accuracy of data collection, while reliability analysis ensured that all the items measured the same underlying construct. Finally, this study used standard multiple regression analysis to answer the first and second research questions, while hierarchical regression to answer the third research question.

UNIVERSITI SAINS ISLAM MALAYSIA  
جامعة العلوم الإسلامية الماليزية  
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA