The Factors Influencing Waqifs' Loyalty to Cash Waqf: A Preliminary Analysis

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Abstract
Purpose:
This study provided preliminary information on the factors that influence loyalty to cash waqf. The initial study relied on inferential statistical findings, necessitating the cleaning and validation of the acquired data before moving forward with further investigation. It begins the procedure by identifying missing values or values that deviate from the acceptable range. Then, scrutinize these values to identify any anomalies or human errors that occurred during data entry. Next, it examines the presence of outliers, which are abnormal values that fall outside the data point range and potentially impact the findings. Later, it assesses the normality of the sample data obtained from the population to examine its normal distribution. Finally, this study chooses and measures common method variance (CMV).
Design/methodology/approach:
The study employed the probability sampling method to include 381 samples from government agencies in Selangor that consistently made cash waqf contributions through monthly salary deductions. To conduct the required initial analysis, the data assessment utilized SPSS version 22 to identify outliers, missing values, perform normality tests, and measure common method variance (CMV).
Findings:
The study's findings indicate that the missing data values for all constructs (attitude, knowledge, experience, perception, trust, commitment, and loyalty) are zero. However, three outlier results have reduced the number of respondents to 378, allowing for further analysis using SmartPLS. The normality test has indicated that the measures for all the constructs fall within the permissible range, suggesting that the data is not normally distributed. The results for CMV showed a variance of 57.69, which is below the 70 percent criterion, indicating that CMV is not a significant concern in this study.
Research limitations/implications:
The study examines preliminary data, including missing values, outliers, normality tests, and common method variance (CMV), before proceeding to a more detailed analysis using various measurement tools. In addition, the utilization of the sample was limited to the respondents in

the state of Selangor, which involved government agencies that consistently contribute to the cash waqf through their salary deduction.

Practical implications:

The preliminary data analysis has significant implications for the validity of the research's findings and is an essential stage in the data cleaning process to ensure that the outcomes yield concrete and reliable findings relevant to the issue under investigation. This study enhances waqf institutions' understanding of their relationships with waqifs, hence improving their marketing and management strategies. Consequently, it may help to ensure that the goals of establishing cash waqf assets are clear, attainable, and effectively communicated with the existing and potential waqifs.

Originality/value:

The study focuses on the necessary procedures for data cleaning before conducting further analysis to investigate the behavioral relationships between waqif factors and loyalty within the context of cash waqf.

Keywords: Preliminary analysis, cash waqf, waqifs, loyalty, factors influencing

Introduction

Giving waqf is a virtuous deed that enhances the well-being of individuals by enabling members of a community to collectively distribute resources, knowledge, and expertise (Nor et al., 2022). Several Muslim scholars agree that waqf, although not obligatory, is seen as a *mukmilat* (perfection) due to its role in fulfilling *daruriyyah* (essential) requirements. The Prophet Muhammad established a precedent in the practice of waqf by building social infrastructure, such as the first mosque (Masjid al-Quba) in Madinah in 622, on a piece of land that was donated as a waqf by two orphans (Mahmud & Shah, 2010). Al-Ansari (2013) states that the Prophet allocated orchards for individuals who were impoverished and in need. In order to prevent future disputes, it is important to explicitly identify or mention the intended recipient of the waqf in the waqf declaration. Additionally, it is advisable to avoid setting a specified time limit for the waqf (Laldin, 2006).

Nevertheless, if the administration of the waqf property is inadequate, it will yield unsatisfactory outcomes, rendering the community as a whole unable to benefit from it (Alfadri et al., 2021). Therefore, it is important to expand the scope of waqf beneficiaries beyond just the impoverished and destitute. This should encompass individuals who utilize places of worship, as well as those involved in social and human resource development, education, research scholarships, and similar endeavors (Fisol et al., 2021). The underlying concept of waqf management, which involves the possibility of beneficiaries eventually becoming waqifs, becomes conceivable and sustainable for cash waqf to thrive.

Literature Review

Cash Waqf

The economic perspective allows for an assessment of the significance of waqf, namely cash waqf, as a practical and effective mechanism. For over sixty years following its independence, Malaysia has achieved significant progress in its economic advancement. Malaysia has consistently achieved an average gross domestic product (GDP) per capita increase of five to six percent, demonstrating significant economic advancement. However, the country is burdened by economic challenges such as poverty and income disparity (Islam et al., 2017). In order to address these economic challenges, the government, business institutions, and non-governmental organizations (NGOs) must develop and execute efficient plans and programs.

Cash waqf is considered a promising tool for achieving this goal. A further indicator is the demographic data reported by the United Nations World Population Prospect which showed

that Malaysia would reach a population of 36 million by the year 2030. According to the same source, the Muslim population is projected to have the highest fertility rate globally by 2050, with an anticipated average of 3.1 children per woman. This rate is virtually equal to that of Christians. Islam is forecasted to become the largest religion globally by the year 2070. Thus, these numbers suggest that a substantial amount of cash waqf collection might potentially be earned in Malaysia and worldwide. This highlights the importance of cash waqf in ensuring the economic viability of the whole ummah worldwide.

Cash waqf has a notable effect on economic development, specifically in reducing poverty, and it benefits both the Muslim community and the overall society. Malaysia still grapples with poverty, discrimination, unemployment, and unequal wealth distribution, despite an increase in per capita income (Rahman, 2009). The economic development of a country is associated with its economic growth, which encompasses various factors such as sustainable self-growth, changes in production structure, technological advancements, social, political, and institutional modernization, and enhancements in well-being. Therefore, cash waqf, in particular, has the potential to help eliminate poverty and redistribute wealth through Malaysia's current economic progress.

Loyalty of Waqifs
In this study, loyalty is defined as the act of individuals continuously and actively giving to cash waqf in order to support the operations, programs, and future planning of waqf institutions, all of which aim to benefit the ummah. It also pertains to the waqifs' willingness to suggest cash waqf to others and maintain an optimistic perspective on cash waqf endowment. Several scholars have contended that the attitude, knowledge, experience and other attributes of a waqifs have a direct impact on their loyalty towards cash waqf, hence promoting continuing endowments (Anwar et al., 2019; Johari et al., 2015; Sargeant & Woodliffe, 2007).

However, waqf institutions depend on consistent waqf fundraising campaigns to support waqf programs. These campaigns serve as reminders to committed waqifs to contribute to cash waqf and other Islamic charitable initiatives (Shulthoni et al., 2022). This can promote effective communication approach used by the waqf institutions to engage potential waqifs and maintain their loyalty. Rohayati et al. (2016) stated that the giving patterns indicate that individuals are driven to donate in various cultures and nations, including Malaysia, due to their empathy, compassion, ethical commitment, loyalty, and appreciation for the institution.

Method of Preliminary Analysis
The study employed a probability sampling technique to choose target samples from the specified sampling frame. A total of 400 questionnaires were distributed, but only 381 were received and utilized for data cleaning. This corresponds to a response rate of 95.25 percent, which is within the acceptable range for a sample size. Therefore, a total of 381 respondents were assessed for the purpose of preliminary analysis in this study. The data distribution addressed five distinct government agencies in Selangor that consistently participated in cash waqf contributions through salary deductions. Figure 1 below, shown the five types of agencies involved in cash waqf collection via salary deduction.
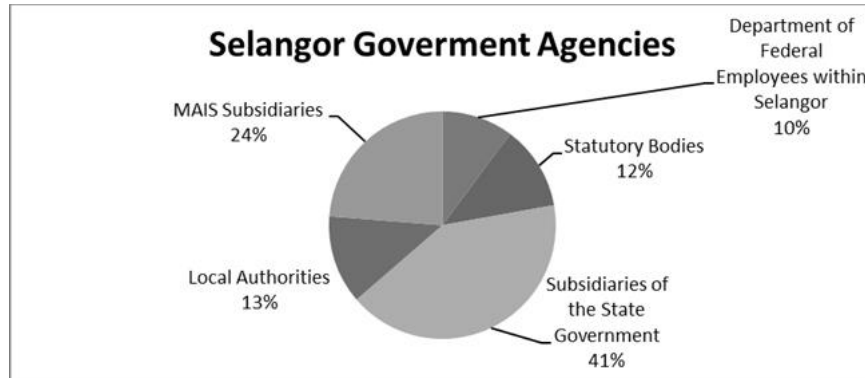
Source: Record System of the Waqf Share of Perbadanan Wakaf Selangor in January 2018.
Figure 1: Types of agencies contribute to cash waqf via salary deduction

For the purpose of this study, five agencies from each category were schosen for the sample of this study. They were Majlis Agama Islam Selangor (MAIS), Kolej Universiti Islam Selangor (KUIS), Perbadanan Kemajuan Negeri Selangor (PKNS), Majlis Perbandaran Ampang Jaya (MPAJ), and Majlis Perbandaran Subang Jaya (MPSJ). The questionnaire was distributed directly to the target respondents and self-administered to employees of the government agencies involved in the survey.

Findings

Missing Value

Tabachnick and Fidell (2001) referred data cleaning to the data that must be screened to ensure its accuracy for further analysis. Hair et al. (2017) stated that unavailable information may be due to missing or suspicious values of the data collected from the respondents and caused by error during data entry. In this study, no missing values, suspicious answers, or data entry errors were detected. Table 1, shown the missing value which is zero for this study.

Table 1: Missing Value

No	Variables	Cases					
		Valid		Missing		Total	
		N	Percent	N	Percent	N	Percent
1	Attitude	381	100.0%	0	0.0%	381	100.0%
2	Knowledge	381	100.0%	0	0.0%	381	100.0%
3	Experience	381	100.0%	0	0.0%	381	100.0%
4	Perception	381	100.0%	0	0.0%	381	100.0%
5	Trust	381	100.0%	0	0.0%	381	100.0%
6	Commitment	381	100.0%	0	0.0%	381	100.0%
7	Loyalty	381	100.0%	0	0.0%	381	100.0%

Outliers

Wang et al. (2019) defined outliers as extreme values compared to other collected data. It also refers to the response of an item that is caused by errors in data entry (Sekaran & Bougie, 2016). The presence of outliers in the data should be limited to no more than 20% to ensure the consistency of the data distribution (Song & Ermon, 2019). In this study, the Z-Score review was employed for identifying outliers in the sample. Based on the Z-Score analysis, 3 response items were deleted due to having outliers. Table 2, presents the value of the items deleted based on the Z-score rule of thumb whereby the value must not be less than -3.29 or greater than +3.29.

Table 2: Outlier Result

No	Respondent	Z-Score	Values
1	119	ZSco04	4.23905
2	211	ZSco04	4.23905
3	57	ZSco05	3.41889

Normality Test

In testing for normality, this study applied the p-value of Shapiro-Wilk which should be greater than 0.05 in normal data distribution whilst the skewness and kurtosis values should be smaller than +1 or greater than -1 following the rule of thumb (Hair et al., 2017; Pallant, 2013) or within the range of ± 2 (Garson, 2016). The Shapiro-Wilk test is applicable for sample (n) equal or less than 2000 (Royston, 1982). Otherwise, the Kolmogorov is used if the sample (n) is more than 2000. The descriptive statistics including skewness, kurtosis, and Shapiro-Wilk for all the variables are presented in the table below. An inspection of the skewness and kurtosis values revealed that the measures for all the constructs were within the acceptable range. However, the Shapiro-Wilk p-value is less than 0.05 which is significant but does not satisfy the univariate normality, thus indicating that the data is non-normally distributed. Table 3, reveals the results of the normality tert for this study.

Table 3: Normality Test

Construct	N Statistic	Mean Statistic	Standard Deviation Statistic	Skewness Statistic	Kurtosis Statistic	Shapiro-Wilk Statistic	Sig
Attitude	381	2.0398	0.6698	0.368	0.189	0.943	0.000
Knowledge	381	2.0398	0.6698	0.368	0.189	0.943	0.000
Experience	381	1.8944	0.6232	0.285	-0.096	0.951	0.000
Perception	381	1.6050	0.5649	0.829	0.892	0.87	0.000
Trust	381	1.7957	0.6447	0.428	-0.079	0.884	0.000
Commitmen t	381	1.7538	0.6388	0.434	-0.421	0.881	0.000
Loyalty	381	1.7791	0.6429	0.459	-0.219	0.896	0.000

Common Method Variance (CMV)

In behavioral study, most researchers believe that common method variance (CMV) is a potential issue caused by the measurement method instead of the measurements of constructs (Podsakoff et al., 2003). Bias occurs when the responses differ analytically by using a standard scaling approach to the measurements from a single data source. However, none of the statistical methods mentioned are capable of taking adequate account of the error in CMV measurement (Podsakoff et al., 2003). There are several approaches for performing CMV in behavioral study such as by using Harman's Single Factor Test, marker variable, variance inflation factor (VIF) and others c; Podsakoff et al., 2003, 2012).

However, this study utilized Harman's one-factor test, in which all of the items are subjected to an unrotated factor analysis, requiring no rotation. This method was used because only when CMV is exceptionally high (approaching or exceeding 70%) there is a significant risk of upward bias in relationships and the findings probably reflect significant deficiencies in the study, such as potential problems with construct validity (Fuller et al., 2015). The results for this study revealed a variance of 57.69% which is below the 70% threshold. This indicates

that CMV based on Harman's one-factor test is not a major concern in this study. The results of CMV for this study is shown in the Table 4 below.

Table 4: Common Method Variance (CMV)

	Total Variance Explained					
	Initial Eigenvalue			Extraction Sum of Squared Loading		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	24.060	58.682	58.682	23.653	57.691	57.691
2	2.936	7.162	65.844			
3	2.050	4.999	70.843			
4	1.589	3.875	74.718			
5	1.099	2.680	77.398			
6	.825	2.012	79.410			
7	.634	1.546	80.956			
8	.558	1.361	82.317			
9	.486	1.186	83.503			
10	.454	1.106	84.610			
11	.432	1.054	85.663			
12	.401	.979	86.643			
13	.377	.920	87.562			
14	.352	.857	88.420			
15	.326	.795	89.215			
16	.312	.761	89.975			
17	.295	.719	90.694			
18	.283	.691	91.385			
19	.267	.652	92.037			
20	.256	.624	92.661			
21	.242	.589	93.250			
22	.225	.549	93.799			
23	.204	.499	94.297			
24	.203	.495	94.792			
25	.187	.455	95.248			
26	.176	.429	95.676			
27	.173	.421	96.097			
28	.163	.398	96.495			
29	.153	.373	96.868			
30	.152	.371	97.239			
31	.143	.349	97.588			
32	.137	.333	97.921			
33	.130	.317	98.237			
34	.118	.288	98.525			
35	.112	.273	98.798			
36	.107	.261	99.059			
37	.090	.220	99.279			
38	.087	.211	99.490			
39	.081	.199	99.689			
40	.067	.163	99.852			
41	.061	.148	100.000			

Discussion

This analysis involved quantitative research involving questionnaires disseminated to the targeted areas and samples. The researcher used the statistical package for social science (SPSS) version 22 for the procedure of data preparation and validation which consisted of the

procedures of data cleaning (missing values and detecting outliers), testing for normality, and common method variance. The preliminary analysis involved inferential statistical findings in which the data collected must be prepared dan validated prior to further analysis using SEM-PLS. The procedure starts with data coding for each question or item surveyed in the questionnaire. Next, missing or out-of-range values are checked to detect any irregularity or human error during data entry. Subsequently, outliers are checked, i.e., unusual values beyond the data points which cause distortion to the findings. Later on, normality is carried out to investigate the normal distribution of the sample data drawn from the population. Finally, common method variance (CMV) is checked in this study.

Table 5: Threshold of Preliminary Data

Indicators	Threshold	Sources
1. Missing values	Yes (EM≤5%)	Garson (2016)
	No	
2. Outliers		
Z-score	± 3.29	Tabachnick, B.G., & Fidell (2019)
3. Normality test		
Shapiro-Wilk	≥ 0.05	
Skewness & Kurtosis	± 1	Hair et al. (2017) Pallant (2013)
4. Common Method Variance		
Harman's one-factor	< 70%	Fuller et al. (2016)
Variance of inflation factor (VIF)	> 5	Hair et al. (2011) & Kock (2015)

In the table 5, explains the threshold for preliminary data analysis. Firstly, the missing values must be below 5 percent (Garson, 2016). Secondly, outliers are determined by interpreting the Z-score, of which the accepted threshold must not be less than -3.29 or greater than +3.29 (Tabachnick & Fidell, 2019). Thirdly, for the normality test, shapiro-wilk must have a p-value of less than 0.05 whilst the skewness and kurtosis must be smaller than +1 or greater than -1 (Hair et al., 2017; Pallant, 2013). Finally, the common method variance (CMV) using Harman's one factor must be less than 70 percent (Fuller et al., 2015) or the variance inflation factor (VIF) must be more than 5 (Hair et al., 2011; Kock, 2015).

Limitations

The limitations observed in the present study predominantly pertained to contextual, geographical, and temporal factors. The data were obtained from employees who participate in cash waqf through salary deductions in different government agencies in Selangor. It is important to recognize that this may restrict the applicability of the findings to a broader population of consistent waqifs. Moreover, while the sampling frame from Selangor is deemed suitable for targeting respondents, it is worth noting that respondents from other government agencies in different states were not included in this research. Despite attempts to address the limitations of relying on a single source of data through the implementation of procedural remedies, it is important to acknowledge that the findings derived from the cross-sectional data may still be susceptible to common method variance (CMV). The utilization of sample was only to the respondents in the state of Selangor involved government agencies that consistently contribute to the cash waqf fund through their salary deduction. This is due to the availability of data as a sampling frame to this study in determining appropriate sample size. The study revealed the preliminary data that includes missing value, outliers, normality test and common

method variance (CMV) as prior to the further stage of analysis using different measurement tools.

Implications

The preliminary data analysis has critical implication to the validity results of the study and a compulsory procedure to be implemented in data cleaning process. So that the results will provide concrete and valid results pertaining to the subject matter of the study. In this case, the study provides waqf institutions with a better understanding of their relationships with waqifs, which improves their marketing and management strategies. Consequently, it may help to ensure that the goals of establishing cash waqf assets are clear, attainable, and effectively communicate with the existing and potential waqifs. The provider's service and effective system are among the elements that could encourage waqifs' behavior to attract and consistently contribute to the cash waqf fund. Thus, the utilization of modern and sophisticated technologies should be regarded as a potential avenue for supporting and improving operational efficiency and strategic execution within waqf institutions and religious councils. Technologies also facilitate convenience and expedite the delivery of services required by customers, specifically in the case of waqifs. Investing in technology has the potential to yield significant long-term profits, making it imperative for cash waqf to prioritize sustainability in order to promote the well-being and development of the Muslim community.

Conclusion

The preliminary analysis is crucial procedure as an early stage for quantitative study before the data been interpret for further analysis. Although not all study will employ the same measurement, but most of the studies will include for example the missing value, outliers and normality test as part of the cleaning data procedure. On the other hand, the CMV is as an option or replaced by other measurement such as Harman's Single Factor Test, marker variable, variance inflation factor (VIF) and others depending on the study purpose. In this study, the preliminary analysis helps to confirm and further address the required procedures in investigating the behavioral relationships between the factors influencing waqifs' loyalty within the context of cash waqf.

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