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FACTORS IMPACTING MUSLIMS' BEHAVIOURAL INTENTION TOWARD CASH WAQF CONTRIBUTIONS: CASE STUDY IN NEGERI SEMBILAN, MALAYSIA

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Abstract*:* *Cash waqf, which refers to the endowment of cash and cash-based assets, has gained increasing attention in recent years as a potential source of funding for various development and philanthropic projects. This study aims to investigate the factors that influence Muslims' behavioral intention to contribute to cash waqf in the state of Negeri Sembilan, Malaysia. This study used an online survey to investigate the factors influencing Muslims' behavioural intentions to contribute to cash-waqf and also to determine which factor has the highest impact on behavioural intention to participate in cash waqf. This study employed a quantitative approach, with data collected through a survey of 224 Muslim respondents in Negeri Sembilan. The findings revealed that 37.4% of the total variation in the behavioural intention to participate in cash waqf can be explained by Religiosity, Knowledge, Trust in waqf institution and Convenience. In addition, the study also found that highest impact towards the behavioural intention to participate in cash waqf contribution was the trust in waqf institutions, followed by convenience and religiosity. The study provides insights into the key drivers of cash waqf contributions and offers practical implications for waqf institutions and policymakers in promoting and facilitating cash waqf contributions among the Muslim community.*

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Keywords: *Cash Waqf, Behavioural Intention, Waqf Institutions, Negeri Sembilan, multiple linear regression*

Introduction

Compassionate towards human beings is one fundamental teaching in Islam. Being charitable and generous toward others are main attributes of a Muslim. The term 'charity' is mentioned many times in the holy book Al Quran showing that the act of donating to charity is a noble deed and should be practiced by all mankind especially the Muslims. Waqf is one form of voluntary charity which all Muslims are strongly encouraged to practice (Budiman, 2014). Waqf provides more flexibility as compared to zakah due to no specific beneficiary categories. On the other hand, zakah is payable only to those who are eligible mentioned in Al Quran such as the poor and the needy (Mohsin, 2013).

Two forms of prominent waqf are the immovable property (`aqar) and movable property (manqul). Categorized as moveable property, cash waqf is viewed as an alternative to the traditional waqf structure. Cash waqf fund has been recognized in many studies as a mechanism that plays a huge and important role in developing and expanding Muslim economy. It has the potential to solve some social issues by promoting and enhancing the economic, educational, health, religious, and social development of the ummah. Cash waqf has been aggressively practisd during the time of Ottoman Empire and has been proven to be successful in alleviating poverty (Ahmad, 2015). Cash waqf can reduce the burden of the government budget where it can be channelled in various forms of activities such as financing development of various sectors such as education, health (buy dialysis machines), and religious activities.

Cash waqf in Malaysia was pioneered by Perak Islamic State Religious Council in 1957 and then followed by other State Islamic State Religious Councils. The State Religious Council of each state is responsible for supervising the collection, management and distribution of cash waqf in the state. In recent years, cash waqf is slowly making a comeback and has increasingly gaining awareness among the Muslim society even though it is not as popular and common as properties type of waqf such as land or building. Among the reasons why cash waqf is gaining attention is due to its flexibility where it allows the waqf's potential benefit to be contributed to those in need regardless of their geographical location (Saifuddin, Kadibi, Polat, Fidan & Kayadibi ,2014). It is also perceived as easy and flexible and therefore, anybody can contribute or donate in form cash waqf as long as they have cash in hand.

Many initiatives have been formulated by the Malaysian government in order to encourage people to participate in cash waqf. For example, the government has given tax exemption for cash waqf contributors. A study done by Saiti et. al., 2019 showed that cash waqf in Malaysia has the potential to support the development of the Muslim ummah where the cash waqf collection in Malaysia is expected to hit RM4.3 billion a year if every grown-up Malaysian Muslim contributed at least RM1 per day or RM30 per month to the cash waqf fund. However, Allah Pitchay, Mydin Meera and Saleem (2015) highlighted that the total amount of cash waqf collected in Malaysia is still not very substantial.

The growing interest in cash Waqf has highlighted its potential and influence as a financial instrument, yet a comprehensive study on this subject remains lacking. Negeri Sembilan is a strategically significant case study for examining the factors influencing Muslims' behavioural intention towards cash waqf contributions for several compelling reasons. First, the state's

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sizable Muslim community, which accounts for around 61.5% of the population, provides an important demographic focus for waqf-related research (Kerajaan Negeri Sembilan, n.d.). This makes it a good place to study how Muslims behave when it comes to waqf contributions.

However, the state's cash waqf sector is still comparatively underdeveloped, even after the Perbadanan Wakaf Negeri Sembilan (PWNS) was founded in 2005 to coordinate and promote waqf development (Zainal & Rosdi, 2023). Public participation is still low despite the fact that PWNS has launched a number of initiatives, such as the Waqf An-Nur Dialysis Centre and payroll-deduction waqf schemes. A 2019 study by Hassan and Nasir, for instance, revealed that while knowledge and attitude have a positive impact on young intellectuals' intentions to contribute to cash waqf, subjective norms and religiosity did not significantly predict these intentions, indicating limited community-wide influence and engagement.

Additionally, empirical research confirms the finding that public participation in cash waqf is low. According to a preliminary study by Hassan and Nasir (2019), among young intellectuals in Negeri Sembilan, cash waqf intention was significantly influenced by positive attitudes and knowledge, while subjective norms and religiosity had little effect. This suggests that although some groups are aware and understand, mass participation may be limited by the lack of well-developed broader social and religious motivations.

In Negeri Sembilan, Majlis Agama Islam Negeri Sembilan (MAINS) has introduced two convenient modes for contributing to cash Waqf: an online option starting at RM 1 per month and a salary deduction scheme starting at RM 5 per month. Despite these accessible options, there is a pressing need for a new approach to promote cash Waqf within the Muslim community.

To address this gap, it is crucial to identify the factors that affect Muslims' behavioral intentions to contribute to cash Waqf. This study aims to explore these factors and understand the motivations behind charitable contributions to cash Waqf. As emphasized in a hadith of Rasullullah PBUH, "every action of a man will be determined by intention," understanding these motivations will provide valuable insights for Waqf institutions.

The conclusions of this study could provide critical information for Waqf organisations looking to improve their strategies and effectively encourage donations. Understanding what motivates individuals to contribute to cash Waqf allows these institutions to modify their efforts to better reflect the community's values and needs. Finally, the goal of this study is to increase the collection of cash Waqf, particularly among Muslim communities in Negeri Sembilan.

Objectives

The two primary objectives of this study are to (1) investigate factors influencing Muslims' behavioural intentions to contribute to cash-waqf, (2) determine which factor has the highest impact on behavioural intention to participate in cash waqf and (3) determine the relationship between the behavioural intention to participate in cash waqf and cash waqf contribution.

Significance of The Study

This study contributes to the cash waqf literature in a number of significant ways. Waqf is regarded as an important non-profit institution in Malaysia, with the primary goal of benefiting society through social well-being and economic development. Its role is critical in reducing the burden on the government's budget. However, waqf is a type of Islamic charitable giving and

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thus not obligatory. Understanding the attitude toward cash waqf is therefore critical in addressing the issue of a lack of endowment response because it determines the person's behaviour toward cash waqf. The findings of this study could be useful in assisting waqf institutions in gathering information about the factors that influence endowers' inclination to contribute to cash waqf. This in turn, could help in boosting the collection of cash waqf and enhancing the financial well-being of Muslim societies.

Furthermore, the findings of this study are expected to be a catalyst for waqf institution decision-makers to take a more proactive role in designing and administering their cash waqf system by providing useful information for implementing effective strategies to promote cash waqf.

Literature Review

The Definition of Cash waqf

Cash waqf, sometimes referred to as cash endowment or cash pious foundation, is a unique kind of philanthropic organisation that has drawn a lot of interest from Islamic finance and economics scholars. The literature claims that the idea of cash waqf was accepted by law and extensively employed during the Ottoman era. Some ancient jurists even recognised the legitimacy of this concept as early as the seventh century.

In essence, cash waqf is the endowment of money to an authorised waqf trustee, with the principal retained for the benefit of the chosen recipients. This type of waqf is thought to be especially appropriate in today's setting because of its liquidity, which allows for greater flexibility in managing and utilising funds.

Cash waqf is significant because it can benefit all socioeconomic groups because everyone can freely donate to charity, no matter how much they wish to give, in the hopes of obtaining Allah's blessing (Aldeen et al. 2021). Furthermore, because cash waqf allows for the continuous generation of returns that can be allocated to a variety of social, economic, and religious aims, it is seen as a powerful, long-lasting, and widely used tool for sustainable development.

Review of Previous Cash Waqf Studies

The concept of behavioral intention (Fishbein & Ajzen, 1973) arises following the failure of the concept of attitude to predict human behavior. Fishben and Ajzen (1975) define behavioral intention as a subjective probability of carrying out a behavior. Fishbein and Ajzen developed their own behavioral intention theories, the Theory of Reasoned Action (TRA) in 1975 and the Theory of Planned Behaviour (TPB) in 1985. Both theories have become widely recognized theories for determining the relationship between intention and behavior (Ramayah et al. 2009; Gopi & Ramayah, 2007; Osman, 2014; Allah Pithcay et al., 2015).

According to Ajzen (1991), attitudes, perceived behavioural control, and subjective standards all have an impact on intentions. According to numerous research, this paradigm is quite effective at forecasting cash waqf participation (Shih & Fang, 2004; Amin & Chong, 2011). As an illustration, Allah Pitchay et al. (2015) discovered that the desire of Muslim employees in the Klang Valley to make financial waqf contributions through salary deductions was highly impacted by attitudes and subjective standards. According to Mokthar (2018), cash waqf participation was highly impacted by both inner and extrinsic reasons, including convenience, comprehension, and service delivery.

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The TPB framework was further applied in cash waqf study by Amin et al. (2024), who surveyed 777 participants in Pahang, Negeri Sembilan, Perak, and Selangor. All TPB components had a significant impact on cash waqf behaviour, according to the study. Crucially, Islamic altruism turned out to be a significant predictor, suggesting that altruism with a religious motivation had a significant role in behaviour formation. Furthermore, it was discovered that attitude mediated the association between cash waqf behaviour and a number of independent variables, highlighting its significance in intention formation.

Recent research has proven the importance of TPB in explaining monetary waqf decisions. Amin, Jam, and Ring (2025) investigated the giving decisions of Muslim civil servants in Malaysia using TPB and logistic regression. Their studies found that attitudes, subjective standards, perceived behavioural control, and demographic factors all had a substantial influence on the decision to contribute to a monetary waqf. This study provides a good theoretical baseline for Malaysian waqf organisations looking to improve their waqf collection practices.

Many factors have been identified as key determinants of cash waqf collection in previous studies. For instance, Yusof et al. (2013) found that a Muslim's willingness to pay to a waqf Islamic bank is unaffected by his or her level of income. The main reasons why Muslims refuse to participate in cash waqf are a lack of knowledge about waqf and distrust in the person who collects the cash waqf fund. Zulkiflee et al. (2015) then investigated knowledge promotion and dissemination in raising public awareness of cash waqf in Besut, Terengganu. In the study, both parameters were found to be positively associated with the attainment of cash waqf.
Rather than investigating the factors from customer's perspective, Mokthar (2018) took different approach. He investigated from management perspective on the factors that influence the Muslims in Penang to participate in cash waqf giving. The study focuses on four factors that influence Penang Muslims' willingness to participate in financial waqf, namely sin, reward, convenience, and promotion and marketing. The main finding of the study is that making the process of providing cash waqf less time-consuming and easier will increase both cash waqf participation and cash waqf fund collection.

Expanding this institutional view, Ab Shatar, Hanaysha, and Tahir (2021) explored the factors influencing cash waqf money collection from the perspective of Malaysian Islamic banking staff. Their research suggested that word-of-mouth and trust were important factors in increasing waqf contributions. Furthermore, convenience and access were identified as significant influencing factors, emphasising the need of operational efficiency and outreach in waqf management initiatives.

More recently, researchers have explored the role of technology in supporting cash waqf. Hasbulah et al. (2024) conducted a systematic literature review with an emphasis on the use of technology in relation to cash waqf. The results show how technology is used in the cash waqf industry in a variety of ways, including the use of advanced financial tools like blockchain and digital platforms that make donations easier. This demonstrates how crucial technical innovation is to raising donor participation in cash waqf procedures and institutional efficacy.
Berakon, Hassan, and Kasri (2024) expanded on this by researching how Malaysian millennials use digital platforms for cash waqf. They discovered that generosity rose when giving online, particularly among tech-savvy youth. Donation platforms that were simple to use inspired more people to fulfil their intentions. This demonstrates how digital tools are quickly becoming indispensable for contemporary waqf fundraising.

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Widiastuti et al. (2024) investigated online cash waqf contributions from the millennial generation in accordance with these findings. They found that although perceived religiosity was a significant factor, online donations were not significantly influenced by it. This indicates that younger donors value positive digital experiences in addition to religious messages. Waqf institutions may need to enhance their digital platforms and make the user experience better in order to increase participation.

Likewise, Asyari et al. (2024) discovered that trust is crucial to online cash waqf. In their research, trust served as a mediator between knowledge and donation intention. This implies that people may be reluctant to contribute even if they comprehend waqf unless they have faith in the platform. Thus, increasing transparency and credibility is crucial to the success of digital waqf platforms.

There remain some significant gaps despite the fact that numerous previous studies have examined a variety of factors influencing cash waqf contribution, such as attitude, knowledge, religiosity, and digital tools. The majority of research has focused on metropolitan areas or national surveys, failing to take into account local contexts such as Negeri Sembilan. Furthermore, the poor participation in some states remains unaccounted for, despite the increased emphasis on millennials and digital channels. Thus, by focussing on Muslims in Negeri Sembilan, this study aims to address these limitations.

Methodology

Population and Sample

Population refers to all elements that the researchers are interested to study such as the whole group of people, events, or things. The population in this study involves all Muslims in Negeri Sembilan which is 709506. The sample for this study is suggested to be 384 (Sekaran, 2016). The researchers successfully obtained 236 responses. However, only 224 responses with regards to the Muslim live or work in Negeri Sembilan were deemed fit for analysis.

Instrument Measurement

This research used a questionnaire to gather the sample information. The questionnaire was adopted from the previous study that has been conducted by Shukor et. al (2017) with several modifications and adjustments. This study used an online survey which is distributed randomly to all Malaysian citizen living in Negeri Sembilan to investigate the factors influencing Muslims' behavioural intentions to contribute to cash-waqf and also to determine which factor has the highest impact on behavioural intention to participate in cash waqf.

This questionnaire uses a Likert-Scale ranging from strongly disagree (1) to strongly agree (5) scale and consists of close ended questions with multiple choices answers. The questionnaire asked on the demographic profile of the respondents and their responses regarding this topic. Below is the list of question asked under the dependent and independent variables. The dependent variable is the behavioural intention to participate in cash waqf. While the independent variable are the four factors involved which are Religiosity, Knowledge, Trust in Waqf Institution and Convenience.

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Table 1: The items in the questionnaire

Variable	Questions
Behavioral intention	1) I have participated in cash waqf 2) I have participated in donations 3) I intend to participate in the cash waqf in the future
Religiosity	1) I believe that I am a devoted muslim 2) My faith influences all areas of my life 3) I believe in doing good deeds for other people 4) I believe it is important to participate in cash waqf 5) I believe that cash waqf can help ummah. 6) I believe that by participating in cash waqf I will rewarded in hereafter
Knowledge	1) I am very familiar with the concept of cash waqf 2) I have a good knowledge of cash waqf 3) I know how to contribute to cash waqf 4) I know the trusted waqf institutions in Malaysia 5) I know that cash waqf has the potential to promote the development of muslim society
Trust in Waqf Instituition	1) I trust the waqf instituitions in Malaysia since they are trustworthy 2) I believe the information and trust the cash waqf management
Convenience	1) I believe that cash waqf payment is easy 2) There are a lot of platform for me to do cash waqf in Negeri Sembilan

These items were collected through the administration of data. For the analysis, researchers used IBM SPSS 26 software to create results such as tables, graphs, and statistical analysis as the researchers' findings for this study.

Data Analysis

The researchers conducted a pilot study of 30 respondents in Negeri Sembilan in order to test the questionnaire. The questionnaire was pre-tested for its reliability and validity before being used on the sample population using Cronbach's Alpha. If the value of Cronbach's Alpha is greater than 0.70, it indicates that the items of the independent variables and also the dependent variables are valid and reliable.

Further analysis was done to investigate the factors influencing Muslims' behavioural intentions to contribute to cash-waqf using t-test as well as F-test. T-test is used to compare the means of two groups between the Muslim's behavioural intentions and their behavioural to contribute to cash waqf. By using t-test, the important part must be checked by looking at t-statistic value, the t-distribution values, and the value degrees of freedom to determine the statistical significance.

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$$t = \frac{\hat{\beta}_1 - \beta_1}{s\left(\hat{\beta}_1\right)} \qquad (1)$$

Meanwhile, for the second objective which is to determine which factor has the highest impact on behavioural intention to participate in cash waqf, a multiple linear regression analysis (MLR) is used.

The MLR model for this research is:

$$Y_i = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \varepsilon_i \qquad (2)$$

Where

Y_i denotes the total score of the behavioural intention to participate in cash waqf

X_{i1} denotes the total score of the religiosity factor in the i^{th} trial

X_{i2} denotes the total score of the knowledge factor in the i^{th} trial

X_{i3} denotes the total score of the trust in waqf institution factor in the i^{th} trial

X_{i4} denotes the total score of the convenience in contributing to cash waqf factor in the i^{th} trial

$\beta_0, \beta_1, \beta_2, ...\beta_k$ are the parameters of the model

ε_i is the error term in the i^{th} trial

There are several assumptions that need to be fulfilled in order to apply the multiple linear regression analysis. The assumptions are the linearity between all the independent variables and the dependent variables, the normality or the error terms, the independent of the error variances and there must be no multicollinearity between the independent variables. In fact, the checking of outliers and influential cases also needs to be done.

The several hypotheses are examined:

H1: There is a significant positive relationship between Religiosity and the behavioural intention to participate in cash waqf

H2: There is a significant positive relationship between Knowledge and the behavioural intention to participate in cash waqf

H3: There is a significant positive relationship between Trust in waqf institution and the behavioural intention to participate in cash waqf

H4: There is a significant positive relationship between Convenience of cash waqf and the behavioural intention to participate in cash waqf

H5: There is a significant positive relationship between the behavioural intention to participate in cash waqf and the contribution of cash waqf

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Table 2: Summary of the Analysis Techniques

No	Issue	Data Analysis Technique
1.	To investigate factors influencing Muslims' behavioural intentions to contribute to cash-waqf	Multiple Linear Regression
2.	To determine which factor has the highest impact on behavioural intention to participate in cash waqf.	Multiple Linear Regression
3.	To determine the relationship between the behavioural intention to participate in cash waqf and cash waqf contribution.	Simple Linear Regression

Results and Discussion

Descriptive Analyses

An online self-administered questionnaire survey was adopted as a tool to collect the data. The questionnaire is divided into two sections. Section 1 is about the demographic profile and Section 2 contains the questions to investigate the factors influencing Muslims' behavioural intentions to contribute to cash waqf and to determine which factor has the highest impact on behavioural intention to participate in cash waqf. The total number of respondents were 236. However, only 224 responses were deemed fit for the analysis. The data were analysed by using IBM SPSS 26. Table 3 showed the descriptive analyses of the respondents regarding their gender, age, and the educational background.

Table 3: Gender, age, and educational background of the respondents

Description	Frequency	Percentages (%)
Gender		
Male	88	39.3
Female	136	60.7
	224	100
Age		
20 years old and below	1	0.4
21-29 years old	45	20.1
30-39 years old	51	22.8
40-49 years old	67	29.9
50 years old and above	60	26.8
	224	100
Educational Background		
Primary School / Secondary School	16	7.1
Certificate	11	4.9
Diploma	30	13.4
Bachelor's degree	95	42.4
Master's degree	56	25.0
PHD	16	7.1
	224	100

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Majority of the respondents were female (136 respondents) representing 60.7% out of 224 respondents and 39.3% of the respondents were male respondents (88 respondents). Thus, the number of participating females was higher than males. The respondents were categorized into different age categories with 29.9% of the respondents' age ranged between 40-49 years old, 26.8% aged 50 years old and above, 22.8% aged between 30-39 years old, 20.1% aged between 21-29 years old and only 1 respondent aged 20 years and below representing 0.4% of the total respondents. With regards to the educational background distribution, majority of the respondents were bachelor's degree holder which represent 42.4% of the total respondents, followed by 25.0% were master' degree holder, 13.4% were diploma holder, 7.1% of the respondents had PHD, 7.1% of the respondents graduated from primary or secondary school and 4.9% of the respondents hold a certificate.

Table 4: District

District	District of residence		District of workplace	
	Frequency	Percentages (%)	Frequency	Percentages (%)
Jelebu	6	2.7	6	2.7
Jempol	9	4.0	8	3.6
Kuala Pilah	5	2.2	10	4.5
Port Dickson	5	2.2	8	3.6
Rembau	11	4.9	8	3.6
Seremban	177	79.0	130	58.0
Tampin	3	1.3	1	0.4
Do not reside/work in Negeri Sembilan	8	3.6	53	23.7
	224	**100**	**224**	**100**

As shown in Table 4, most of the respondents live (79.0%) or work (58.0%) in Seremban. The percentage of the respondents who did not live or work in Negeri Seremban is 3.6% and 23.7%, respectively. However, they were deemed suitable for the analyses since the respondents must either live or work in Negeri Sembilan. The distribution of workplace and residence area of the respondents were depicted in the table above.

In terms of the respondents' contribution in cash waqf, 54.5% of the respondents admitted that they paid cash waqf occasionally. This is followed by 35.3% whose often-paid cash waqf whereas 10.3% had never participated in cash waqf. This information is shown in Table 5. With regards to the payment methods among the cash waqf donors and cash waqf fund collection, the respondents can select more than one option. 40.8% and 40.4% of the respondents paid cash waqf through online platforms and cash method, respectively. Meanwhile, 10.0% of the respondents contributed to the cash waqf through salary deductions whereas 8.8% did not choose any payment methods, maybe because they never contributed to the cash waqf payment. The findings also revealed that 39.1% and 33.4% of the respondents preferred to pay cash waqf through mosque or musolla and Non-Governmental Organization (NGO), respectively. Meanwhile, 12.6% and 9.4% of the respondents preferred to contribute through sole trustee and Majlis Agama Islam Negeri Sembilan (MAINS), respectively. Finally, 5.4% of the respondents stated that they never contributed to the cash waqf payment.

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Table 5: Participation in cash waqf

Category	Frequency	Percentages (%)
Frequency		
Often	79	35.3
Seldom	122	54.5
Never paid cash waqf	23	10.3
	224	100
Payment method		
Online payment		40.4
Cash payment		40.8
Salary deduction		10.0
Not related		8.8
		100
Cash waqf collection		
Sole trustee		12.6
Mosque and musolla		39.1
Majlis Agama Islam Negeri Sembilan (MAINS)		9.4
Non-Governmental Organization (NGO)		33.4
Never paid cash waqf		5.4
		100

Multiple Linear Regression

An analysis of MLR has been done in order to answer the first and second objective. Table 6 showed that the F-test was significant since its probability was less than 0.05 indicating that the model was a good fit model. Furthermore, there was 37.4% of the total variation in the behavioural intention to participate in cash waqf can be explained by Religiosity, Knowledge, Trust in waqf institution and Convenience. While the balance 62.6% of the total variation in the behavioural intention to participate in cash waqf was explained by other factors. In fact, the Durbin Watson showed that there was no serial correlation in the data series since the value is 2.189 that is still in the range of 1.50 to 2.50.

Table 6 also indicated that all the independent variables were significant towards the behavioural intention to participate in cash waqf at α=0.10. There were significant positive relationships for every independent variable and the behavioural intention to participate in cash waqf in the analysis. The highest contribution was the trust in waqf institutions that give high impact towards the behavioural intention to participate in cash waqf. Then, followed by convenience and religiosity. Meanwhile, the lowest contribution was knowledge as it was only increase by 0.090 unit of the Muslim's behavioural intention to contribute to cash waqf.

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Table 6: The Output for Muslims' behavioural intentions to contribute to cash waqf

Variable	Coefficient	Standard Error	t-Statistics	Prob.
Constant	4.818	1.059	4.552	0.000
Religiosity	0.120	0.044	2.735	0.007
Knowledge	0.090	0.046	1.949	0.053
Trust in waqf institution	0.544	0.128	4.247	0.000
Convenience	0.288	0.120	2.393	0.018
MODEL SUMMARY OF MLR				
R-Squared			0.374	
Adjusted R-Squared			0.362	
F-Statistics			32.656	
Prob (F-Statistics)			0.000	
Durbin Watson			2.189	

A simple linear regression has been done to answer the third objective. Based on Table 7, the model indicated a good fit model with the value of $\alpha<0.05$. About 38.7% of the variations in the real contribution of Muslims to contribute to cash was explained by the Muslims' behavioural intentions to contribute to cash-waqf. The balance 61.3% of the variations was explained by other factors. There was a significant positive relationship between the behavioural intention to participate in cash waqf and cash waqf contribution as the p-value<0.05. By referring to the output, it indicated that when one unit of the intention to contribute to cash waqf, the real contribution to pay cash waqf will be increased by 0.634 units.

Table 7: The Output for the real contribution of Muslims to contribute to cash-waqf

Variable	Coefficient	Standard Error	t-Statistics	Prob.
Constant	7.274	0.887	8.198	0.000
Intentions to contribute to cash-waqf	0.634	0.054	11.839	0.000
MODEL SUMMARY OF SLR				
R-Squared			0.387	
Adjusted R-Squared			0.384	
F-Statistics			140.153	
Prob (F-Statistics)			0.000	
Durbin Watson			1.979	

A further investigation has been done to examine the relationship between promotion and the two factors; the behavioural intention to participate in cash waqf and the real contribution to pay cash waqf. Table 8 explains the correlation values between the two pairs. There was a significant weak positive relationship between the behavioural intentions to participate in cash waqf and promotions done by MAINS and other agencies at 0.05 significance level. Similar results showed for the relationship between the promotions done and the real contribution to pay waqf. As a conclusion, the relationship between the promotions done and the Muslim's

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behavioural intentions and the real contribution to pay cash waqf was weak positive but it was still significant.

Table 8: The Correlation Values for the Factors with Promotions Done

Variables	Correlation With Promotion	Prob.
Intentions to contribute to cash-waqf	0.305	0.000
The real contribution to pay cash waqf	0.253	0.000

Conclusion

This study strongly indicates that Malaysia's Islamic Religious Council should greatly increase its promotional efforts to raise donor awareness and involvement. By employing more thorough and focused marketing methods, the Council might effectively raise public awareness of the significance and impact of their charity programs. This increased awareness is expected to result in an increase in the number of donations, and so a bigger total annual collection.

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