

**T.C.
SAKARYA UNIVERSITY
GRADUATE SCHOOL OF BUSINESS**

**ORGANIZING CASH WAQF AS A MICRO-CSR FOR
THE MICRO ENTERPRISES: THE CASE OF MALAYSIA**

DOCTORATE THESIS

Muhammad Aiman bin AWALLUDDIN

**Department : Business Administration
Field of Science : Management and Organization**

Thesis Advisor: Assoc. Prof. Dr. Esra DİL

NOVEMBER 2022

“Organizing Cash Waqf as a Micro-CSR for the Micro Enterprises: The Case of Malaysia” prepared by Muhammad Aiman Awalluddin was found successful as a result of the Thesis Defence Examination held on 21/11/2022 in accordance with the relevant articles of Sakarya University Graduate Education and Training Regulations and was accepted as a Doctoral Thesis by our juries.

Advisor: Assoc. Prof. Dr. Esra Dil
Sakarya Üniversitesi

Juries: Prof. Dr. Ali Taş
Sakarya Üniversitesi

Assistant Prof. Dr. Sevgi Dönmez Maç
Sakarya Üniversitesi

Assoc. Prof. Dr. Mehlika Saraç
Uludağ Üniversitesi

Assoc. Prof. Dr. Onur Dirlik
Eskişehir Osmangazi Üniversitesi



T.C.
SAKARYA ÜNİVERSİTESİ
İŞLETME ENSTİTÜSÜ
TEZ SAVUNULABİLİRLİK VE ORJİNALLİK
BEYAN FORMU

Sayfa : 1/1

Öğrencinin

Adı Soyadı : Muhammad Aiman AWALLUDDIN

Öğrenci Numarası : D176004019

Enstitü Anabilim Dalı : İŞLETME ANABİLİM DALI

Enstitü Bilim Dalı : YÖNETİM VE ORGANİZASYON (DR)

Programı : YÜKSEK LİSANS DOKTORA

Tezin Başlığı : ORGANIZING CASH WAQF AS A MICRO-CSR FOR THE
MICRO ENTERPRISES: THE CASE OF MALAYSIA

Benzerlik Oranı : % 9

Sakarya Üniversitesi İşletme Enstitüsü Lisansüstü Tez Çalışması Benzerlik Raporu Uygulama Esaslarını inceledim. Enstitünüz tarafından Uygulama Esasları çerçevesinde alınan Benzerlik Raporuna göre yukarıda bilgileri verilen tez çalışmasının benzerlik oranının herhangi bir intihal içermediğini; aksinin tespit edileceği muhtemel durumda doğabilecek her türlü hukuki sorumluluğu kabul ettiğimi beyan ederim.

..... / / 20...

İmza
Öğrenci

Sakarya Üniversitesi İşletme Enstitüsü Lisansüstü Tez Çalışması Benzerlik Raporu Uygulama Esaslarını inceledim. Enstitünüz tarafından Uygulama Esasları çerçevesinde alınan Benzerlik Raporuna göre yukarıda bilgileri verilen öğrenciye ait tez çalışması ile ilgili gerekli düzenleme tarafımda yapılmış olup, **yeniden değerlendirilmek üzere** gbstez@sakarya.edu.tr adresine yüklenmiştir.

Bilgilerinize arz ederim.

..... / / 20....

İmza
Danışman

Uygundur

Danışman
Unvanı / Adı-Soyadı:

Tarih: / / 20...

İmza:

KABUL EDİLMİŞTİR

REDDEDİLMİŞTİR

EYK Tarih ve No:

Enstitü Birim Sorumlusu Onayı

ACKNOWLEDGEMENT

Praise be to Allah SWT for providing me with the strength and health to complete this research after surviving and struggling with a lot of hard work. Working on this research has allowed me to understand the subject course and research area better. I will continue to struggle to build a better *ummah* and assist Islamic civilization flourishing through knowledge creation. I am pleading with Almighty Allah to make me a significant contributor to Islamic world advancement and use my proficient knowledge and body for the sake betterment of all living creatures. Furthermore, I would like to take this opportunity to express my wholehearted gratitude to my beloved parents, Awalluddin Bin Bakri and Kalthum Binti Ibrahim, as well as my entire family, who have never failed to support and love me lavishly. I would also like to thank Mr. Mohamad Hawari Bin Idris and my family in Klang for their unending support and prayers. They have always been there for me in need, and I will be eternally grateful to them. I sincerely appreciate my wife, Anisa Safiah Binti Maznorbalia, and my children for their endless spiritual and physical support. My deepest gratitude also goes to my primary supervisor, Assoc. Prof. Dr. Esra Dil, for guiding me through the completion of this research. Even though it was difficult for me to begin developing the foundation for the study, I completed this research with the guidance she provided to me. There have been numerous errors and problems encountered while conducting this research. However, with my supervisor's assistance, I can improve and complete my studies without much difficulty. Finally, I would like to express my gratitude to the Turkish government for providing me with a scholarship opportunity to study in Turkiye and complete my doctorate. Thank you so much to my Sakarya friends and Malaysians who have helped me with my studies. Their help supports, and motivation is greatly appreciated. May Allah bless every one of these people.

Muhammad Aiman AWALLUDDIN

21.11.2022

TABLE OF CONTENTS

ABBREVIATIONS.....	v
LIST OF TABLES.....	vi
LIST OF FIGURES.....	vii
ÖZET.....	viii
ABSTRACT.....	ix
INTRODUCTION.....	1
CHAPTER 1: MICRO-ENTERPRISE, MALAYSIA CONTEXT, AND WAQF PRACTICE.....	13
1.1. Micro-Enterprise.....	13
1.1.1. Definition of Micro-Enterprise.....	17
1.1.2. Social Responsibility of Micro-Enterprise.....	20
1.2. Micro-Enterprise in Malaysia Context.....	22
1.2.1. Calling Business Jihad in Malaysia.....	23
1.2.2. Inculcating Business Ethics in Micro-Enterprise in Malaysia.....	26
1.3. Waqf.....	28
1.3.1. History of Waqf Practice.....	30
1.3.2. Waqf Islamic School of Thoughts' Perspective.....	38
1.3.3. Function and Purpose of Waqf Practice.....	39
1.3.4. Classification of Waqf.....	42
1.3.5. Rule of Waqf Establishment.....	44
1.3.6. Cash Waqf.....	46
1.3.7. Waqf Governance in Malaysia.....	47
1.4. Waqf in the Business Context of CSR.....	50
CHAPTER 2: BUSINESS ETHICS, CORPORATE SOCIAL RESPONSIBILITY APPLICATION OF THEORY OF PLANNED BEHAVIOR AND CONCEPTUAL FRAMEWORK OF STUDY.....	57
2.1. Business Ethic.....	57

2.2. Corporate/Business Social Responsibility.....	62
2.2.1. Moral Responsibility by Micro-Enterprise.....	65
2.2.2. A Protagonist Stance on CSR by Micro-Enterprise.....	67
2.2.3. Micro-Philanthropy of Cash Waqf.....	70
2.3. Motivational/Behavioral Intention.....	73
2.3.1. Application of Theory of Planned Behavior.....	76
2.4. Conceptual Framework of Study.....	78
CHAPTER 3: RESEARCH METHODOLOGY.....	81
3.1. Research Design.....	81
3.1.1. Research Study Approach.....	81
3.1.2. Research Philosophy.....	83
3.2. Researcher-As-Instrument.....	84
3.3. Location of the Study.....	87
3.4. Selection of Respondents.....	87
3.4.1. Sampling Design.....	87
3.4.2. Sampling Strategy.....	88
3.4.3. Data Sampling Size and Data Saturation.....	89
3.4.4. Sample Selection.....	90
3.5. Data Collection Method.....	91
3.6. Interview Guide.....	91
3.7. Conducting Interview.....	91
3.8. Pilot Study.....	92
3.9. Qualitative Data Analysis Technique.....	92
3.9.1. Deductive vs Inductive Coding.....	93
3.9.2. Priori Theme.....	94
3.9.3 Unit of Analysis.....	95
3.9.4. Qualitative Content Analysis Process.....	95
3.10. Validity and Reliability.....	97
3.10.1. Triangulation of Data.....	98
3.10.2. Reflexivity of Researcher’s Position.....	99
3.10.3. Peer Examination Review.....	99

3.10.4. Dependability.....	99
3.10.5. Transferability and Conformability.....	100
3.10.6. Credibility.....	100
CHAPTER 4: FINDINGS AND DISCUSSION.....	101
4.1. Background Information of the Respondents.....	101
4.1.1. Respondent A.....	102
4.1.2. Respondent B.....	103
4.1.3. Respondent C.....	103
4.1.4. Respondent D.....	104
4.1.5. Respondent E.....	104
4.1.6. Respondent F.....	105
4.1.7. Respondent G.....	106
4.1.8. Summary of the Respondents Background.....	106
4.2 Findings of the First Research Question: What is the motivation for doing Cash-Waqf as CSR?.....	107
4.2.1. Personal Motive.....	108
4.2.1.1. Intrinsic Motivation.....	108
4.2.1.2. Extrinsic Motivation.....	112
4.2.2. Societal Well-Being Expectation.....	114
4.2.3. Uniqueness of Waqf.....	115
4.3. Findings of the Second Research Question: Why would micro-enterprises take action on engaging with cash-waqf?.....	117
4.3.1. Religious Influence.....	118
4.3.2. Cultural, Social Value and Ethic Context.....	122
4.3.3. Waqf Promotion.....	128
4.3.4. Waqf Governance.....	129
4.4. Findings of the Third Research Question: How cash-waqf helpful for micro- enterprise in discharging their social responsibility?.....	132
4.4.1. Easiness of Cash-Waqf Application.....	132
4.5. Summary of Findings.....	136
4.6. Discussion.....	136
4.6.1. Attitudinal Behavioral Motivation.....	137

4.6.1.1. Personal Motive (Intrinsic and Extrinsic).....	139
4.6.1.2. Societal Well-Being Expectation.....	142
4.6.1.3. Uniqueness of Waqf.....	143
4.6.2. Normative Influence.....	144
4.6.2.1. Religious Influence.....	145
4.6.2.2. Cultural, Social Value and Ethic Context.....	148
4.6.2.3. Waqf Promotion.....	152
4.6.2.4. Waqf Governance.....	154
4.6.3. Controllability Behavior.....	156
4.6.3.1. Easiness of Cash-Waqf Application.....	156
CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS.....	160
REFERENCES.....	176
APPENDICES.....	227
CURRICULUM VITAE.....	240

ABBREVIATIONS

ASEAN	: Association of Southeast Asian Nations
CSR	: Corporate Social Responsibility
CEO	: Chief Executive Officer
GDP	: Gross domestic product
IFI	: Islamic Financial Institution
IMP	: Industrial Master Plan
KSS	: Kurumsal Sosial Sorumluluk
MSMEs	: Micro, Small, Medium Enterprises
MARA	: Majlis Amanah Rakyat
MNCs	: Multinational Corporations
MEs	: Micro-Enterprises
NEP	: New Economic Policy
OECD	: Organization for Economic Co-operation and Development
SRIC	: State Religious Council
TEKUN	: Tabung Ekonomi Kumpulan Usaha Niaga
TPB	: Theory of Planned Behaviour
YWM	: Yayasan Wakaf Malaysia

LIST OF TABLES

Table 1: Outcome of Colloquiums.....	15
Table 2: Previous Literature on MSME Empowered by E-Commerce.....	17
Table 3: Definition of Micro-Enterprise.....	19
Table 4: Explanation of the Theory of Planned Behavior.....	78
Table 5: Coding Agenda.....	95
Table 6: Validity and Reliability Suggestions for the Study.....	98
Table 7: Respondents Background.....	102
Table 8: Conclusion on the Findings of the Study.....	162

LIST OF FIGURES

Figure 1: Research Aim and Questions.....	10
Figure 2: Pillars of Waqf.....	46
Figure 3: Waqf Flow of Practice.....	50
Figure 4: Social Responsibility through Corporate Waqf.....	52
Figure 5: Division of WANCorp Dividend.....	54
Figure 6: Model of Theory Planned Behavior.....	77
Figure 7: Conceptual Framework of Study.....	80

Tezin Başlığı: Mikro İşletmeler için Mikro- KSS Uygulaması olarak Para Vakfının Düzenlenmesi: Malezya Örneği

Tezin Yazar: Muhammad Aiman bin AWALLUDDIN

Danışman: Doçent Dr. Esra DİL

Kabul Tarihi: 21.11.2022

Sayfa Sayısı: x (ön kısım) + 226 (tez) +13 (ek)

Anabilimsel: İşletme

Bilimsel: Yönetim ve Organizasyon

Mikro işletmeler her zaman Malezya ekonomisinin bel kemiği olarak görülmüştür. Canlı ve dinamik bir sektör olmanın yanı sıra ülkenin "ekonomik büyümesinin itici gücü" olarak kabul edilmektedir. Bu sektör yoksulluk, eşitsizlik, eksik istihdam ve işsizlik gibi kronik sorunların ele alınmasında kritik öneme sahiptir. Bu sektör giderek yalnızca ürettiği ürünler ve elde ettiği kârlarla değil, aynı zamanda bu kârların nasıl kanalize edildiğiyle de değerlendirilmektedir. Öte yandan, mikro işletmeler büyük işletmelerden farklı bir iş ortamında büyümekte ve gelişmektedir, ancak etkili bir Kurumsal Sosyal Sorumluluk (KSS) için kriterler aynı kalmaktadır. KSS'nin benimsenmesi mikro işletmeler için bir seçenek değildir çünkü çeşitli iş konularını ele almak zorundadırlar. KSS kavramlarının ve gerçekliğinin yalnızca büyük şirketler için geçerli olduğunu ve bu şirketlerin topluma karşı daha az sorumlu olduğunu iddia etmişlerdir. Sonuç olarak, sosyal sorumluluk ile mikro işletmeler arasında bir uyum bulunması, mikro işletmelerin sosyal taahhütlere katılımını artırmak için kritik önem taşımaktadır.

Ticari kuruluşlar için sosyal açıdan sorumlu bir model olarak vakıf uygulamasının popülaritesinin artması, hem akademisyenlerin hem de politika yapıcıların ilgisini çekmiştir. Vakıf sadece mikro işletmelerin kişisel inançlarını karşılamakla kalmaz, aynı zamanda daha büyük sosyal etkiye sahip paylaşılan bir sorumluluk olarak görülen sosyal sorumluluk olarak benimsenmesi daha az maliyetlidir. Bir iş modelinin dini bir araçla bütünleştirilmesi, mikro işletme gerçekliğine uygun bir sosyal sorumluluk felsefesi aşılabilir.

Bunu başarmak için, çalışmanın amacını karşılayacak temel bir nitel araştırma çalışması tasarlanmıştır. Veri toplama için çalışma gerekliliklerini karşılayan yedi katılımcıyı seçmek amacıyla amaçlı kartopu örnekleme kullanılmıştır. Veri toplamak için yarı yapılandırılmış bir görüşme rehberi oluşturulmuş ve doğrudan görüşmeler gerçekleştirilmiştir. Toplanan verileri analiz etmek için NVIVO yazılımı kullanılmıştır. Araştırma bulgularından elde edilen temalar, çalışmanın araştırma sorularının yanıtlanmasına yardımcı olmuştur.

Bu çalışma, tutumsal motivasyonun (kişisel güdü, toplumsal beklentiler ve vakfın benzersizliği), normatif etkinin (dini etki, kültürel, sosyal ve etik bağlam, vakıf teşviki ve vakıf yönetimi) ve kontrol edilebilirlik davranışının (para vakfı uygulamasının kolaylığı) mikro işletmelerin sosyal sorumluluk olarak para vakfı düzenleme niyetini etkilediğini ortaya koymuştur. Sonuç olarak, bulguların, mikro işletmelerin para vakfı sosyal sorumluluğuna katılımını ikna etmeye yönelik daha iyi bir yaklaşım stratejisi geliştirmelerinde ilgili taraflara büyük ölçüde yardımcı olduğunu vurgulamak kritik önem taşımaktadır.

Anahtar kelimeler: Para Vakfı, Kurumsal Sosyal Sorumluluk, Mikro İşletme, Motivasyonel ve Davranışsal Niyet, Planlanmış Davranış Teorisi, Malezya

Title of the Thesis: Organizing Cash Waqf As A Micro-CSR For The Micro Enterprises: The Case of Malaysia	
Author: Muhammad Aiman bin AWALLUDDIN	Supervisor: Assoc. Prof. Dr. Esra DIL
Date: 21.11.2022	Np: x (pre text) + 226 (main body) + 13 (App.)
Department: Business Administration	Sub-field: Management and Organization
<p>Micro-enterprises have always been regarded as the backbone of the Malaysian economy. It is recognized as a vibrant and dynamic sector, as well as the country's "driver of economic growth." This sector is critical in addressing the chronic problems of poverty, inequality, underemployment, and unemployment. This sector is increasingly being judged not only by the products and profits it generates, but also by how those profits are channeled. On the other hand, micro-enterprises grow and thrive in a business environment that is different from that of larger businesses, but the criteria for effective CSR remain the same. CSR adoption is not an option for micro-enterprises because they have to address a variety of business issues. They contended that CSR concepts and reality only applied to large corporations, making them less accountable to society. As a result, finding a fit between social responsibility and micro-enterprises is critical to increasing their participation in social commitment.</p> <p>The rise in popularity of waqf practice as a socially responsible model for business entities has piqued the interest of academics and policymakers alike. Waqf not only meets the personal convictions of micro-enterprises, but it is also less costly to adopt as social responsibility, which is viewed as a shared responsibility with greater social impact. Integration of a business model with a religious instrument may instill a philosophy of social responsibility that is appropriate for the reality of a micro-enterprise.</p> <p>To accomplish this, a basic qualitative research study was designed to meet the study's objective. Purposive snowball sampling was used to select seven respondents who met the study requirements for data collection. For data collection, a semi-structured interview guide was created, and direct interviews were carried out. NVIVO software was used to analyse the collected data. The themes derived from the research findings aided in answering the study's research questions.</p> <p>This study discovered that attitudinal motivation (personal motive, societal looking expectations, and uniqueness of waqf), normative influence (religious influence, cultural, social, and ethical context, waqf promotion, and waqf governance), and controllability behavior (easiness of cash- Waqf application) influence the intention of micro-enterprises to organize cash-waqf as a social responsibility. As a result, it is critical to emphasize that the findings greatly assisted any interested parties in strategizing a better approach to attempting to persuade micro-enterprise participation in cash-waqf social responsibility.</p>	
Keywords: Cash Waqf, Corporate Social Responsibility, Micro-Enterprise, Motivational and Behavioral Intention, Theory of Planned Behavior, Malaysia	

INTRODUCTION

The advent of contemporaneous waqf has attracted substantial attention and research from the academic community and has rapidly become an emerging field of study. Waqf, commonly referred to as an Islamic societal instrument, is a one-of-a-kind method for enhancing the living standards of Muslims. It falls within the scope of *sadaqah* (charitable donation) and is recurrent. Waqf draws its funds for social engagement from the voluntary contributions of individuals. Waqf is good for society as a whole because it helps to reduce poverty, grow the economy, and close the gap between the rich and the poor (Khairil Faizal et al., 2015). Hence, waqf promotes equality of life for all people. Waqf activities extended beyond social reform to encompass political influence and economic order (Çabuk, Arıkan Tarık Saygılı, & Oğuz, 2017). It has also extended to benefit non-humans, such as injured birds and sick animals (Bulut & Korkut, 2019). Some Muslim scholar's exemplified waqf may increase society's wealth and income (Khan, 2014; Shaikh, Ismail, & Mohd Shafiai, 2017a) and strengthen the national economy (Hartini, Ambrose, Aslam, & Hanafi, 2015). The concept of waqf is quite similar to the CSR concept as both intersect in philanthropy activities. It is well- recognized that waqf and CSR have charitable characteristics with similar aims of improving society's well-being (Lita, 2004). Available contribution by Brammer, Williams, & Zinkin (2006) and Dusuki (2008), the CSR model driven by religion delivers a more rigorous solution to social issues.

In Malaysia, waqf, also called "wakaf" in the local language, is a religious donation for the public good. It gives something to Muslims for their spiritual needs or the public interest (Kamus Dewan, 2005). Waqf practice is well institutionalized in Malaysia and managed by State Religious Islamic Council (SRIC). Waqf in Malaysia strongly associates with Muslim Malaysia's religious values and cultural beliefs, henceforth becoming core determinants for individuals in doing waqf (Shukor, Anwar, Aziz, & Sabri, 2017). Generally, the creation of waqf in Malaysia falls within three major categories: public waqf, family waqf, and mixed waqf. According to Ahmad Shazrin, Noor Rosly, & Siti Mashitoh (2016), public waqf are more prevalent among Muslim Malaysians, assuming that they tend to perform waqf for religious purposes such as building mosques, cemeteries, and religious schools. Malaysia's waqf practice has existed for more than eight hundred years (Syed Othman, 1986).

The intervention of colonists for almost 446 years has jeopardized waqf's existence. It is evident that many of them have been abolished, and their assets have been transferred to colonists (Çizakça, 2019). According to Çizakça (2019), the events resulted from waqf alienation among most Muslim Malaysians. Due to this event, the prominent waqf practice became fragile and surrounded by many issues and problems, mainly fundraising. This effect is more pronounced due to the absence of legitimacy and awareness among Malaysian Muslims.

Consequently, waqf can no longer play its critical function in improving Muslim socioeconomic. Several authors have studied this in the literature by Abas & Raji (2018) and Razak, Zakaria, Burhan, & Jama (2019) found that individual remains reluctant to contribute to waqf. There is a shortfall of encouragement of contribution among individual Muslims (Hartini et al., 2015). Recent investigations have also demonstrated that a sizeable amount of waqf land in Malaysia, around 8861 hectares estimated to be worth 64 million ringgit, remains idle and undeveloped (Allah Pitchay, Mohamed Asmy, Mydin, Azhar, & Abdul Latiff, 2018). Efforts to eliminate waqf's current challenges by investigating financial agencies' willingness to support waqf activities seem fruitless. These issues are well documented in the scientific literature (Siti Mashitoh, 2006). They found that financial institutions are reluctant to cooperate with waqf due to a lack of great return and investment. Despite that, waqf practice remains prevalent due to its unique characteristic of moral values in addressing social issues.

In recent years there has been an increased interest in exploring waqf and business entities. The business players and academicians are trying to connect business as the main contribution of waqf. The main agenda is to fully utilize waqf functions while promoting business social responsibility through waqf practice. There also has been a proliferation statement by a public figure, the Ruler of Perak (one of the ruler states in Malaysia), His Royal Highness of Raja Nazrin Shah. He called on the need to bridge a link between business and socio-economic obligation waqf practice in fighting social issues (Dahlia & Haslindar, 2013). Likewise, there are a vast majority of studies by local academicians such as Darus et al. (2017), Ibrahim, Noor, Arsyad, & Ismail (2019), Lita (2004), and Suhaili, Palil Rizal, & Husin (2018). They commend the need to practice waqf among business entities as part of their corporate social responsibility.

With the calling of business jihad, waqf and social responsibility areas have garnered wide local attention in solving social issues through the business sector's involvement (Anwar Zainol, NorhayateWan Daud, Abdullah, & Rafi Yaacob, 2014).

The recent emergence of corporate and cash waqf in Malaysia strengthens the waqf practice. Subsequently, promoting Waqf-CSR practice in the business sector. The introduction of corporate share waqf by Johor Corporation (Ashraf & Abdullaah, 2013; Elasrag, 2017; Shamsudin et al., 2015) and rigorous promotion of cash waqf (Ali et al., 2018; Md. Shahedur, Mohd Fahmi, & Mohd Faisal, 2011; Mohd Hafiz Bin, Sofri, Jalal Rajeh, Mohammad Sabri, & Syaidatun Nazirah, 2019) have made waqf visible and more accessible to public and business entities. It has been stated by Dahlia & Haslindar (2013) that Johor Corporation has well developed the practice of waqf as part of CSR through the development of its corporate subsidiary Waqf An-Nur Corporation Berhad (WANCorp) by raising corporate waqf share among the public. Several attempts also have been made to link waqf and its stakeholders by prominent researchers in Malaysia. They proposed various frameworks such as waqf-based entrepreneurship (Iman & Mohammad, 2017), cash-waqf financing (Magda, 2013), cooperative waqf model (Allah Pitchay et al., 2018), waqf-crowdfunding (Mohamed Asmy, Hasanuddin, & Allah Pitchay, 2018) and waqf-fintech (Magda, 2019). However, most of the suggested approach is inclined toward the general public and multi-national corporations, leaving behind micro, small and medium enterprises (MSMEs) actors to play their roles. Whereas in the globalized world, multinational corporations (MNCs) are commonly regarded as influential players (Locke, Amengual, & Mangla, 2009). MSMEs are less responsible for the upsurge in their organizational activities. In other words, MSMEs worked very openly under the public eye's radar. It is fascinating because MSMEs are not merely local actors in today's world, provided their tendency toward internationalization.

The practice of waqf among micro-enterprises should be treated as part of their CSR, "the integration of corporate social, environmental, ethical and philanthropic responsibilities towards the society in its activities, operations, and core business model in cooperation with relevant stakeholders" (Andreas, Mette, & Moon, 2017). Also, CSR has been interpreted as a term in which duties and associated activities are designed to promote some social good beyond legal requirements and an enterprise's immediate interests (Muhammad Aiman, Izaura, & Anisa Safiah, 2019; Rathert, 2016).

By far, it is the prevailing concern and the reason most MSMEs are reluctant to do CSR due to the limited given resources (Yoshino & Taghizadeh-Hesary, 2016), operational problems (Lepoutre & Heene, 2006) and costly; insufficient financial resources, and time as barriers to CSR endeavors (Jamali, Zanhour, & Keshishian, 2009; Heledd Jenkins, 2006; Laudal, 2011; Russo & Perrini, 2010; Sweeney, 2007). While, Magrizos, Apospori, Carrigan, & Jones (2021) and Norbit, Nawawi, & Salin (2017) found that lack of expertise acts as a barrier to CSR integration by MSME.

Further support is provided by Herrmann (2004) that most MSMEs generally assert that CSR concepts and methodology are only applied to large corporations. Besides, MSMEs tend to perceive CSR as an issue that only concerns large companies (Sweeney, 2007; Vives, 2006), and they hardly recognize the notion of CSR (Heledd Jenkins, 2006). They saw it as insignificant, unsustainable for business initiative (Chazireni & Abdulla, 2019), cost incurring (Anglada, 2000), and some findings show inconclusive benefit on enterprise performance (Aguinis & Glavas, 2012; Gallardo-Vázquez & Sanchez- Hernandez, 2014; Perrini, Russo, & Tencati, 2007; Santos, 2011; Yang & Yang, 2016). Hence, it isn't very easy to distinguish which CSR activities MSMEs should take (Lindgreen & Swaen, 2010). The traditionalist approaches of CSR, which are based on assumptions that the concepts and methodology can be generalized universally to all businesses (Larrán, Herrera, Lechuga, Martínez, & Ntim, 2016), create trouble for MSMEs to meet the scope. Considering MSMEs as miniature versions of big companies (Tilley, 2000), precisely triggers a miniature version of CSR for MSMEs to adopt. The MSMEs have unique characteristics and abilities, thus requiring specific attention for CSR practice (Magrizos et al., 2021). Therefore, Larrán et al. (2016) and Murillo & Lozano (2006) calls for the need to replace the concept with the "MSMEs specific reality progressively."

To date, there are lots of studies that highlighted the importance of MSMEs in doing CSR activities in Malaysia, and the previous research is mixed in terms of the MSMEs' CSR practice. Hossain, Siwar, Mokhtar, Fauzi, & Jani (2012) and Norbit et al. (2017) opined the practice is lagging, while Ahmad & Krishnan (2017), Chelliah, Chelliah, & Jaganathan (2017) and Teoh, Thi, & Teh (2016) stated the practice is growing. However, most of them agreed MSMEs are facing resources issue in doing CSR as it is costly. It is generally agreed that CSR practices in Malaysia are motivated by beliefs and values, religious thoughts, moral responsibility, and encouragement from

stakeholders (Chelliah et al., 2017; Nejati & Amran, 2009; Norbit et al., 2017). In stark contrast, large companies are motivated to do CSR mainly due to the extrinsic value such as; remaining competitive (Bai & Chang, 2015), brand loyalty (Pivato, Misani, & Tencati, 2007), increased market value (Luo & Bhattacharya, 2006), firm reputation (Jongchul Park, Lee, & Kim, 2014) and augmented companies sale (Chung, Jung, & Young, 2018). According to Courrent (2003) and Hemingway (2005), intrinsic value or personal reasons remain the most important motivational factors for MSMEs' engagement in CSR. Heledd (2006) and Spence & Schmidpeter (2003) further supports the statement that business benefits are not the primary driver of CSR for MSMEs. It is rather than attribute values and beliefs held by business owners.

Another study of CSR perspective from MSMEs scarce and very limited (Magrizos et al., 2021; Maldonado-Erazo, Álvarez-García, del Río-Rama, & Correa-Quezada, 2020; Turyakira, 2018), despite a few dedicated scholars, are calling for the more empirical paper to address the issues. Many studies on CSR primarily focused on big companies (Herrera Madueño, Larrán Jorge, Martínez Conesa, & Martínez-Martínez, 2016; Lee, 2008; Lindgreen & Swaen, 2010). Hence it is difficult to suppose that conclusions can be directly extrapolated to the MSMEs. The benefit of CSR to the enterprise is hard to demonstrate to the largely informal nature of the responsible practice of MSMEs (Heledd, 2009; Perrini, Russo, & Tencati, 2007; Santos, 2011). Given this consideration, micro- enterprise should not be claimed as a miniature version of large companies as they have a different type of experience and development of CSR. Micro-enterprise business is mainly personal, often direct contact between business owners and customers. They only cater to a small customer base with a niche market and focus. Additional studies are required to understand better the complicated relationship between CSR practice and the economic outcomes of micro-enterprise. Perhaps, the CSR concept within MSMEs should only be viewed from the lens of philanthropy towards the community as believed by the majority of researchers (Theodoulidis, Diaz, Crotto, & Rancati, 2017; Murillo & Lozano, 2006; Russo & Perrini, 2010), that micro-enterprise much more involved with their local communities. Following these arguments on the study issues, the thesis does not view CSR as a binary concept that companies either do or do not implement. Instead, the study would like to expand theoretical knowledge and understanding of the concept of CSR for micro-enterprise. Micro-enterprises' engagement in CSR is critical since they help create local

employment, drive national economic growth and provide equitable income distribution in society. They have been recognized as a vital economic driver in Malaysia through several governments' policy, e.g., National Entrepreneurial Policy 2030. Still, the troubling concept of CSR is yet to be resolved, hindering social responsibility from micro-enterprises. The thesis looks forward to extending knowledge of CSR by considering all stated issues and hoping to contribute thought and ideas by exploring the reality of CSR for micro-enterprise.

One possible research focus for CSR practice among micro-enterprises in Malaysia could be done through micro-cash waqf practice. Cash waqf is the charitable donation of small increments of money from a single micro-enterprise to a waqf institution to carry out a social mission for the sake of the public on the donor's behalf. Furthermore, cash waqf does not require any threshold. Over the last decade, the practice of micro-cash philanthropy options has developed into a marketplace in search of opportunities, causes, societies, and endeavors to support the public (Patterson, 2012). A micro-philanthropy contribution is the amount of money a person will not think about having spent multiple times (Lee, Gopal, & Lee, 2017). Some may be a \$5. Others, \$10 or \$20, maybe \$75 or even more. It is relative, depending on their capacity. It is philanthropy, low-cost charitable activity, and connected strongly with ethical-moral values in the Malaysian context. Micro-enterprise should seek this Waqf-CSR approach as all waqf stakeholders should play their roles in contributing toward society as mentioned by Mochamad Arif & Dimas Bagus (2011) on the need for active parts of all parties in supporting waqf. Subsequently, doing waqf means discharging their spectrum of duties toward socio-economic development and supporting Malaysia's national agenda to minimize social gaps (Ashraf & Abdullaah, 2013). Triggered by the theory of planned behavior (TPB) model, it is captivating to investigate the behavioral and motivational intentions of micro-enterprises in performing cash-waqf as their social responsibility. Empirical evidence has shown that the moral orientation of micro-enterprise in CSR is based on its owner's ethical orientation (Srinivasan, 2014; Tewari & Pathak, 2014). The organizing of micro-waqf as a CSR approach among Muslim Malaysians could positively occur as Barr & Govindasamy (2010) indicates a high level of religious nationalism among Muslim Malaysians. The participation of micro-enterprises helps strengthen the function of waqf and may introduce the possible solution to the CSR agenda of micro-enterprises in Malaysia.

Unlike large corporations such as Johor Corporation, capable of carrying out corporate share waqf, this study is interested in studying the application of cash waqf among micro- enterprises. It is easy to perform cash-waqf, and the practice has gained popularity in Malaysia (Mohd Mokhtar, Mad Sidin, & Abd Razak, 2015). Cash waqf is a sum of cash donated for social welfare or particular purposes from one's possessions (Magda, 2013). Similarly, for such amounts of social profit, it is the cash invested in profitable economic sectors (Hilmi, 2012). The cash waqf is cash donated to the waqf's authorized trustee, where the principal is maintained for the beneficial establishment (Khamis & Che Mohd Salleh, 2018). Cash waqf is also considered one of the Muslim jurist's financial approaches for developing waqf properties worldwide, and it is also flexible in carrying out social philanthropy.

However, it should be noted that this study will focus on micro-enterprise in Malaysia as the entity is rising in Malaysia (Nur Ain, Aye Aye, & Ali, 2014; The Stars, 2018). It is also supported by government policy through New Economic Policy (Abu Bakar Sedek, 2012), and the latest policy of making Malaysia an entrepreneurial country by 2030 (Nor-Aishah, Ahmad, & Thurasamy, 2020). The micro-enterprises represent more than 70% of total SMEs in most world economies, and these enterprises contribute around 60% of total employment (OECD, 2019). Available evidence shows that small and medium-sized enterprises (SMEs) constitute a large part of Asia's trade landscape and economic backbone (Suprpto, Wahab, & Wibowo, 2009; Yoshino & Taghizadeh-Hesary, 2015; Yoshino, Taghizadeh-Hesary, Charoensivakorn, & Niraula, 2016). Not only do micro- enterprises contribute to a country's economic growth, but their degree of success often indicates the effectiveness of government policy in promoting an economic entrepreneurial culture. In Malaysia, according to the Department of Statistics, 694 000 micro-enterprises make up 75% of total business establishments (DOSM, 2017). Nine hundred seven thousand micro-enterprises make up 98.5% of Malaysia's entire companies, with a mere 0.1% of publicly listed companies in a broad context. The importance of small and micro enterprises in Malaysia was first stressed when the New Economic Policy (NEP) was introduced in 1971 as an affirmative policy to improve people's well-being and restructure economic inequality among various ethnic groups (Hoq, Che, & Said, 2009). It is because the economy of Malaysia is imbalanced with Chinese Malaysian ethnic dominantly incorporating giant companies. Through an economic policy of NEP, the aim was to bring the

Malays ethnicity (a native of Malaysia and majority Islam) 30% of economic ownership (Abu Bakar Sedek, 2012). Additionally, the government has developed several programs to support and promote Malays' involvement in micro-enterprises, such as MARA and TEKUN loans, zakat, and waqf business assistance to increase the number of micro-business among Malays in Malaysia. The Malaysian government has made a concerted effort to help the growth of micro-enterprises by introducing the Industrial Master Plan of Malaysia (IMP), followed by IMP2 (the year 2000 to 2005) and IMP 3 (the year 2006 to 2020). The plan is to turn Malaysia into a developed economy by 2020, with the support of micro-enterprise. It is estimated that micro-enterprise contributed around 39% of Malaysia's GDP in 2020 (SME.Corp Malaysia, 2020). Therefore, the MSMEs, especially micro-business, are considered vital in Malaysia's economy system, as an economy catalyst and to restructure social inequality.

There is also a need to fill the literature gaps about micro-enterprise and its specific social instruments, as it is relatively under-explored and at the infancy stage, as cited by (Muhammed, Kamaruddin, & Nasruddin, 2018). The close identical research in this area on waqf entrepreneurship emphasizes the need for the waqf entrepreneurship model (Iman & Mohammad, 2017), social entrepreneurship model (Adib Boulven et al., 2018), and encouragement of social entrepreneurship (Salarzahi, Armesh, & Nikbin, 2010), but without any further interpretation and also not evaluated on micro-philanthropy perspectives.

The intent of the Research Study: There is a growing interest in the practice of CSR by MSMEs in Malaysia. However, they remain skeptical about doing CSR for several reasons, namely, size of the business, lack of funds, lack of expertise, and understanding of CSR concept, to the extent it believed the practice might jeopardize their profit. They thought that CSR applied to the large corporation, but at the same time opine that they owed less to society than a large corporation. However, previous literature in Malaysia suggested that MSMEs' attitudes towards CSR remain positive and want a proper, less formalized approach to CSR. The rising of waqf study in Malaysia, and the call for business involvement in its practice by government and prominent people such as Tan Sri Muhammad Ali Hashim, former CEO of Johor Corporation (the first corporation integrating waqf into business practice), should be sought by all business entities, regardless of their definition. Altogether, the rigorous promotion of cash waqf as a contribution method has made waqf practice more visible,

accessible, and doable for everyone, particularly in Malaysia. The uniqueness of the Malaysian context, wherein society firmly adheres to moral, religious, and ethical values, should be an advantage of this study.

In contrast to previous studies conducted on various aspects of MSMEs' motivation to do CSR, this topic is far from being exhausted as a research area. Specifically, this study's rationale is to investigate CSR's motivation from aspects of waqf practice on their moral conduct and behavioral intention on applying cash waqf as micro-philanthropy activity. Alternatively, the study fills the literature review gap in bridging cash waqf practice with micro-practice, which is still considered unexplored.

In meeting the purpose of this study, this thesis's interest is to study the organizing of cash- the waqf approach on the macro-level of the micro-enterprise entities in Malaysia. Thus, the study regards the micro-enterprises as unit of analysis as decisive for determining whether the cash-waqf approach will be instigated by them. Hence, the study will attend to both dimensions of motivation and behavior. Therefore, this study proposes investigating the ethical context of Muslim micro-enterprise in Malaysia in performing cash waqf as a social responsibility. Finally, this study aims to answer motivation explanation, external pressure, and the advantage of waqf on behavioral intention in realizing cash waqf contribution.

Research Importance: This research is thought necessary for providing theoretical, knowledge, and managerial implications. The proposed study offers a theoretical understanding of micro-enterprise conduct conforming to CSR practice via cash waqf application, leading to improved social responsibility understanding, philanthropy caused, and cash waqf practice benefit. Furthermore, the study's results may have implications for future application and implementation, guidelines and evidence of making cash waqf as a reality fitting micro-enterprise context, especially in Muslim countries.

From a practical point of view, this study would assist business entities, academicians, and consultants in taking an interest in applying cash waqf as a capable approach to contribute to social impacts. The practical idea of linking cash waqf with micro-enterprise will benefit the development of CSR practice in Muslim countries and advance this knowledge body.

Research Aims and Questions: The synthesis of previous literature reveals three areas of research to which this study would like to contribute. Building upon the merit of business ethical context, this thesis's main contribution aims to shed light on micro-enterprise cash waqf application involvement. The role of performing CSR through waqf in the scope of micro-enterprise has not yet been developed and is often not adequately addressed. Second, micro-enterprises' reputations as small and frequently illustrated as non-significant to social responsibility make them far too close to practicing the practice. Third, it is well understood that CSR stand remains in a quandary among business actors, and for small and micro businesses, its justification remains skeptical. Therefore, the study would like to explore the motivation and behavioral intention of doing micro-cash waqf as an instrument of CSR activity for micro-enterprise. As the context of the study would be conducted in Malaysia, will Malaysia's environment of ethical integrity on religiosity cause and norm of society influence micro-enterprise practice in adopting micro-cash waqf as their micro-philanthropy activity?

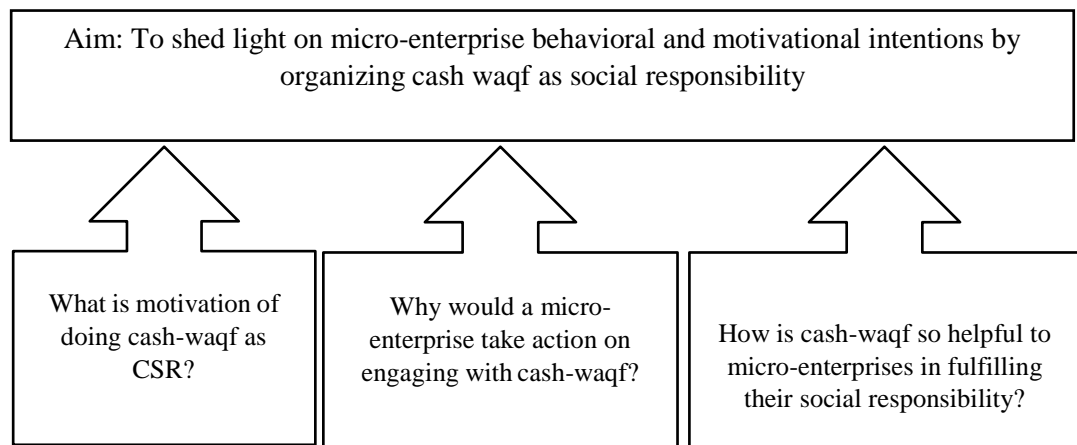


Figure 1: Research Aim and Questions

Methods and Limitation of Study: This research aims to shed light on how micro-enterprises organize cash waqf. As mentioned in the introduction part, the field of waqf is trending and attracting growing interest in linking its application with organization and management. Yet, the body of literature about waqf in micro-enterprise is somewhat scattered. It may indicate the topic has not been sufficiently investigated. Therefore, this study proposes leaning toward an exploratory research approach, typically an approach conducted for a problem not well researched before, naturally investigating how or why a phenomenon takes place (Brown, 2006). The study contends to adopt a qualitative research method that is suited for this doctoral thesis's aims. It is because qualitative research methods allow the researcher to uncover insights and reasoning of the phenomena (Eisenhardt, 1989).

Given the absence of studies about micro-enterprise and cash waqf, the qualitative case study method will be used in this thesis. The case study allowed the researcher to gain rich insights into the phenomenon and access the observed unit's personal qualities (Maxwell, 1992). Intending to gain rich data insights (Glaser & Strauss, 2000), cases are frequently sampled with specific criteria such as extreme, unique, longitudinal, revelatory, or critical options (Yin, 2009). Due to the uniqueness of the Malaysian context, this study only focuses on the Muslim micro-enterprise. Although this study focuses on Malaysia's setting, the research's scope will concentrate only on Selangor, a most prosperous state with many micro-enterprises.

Thesis Outline: This doctoral thesis will be organized into five chapters, as follows: Chapter 1 will cover a discussion of the main ideas of this study. It includes insight on micro-enterprise background and argument for its social contribution. As the study focuses on Malaysia's context, micro-enterprise in Malaysia's environment, government policy, and its supporting factor will be presented. Moreover, in meeting the scope of this study on the ethical context of doing social responsibility via cash waqf, the supporting argument of waqf CSR has driven by the business jihad agenda, and Malaysia's moral motives will be reviewed in detail in this chapter. Also, the waqf context, which includes its definition, history of the practice, perspective and function, classification, rule of establishment, cash waqf context and waqf governance in Malaysia, will be evaluated. Lastly, the chapter will also highlight waqf in the business context; its perspective and application in Malaysia, will be appraised to give a clear picture of the waqf approach as a social instrument of philanthropy activities.

Chapter 2 will be stressed the theoretical framework of this study. This chapter will explain several motivational and behavioral dimensions such as CSR, behavioral intention, ethical context the micro-philanthropy and discuss in detail the theory of planned behavior models by Ajzen to conceptualize the study. The chapter will also explain the conceptual framework of the study.

Chapter 3 will present the methodology of this thesis. It will provide arguments on the selection methodology and tools used in this research. Furthermore, several strategies will be given to counter the study's soundness, rigorousness, biasness, or credibility. The study's motivation will be provided on this topic, and analysis data will be demonstrated.

Chapter 4 concerns the data analysis and findings of the study. Data analysis and conclusions are the most crucial part of the research. So, the chapter will be presented and summarize the collected data that has already been analyzed.

Chapter 5 will conclude the present study, briefly summarize all the chapters and findings, and then discuss the implications of the study, its strength, and limitations. The chapter will also include recommendations for future studies.

CHAPTER 1: MICRO-ENTERPRISE, MALAYSIA CONTEXT, AND WAQF PRACTICE

This chapter defined micro-enterprise and discussed the micro-enterprise perspective on social responsibility. It also discusses the micro-enterprise perspective, views on business jihad, and micro-enterprise ethics in Malaysia. Finally, the chapter discussed the concept of waqf, its history, and its application in the business context of corporate social responsibility.

1.1. Micro-Enterprise

Micro-enterprises continue to expand rapidly, increasing worldwide (Carbonara, 1997), generating employment and enhancing countries' overall economic outlook. They make up 80 per cent of the established enterprise in OECD countries (OECD, 2021). For example, 92.7% of Czech's SMEs are micro-enterprises, 75% of Chile's SMEs are made up of micro-enterprise, 94% of Belgium's SMEs are micro-enterprises, and 97% of micro-enterprises account for all firms in Turkey (OECD, 2021). While among ASEAN's members, MSMEs account for 99% of all business in the region, with 70 million established MSMEs and employing over 140 million people in the area (Schaper, 2020). Recently, Bain & Company reported that MSMEs contribute to more than 50% of ASEAN's GDP and constitute 80% of its workforce (Florian, Tony, & Jessie, 2018). The role of micro-enterprise as a catalyst for economic development has been widely acknowledged and becoming a focal point of academic study and policymaking for years (Blackburn & Kovalainen, 2009; Curran, 2000; Fuller-Love, 2006). There is a lot of evidence worldwide, particularly in developing, poor and low-income countries, that micro-enterprises play a vital role in combating poverty and inequality and creating job barriers, particularly in remote areas. They are also a significant source of jobs or economic opportunities for poorly educated women and young people. Such entities are also a powerful growth driver for GDP and the export of finished goods in many countries.

Nevertheless, many micro-enterprises struggle for survival or growth because of many restrictions, particularly lack of access to bank loans, marketing barriers, and access to advanced technology and skilled employees (Oyelana & Adu, 2015; Raghuvanshi,

Agrawal, & Ghosh, 2017). Despite that, micro-enterprise numbers keep growing, with many people operating their enterprises for different purposes, e.g., convenience, freedom, prosperity, dreaming, or making more money (Tambunan, 2019). Described as a small, owner-operated business, a disadvantaged population group traditionally started the micro-enterprise. Usually, these businesses take different organizational forms to deal with entry barriers and capital constraints. Generally, these businesses are independent, mostly family-owned, have low skills and technology levels, and are highly labour-intensive. These micro-enterprises mainly focus on low-income, low-productivity activities, especially in small-scale trade and services. Many of these businesses are run by women in many nations. They are a large proportion of the poor and suffer disproportionately from poverty. The findings support the fact that micro-enterprises are majorly established in rural areas by women with families and people with a disability (Dorfing, 2001).

In most cases, the businesses have no employees besides the owner (Gindling & Newhouse, 2014). A closer look at the review shows that micro-enterprise owners are known as micro-entrepreneur (Jayachandran, 2020). Micro-enterprises provide large proportions of rural and urban workers with income and jobs by manufacturing essential goods and services for rapidly increasing populations. Micro-enterprises use innovative business methods, which are also marked by chaos, driven by the successful use of expertise in entrepreneurship, marketing, and creativity (Durkin & McGowan, 2001). Piore & Sabel (1984) observed that through versatile frameworks, micro-enterprises have a strategic advantage. These businesses have fewer obstacles to start-ups and can operate across different economic sectors with lower resources and skill requirements. Generally, these businesses have restricted inventory and capital to start bootstrap operations (Eversole, 2004). Since they are small, micro-enterprises are more responsive to the market and meet customer demands. So, micro-enterprises are very valuable for the economies where they are established. They help local and regional economic development in the places. Promoting entrepreneurship through micro-enterprise to increase economic opportunity has become increasingly common following the financial crisis of 2008. Though the businesses may be in microform, they provide additional income as a pathway by which families can exit from poverty (Roberts & Worthington, 2018). During a colloquium at Emory University of United States of America, attended by fifteen microbusiness representatives of the country,

such as Rising Tide Capital, Access Venture of Louisville, and Mi Casa Resources Center of Denver, the outcome of the colloquium identified that micro-business is critical for communities development;

Table 1: Outcome of Colloquiums

Critical Factors	Description
Provide products and services that meet customer demands.	Produce or distribute products that meet the market trend.
Provide a place for a customer to meet.	The stores or infrastructures owned by businesses become gathering places for the community.
Stimulate inflow of community's resources.	Attracting big clients from outside communities into their local sphere may gain support from large corporations for social mission enterprises.
Become a role model and support the future entrepreneur.	Some businesses have their innovations and may trigger others to expand those innovations.

Source: Roberts, P. W., & Worhtham, D. D. (2018). The Macro Benefits of Microbusinesses. Stanford Social Innovation Review.

Despite its vital standing, a literature review by Psaila (2007) shows that micro-enterprises' constraints and opportunities come from their roots of inherent characteristics. There are so many different types of micro-enterprises that widespread risks simplify their reality. It is widely known that obtaining financing is challenging for micro-enterprises and is often seen as a significant stumbling block to their progress. It is due to the high-risk component they bring from such businesses. This difficulty in accessing finance also puts them at a disadvantage by constraining their options for the requisite restructuring required to withstand foreign competition in this era of globalization.

Furthermore, they also lack professional guidance, making it harder for them to progress (Psaila, 2007). A study by Hashim (1999) found a shortage of resources and credit facilities for MSMEs in Malaysia. The lack of qualified labour and raw materials, the lack of sufficient infrastructure, the lack of managerial and technological skills, market and knowledge constraints, and the restricted use of new technologies have affected their development and contribution to the economy. His results are consistent with Ting's (2004) general observation, which established five main

main challenges facing SMEs in Malaysia. The challenges were lack of access to capital, limitations on human resources, restricted or incapacitated technology adoption, lack of knowledge of potential markets and consumers, and global competition. He also noted a substantial risk that if they did not improve their competitiveness in the modern, MSMEs would be wiped out due to globalization.

Ironically, globalisation's fast pace opens many opportunities for micro-enterprise survival. They are not stagnant but have evolved into powerful business entities, as mentioned at the beginning of this chapter. In the last several years, the rapid development of internet commerce or e-commerce has provided a substantial opportunity for micro- business to be better competitive. A literature review by Barhatov, Campa, & Pletnev (2018) supports how e-commerce transforms small business development in Russia. Several studies have explored the impacts of e-commerce on MSMEs and found that, indeed, it makes them potent, as cited by (Ueangkomsate, 2017). E-commerce helps MSMEs reap a profit to create value-added services and broaden their business, assist them in going global (Moertini, 2012), and facilitate business communication, selling, and purchasing activities (Kabanda & Brown, 2017). There is a body of research that has focused extensively on emerging of MSMEs and e-commerce, as MSMEs are no longer traditional business forms, wherein they struggle to survive but already move beyond their limit and become critical business players;

Table 2: Previous Literature on MSME Empowered by E-Commerce

Authors	Literature Reviews
Neti (2011)	E-commerce helps MSMEs to improve their productivity and capability to cooperate with business players.
Khan (2016)	Help MSMEs to gain access to and ease transactions from around the world.
Farida, Naryoso, & Yuniawan (2017)	Improve marketing and product market.
Kim & Peterson (2017)	Help to develop business trust.
Jahanshahi, Zhang, & Brem (2013)	E-commerce helps with product branding.
Hafni & Rozali (2017) and Suci (2017)	Assist MSMEs in surviving during an economic crisis.
Prameswari, Suharto, & Afatara (2017)	Empowering MSMEs, assisting them in meeting customer needs, developing the market, and increasing transaction activity.

The above table argued the continuing issues lingering on micro-enterprise, as previous literature on the micro-enterprises small role in the economic sector. The advancement of technology helps micro-enterprises become more competitive in this globalization era instead of lagging. A closer look at the review shows that the rise of technology tools such as e-commerce aids micro-enterprises achieve lots of benefits, such as; contributing to economic growth, social structure, and employment. Subsequently, regional and local development has become an important economic sector (Fatima & Norizan, 2015). This evidence demonstrates that even small micro-enterprises are still owed to society. Based on the social contract theory per se, it is justified that micro-enterprises have a social obligation towards society, as they operate within and through the resources of society. Contemporarily, they are already becoming a vital economic sector and should create positive social value.

1.1.1. Definition of Micro-Enterprise

Micro-enterprises are structured differently and may be organized as sole proprietorships, partnerships, or family-run businesses, usually with fewer than ten employees (Storey, 1994; Walls, Dowler, Cordingly, Orslene, & Greer, 2001). Micro-enterprises' operation modes vary widely and can evolve throughout the operation. Micro and small enterprises (MSEs) are described by (Larson & Shaw, 2001)

as being: 1) most of the family members work in a business; 2) one-man oriented, 3) predominantly operate in rural areas, 4) involved in trades and manufacturing, 5) assortment of start-up and failure rates; 6) female-founded mainly and 7) low-income operations. Many micro-enterprises have annual gross sales of less than 25,000 dollars (Tinker, 2000), and continued existence is the driving factor. Most micro-entities tend to be domestic operations (Clark, Kays, Zandniapur, Soto, & Doyle, 1999). Micro-enterprises are characterized as having fixed capital or certain threshold levels of employees. These are broadly defined as facilities for production, trade, and service—the term micro-enterprise is often known by various names. Small and medium-sized enterprises are most commonly referred to as SMEs, including micro, though some words and acronyms are often used: MSMEs (micro, small and medium-sized enterprises); micro-enterprises; own-account workers; and self-employment. They are used interchangeably sometimes; other times, they are not. The word MSME and micro-enterprise are used throughout to ensure convenience in this thesis. There is no general accepted international standard definition of micro enterprise. In general, a "micro-business" refers to a business with few, if any, employees except the business's proprietor. However, a common characteristic of all of these concepts is that they apply to a small-scale, independent entity that is not part of a larger company. It is traditionally owned, financed and operated by its owners and is relatively limited in its size, financial resources and assets, especially compared to large companies and multinationals (Schaper, Volery, Weber, & Gibson, 2014).

Different countries and legislative arms use a widely additional parameter to identify such a business. Occasionally, qualitative and quantitative parameters are applied, and standard measures may include several workers, annual turnover, sector, asset base, and company legal structure. Multiple standards are commonly used, varying from country to country.

Table 3: Definition of Micro-Enterprise

Sources	Organizations	Explanations
World Bank (2012)	World Bank	A micro-enterprise is commonly defined as a small business with less than ten employees and a balance sheet or turnover just over a certain amount; total asset < 100 000\$ and annual sales <100 000\$
European Commission (2003)	European Union	European Union defined micro-enterprises as those that meet any two of the three requirements criteria and do not fail to do so for at least ten years, which are; having employees fewer than ten workforces, a balances sheet total below 2 million euros and a turnover below 2 millioneuro
Ministry of Micro, Small and Medium Enterprise of India (2020)	India	In India, an enterprise where plant and machinery investment was less than RS. 25 lakh and equipment investment did not exceed RS. 10 lakh in 2006. They revised in 2020 as follows: An enterprise where investment in plant and machinery is less than one corona while turnover is less than five corona.
Singapore Department of Statistics (2020)	Singapore	There is no separate definition of MSME in Singapore, as it is any enterprise with operating receipts of less than SGD 100 million employees below 200 people.
The Union of Chambers and Commodity Exchanges of Turkey (2010)	Turkey	A micro-enterprise is defined as having less than ten employees, annual net sales < TRY 3 million, and a yearly financial balance sheet < TRY 3 million.
Tambunan(2019)	Indonesia	In Indonesia, they do not apply for employee numbers; instead, micro-enterprises have net assets of less than IDR 50 million (not including land and building) or enterprises with less than IDR 300 million in total annual sales.
SME.Corp Malaysia (2020)	Malaysia	In Malaysia, a generic concept for micro-enterprise approved by the National Entrepreneur and SME Development Council (NESDC) [formerly known as the National SME Development Council (NSDC)] since 2005, the interpretation is as follows, have fewer than five employees and annual sales turn over less than MYR 200 000.

Based on the table above, the micro-enterprise definition is not standardized and lacks a common language. As this study will be conducted in Malaysia, the description given by Malaysia's authority will be adopted in this study.

1.1.2. Social Responsibility of Micro-Enterprise

Enterprises are heterogeneous in size, resources, management style, and personal relationships (Jenkins, 2004), making it difficult for large corporate practices to be adopted. A significant difference between a large and small company is that ownership and management are not separated. Frequently, the control of micro-enterprises remains in owners' hands, enabling them to make personal decision on allocating resources. Some are aware of their moral conduct but reluctant to take action. Several studies, such as the CSR Overview by French MSMEs Louche & Michotte (2011), show that enterprises do not closely monitor their social and environmental impact but are aware of their social and ecological effects. Some do not also measure the results (Spence & Schmidpeter, 2003).

In contrast with the large company pressured to meet authorities' requirements, the local authorities' relationship is quite distant (Longo, Mura, & Bonoli, 2005). Micro, small and medium-sized enterprises are susceptible to the problems surrounding social responsibility: the experience of the small entrepreneur in person, together with his family and his employees, the territory in which they work, and sharing both outcomes and concerns with them. Accepting social responsibility is also primarily based on the owner/personal manager's attitudes (Perez-Sanchez, 2003).

Moreover, small and micro enterprises face the central issue of survival: maintaining business operations and making self-profit for survival. For example, small and micro-enterprises face stress to survive, serve local rather than global markets, and deal with less stakeholder pressure (Massoud, 2010). Also, organizing CSR requires a complex strategy, wherein professional human resources and investment in the training needed to realize the practice (De Kok & Uhlener, 2001). According to Molteni (2006), social responsibility is part of corporate strategy, as it can help management find innovative solutions based on stakeholders' expectations. The author proposed that innovation in CSR is vital to develop competence as a means of competitive advantage. Similarly, Siltaloppi, Rajala, & Hietala (2020) discussed the tension faced by large company'

management on integrating CSR into formal business strategy as it requires strong alignment among all business units in the organization.

Despite that, social responsibility motives and initiatives take different forms for small and micro-enterprises (Jenkins, 2004; Kusyk & Lozano, 2007; Vives, 2006). Arguably, many micros and small are also becoming socially responsible and reaping its benefits. They make less use of CSR instruments in comparison to a large company, formulate less formal CSR strategies, are less likely to report on social activity, and allocate fewer resources to social responsibility activities (Graafland, Van de Ven, & Stofelle, 2003; Perrini et al., 2007; Spence, Jeurissen, & Rutherford, 2000). In other words, they customize social responsibility to fit their size and reality to project CSR activity. It is inline with Abigail (2017) that “size” is not critical factors in doing CSR, as business entities should tailor social responsibility according to their business size (Zbucha & Pînzaru, 2017). Besides, there is a body of evidence that suggests that the size of the business itself does not require the predictor of CSR behaviour; many other factors may be considered for a better understanding of this phenomenon: corporate management and ownership structure; charismatic individuals or leaders; delegations for decision making(financial); type of offer/visibility in the market; position in the chain of value, proximityto end-users; the existence of industrial practices (Blomback & Wigren, 2009). According to Mickiewicz, Sauka, & Stephan (2016), philanthropy as a CSR is a vital tool for small and micro-enterprises to build legitimacy in their communities and is significant in expressing their altruistic values. They are doing it on a small scale, not for public attention but longer-term as a social capital; socially and culturally coherence by buildinga positive relationship with the communities.

A Better Business Bureau —for example, the Wise Giving Alliance survey suggests that 91 per cent of small US businesses somehow support charitable organizations (Madden, Scaife, & Crissman, 2006). Furthermore, US data from 202 small-scale owners/managers supported stakeholders' selectivity and social identity prospects. The findings showed that the owner's/managers' perception of legitimacy and urgency of local community claims and their social identity as community members are essential determinants of small businesses' philanthropic contribution (Joohyung Park & Campbell, 2018). In contrast with a large company, the owner/manager of a micro-enterprise usually does social responsibility due to ethical subjectivity and personal satisfaction. Individuals donate money to feel better or useful about themselves

(Bekkers & Wiepking, 2011). Therefore, the managers' inclination to engage in philanthropy may be consciously or unconsciously driven by individual expectations of "doing good" to derive personal satisfaction (Eger, Miller, & Scarles, 2019). The "co-implication of self-interest and altruism" is the basis of ethical subjectivity (Barnett & Land, 2007). The individual dynamics driving this behaviour were associated with a "joy of giving" (Ribar & Wilhelm, 2002), emphasizing the embodied experience of giving, with expectations and potential drivers of this behaviour rooted in people's feelings. Plausibly, micro-business is socially responsible out of self-interest and more concerned with the ethical conduct of altruism. This guiding principle encourages people to contribute to others' well-being or society (Schwartz & Tessler, 1972).

1.2. Micro-Enterprise in Malaysia Context

Micro, small and medium-sized enterprises (MSMEs) play a significant role in revitalizing national economies. They create job opportunities, promote stability, and develop regional economies, creating creativity and innovation that stimulates economic progress, fosters competition and cooperation, and produces high-value products. Many people are directly or indirectly dependent on small and medium enterprises. They contribute to labour absorption, poverty alleviation and revenue generation. The significance of MSMEs in Malaysia started in 1970 as part of a national policy's affirmative action before the racial-based targeted approach was restructured and became inclusive for almost all races in Malaysia. Since then, several programs and procedures have been introduced to upgrade MSME capability and embed social entrepreneur culture. A people-centric culture empowers social impact (Mohd Ali Bahari, Ainul Hafiza, Umi Syukriah, Nur Aisyah, & Nur Haslyna Atyra, 2019). Malaysian MSMEs are categorized into three operating categories: micro, small and medium enterprises. According to the sector, they are classified according to their turnover in sales and the number of full-time employees. MSMEs contribute to around 99% of the enterprise in Malaysia, 80% of which belong to microenterprises (Hassan, Chin, Yeow, & Mohd Rom, 2010).

Economic and social growth was the most critical thing in the minds of the Malaysian fathers of independence for the nation-building process. While the country had inherited Britain's liberal democracy and capitalism structures, it also inherited many of its earlier problems: a nation divided by race, culture, and religion and a community

divided by economic inequalities, income levels, and social status. Since then, nation-building's principal roles have been to achieve national unity and address economic and social disparities. Tackling these issues, the government introduced New Economic Policy (NEP) in 1970 and subsequently replaced by New Development Policy in 1990 as an alternative development strategy of the government primarily based on ethics, morals and values (Abdul Malik & Ghafar Ismail, 1996). The economic policy reflects the country's principles of good behaviour and morality. It is therefore structured based on national ethics, a moral sense of economic justice, and the value of sharing prosperity. Both policies aim to enhance Malays Muslim Malaysian economic growth while redistributing economic wealth and increasing economic goals through various economic vehicles (e.g., MSMEs) (Long & Ali, 1984). Although NEP was replaced by NDP 1990-2000, the policy continued to pursue most NEP affirmative action policies for Malaysian natives. Subsequently, the National Vision Policy (NVP) was introduced in 2001-2020 and later was strengthened with SME Master Plan 2012-2012 to empower MSMEs in Malaysia through several government programs. For instance, Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN), MAGIC Program, Amanah Iktiar Malayisa (AIM), Agro Bank, SME Bank and Young Agropreneur Program (National SME Development Council, 2012). In 2019, New Entrepreneurial Policy 2030 was launched to support the national economic plan and create sustainable socio-economic development. The policy aims to inculcate entrepreneurial spirit by strengthening MSME capabilities, stimulating their growth, and benefitting society through job creation, social well-being, and enhancing social capital (Ministry of Entrepreneur Development and Cooperatives, 2019).

1.2.1. Calling for Business Jihad in Malaysia

Entrepreneurship is vital as it can improve living standards and create wealth for entrepreneurs and society. Although businesses operate on money, entrepreneurs often focus much more than their bottom line. They help the community by leading the way and finding innovative solutions to practical, financial, and social issues. More narrow definitions have described entrepreneurship as designing, starting and running a new business, often initially starting a small and micro-business, or as the "capacity and willingness to develop, organize and manage a business venture along with any of its risk to make a profit. Often referred to as entrepreneurs are the people

who create these ventures (Katila, Chen, & Piezunka, 2012; Yetisen et al., 2015). In Malaysia, most micro- enterprises are started by young entrepreneurs through government support or family member (Thirunaukarasu, 2015). Their involvement rose from 51.6 % in 2006 to 68.6% in 2011 (Shazida Jan, Nur Syamilah, & Abdulrahim, 2015). Recently, a recent call for a departure from traditional motivational factors for predicting entrepreneurship has been issued to a less-explored and potentially rewarding avenue of further research. Scholars have called for a deeper understanding of the entrepreneurial mindset by exploring the deeper belief structures that drive entrepreneurs, in line with this argument (King-Kauanui, Thomas, & Waters, 2005).

In other words, examinations of the religious dimensions of entrepreneurship are needed (Kedah, Aftab Anwar, Mhd Sarif, & Osman-Gani, 2016). Religion has long been considered an essential dimension of human nature due to its significant impact on people's lives. For example, religious beliefs and values affect how they live, behave, and work (Clarke, 2013; Osman-Gani, Hashim, & Ismail, 2012). Also, through shaping their beliefs, knowledge, and attitudes, religious commitment plays a vital role in people's lives (Ateeq-ur-Rehman & Shabbir, 2010; Ramadani, Dana, Ratten, & Tahiri, 2015). In reinforcing this position, Dodd & Seaman (1998) argued that religion positively impacts believers' entrepreneurial activities: influencing the decision to become an entrepreneur, management of the business, and contact networks of entrepreneurs. Although Islamic faith and its related spiritual and religious terms have been found to affect entrepreneurial attitudes and behaviour positively, there has been little research on this aspect in current literature, including some crucial concepts such as business jihad (Kedah et al., 2016).

The Arabic word Jihad means fighting or striving, but it is not synonymous with 'holy war' and 'fighting' (*Qitaal*). It means explicitly pursuing a task or meeting a challenging goal or responsibility (Ali, Gibbs, & Camp, 2003). At the same time, Seriki (2005) noted that anyone who exercises himself physically and mentally or spends his wealth in Allah's way is involved in jihad. By linking the concept to business practice, business entities should make jihad for a social cause by doing the practice that will make them influential and respected (Hailani, 1982). Furthermore, statistical data from 206 respondents in Malaysia linking their business with jihad motivation to help society show positive achievement in their business growth (Yazilmiwati & Ilhaamie, 2015).

The inception of business Jihad in Malaysia was pronounced by Tan Sri Ali Hashim, former President and Chief of Executive Officer of Johor Conglomerate, composed of 280 companies (government linked-company), for almost 28 years, since 1982. In his view with The Starnewspaper, he stated that:

“Indeed, jihad rests with all Muslims whenever their faith, livelihood, and community are under existential threat. The overwhelming sense of Muslim vulnerability, compounded by mass poverty and powerlessness, particularly attributed to past colonization and Western global domination, only added to the issue's complexity...He called for a jihad to overcome poverty, which is the main cause of Muslim marginalization, powerlessness, grassroots exasperation, and mass anger, instead of focusing on war. In the real world of a business-driven global economic system, he added, "Business Jihad" is designed to empower the ummah and flourish everyone — particularly at the bottom of the economic pyramid. Business jihad would fully align with man's Khalifah-ship duty to prosper the earth and God's entire creation. Business Jihad Enterprise calls on Malaysian Muslims to creatively harness jihad dynamics to achieve a quantum leap from poverty to economic Khalifah-ship. Though a new concept, business jihad isn't just a rhetorical slogan” (Muhammad Ali, 2016).

He proved business jihad was not mere rhetoric by establishing Waqaf An-Nur Berhad (WANCorp) in 2006. The establishment of WANCorp has to transform Johor Corporation to be a corporate waqf-based corporation first in the world, with RM 250 million of corporate waqf share (Anwar Zainol et al., 2014). The call of business jihad is not limited to the large corporation but should apply to all business types, as it is a holistic vision of the role of business (James, 2010). The purpose is to make Business Jihad the main incentive to inspire and stimulate young Muslims in their business and entrepreneurship, which will prosper and benefit all Malaysians in the long term. BusinessJihad draws from the above, meaning that entrepreneurs make productive and creative efforts that benefit themselves and society. In spirit and practice, Jihad is also part of an economic struggle since it focuses on individual, organizational and societal improvement and growth (Ali et al., 2003). A piece of qualitative evidence from Kedah et al. (2016) study on small and medium enterprises in Malaysia demonstrates that all nine participants agreed that a business jihad is a business form. They can make money and return it to society through charitable contributions. Simultanouesly, the practice highly motivated them to drive their business to a higher level of performance.

The research findings also supported the argument that Malaysia's business actors use their spirituality and moral values to enhance their business performance via motivation. The findings show that participants' commitment to these positive virtues is driven not by the desire for economic gains but by their religious values. The results are identical to Fadila, Djafri, & Achour (2015) and Rhouse, Wahid, Ahmad, Rahman, & Mustafa (2017) that strong construction of Islamic identity among entrepreneurship in Malaysia. The concept of giving the best in the search for permissible subsistence is an obligation required in Islam (Azimi & Yaacob, 2012). Business participation is usually considered an act of worship or devotion to Allah or *Ibadah*. Business people must do their best and try to succeed in searching for Allah Almighty's pleasure.

1.2.2. Inculcating Business Ethics in MSME in Malaysia

Ethics refer to character building and development concerning virtues to emulate in life. While upbringing, socialization process, culture, and self-reflections influence ethics (Khalidah et al., 2012; Shaw, 2011). The process influenced our moral objectivists that strongly influence individual ethics as it preaches one to embrace fundamental principles and virtues to lead rewarding lives (Khalidah, 2014; Weber, 1958). Malaysia Rukun Negara (Malaysia's National Principle) directly state that belief in God as a doctrine is to be followed by all Malaysians regardless of religious and cultural differences, implying the importance of religion in Malaysian society despite cultural diversities. In this study's context, business ethics connects a sense of morality to business practice (Crane & Matten, 2010; Velasquez, 2012). It is opposed to every business's fundamental purpose: to profit by providing products and services that satisfy human needs (Steiner & Steiner, 2011). It studies business activities and decisions where right and wrong issues are addressed (Crane & Matten, 2010), including social justice (Khalidah, Zulkufly, & Lau, 2018). The view of business ethics often contradicts the capitalistic of free-market ideologies (Khalidah et al., 2012). Nevertheless, taking a different path, the Malaysian government wanted to establish highly ethical citizenship as part of the National Integrity Policy by integrating religious and spiritual values (Marha, Norazamina, Suraya, & Azizah, 2018).

By recognizing the role of religion in shaping ethics, the government established the Malaysian Institute of Integrity in 2004. They have subsequently implemented the National Integrity Plan (NIP) to develop an entirely moral and ethical society whose citizens are intensely religious in spiritual values and imbued with the highest ethical standards (Khalidah, 2018). Under the TARGET 2008 of NIP, the next mission to identify for business practice is enhancing corporate governance, business ethics and corporate social responsibility, which Malaysian communities should enculturate and internalised. In taking the matter seriously, particularly for MSMEs, SME Corp Malaysia, a central coordinating agency that formulates overall policies and strategies for MSMEs in Malaysia, has stressed ethics as a reality, including religion that must be sustainable to face a challenging business environment (SME Corp, 2021). They also provided a book of ethics for moral conduct within business periscope.

Moreover, the introduction of the National Entrepreneurial Policy 2030, among the prime objectives of establishing a holistic and conducive entrepreneur ecosystem to support socio-economic development, indicates the aspiration of the government to instil healthy moral conduct in addressing social issues and promoting economic prosperity for everyone (MED, 2020). The government also has launched Shared Prosperity Vision 2030, aiming to achieve equitable wealth distribution, address social issues and empower MSMEs to contribute 50% of national GDP. Consequently, creating a people-centred economy for everyone, where the business sector is a driver for social development (Prime Minister Office, 2019). To strengthen ethical conduct in business, the government has launched Rukun Niaga Perniagaan (The Malaysian Business Code of Ethics) based on Malaysia's religious, philosophical, and cultural values. Six principles should be adhered to by business (1) honesty in business dealing; not manipulative (2) responsibility towards customers, society and environment; good and services befitting customer and community, at the same time not detriment environment (3) geniality towards fellow human; accommodate a request to fulfil responsibility towards society as a whole (4) moderation in business dealing; humble, modest and charitable approach, (5) fair treatment to the customer; they should not practice double standard regardless of ethnicity and (6) zeal in making business success; being diligence, tenacity and never give up (SMEInfo, 2018).

Business ethics and consciousness are both phenomenal concepts and have been a global concern for since millennium. Malaysia's government has strenuous efforts to institutionalize ethics and integrity among society and MSMEs through various government policies. It is because solid consciousness and business ethics practice will help build business character and values in creating positive impacts on society. Finally, a national agenda on the sharing economy will be able to achieve where the business sector supports national aspirations through solid commitment and social responsibility (Khalidah, Mohd Nizam, Siti Aisyah Panatik, & Abdul, 2018).

1.3. Waqf

The word waqf originated from the Arabic verb waqafe, which means keeping, retaining or preserving. Waqf is a voluntary, permanent, irrevocable consecration of portions of one's resources to Allah. Once the property is waqf, it will never be gifted, inherited or sold because it belongs to Allah and the waqf corpus is intact. The fruits of waqf can utilize for any purpose consistent with Shariah. Syed Ameer (1976) notes that waqf is an allotment to Allah SWT of some property and its devotion to a religious cause for the benefit of humankind. According to Ahmed (2004), in his book that waqf is "a voluntary act of generosity" and belongs to the same class as *sadaqah* (charity) and *infaq* (using wealth for the benefit of people). It also defines the word waqf in its linguistic and technical significance. Waqf linguistically means standing still, holding still and not let go. Waqf's technical meaning is not to let go of consumption or sales. The definition by Ahmed is identical to Yumna and Clarke, who identify the waqf definition from two perspectives. The word waqf means linguistically stopping, containing or preserving. While from the shariah perspective, the term waqf refers to an act that holds and maintains certain physical assets for the long-term benefit of religious services (Yumna & Clarke, 2011).

However, Kahf has a slightly different perspective on the waqf definition, where he defined the term in two categories, shariah and economic outlook. In Shariah's view, the term waqf describes holding a *Maal* (an asset) and preventing its consumption from extracting its usufruct repeatedly for the benefit of an objective, representing righteousness. On the other hand, he defined the waqf from an economic standpoint in that waqf was an act of distancing from consumption funds and other resources and investing them in productive assets that promise usage or income for future

future consumption by individuals or groups of people (Kahf, 1992). The legitimacy of waqf in Islam is derived from Sunnah, as it is not stated directly in Al-Quran. The prominent hadith that met the waqf characteristic related to Sayyidina Umar Ibn Al-Khattab's land obtained land in Khaybar. He met Prophet Muhammad asking for advice on the land to be used. The Prophet advised him to make the ground immovable, and any proceeds from the property shall endow to charity. In another line of hadith, waqf has been mentioned as a form of continuing deeds, "When a man dies, only three deeds will survive for him, continuing alms, beneficial knowledge and a continuous child praying for him. Although there is no direct statement from the Quran, the creation of waqf and its importance are highlighted in some Quranic verses. For instance, Surah Al-Imran (3:92), *"Never will you attain the good (reward) until you spend (in the way of Allah) from that which you love, And whatever you spend-indeed, Allah is knowing of it"*. From the Muslims' perspective, the Quran statement refers to the Islamic notable charitable act; zakat, sadaqah and waqf. Waqf is a form of sadaqah, but in a broader scope, that is not obligatory and voluntary. In essence, waqf is an Islamic endowment that can take cash, property or any private wealth donated for perpetuity as directed by the founder/contributor. Thus, waqf's legitimacy is derived and strongly supported from the Islamic standpoint, being accepted and undoubtedly a moral obligation for Muslims to conform.

Waqf is one of the social instruments under Islamic jurisprudence. It is a financial, charitable act established by withholding immovable fixed and movable properties to spend its benefit to fulfil public unendingly or family needs, based on the founder's set-up preferences and conditions. The created waqf property shall never be given as gifts, inherited, or sold. However, generated income from waqf assets shall channel to its beneficiaries (Magda et al., 2016). Additionally, the waqf is an inalienable social instrument. The inalienable means are irrefutable, absolute or uncontentional. It's a regular or infinite religious donation. The waqf founder, also known as waqif, makes a cash-generating property or mawquf perpetually inalienable and allocates it to particular entities or individuals. In the waqf concept, the individual and corporate body may contribute a small amount, usually fixed. There are various types of waqf, namely; waqf khayri (general), waqf fi Ahli (family), waqf mushtarak (mixed), waqf istibdal (exchange) and cash waqf or waqf share (Hisham, 2013). The recent emergence of waqf share and expansion of cash waqf facilitate waqf donation. Cash waqf can be

identified as a certificate of various denominations to raise funds for planned projects (Rininta, 2013). With its flexibility in the minimum donation stage, cash waqf has opened doors for more Muslims with no fixed assets to make their waqf donation to benefit the public.

1.3.1. History of Waqf Practice

Since Islam's beginning, waqf, an Islamic endowment, has been used to fund many public services. For instance, it has been utilized for religious buildings such as mosques and public amenities like gardens, well and others. Muslims introduced waqf 1400 years ago. The foundation of waqf was established by Muhammad the Prophet (PBUH). The two mosques of Quba mosque and Nabawi are examples of waqf by Prophet Muhammad (Allah Pitchay et al., 2018).

The waqf organisation structure was fundamental during this period, with a minimal system consisting of the creator, who donates the land and the recipients. Initially, the institution was primarily for religious purposes until it extended to other functions, such as the Muslim community's defence. Waqf belongs to Muslims, and Muslims are responsible for waqf in the interests of Muslims in general and for waqif's well-being to do good in this world and the next. During the prophet hood period, waqfs also help the government provide infrastructure and social services to local communities, including education, health care, social work, and public services (Gustina & Hidayatul, 2017). Historical evidence shows that the waqf system was used for governance operations in the glorious Ottoman Caliphate era to combat Muslims' welfare and enhance their quality of living to make life more conducive.

Furthermore, alongside infrastructure and social services, waqf was also used for religious purposes, including salaries of the Imam, religious studies, building mosques or payment for operating expenses of the mosque; this form of waqf is also known as religious waqf (Hussin, Kader, Yaakub, Rashid, & Malib, 2018). Al-Azhar University, which offers free education to many students worldwide, was founded based on waqf education. In essence, waqf is an Islamic donation that can practice in the form of cash, property or any private wealth donated perpetually, as directed by the founder/contributor.

The origination of waqf development began to occur in the First-century and assumed a deep legal form in the second century. Henry Cattan (1953), in his book "Law in the Middle East", claimed that "Wakf's institution evolved with Islam. There is no proof that before Islam, such a complex structure of usufructuary appropriation existed as a life interest in the different approaches for successive groups of beneficiaries. He further noted that "the near similarity between "Trust" and "Waqf" inevitably leads to an investigation of whether the English Trust derived from Islamic Wakf. There is no question that the waqf is the previous one in both institutions. During the 8th and 9th centuries, the legal waqf theory was formulated, and today, waqf was known over a thousand years ago. Therefore, it is evidence that the English Trust was formed based on the concept of waqf. Many Western scholars, such as Avini, 1995; Gaudiosi, 1987; HenryCattan, 1953; Makdisi, 1998 said that Sharia Laws were predominant in English Trust creation. However, this idea of Islam's influence has gained little consideration from western lawyers, who instead had other theories followed based on Germanic and Romanlaw.

Oxford University claims to be the most prominent English academic body. But Oxford may have attributed much to the Muslim legal institution of waqf charitable trust in its earlier development stages (Gaudiosi, 1987). The incorporation of Merton College, Oxford, in 1274 is historically considered a cornerstone of the modern college system. The Regula Mertonensis Cambridge and many other institutions embodied the ideal college structure. However, the House of the Scholars of Merton was a bare, unincorporated, compassionate trust identical to the Islamic waqf (Makdisi, 1998). Between 1095 and 1291, when the English went on cruises to the Holy Land, they learned about Islamic customs and culture. They then took the waqf system and used it in their own country. They adopted the concept of financial endowment in 1264 to support Merton College's establishment, the University of Oxford. These donations contributed to years of research, learning, and teaching. It has also preserved and encouraged freedom of thought and speech, a crucial part of today's college system. It indicates a milestone in the evolution of the western university system based on the Islamic waqf system.

However, some orientalist researchers argued that waqf is not practised in the west and that the origins of waqf resulted from a combination of several factors and elements. In his article, Joseph Schacht, the "Early doctrine of Waqf", stated that there was no

single source of the waqf institution in western (Aharon Layish, 1982). Heffening and Santillana saw that the outcome resulted from multiple factors and various detailed components blended during Muhammadan's period (Sellheim, 1958). The third and fourth sources are the Shaibani Kitab al-Siyar-el-Kabir and the Shaffi Kitab al-umm (Samir, 2019). Samir further noted that among the first pious foundations can be traced in Egypt and charitable donations, not as a waqf. For instance, the mosque was constructed by Amr ibn al-'As, the land for the mosque was donated by Kaysaba bin Kulthunum, and the state treasury of Bayt al-Mal paid the Mosque expenses.

The earliest known waqf was established by the financial representative of Abu Bakr Muhammad bin· Ali al-Madharai in 919 (during the Abbasid era). He established a waqfpond named Birkat Al-Babash and its surrounding orchards, whose revenue was to run a hydraulic complex and feed the poor. Ironically, the waqf narrative was established during the Muhammadan period, when Umar, who acquired land in Khaibar and then went to see the Prophet, asked the Prophet what he should do with the ground. If he likes the land, the Prophet tells him to keep it. However, holding the land for charity (to sadaqah the usufruct) is far better for him, and Allah (SWT) knows best. So, Umar turned the piece of land into a waqf. And set aside some of the usufructs for his children and some for charity.

The waqf system continually flourished under several Muslims dynasties, such as under Umayyad, Abbasid, and Mamalik, and reached its peak during the Ottoman period. At the time of the Umayyad dynasty, Tauba Bin Ghar Al-Hadramy strongly promotes waqfformation. He was an Egyptian judge during Hisham bin Abdul Malik's period. The waqf institutions are established under the supervision of a judge. This organization is Egypt's first endowment and can consider among Muslim countries' first institutions (Abu Zahra, 1971). The waqf manages by the Ministry of Justice, and the benefits were given to deserving and needy citizens at that time, focussing on poverty eradication, illiteracy and creating an equal distribution of income (Sharif, 2012).

During the Abbasid dynasty, the waqf institution was known as Sadr al-Wuquf, and the formation of the waqf was quite structured. The caretaker of the administration of the waqf institution was named nazir (manager). Waqf institution extensively support schools and hospitals during Abbasid's reign. Other social infrastructures include the construction of dormitories and guest houses for travelers and the needy. The donation fund was also used to finance various charities (Al-Sibai'y, 1985). In Egypt, waqf's

progress is very promising during the reign of the Ayyubid dynasty, as most of Egypt's agriculture is endowed and run by the state. Salahuddin Al Ayubi also provides most land to maintain religious and social foundations. The adoption of waqf made the region and its people prosperous then.

Additionally, it is noteworthy that during the Ayyubid era, waqf was utilized to build many schools in Damascus and Aleppo. Damascus previously had 27 schools, and Aleppo had 19. During the Ayyubid time, 570/1174 and 658/1260 educational institutions in Syria grew considerably. Around 94 institutions were built in Damascus alone, including 51 created in Aleppo. The religious element was one of the critical reasons for the devotion of many Syria institutions established in Ayyubid. It is important to note that most Ayyubid rulers and dynasty members had higher religious education and were hadith and fiqh scholars (Mahamid, 2013). In the Mamluk age, the waqf endowment is also very promising. Anything that results from the ummah's benefit is regarded as waqf. Even the bondsman is a waqf. They are usually endowed to serve in religious institutions. The most waqf property to be donated is buildings and fields (Rohmaningtyas & Sri Herianingrum, 2017).

Under the Mamluk, the Egyptian awqaf were 2/7 of the country's total cultivable ground (Yediyildiz, 1986). According to the waqf system, the Mamluk who served in the Ayyubid dynasty also helped establish religious and educational institutions. Like their masters, their acts were also motivated by deep religious feelings. The Emir Shibl al-Dawla Kafur al-Husami, linked to the son of Princess Sitt al-Sham Husam al-Din ibn Lajin, was a religious scholar with a high academic rank and significant political role. Motivated by his religious commitment, he helped establish educational facilities in Syria. The madrasas, khanqahs and turbas he founded were named after him, al-Sibliya al-Barraniyya and al-Shibliya al-Juwvaniyya. He was also a contributor to Sitt al-Sham's building, al-Shamiyya alBarraniyya. During the Ayyubid and Mamluk eras, rulers continued to improve the orthodox Islamic approach by building different kinds of educational establishments and mosques supported by waqf institutions (Mahamid, 2013; Michael & Amalia, 2004).

"Vakıf", or waqf, was one of the Ottoman's most critical social institutions. Waqf is a religious institution for charitable purposes. In many parts of Ottoman life, their influence was felt. It assumed primary duties, from social welfare to developing Ottoman art and culture to portraying Ottoman heritage in conquered territories (Vedat, 2012). Ottoman religious institutions and educational institutions before the 19th century; were set up and funded by waqf. Nearly every subject of the imperium benefitted greatly from the waqf system. Ahmet Akgündüz vividly described the many functions of the waqf: *"The waqf caused a man to be born in a waqf home, slept on a waqf cradle, earned waqf revenue, educated at waqf schools and read books from waqf. He then worked at waqf and was paid a wage by the waqf institution. When he died, he was placed into a waqf coffin and buried in a waqf cemetery"* (Ahmet, 1988).

A comprehensive cash waqf practice is one of the most exciting facts during the Ottoman period. The method remains a dilemma as several ulama and scholars remain debatable on the cash waqf application (Ali & Khanom, 2014; Cizakca, 1998; Sadeq, 2002). Cash waqfs became the financial and social institutions of the Ottoman Empire (1299-1923), and early cash waqf implemented can be traced during the reigns of Murad II and Mehmet II in the fifteenth century. The starting point of cash waqf application was also supported by Mandaville (1979); the Ottoman courts accepted the cash waqf at the beginning of the 15th century, and it was common in Anatolia Rumeli at the turn of the 16th century. The 24,000 gold dinars given to soldiers from Yeniçeri for meat subsidies were among the most famous examples of waqf (Döndüren, 2008). A cash waqf's key target is to provide financial services to various strata of society, from poor people to traders and revenue generated for a particular waqf purpose. The cash waqf worked well until the Republic of Turkey's early formation after the Ottoman Empire's fall (Özdemir & Özdemir, 2017).

Since the waqf system profoundly affected the Ottoman Empire, the largest share of waqf income came from the land. Mosques were everywhere in the empire, established in mahalle (neighbourhoods) (Vedat, 2012). According to Turkish custom, mosques have been dotted with newly conquered territories as a sign of Muslim-Ottoman rule. Medreses were the second most common post-school donations. Not only did vakıfs create schools and pay teachers' salaries, but they also provided students with bursaries, fed them and supplied them with their needs. Some vakıfs entertained students by having a picnic for relaxation and meeting psychological needs (Yediyildiz, 1986).

The significance of education advancement education advancement can also be seen during the Ottoman Empire. A waqf library rich with books, manuscripts, and documents offers the public a pious duty towards ummah knowledge creation. The Ottoman libraries preserved around 200 000 books, including past and present manuscripts. These collections are considered the richest in the history and culture of Islam (Inalcik, 1973). The waqf is deemed sacred entities that none would have the power to dismantle or forcibly remove, including sultans.

Similarly, waqf institutions are tax-free. Waqfs thus ensured that the prevention, protection and funding of property rights abuses against possible authorities and government officials subsequently have to be considered a reliable and formidable system for future benefit and sustainability for people. Because of their significant role in socioeconomic growth, the Ottomans used waqfs as a public policy tool. Waqfs helped establish and create Ottoman cities and offered municipal services without institutional municipalities. Waqf also had massive resources supplied by the government and estimated that around 12% of the total state revenue was waqf's budget (Yediyildiz, 1986).

Furthermore, a significant proportion of Ottoman land was owned by waqf. Waqf owned three out of four land holdings (Koprulu, 1983). At the dawn of the 19th century, waqf held much of the land and estates in Istanbul (Koprulu, 1983). The abundance and scale of waqf must not be overlooked in Ottoman cities, including rural areas. For example, three-quarters of all arable land in the new formation of Turkey in 1923 was owned by Waqf. By the end of the 18th century, the collective revenue of 20,000 Ottoman waqfs was estimated to be equivalent to one-third of the Ottoman state's income (Kuran, 2001). It is no exaggeration to suggest that the Ottomans' imperial subjects used charitable acts as a form of governance. These show that, although not a pioneer of waqf, the Ottomans have successfully utilized waqf institutions as the main driver of the economics and social structures.

The utilization of waqf benefited economic and social welfare. It gave the Ottomans the ability to lead and shape society, paving a well-known cultural heritage for Ottomans and creating a formidable advanced civilization. The role of waqf in town planning and development services is considered a marker of civilization level in society. The Ottoman administrative system, in particular, was historically significant. Kulliyes usually comprised a combination of different facilities called the imaret system

in the Ottoman Empire, which was also developed and managed using waqf, and played an essential part in the creation and development of the Turkish and Muslim cities and general economic and social life in the country (Barkan, 1974). The most significant results of waqf contributions are that many public buildings are continually preserved. The architectural buildings require service and repair, renovation and operation plans.

Also, all public buildings, particularly government buildings, need maintenance, and the expenses are costly. Thus, the waqf system supports preserving the Islamic architecture of civilization. These were supported by El Basyoni (2011); the Islamic waqf system is one of the primary reasons for the presence and continuity of many historical, artistic and architectural monuments in the majority of Arab countries. For instance, Al-Azhar Mosque, the Dome of Sultan Al-Ghouri and the Sabil Mohammed Ali in El Muez Street.

Perhaps the significant contribution of waqf progress during the Ottoman is the reawakened of cash waqf. Cash Waqfs has supported today's social welfare needs and financial intermediaries like Islamic banks. Cash Waqfs' fundamental goal was not to make money. It is an interest-free method in loan transactions. In this way, the cash waqf helps lower interest by improving competition in the credit market, relaxing the government burden, and ensuring equal distribution of profits (Cizakca, 1998).

Moreover, like other waqfs, cash waqfs have been created for specific purposes like education, infrastructure, society, religiosity, etc. The cash waqfs funded many organizations and institutions, from mosques to madrasahs and schools, bridges to sidewalks and anything related to public amenities. This way, some of the government's responsibilities were taken over, and even the state burden decreased. It is identical to CSR in today's society, where CSR assists in lowering state burden by covering public needs. Moreover, cash waqfs also met the funding needs of entrepreneurs. They substantially thanked the Ottomans for the emergence of waqf finance for modern business entrepreneurs to take interest-free loans Qard Al Hassan, as proposed by (Elgari, 2004).

Waqf practice in Malaysia started in the seventh century (Othman, 2013). While Syed Othman (1986) believed waqf was founded in Malaysia for more than 800 years and began when Islam was introduced to the land by Arab Muslim merchants in the 10th century. Islam and waqf institutions' religion is considered well-accepted among local

peoples as today Muslims see themselves as undetached from Islamic values. By law, Malay people must be “Islam” according to Article 160 of the Malaysian Federal Constitution. Although the Western power colonized the Tanah Melayu (Malay state), Islam evolved, became influential in a social system and remains the only religion until today. Because of its Islamic heritage, practising waqf among Malaysian Muslims has become a habit. Malaysia has a long waqf tradition, with Terengganu's oldest record of the early 13th century (Othman, 2013). The first record is available on a Terengganu stone tablet. It dated from the beginning of the thirteenth century and documented the Islamic Sharia in a Malay state (Tanah Melayu) (Ahmad, 2000; Mahmood, 2000). A study by Muhammad Salleh (1978) on “History of Terengganu 1918” quoted that the primary factor of doing waqf in Malay State is solid affection towards religious education. For instance, Sultan Umar, in the early nineteenth century, was the state ruler of the Terengganu; he utilised the waqf to encourage education and disseminate information to the public (Mahmood, 2000).

The waqf donations from this period were usually limited, specifically for land donation, and generally associated with the development of mosques, cemeteries and public use structures such as madrasas, also known as *Pondok* (religious school in local term) (Crecelius, 1971). *Pondok* schools are one of the oldest properties of waqf education in *Tanah Melayu*. Usually, *Pondok* was donated by the Ulama, most of whom finished their Islamic studies in Mecca. In the late 19th and 20th centuries, this learning type was widespread among people, particularly in Muslims Malay states of Pattani, Kelantan, Terengganu, Kedah, Seberang Perai, and others (Ahmad Zaki, Che Zurina, & Norzaidi, 2006). Many madrasahs were created on waqf-donated lands. In this early era, the community's management of waqf was controlled by Muslim scholars, such as village leaders, ulama, and intellectuals. It was mainly focused on trust, providing that contributions or donations were made orally. The lack of documents raised issues later on, and such contributions have become grounds for court proceedings, as heirs were not told. Apart from madrasah, another well-known waqf in Malay state is a mosque and other religious structures such as a musolla (small mosque). The concentration of Malay Muslims towards religious symbols means such establishments will help uphold and promote religious beliefs among the community.

Ironically, compared with other countries, the evidence of waqf's existence and its benefits to Malay states seems scanty and hard to find. There are assumptions that the very reason for such sparse evidence is Western intervention and interference in Malay states (Norzilan, 2018). Many Malay intellectual documents have been destroyed and brought back to the colonizer's countries and permanently held in their upkeep during those periods. Likewise, Cizakca (2016) point out that the introduction of Waqf Prohibition Enactment 1911 has put waqf institution in Malaysia in disorder. At the dawn of British rule in Malay states, the British gave the waqf a critical blow by implementing a process of massive centralization, which once began, even after independence, with its momentum. The Malaysian waqf system radically centralized laws passed in Malay states such as Perak in 1951 and 1965, Selangor in 1952, Terengganu in 1955, Malacca in 1959, and Johor in 1978.

1.3.2. Waqf Islamic School of Thoughts' Perspective

Fiqh clerics have a different point of view on waqf, especially for cash waqf. Generally, waqf's variation perspective comes from four primary madhabs in Islam: Hanafiah, Malikiyah, Shafii and Hambali.

The Hanafi Law School, waqf is called for as the detention in the property of the founder or its maker of a particular thing and the commitment or dedication of its usufruct of charity to the needy or other valuable items in the form of 'ariyah,' lending or accommodate loans" (Mahamood Siti Mashitoh, 2006). In terms of terminology, Hanafiyah preachers describe waqf as the endurance of someone else who gives waqf and wants to donate its fruit or benefits to others (Rozalinda, 2015). It means that the waqf property ownership remains to the waqf founder, and they could take back the property and sell it. However, if the founder dies, their heirs will pass the property. In sum, waqf in Hanafi only donated the benefits of property for society's benefit.

The preachers of Maliki described waqf as the granting of usufruct of something that binds the founder on the lifetime of that thing; ownership conceivably remains with the founder, although the founder is no longer permitted to use the material (Power, 1993). Waqf is a donation in the form of rental or money in a specific *sighah* (an agreement, *ijab* and *qabul*) and within a particular duration (Rozalinda, 2015). Briefly, waqf still belongsto wakif, but they prohibit it from being used. The content of *sighah* is essential as it will determine whether the waqf object will be permanent or only temporary.

However, the purpose of waqf still maintains its motive where to benefit people who need it.

The Shafii viewpoint of waqf is based on the hadith of Prophet Muhammad, narrated by Abdullah Ibn Umar, "Umar Al-Khattab met Muhammad and told him that he has acquired land in Khaibar and would like to donate it to the ways of Allah. So the prophet told him to save the main and donate the result. Shafii defined a waqf as a waqif that may keep the wealth that can contribute to the communities in a tangible form, but the owner cannot consume it. In other words, the jurist of Shafii strongly believes that waqf means tying the object and bestowing its usufruct for the benefit of people, while such ownership belongs to Allah (Mahamood Siti Mashitoh, 2006). In summary, when the waqif passes away, it cannot be inherited as the object's validity has permanently been waqf to Allah's ways. This definition and viewpoints of Shafii are identical to the perspective held by Hanbali's jurists (Mahamood Siti Mashitoh, 2006).

1.3.3. Function and Purpose of Waqf Practice

Generally, waqf connects economic wealth distribution and transfers it to society. Among general understanding, waqfs play a critical role in fighting poverty, providing food, education, travellers' wellness and medical care. The significance of waqf is explained in *hablum minallah* and *hablum minannas* and divided into micro and macro importance of waqf. The waqf structure is one of the features of Islamic culture and civilization. The waqf created a modern Islamic society by constructing many mosques, schools, educational centres, private and public libraries, academic and science centres and other fields in various disciplines. The Waqf is also a platform in which rulers, representatives, scholars and individuals compete for free access to all science laboratories, libraries and the collection of books from various countries. Waqf played a crucial role in creating a stable society full of moral integrity and civilized human behaviour. It began a significant scientific and cultural context revival. Waqf funds have undeniably contributed to the growth of the Islamic education and science movement. These funds were essential for colleges, science centres and libraries, enabling many scientists, scholars, inventors, and intellectuals to be educated.

Waqf is unlike regular donation; the benefits and advantages are enormous for the waqf founder and contributors. The endowment rewards will continue to flow as long as endowed property or objects can be used. In contrast with sadaqah and zakat,

waqf endowments have two functions for orientation: *hablum minnallah*; a relationship with Allah in the form of obedience and a willingness to continuously obtain a good deed through Allah's waqf, even though he died. While *hablum minannas* refer to a relationship between human and human, loving, respecting, and sharing. Waqf eternally will provide goodness for the development of Muslims (Ghazaly, 2015). According to Deguilhem (2008) and Raissouni (2001), two broad goals of charitable actions in Islam are fulfilled by establishing waqf: individual and society. It represents the essence of Islamic guidance on charitable acts that emphasize the welfare of one, either from spirituality, the interaction between those with their religion and assisting interest social, including their welfare. The benevolent act of giving away properties as a waqf is spiritual, in a personal sense, motivated to display appreciation for the gifts enjoyed and acknowledgement of blessings, as well as to strive to please Allah (Hasan, 2007). Likewise, endowing assets as waqf will purify and save the soul from the discomfort, anxiety, selfishness and damaging aura. A scientist from Universiti Teknologi Malaysia and Universiti Pendidikan Sultan Idris, Malaysia, Masroom, Wan Mohd Azam, & Huda (2019), found that Islamic charity zakat may prevent negative traits like greed, arrogance, and selfishness if it is performed with the sincerity. Further, Indonesian researchers Kailani & Slama (2020) found that Muslim charities may accelerate their aid and mediation, which could be considered part of the spiritual return on their investment.

The development of waqf shows an individual's consideration of the community concerning society by providing necessary facilities, such as schools, hospitals, bridges and shelters. The underlying spirit of waqf accustoms citizens to carry out their duties with the public as laid down in the Quran, ensure society's basic needs, and provide for the poor permanently and guaranteed. Also, giving public property accustoms individual to thinking and planning for themselves and society in the account as part of their responsibilities, which matches with the principle of Islamic brotherhood. There are lots of studies that past researchers have carried out, such on the wholeness characteristic of waqf, which allows the benefit to a broader range of social class, in contrast with zakat, which is more concerned with eight groups of *asnaf* (Abdallah, 2010; Abu Zahrah, 2007; Cizakca, 1998; Furqan, 2012; Layish, 1983; Mohsin, 2009; Nagata, 2002; Powers, 1989; Wafa, 2010). The benevolence of waqf towards society can be evidenced during Prophet Muhammad's period and Khulafa Ar-Rashidin

(Furqan, 2012). For instance, the waqf acts to achieve food security; Abi Talha formed a waqf of Bairuha gardens and donated the proceeds to the poor and their relatives.

Another example is Uthman ibn Affan endowed a well for water needs, known as waqf Rumat. Waqf during that period also has been optimized to strengthen the power and protect the position of Muslims to defend their faith, such as Khalid bin Walid carrying out an endowment of weapons. The wholeness of waqf beneficial also can be seen that waqf act as a medium to spread Islam, which is reflected in the establishment of Mosque Quba and also Mosque Nabawi. In the same course, during the Ottoman reigns, mosques haven been well established in newly conquered territories, using waqf assistance as symbolized Islamic influence and as a measure to promote Islam.

For instance, in another part of the Muslim world in Jerusalem, a public kitchen that feeds up to 400 needy and pious people is run wholly on waqf revenues (Leeuwen, 1999). Moreover, it is reported that a road from Bagdad to Makkah was built through waqf by Caliph Harun al-Rashid's wife (Sadeq, 2002). With the advent of cash-waqf during the Ottoman period in the 16th century, waqf's value became more evident regarding social welfare (Cengiz, Bedriye, & Sinan, 2007; Cizakca, 2004; Sadeq, 2002). Since the inception of cash waqf, it has served as a central fund, providing mutual assistance and social security services to the Fund's members. Cash waqf Funds help ease burials, supply religious expenses, supply unemployed people with food, fuel, and clothing and support people vulnerable to natural disasters. Furthermore, the cash waqf role has been utilized in the economy of Muslim countries. In Bangladesh, collective cash waqf was used to fund the madrasah (religious schools), colleges, shopping malls and commercial centres (Sadeq, 2002).

In comparison, the Indonesian Waqf Fund, founded by the dumpet Dhuafa Republika, is using the waqf to boost the economy of the Muslim communities in Indonesia in multiple kinds of productive investment, including profit and loss savings, shareholdings in the industries and growth in small- and medium-sized industries (Chandra & Rahman, 2010). Like the listed countries, Kuwait played a significant role in waqf aid, not only internally but globally, by having enormous waqf sources through the application of cash waqf. Kuwait has set up an International Islamic Charitable Organization (IICO) to provide global and humane assistance to poor communities and help them build their resources most effectively (Ramli & Sulaiman, 2006).

The historical record has shown that waqf has played an essential role in formatting and reinforcing state control, enforcing rulers' allegiance, and cultivating a good reputation (Kuran, 2001; Singer, 2008). For example, the reasons behind the establishment of waqf imperial power can be addressed in a quandary position, either for personal or political interest (Leeuwen, 1999). Sultan Selim was endowed with a large amount of waqf construction of a mausoleum and soup kitchen upon taking over Damascus, which could mean spreading his power, authority, kindness, and benevolent act upon newly conquered territories. In contrast, Sultan Sulayman built a law school for Islamic jurists to support a transition from Shafiite law to the Hanafi system of law (Kuran, 2001). It indicates waqf could also extend to the legal and authority field, as *ulama*, jurists, and Muslim scholars play significant roles in supporting the sultan's reign's authority and legitimacy.

It is also argued that the development of waqf played an essential part in promoting and strengthening social groups or groups based on inheritance, or other parameters, such as social status, occupation, region, faith, race and national identity. Waqf's stance on strengthening a coherent social system is more evident with waqf khas. The establishment of waqf ahli may guarantee that an individual's property rights are passed to succeeding generations. The pledged properties as waqf ahli remain only within the household and are free from seizures during economic and political instabilities. In the 17th and 19th centuries, waqf ahli was practised extensively in Istanbul and Egypt against major land confiscations during the land reformation (Kuran, 2001).

1.3.4. Classification of Waqf

The waqf classification is not universal but ultimately depends on its formation and beneficiaries enjoying gains or usufructs of the assets. The practise is usually divided into two types: family and public waqf. Waqf khairiyah, or public waqf, is typically created for charitable social, religious and economic services (Babacan, 2011). Public waqf strictly emphasizes the perpetual grant of property for non-stipulated and unrestricted use of the property, and the revenue generated will be welcome for the beneficiaries. However, Waqf khairiyah could also be specified for its purposes and stating its beneficiaries to enjoy the waqf usufruct, known as waqf khas. The specified beneficiaries are the ones who can appreciate its benefit. For instance, the typical beneficiary's waqf khas usually are charitable and religious institutions, such as

orphanages, old folk houses, religious schools and mosques. This waqf was popular in the Islamic period and is still practised today.

Oppositely, waqf ahly or dzurri, family waqf intended family or individual gains and social wellness (Sabiq, 1971). This type of waqf exclusively planned to support the family members (along with the founder), freed enslaved people or equivalent (Abu Zahrah, 2007; Leeuwen, 1999; Singer, 2008). And the waqf usufruct would then be distributed for the benefit of society without any restriction if the founder, together with his descendants, and listed beneficiaries extinction (Sait & Lim, 2005). The formation of waqf ahli was primarily influenced by the Quranic statement, giving priority to family members regarding charity. However, waqf Ahli's profound exercise had two significant intentions in the past. Initially, waqf ahli was established to preserve the family's property, ensure beneficiaries have a right over the assets' lifetime and control the transfer of ownership from one generation to another (Power, 1993). Simply put, this kind of waqf could be considered an effective strategy in wealth planning and succession arrangement. It may assist the founder in ensuring his generation remains in the proper term and enhance their survival. From a positive perspective, this type of waqf benefits several exceptional cases. For example, children who are disabled, parents who are worried about their children's future if they pass away early or are distressed, and their children may collateral or sell the property for self-interest.

With that, waqf ahli may protect the children's welfare from being misused and for long-term future interest. The practice is also beneficial in a surge of regular political and economic upheavals. Waqf ahli has been considered a suitable mechanism to safeguard the family's main assets from being confiscated and used as collateral or paid debt collector or to satisfy the needs of those in power (Doumani, 1998). However, due to inheritance issues, the tendency of disagreement, conflict and dispute among the lineal descendants who might or might not be beneficiaries of such waqf prompts legacy issues (Hoexter, 1998). Consequently, this waqf classification does not traditionally practice at the current date. Also, a few Arab countries have prohibited the tradition of waqf ahli, such as Egypt, Syria, and Libya (Hasan, 2007).

Additionally, some Islamic countries have adopted waqf mushtarak as the third classification of waqf. The waqf mushtarak has been established to fulfil the founder's family and charitable and public intent (Crecelius, 1971; Deguilhem, 2008; Mohsin, 2009; Sait & Lim, 2006). Waqf Mushtarak was commonly practised in Egypt, with a

portion of the waqf revenue directed to the founder's intention, such as mosque, school or some religious services, such as reading the Koran at his tomb, and some portions for a public purpose. This type of waqf is commonly known as a mixed or hybrid type of waqf, as it concerns the welfare of the family and the public. The legal provisions of public waqf (waqf khayri) and waqf ahli are used in this case. In Malaysia, it is common to find waqf khayri, while the presence of waqf ahli and waqf mushtarak is challenging to track (Hisham, 2013).

1.3.5. Rule of Waqf Establishment

Concerning the rules of thumb of waqf, Muslim jurists from all law schools agreed that a waqf is formed upon the creation of a waqif (founder), a waqfiyya (declaration of founding: written agreement/verbal declaration), mawquf alayh (identifiable beneficiaries) and al-mawquf (valid object of waqf) (Abu Zahrah, 2007; Sabran, 2005; Sait & Lim, 2006). This general rule of the establishment can be regarded as a pillar of waqf formation. Without any of them, the waqf establishment could be considered invalid. A waqif may be a person, community, institution, company or ruler. More significantly, a waqif should be mukallaf (pubescent, sane, accountable, and understanding of Islam) because the waqif needs to specify the aims, recipients, and the administration of its waqf the imposition of any limitations or qualifications thereon (Ahmed, 2007). A waqfiyya is a legal document that sets out the founder's crucial aspects of a wakf regarding their internal infrastructure (e.g. asset selection, beneficiary selection, management) (Deguilhem, 2008). In some instances, the claims have been made orally. For buildings, waqfiyyas provide physical details, usage and maintenance for potential purposes (Sait and Lim, 2005). It also provided details from public figures such as their children, wives' private lives, and formerly enslaved people (Crecelius, 1971).

Waqf beneficiaries may be individuals and public utilities. The founder may decide which people are eligible for waqf benefits; for instance, the founder's family, the society, the poor or travelers, such as caravansary or guesthouses, which were common for poor or travellers, such as caravansary or guesthouses, which were common during the Ottoman period. Public infrastructures such as mosques, schools, bridges, graveyards and drinking fountains may be waqf beneficiaries for the public. Based on the waqf classification discussed before, the waqf khayri (public) beneficiaries are

unrestricted and open to the general public. However, for the specific or private waqf, such as waqf ahli, only the mentioned person could enjoy waqf benefits, such as family members, descendants, and formerly enslaved people. The valid beneficiaries must meet several conditions per se under Islamic jurists. They should be recognizable. At least some beneficiaries must also exist when the waqf is formed. The Mālikīs, however, argue that a waqf may exist without beneficiaries for some time, whereby the proceeds accrued are given to beneficiaries once they come into being. For instance, the non-existent receiver is an unborn child. The beneficiaries must not fight with the Muslims. The Islamic scholars also emphasize that Islamic State (dhimmi) non-Muslims can also be beneficiaries. The beneficiaries also should not use waqf for reasons contrary to Islamic values. However, whether the creator can reserve exclusive rights to use waqf is disputed. Most scholars believe it cannot be retrieved once the waqf is established (Muhammad Zubair, 2012). The Hambali waqf argues that the list of beneficiaries contains a permanent element; if so, the waqf must define its beneficiaries (Abdullah, 2018).

Besides that, establishing a waqf is not limited to Muslims on its own. Religious minorities, including Jews and Christians living in Muslim communities, would also establish waqf dedicated to pious and public goals within their organisations but are subjected to Islamic waqf laws (Deguilhem, 2008; Leeuwen, 1999; Singer, 2008). In the Ottoman era, there was a widespread charitable legacy based on waqf, known as *hekdesh*, among Jews who lived in Spain (Cohen, 2005; Galinsky, 2005). Another example of *hekdesh* of individuals from Jewish families in Palestine similarly founded waqf foundations for community and family reasons (Marco & Porfyriou, 2020; Ron, 1991).

Lastly, the corpus or property to be turned into a waqf must be real estate or something with any perpetuity (Hasan, 2007) to permit continuity and long-term benefits (Mohsin, 2009; Raissouni, 2001). The endowed assets consisted of mobilizations, namely cattle, arms and agricultural equipment, but most generally were immobilizations such as farmland and real investments (Babacan, 2011; Hasan, 2007). The property should also not haram (forbidden in Islam), such as wine, pork, etc. It is also not a property that is already in the public domain. And some jurists also allow gold and silver to be waqf. Finally, the cash could be turned into waqf, although it remains a disputable topic to discuss.

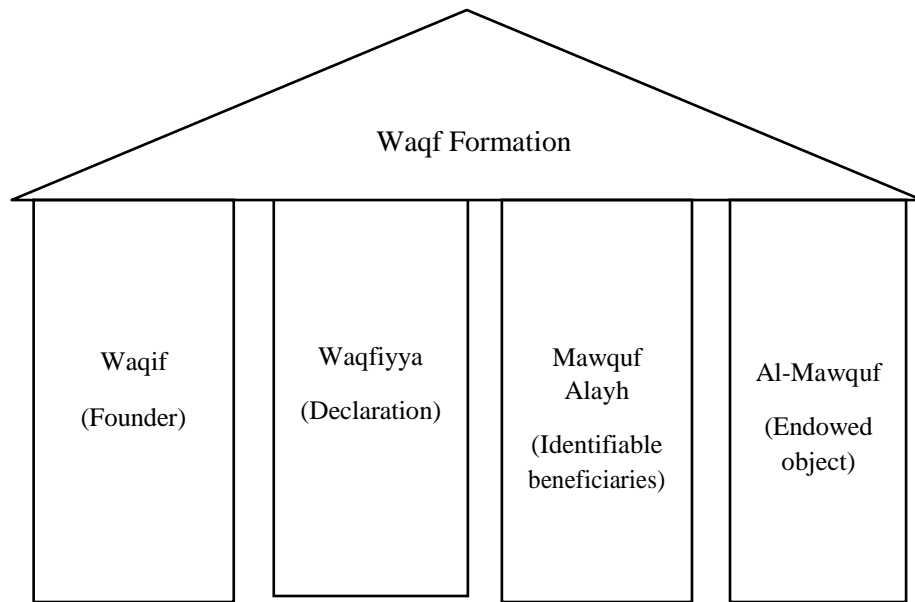


Figure 2: Pillars of Waqf

1.3.6. Cash Waqf

The majority of Muslim advocates are persuaded about the legality of waqf cash. Imam Zufar from the Hanafi Academy, an Abu Hanifah disciple, authorized anything movable properties for waqf, including dirham and dinar waqf, waqf al-nuqud / cash waqf, explicitly. In line with this, Imam Zufar stated that jewellery could also be committed as waqf. He relied on his interpretation of Hafsa the Prophet's wife (PBUH), and Umar ibn Al-Khattab's daughter dedicated her jewellery to her family (Al-Hanafi & Mustafa, 1997; Zaidan, 1993). At the same time, several scholars also agreed on the movable properties endowed for waqf.

Regarding the other two fiqh classes, both imams Al-Shafii and Hanbali accepted the validity of immovable and movable properties dedicated to waqf (Abu Zuhrah, 1972; Al-Zuhaili, 2004; Qureshi, 1990). According to Mohsin (2009), cash waqf is a dedication of an amount of money by waqif (founder), individuals, companies, institutions, corporations, or organizations private/public to benefit society. The earliest sources of the cash waqf date from the 8th century. Cash waqf also was known in Europe, where the foundation of real estate is initially an endowment, but gradually movable funds have been made possible. Unfortunately, the legacy of cash waqf from the 8th to the 15th centuries has a significant information gap (Cizakca, 1998; Razali, 2004).

Cash waqf was practised extensively in Anatolia and the Balkans (Cizakca, 1998). A similar cash waqf practice has been found in Syria, Egypt and India due to the absence of proper Islamic financial institutions.

Cash waqf is considered a particular type of dedication and contradicts the common waqftype, such as property, as it consists purely of cash (Nahar & Yaacob, 2011). Cash waqf is usually a financial means of establishing or funding Waqf property and building an educational establishment (schools or universities) or an orphanage. The waqf would receive cash rather than property or land and use it for funding rather than a bank or financial institution reliability (Sadeq, 2002). Cash waqf is also known in Malaysia as share waqf and is majorly applied by some big corporations such as Johor Corporation. The money is accumulated and used for moral reasons. For instance, to support the poor and vulnerable and as educational assistance. Some SIRC states (i.e. Penang, Johor, Pahang and Selangor) had waqf of this kind. It was identified that cash waqf (especially in Singapore) accounting practices is better because it has a complete financial history (Nahar & Yaacob, 2011).

1.3.7. Waqf Governance in Malaysia

The Federal Constitution of Malaysia states explicitly that the sultan is the supreme authority on Islam for all the Ruler states (known as Sultan). In states without a ruler or sultan, such as Sabah, Sarawak, Malacca and Penang, the Islamic chief is the state's Yangdi Pertuan Agong (King of Malaysia; selected every five years from nine rulers of state in Malaysia). The Federal Constitution upholds the administration of Islamic legal affairs in Malaysia. Malaysia is a federation country, with fourteen states combine to form this country. Among the fourteen states, nine states have a sultan, while the King's state governors govern others.

In contrast with rulers of state who possessed power in Islamic jurisdiction for their condition, governors do not have the ability in Islamic jurisdiction. The King will be the one in charge of them. With that, every state in Malaysia, such as Perak, Penang, Malacca, Perlis, Selangor, and Johor, has its Islamic religious authority called the State Religious Islamic Council (SRIC). For instance, the Perak State Religious Islamic Council will have jurisdiction over Islamic matters, including waqf governance in the state of Perak.

Islamic Law stipulates that the property donated must be handled and managed by the related parties responsible for supervising waqf property benefits to support beneficiaries (Badran, 1986). Anyone named "al-Mutawalli" will administer the waqf property (Al- Baghdadi, 1999). Al-Mutawalli may be an individual or organization with the ability, confidence and capacity to carry out waqf aims. The essential duties of a trustee are to ensure that the charity land is protected, maintained and established and that waqf income is generated and income distributed to the beneficiary who needs it and to protect the land against loss and harm as intended by the donor (Al-Nawawi, 2000). Islamic scholars claim the waqf contributor has a broad capacity to appoint someone to manage the waqf land. A waqf contributor could appoint or hand this trust over to persons who receive waqf or apart from them (Mohd Afendi & Asmah, 2010). If the waqf contributors define those conditions, the trustee appointed shall enforce the requirements and adhere to all decisions made by the waqf contributor. But from the other side, the Sharia court judge (Muslim Court) judges if the waqf contributor does not specify the party to deal with the waqf property. As stated by the Islamic scholars of Maliki and Syafi'i sects, the above party must decide. Most fatwas declare that the waqf property management authority is in the Sharia Court judge's possession.

In Malaysia, the law on Mutawalli, the trustee of waqf property listed as part of Schedule Nine, lists II of the State List in the Federal Constitution. The clause mentioned that all waqf land, movable or not, should be administered by the State Religious Council (SRIC). The registered endowed waqf properties will be under the authority of SRIC as the sole trustee of the waqf property. Although SRIC administers the waqf property as the sole trustee, its governance is still controlled by the select waqf property administration committee (Mohd Daud, 1999). The central power of waqf is evidence of the massive centralization of waqf during British colonization, and this type of administration is still applied today. The SRIC's appointment as the sole trustee of this waqf property is intended to ensure that the waqf property is well maintained and successful and can produce good results for the beneficiary or welfare, whether the waqf contributor is predestined or not. It is necessary to avoid numerous problems that can occur when the waqf contributor appoints private trustees. For example, issues of a personal trustee who might not be trustful in discharging their fiduciary duties or the heir's conflict or dispute problems may jeopardize the endowed waqf property.

Hence, it may cause the divergence of waqf from the original waqf contributor's intent and the infringement of the rule of law (Siti Mashitoh, 2006).

From the legal perspective, SRIC has jurisdiction on waqf matters such as agreement, purchase, take over, keep and own property, whether a movable property is transferable or not; move and develop all waqf properties. This stated law enables SRIC to enforce the waqf property and improve it. Additionally, SRIC has the right to work with the government, business or private sectors to raise revenue. They may also participate in developing any enterprise, whether carried out by other organizations or individuals, whether managed or half-managed, or by a private organization to optimize the waqf property to benefit the beneficiaries. The jurisdiction of SRIC upon waqf was strengthened with several gazette laws. As an example in Selangor, Section 89 of the Selangor's Administration of the Religion of Islam Enactment 2003 specifies that "SRIC is the sole trustee of for every waqf, whether waqf public or wakaf khas and all trusts of any designation forming any charitable foundation for the assistance and propagation of the religion of Islam and Muslims in compliance with Hukum Sharak, in the extent of any property in the State of Selangor affected by wakaf, nazr am or trust". Also, Section 96 stipulates that Selangor's "SRICS shall be the sole patron of all mosques in the State of Selangor and associated lands". While, Section 90 notes that "All the properties of wakaf, nazr am and trust shall be owned in the Selangor's SRIC." According to Section 32 of the Wakaf (State of Melaka) Act 2005, Malacca's "SRIC being the only trustee of any waqf located in and outside of Melaka state, whether waqf is or waqf khas". Also, Article 5 of the Wakaf (Negeri Sembilan) Act 2005 the Negeri Sembilan's "SRIC also exclusively the only trustee of any mawquf located in the Negeri Sembilan state". These clauses are reflected in Selangor, Melaka and Negeri Sembilan provisions of the act, as several other states have similar legislation. These stipulations indicate that the SRIC serve as mutawallis in the different conditions for their state legislatures' waqf properties. In 2004, the Malaysian government incorporated a new department directly under the Prime Minister's Department, known as the Department of Zakat, Waqf and Hajj, to organise and bring uniformity to Zakat, Waqf and Hajj implementation in Malaysia. However, the body has no authority to control the waqf. Instead, it serves as a strategic planner and only an observer of waqf due to waqf being under the jurisdiction of state power (Saleem, 2010).

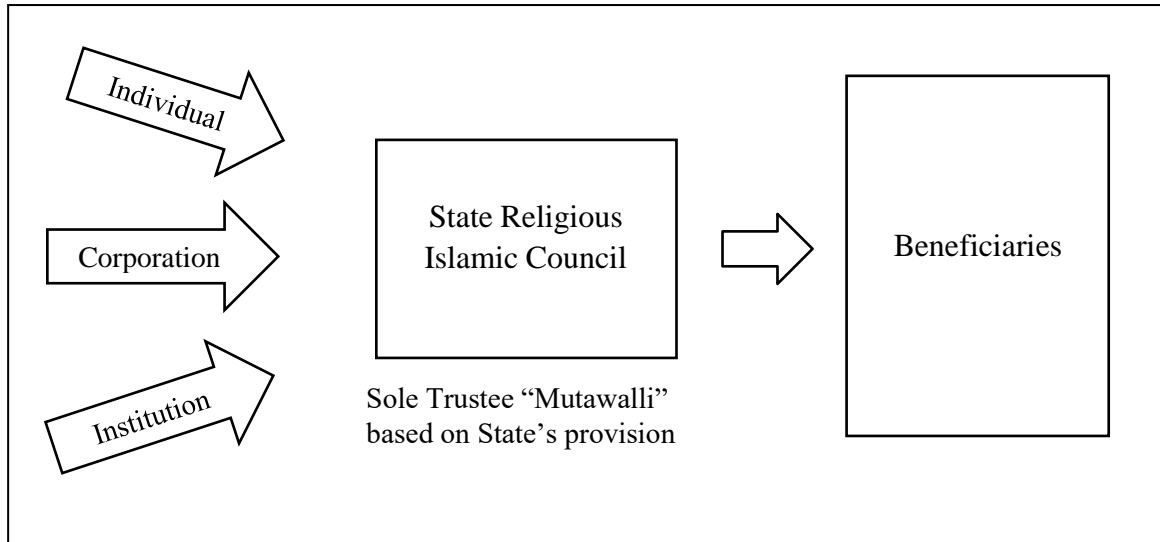


Figure 3: Waqf Flow of Practice

1.4. Waqf in the Business Context of CSR

As economic and social-wellbeing development, waqf is not short of concept, as it is found in a significant body of literature (Babacan, 2011; Cizakca, 1998; Md. Shahedur et al., 2011; Syadiyah, Fuadah, Kalsom, & Zurina, 2018; Tahir & Hamid, 2006). The Western world also recognizes waqf as a socio-economic solution (Gaudiosi, 1987). However, its unique application in business or entrepreneurship is a more recent creation (Iman & Mohammad, 2017). Waqf is now a growing interest as a business or entrepreneurial system that stems fundamentally from the concepts of wealth creation (Amuda, 2013) and could also be practised as waqf CSR (Darus et al., 2017; Raimi, Patel, & Adelopo, 2014; Suhaili et al., 2018). Corporate Social Responsibility (CSR) is an everyday activity among the companies listed. It is critical to strengthen a company's ethical commitment and responsibility toward its stakeholders in the economy. Companies need to provide guidelines and values for stakeholders. Companies with acceptable CSR practices can achieve global recognition (Lim & Philips, 2008). Currently, CSR activities' involvement is vital to an entity's continued survival and part of business ethical responsibility as people expect (Carroll, 2016).

The contemporary CSR's waqf concept has been turned into the national agenda in Malaysia to empower the Muslims' socio-economic status in the country. In his national budget speech in 2013, Malaysian Prime Minister Najib Razak focused on setting up a national corporate waqf blueprint under Wakaf Department, Zakat and Hajj departments (JAWAHAR) (Ashraf & Abdullaah, 2013).

Additionally, Tan Sri Ali Hashim also has defined six corporate waqf models that could be organized, including i) business or corporate bodies, (ii) banking and financial institutions, (iii) universities, (iv) foundations, (v) cooperatives, and (vi) hospitals or clinics (Ashraf & Abdullaah, 2013). The idea of waqf CSR is a crucial institutional strategy for the success of embedding business jihad mission on corporate objective, and at the same time motivate them to align business entities with philanthropy cause of social, religious instrument (Siti Sara, Abd Halim, Sharfizie, & Nurhanani Aflizan, 2016). Using this corporate waqf approach, any organization and individual, regardless of income status, can engage in waqf practice or be al-waqif by using this model because it performs the waqf collectively. The shares offered by a corporation can be bought as a waqf. The corporation typically issues the claims to the public through a certificate. In this system, the people (waqif) would not receive any dividend since it is known as waqf (Khairil Faizal et al., 2015).

Waqf CSR is commonly known as corporate share waqf and was introduced by Tan Sri Ali Hashim of Malaysia's Johor Corporation in 2006 by the established Waqaf An-Nur Corporation (WANCorp) to manage the Johor Corporation waqf CSR program. The presence of business entities in this noble waqf operation shows the business world's ethical aspects (Ashraf & Abdullaah, 2013). The key objective of this scheme is: to teach the culture of waqf creation and to provide an alternative forum for waqf creation through cash waqf, besides generating knowledge for people to recognize waqf as a viable tool to enhance their societies. It is an idea that incorporates business attempts to improve the community via the waqf concept. Corporate waqf is a modern phenomenon aimed at revitalizing the once-powerful waqf institution and enjoying its dynamism towards adding value and generating wealth through business and corporate efforts to improve economic growth (Norma, Suhaimi, Ahmad Zamri, Zarinah, & Muhammad Yusuf, 2017). The idea is to establish a new position for waqf as part of today's global business and corporate world and reduce the extremes of its influence and side effects of global capitalism. Indeed, corporate waqf can be viewed as Islamic Corporate Social Responsibility (Nor Azurah, Remali, & Shaherah, 2017). Waqf is regarded as a new phenomenon to attract and invite business entities to engage in social responsibility via the waqf instrument as it is strongly linked with ethical values derived from religious affiliation. Waqf practice also fully developed as a legal institution and is famously known throughout Islam's history (Hoexter, 1998).

Additionally, the practice has no definition or puts business entities in the ethical dilemma of CSR, as mentioned by (Muhammad Aiman et al., 2019). The waqf practice requires the full conscience and awareness of business entities to do waqf for morality by adhering to the social obligations prescribed by religion, which are already a norm in Malaysia (Hisham, 2013). Waqf can posit that social responsibility instruments in meeting community, workplace, environmental, and marketplace needs are identical to CSR instruments. For instance, in terms of i) community, making philanthropy activities and investments related to public amenities (Ashraf & Abdullaah, 2013), ii) workplace; embedding a spirit of social contribution among employees through salary deduction (Allah Pitchay, Kameel Mydin Meera, & Yusuf Saleem, 2015), iii) environment; business organization able to initiated Green waqf program as seen in Indonesia (Mochammad Arif, 2011) and iv) marketplace: waqf perpetuity through waqf cash model has the advantage of a unique selling point in attracting ethical investors of a socially responsible investor to invest incorporation (Mujtaba, 2015).

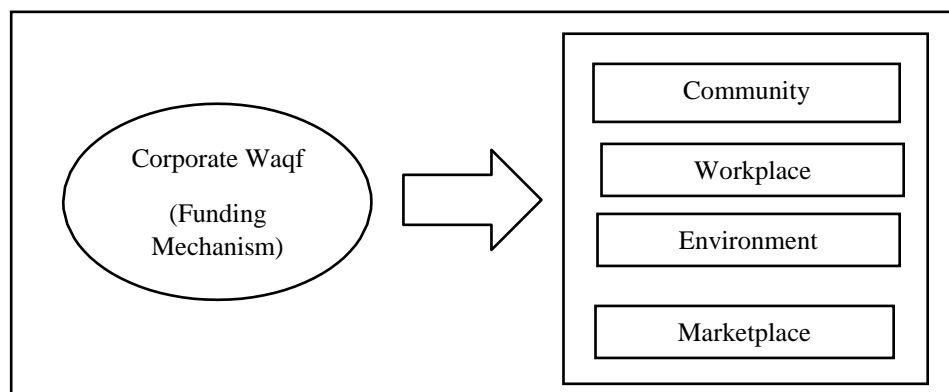


Figure 4: Social Responsibility through Corporate Waqf

Source: Darus, F., Ahmad Shukri, N. H., Yusoff, H., Ramli, A., Mohamed Zain, M., & Abu Bakar, N. A. (2017). Empowering social responsibility of Islamic organizations through Waqf. *Research in International Business and Finance*, 42, 959–965.

According to WANCORP (2019), corporate waqf is more than a charitable and philanthropic act by a business entity; it is an attempt to combine the waqf principle and use it to achieve business and corporate goals. Therefore, corporate waqf aims to redefine business entities' roles and functions by 'giving back' to society and reaching out to the community. The corporate waqf scheme allows a person to perpetually transfer their share of ownership in a business to a charitable foundation. Usually, voting rights for shares are passed to one or more trustee (mutawallis), and dividends are

distributed to the prescribed beneficiary. For instance, Waqf An-Nur Corporation Berhad (WANCorp) is a limited company set up to ensure proper management of the stock and endowment properties of Johor Corporation and its Group of Companies. WANCorp serves as a beneficiary of waqf. They preserve and maintain stock and another form of the company's security that has been put under endowment. WANCorp is also responsible for managing Waqf An-Nur Hospital (HWAN) and Clinic Chain (KWAN), Waqf Dana Niaga, and Waqf Brigade on behalf of Johor Corporation's CSR initiatives and contributing to the public through *fi sabilillah* benefit distribution. Waqf An-Nur's *sabilillah* profit distribution program has helped patient care, livelier mosque, and entrepreneurial and educational programs. International charitable contributions have also been expanded to Somalia Humanitarian Assistance and the GAZA Humanitarian Fund. For 2011, RM945, 502.13 was provided by WANCorp for donation purposes and allocation of *fi sabilillah* (in the cause of Allah) benefits (Nor Azurah et al., 2017). Another example of corporate waqf, Waqaf Selangor Muamalat, is a collaboration between an Islamic Commercial Bank (ICB), Bank Muamalat Malaysia Berhad (BMMB) and Perbadanan Wakaf Selangor Berhad, a government waqf manager (PWS). Individuals and organizations raise waqf funds, and the joint committee controls the BMMB and PWS membership.

The waqf fund diverts investment returns to education, health and investment. Academicians mark this arrangement as a corporate waqf because "it is established by corporate institutions, Muamalat Invest Sdn, of BMMB and its investment arm (Saad, 2019). Furthermore, Magda (2013) corporate waqf is described as the preservation of an amount of liquid capital, securities, profit, dividends by founders such as individuals, businesses, corporations, organizations or institutions, and endless dedication to the welfare of society (Thaker & Thaker, 2015). Thus, it can be classified that corporate waqf, where liquid money, shares, profit, and dividends are declared as Waqf by the corporate sector to distribute the benefits obtained from the stock dividend and annual yield of the company.

Magda (2013) further explained that the corporate waqf has its legal rights and obligations to carry out the founder's job(s) as trust and to operate a business on its behalf for either profit-seeking or non-profit purposes to benefit society at large. Moreover, once licensed, it would have a condition of limited liability due to its legal personality. The founders' requirements must be respected, fulfilled and governed by a

a board of directors. The great advantage of corporate waqf is its longevity and satisfies a broad range of society's needs, expanding treatment to feed and protect wild birds, animals, and the environment. For instance, the charitable programmes of WANCorp have been outstanding. Since its establishment, more than a million patients of all races and religious backgrounds have benefited from its chain of 22 Waqaf An-Nur clinics across Malaysia, providing subsidized medical care to the poor and needy.

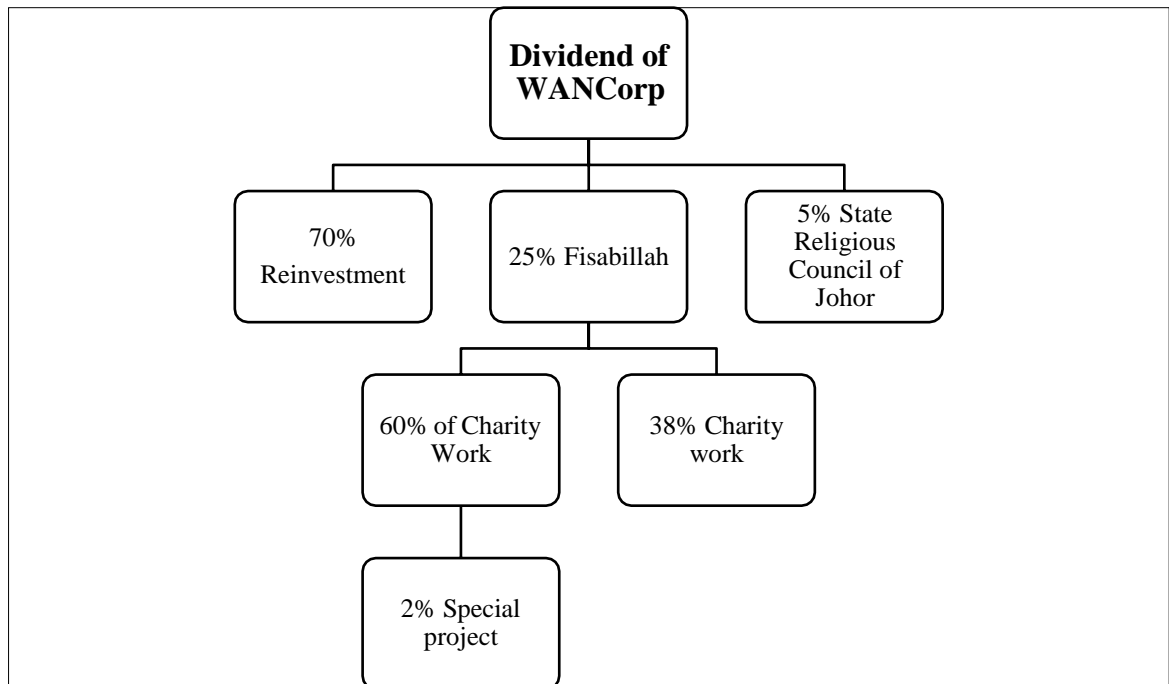


Figure 5: Division of WANCorp Dividend

Source: Khairi, K. F., Ridhwan, M., Aziz, A., Laili, H., Nooh, M. N., Sabri, H. Khairi. (2014). Human and Economic Development through Share Waqf (Waqf Corporate): The Case of GLCs in Malaysia. *Life Science Journal* (Vol. 11).

Waqf's CSR strategy has developed over time to include cash waqf. Most researchers with management experience actively promoted numerous creative cash waqf models. Some emphasized a two-way relationship to indicate a holistic approach to waqf practice. The public supports business entities via cash waqf and expects they will support social development in the long term. Scholars such as Cizakca (2004) and Elgari (2004) suggested developing a waqf-based Islamic Financial Institution (IFI). The capital for establishing the IFI would be produced by wealthy Muslims and cash waqf donors who would pay the institution cash waqf. This institution's main aim is to finance entrepreneurs through Islamic funding modes like qard al hassan (zero-loan-interest). Tohirin (2010) addressed the empowerment of small businesses in the case of

cash waqf. He proposed developing a waqf institution in the Islamic public finance sector to generate cash waqf from society and support small and medium-sized enterprises (SMEs). The empowered SME would considerably affect certain vital aspects that can be improved, such as more economic activities, jobs and profits. It will further increase the distribution of income across all sectors of society. A positive impact can also be reached on the social gap as well. Hassan (2011) proposed two waqf-based models for Singapore Muslim SMEs, Amanah Mendaki (Mendaki Growth Fund).

This model is managed by Muslim cooperatives supporting waqf-based Muslim community projects. In her conceptual paper Alias (2012) addressed using venture capital (VC) investment plans and waqf spending decisions. She was developing a portfolio of non-profit organizations (NPOs) with established track records to produce social outcomes and trying to expand their organizations to achieve financial sustainability. In its investment decisions, the cash waqf institution can use some VC firms' tools to choose investment and mitigate risk. She also listed the likelihood of a cash waqf institution considering some VC opportunities as an alternative asset class for investing part of its corpus. In making spending decisions, the cash waqf institution will choose its beneficiaries, like VC companies can choose their investors.

Therefore, she proposes an Enterprise Waqf Fund model incorporating the Cash waqf model with related VC principles improving cash waqf dynamics. Hashim (2012) reviewed the Penang State Islamic Religious Council's waqf land case (MAINPP). The land at Seberang Jaya Pulau Pinang had been idle for several years due to MAINPP's lack of financial resources to carry out waqf property development. The study found that a model joint venture in which MAINPP partnered with a housing developer (UDA Holdings Berhad) successfully transformed the property into a housing project. MAINPP's collaborative venture model can be an example for other Malaysian states to develop more efficient waqf property. Mohamad (2016), the cooperative-based institution known as ANGKASA, which provides a unique social philanthropy cooperative scheme named infaq lil-waqf, has been evaluated. This scheme allows members to contribute cash, which becomes the Waqf principle. This scheme has been considered necessary to implement critical socio-economic initiatives in industry, education, welfare, health, property and leisure. Ironically, there is little and almost none of the study reviews on the micro cash waqf or waqf crowdfunding among micro-

enterprise as part of ethical responsibility. Therefore, it is an avenue for this study to investigate such an approach as micro-philanthropy for micro-enterprise, which will be explained more in the latter chapter.

Waqf is a foundation for philanthropy. The influence of moral and religious inspiration enhances waqf instruments such as social philanthropy. The Corporate Waqf Model is becoming one of the standard tools because it is parallel to a socially-focused corporate sector program. It can help a business accomplish its mission and vision and contribute indirectly to economic and social growth. The corporate Waqf model is also very well known for fulfilling Corporate Social Responsibility criteria, as supported by (Omar, Yusoff, Mohamad, & Zahari, 2018). Corporate Social Responsibility is a business activity dedicated to financially increasing company income and possessing a holistic framework, institutionalized and sustainable regional economic and social growth. From a broader sustainability viewpoint, CSR refers to the business's commitment to the principle of sustainable development, namely, development in line with the needs of the current generations without ignoring the needs of future generations (Suharto, 2010). It is identical to the characteristic of waqf. The practice has perpetuity (cannot be disposed of and transferred), which fulfils present needs and compromises future needs as supported. Lita (2004) implementing waqf as part of CSR programs can be one alternative to maintaining the continuity of social programs. Therefore, waqf and CSR is a robust integration consistent with the viability of the CSR program itself. This shape perfectly incorporates CSR into scalable, detailed, and continuous activities.

CHAPTER 2: BUSINESS ETHICS, CORPORATE SOCIAL RESPONSIBILITY, APPLICATION OF THEORY OF PLANNED BEHAVIOR, AND CONCEPTUAL FRAMEWORK OF STUDY

The objective of this chapter is to discuss the related studies of business ethics and the stance on business social responsibility for the micro-enterprise. It also explains the theoretical framework that guided this study, which is based on the Theory of Planned Behavior model and proposes the study's conceptual model.

2.1. Business Ethics

The discipline of ethics involves investigating every aspect of human behaviour—ethics originating from the Greek word "ethos," which means a person's basic orientation toward life. Ethics is defined by Beauchamp & Bowie (1983) as inquiries into theories of good and evil, of right and false, and thus investigates what we ought not to and should do. Likewise, Runes (1964) states that ethics refers to "right" and "just" standards of conduct in situations between parties. Barry (1979) defines the ethic as the study of what constitutes good and wrong human behaviour, including its actions and values. Some call this "normative ethics," which is concerned with drawing distinctions between right and wrong. It is the epitome of academic learning, and since it is a branch of philosophy, it relies on rational thinking.

Human behaviour in ethics is evaluated according to an individual's perception of what is right, wrong, unjust, and good. The evaluation is critical to helping us establish rules and principles based on our judgement and guides us in making appropriate decisions. More succinctly, ethics is a theory of morality that attempts to systematize moral judgement (Sroka & Lőrinczy, 2015). When it comes to ethics in business, it is just as crucial as ethics in one's personal life. Business actors have a unique role in influencing the ethical culture of their companies and, in turn, impacting the wider community.

Business ethics is the study of moral standards within a business context. Business ethics (also called corporate ethics or corporate ethical principles) is an application of ethics examined in a business environment on ethics and moral issues. It is an umbrella term that covers all the ethics-related problems in doing business.

It applies to all facets of business conduct, including personal and organizational (Sroka & Szántó, 2018). Twomey and Jennings (2001) refers it as governing business with ethical and moral principles. It means that business apply general ethical rules to company conduct (Hodgelts & Luthans, 2003). It investigates corporate practices concerning human values, serves as a guide for making sound decisions, and addresses broad issues such as corporate social responsibility and equal opportunity. However, Elbert & Griffin (2003) stated that the distinction between ethical and unethical behaviour exists between managers and employees, and it is determined by culture (situation to situation) and also business type (Wiid, Cant, & Niekerk, 2013).

Velentzas & Broni (2010) consider business ethics as the values that control the organization's conduct regarding what is deemed right and wrong. Business ethics can be seen as what is considered correct or wrong or bad and good human behaviour in the business environment. Business ethics are based on broad principles of integrity and transparency, accountability, responsibilities and fairness, emphasizing internal issues from stakeholders like product quality, customer satisfaction, employee wages and benefits and local and environmental responsibility (Abioudun & Oyeniyi, 2014). It is identical to the opinions by Hellriegel et al. (2008) that business ethics means integrating a company into ethical policy, practice and decision-making of core values like honesty, confidence, respect and fairness. To avoid a negative impact on stakeholders, Rossouw (2004) asserts that businesses identify and implement the operating principles. Nowadays, to be profitable, a business must ethically conduct itself. Thus, ethics leads to morality, and the application of morality follows from that.

Whereas business ethics include moral principles and standards to guide behaviour in business, corporate social responsibility or business social responsibility is an integrative management concept. CSR is about the extent to which businesses “owe something” to society, although they are not directly involved with the business. One of the main conceptions is that businesses are responsible socially and ethically for stakeholders and economically for creating value for shareholders and business owners (Carrol, 1989). The economic responsibilities are to provide goods and services that society demands while providing an appropriate return to investors. Ethical responsibilities are those behaviours or activities expected of businesses by society and other stakeholders, such as employees and the community, through social activities and engagement (Ferrell & Fraedrich, 1997).

Subsequently, helping businesses gain a social license to operate from the local community.

A social license refers to an informal permit granted to a business by various stakeholders affected by the business activities—such a license is based on trust and confidence. The social license is rooted in business ethics and interlinked with a company's social responsibility. A social license to operate (SLO), or simply a social permit, refers to the continued acceptance by employees, stakeholders and the general public of the standard business practices and operating procedures of a company or industry. The social license to operate was formed in response to a United Nations action plan that requires businesses operating in indigenous communities' lands to obtain free, prior and informed consent (FPIC) from these native peoples. "Free, prior and informed consent acknowledges and previous rights of indigenous peoples to their lands and natural resources and recognizes their rightful authority to allow that third parties enter into an equal and respectful relationship with them based on the principle of informed consent (United Nation, 2004).

According to Morrison (2014), businesses rely on the social license to operate to imply that their operations are considered valid in the eyes of the general public. The term is often used in the possible hostility of their activities, where such rejection may lead to resistance that could damage businesses' interests. The term is difficult to define and impossible to measure, as it is not a new concept, perhaps another way to describe as business's legitimacy. Gehman, Lefsrud, & Fast (2017) invoked the idea of SLO aiding businesses in legitimizing their action while building, maintaining, and increasing public acceptance (Moffat & Zhang, 2014). Ironically, the idea has been described as intangible and unwritten. It has successfully presented a set of meaningful relationships between operational stakeholders based on mutual trust (Warhurst, 2001) and many demands and expectations for how a business will operate by local stakeholders and broader civil society (Gunningham, Kagan, & Thornton, 2004). Many studies, such as Famiyeh, Asante-Darko, Kwarteng, Gameti, & Asah (2019) and Mandina, Maravire, & Masere (2014), found corporate philanthropy enhances business image as well as relations between an organization and the community surrounding it.

Incorporate ethics; the default is always assumed to be a large corporation. Still, this narrow approach is not viable as business ethics are crucial for micro, small and medium enterprises (Painter-Morland & Spence, 2014). It was agreed by Longenecker, Moore, Petty, Palich, & McKinney (2006) that the media tend to focus on public trading companies on corporate ethics, while actually, it is an issue that concerns all companies regardless of size. Some have criticized the limited attention that small businesses receive in ethics literature because of the increasing importance of entrepreneurs to economic growth and development worldwide (Carr, 2003; Sorrell, 1998; Spence & Rutherford, 2003).

A recent systematic review of SMEs' ethics based on the Scopus database on subjects of social responsibility using the highest number of articles journals found that corporate ethics in SMEs do not reach maturity level and lack reliable study (Maldonado-Erazo et al., 2020). Some scholars, such as Dutta & Banerjee (2011), have called the significance of ethics in SMEs due to their incredible contribution to the nation's economy and, at the same time, argue on the particular type of ethics applied by SMEs due to its limited capability. Business ethics are vital to all businesses as they are lawfully legitimate and gains social license from local to operate.

However, social responsibility and ethics in small businesses may, to some extent, vary widely due to their characteristics and size. Small businesses, by nature, are independent and self-managed (Spence & Lozano, 2000). The critical ethical aspects are likely to fixate on the owners' personal beliefs and values rather than being dictated by the codes of ethics as in larger businesses. It means that small businesses' ethics are constituted from the individual personal ethics of owners as business managers (Vyakarnam, Bailey, Myers, & Burnett, 1997). If they are highly ethical individuals, they will likely conduct businesses' moral and social responsibility according to their ways. Another issue is multitasking played by the business owner (Spence, 1999). Because they are faced with diverse activities, small business owners may not have time to think about ethics in their daily business management (Ahmad, Amran, & Halim, 2012). Despite that, ethics is not luxury deed in economic conduct but rather an enabler for rapid growth, according to (Zsolnai, 2004), which means it's essential for small and micro businesses to grasp these ethical concepts and construct them to match their business reality. The business owners' ethical and socially responsible behaviour is expected to be profitable in the long term.

Stakeholder support is significant in changing and dynamic environments for dynamically responsive behaviour (Goll & Rasheed, 2004). Such as unpredictable support or feeling to aid to protect from external stakeholders during a hard time. It is just as critical to note that ethical actions can influence an organization's public image and the credibility it takes in public (Ahmad et al., 2012).

The benefits of socially and ethically oriented practices enable a company to establish a competitive advantage and survive with constant support from the local community. Beyond commercial context, such delicate gestures demonstrated by small businesses are seen as ways to encourage mutually supportive business and social relationships. In particular, this could lead to increased trust, coexistence, and better relations between small businesses and the community. Moreover, business ethics such as philanthropy establish a friendly relationship, subsequently acknowledging that business is also for societal wealth creation.

In the case of Malaysia, the practice of business ethics associated with a religious context, such as doing waqf as philanthropy, could drive more support from micro-businesses. The argument was supported by Hussin, Bassam, Mohammad Raslan, & Ale (2013); religion should not be absent from business ethics as it is part of the context. Their findings show that religious values affect ethical conduct and actions taken by the business actor. Another line of thought by Tisha & Mckinney (2010) is when followers of a particular religion think it necessary to put their faith into practice in all aspects of their lives. These people with an intrinsic or ingrained belief in that religion view religion as part of their whole self. They will attempt to live out its implication in all areas of their lives. Even meeting the tenets of its values may involve costs.

In Germany and UK, an in-depth interview of the qualitative study of SMEs' business owner-manager Werner (2008) elucidates that Christian values significantly influence respondents' ethical positions. The response of those respondents who felt that God had called them to a particular profession or calling was that the job should be done ethically concerning the community's well-being. The second concept, according to the Christians, was that of stewardship. Respondents who saw themselves as entrusted with resources felt obligated to use them correctly or live up to their responsibilities. The findings are identical to the Islamic business ethical values that the development of a business should align with the principle of morality on how businesses utilize

business profit (Jamal Uddin, 2003). Likewise, the businesses' ethical values are driven by personal moral character (Morris & Schindehutte, 2005). Kinjerski & Skrypnik (2004) stated that a more profound sense, motivated mainly by their internal values, including religiosity and moral value, could drive business ethics practice in businesses.

Lastly, several studies indicate that profit is not the primary motive for doing business (Amit, MacCrimmon, Zietsma, & Oesch, 2001; Katz, 1992). Several business owners also expressed an opportunity to give back to their communities and meet public needs or help others accomplish their goals are motivational goals in conducting business (Brende, Dinah, & Cecily, 2002). Therefore, indeed business ethics practices in MSMEs are based on the person. While there are numerous religious experiences, the level of religious conviction, devotion, and empirical/theoretical data indicate that religion influences small business ethical values.

2.2. Corporate/Business Social Responsibility

Social responsibility, commonly known as corporate social responsibility (CSR), addresses ethical and ecological issues and cultural and economic concerns. With this goal in mind, individuals, organizations, and governments should strive to improve the condition of society. CSR is a business practice of social responsibility that corporations employ as part of corporate governance strategies that make the operations socially just and equitable. The concept of corporate social responsibility establishes responsible behaviour within a business's objectives, values, and stakeholders' interests. It describes a business model that facilitates the accumulation and distribution of wealth for the benefit of shareholders by implementing ethical and sustainable management practices (Meffert & Münstermann, 2005).

Further, CSR has a wide definition. It includes environmental sustainability, ethics, and social justice inclusion in enterprise administration (Frederick, 2006). Also, concerning CSR, enterprises are responsible for the impacts on society; integrating social, environmental, and ethical concerns with operations and strategy is also essential (Adda, Bosco Azigwe, & Awuni, 2016). It is unacceptable for a business or an entity to thrive in isolation from its stakeholders. When it comes to CSR, the company develops strategies in tandem with corporate governance to ensure the operations are ethical and beneficial to society. Ethical behaviour and CSR have significant advantages for businesses.

The notion that businesses should contribute to the greater good of society has been debated since time immemorial (Barry, 2000). The concept of CSR is not new but trending.

There is a long and complex history behind the idea of corporate social responsibility. The business community's concern for society can be found hundreds of years ago (Carroll, 1999). During the latter half of the 20th century, such writing was popularized, primarily produced 50 years ago, in the 1950s. Muhammad Aiman et al. (2019) stated that over the last 50 years, the concept of Corporate Social Responsibility (CSR) has gained credibility. The CSR meaning has been broadened to include critical issues such as corporate governance, product safety, equal opportunity, integrity and honesty in advertising, the rights of employees, environmental responsibility, global CSR, and ethical conduct of the corporation.

Carroll (1991) made a clear point that businesses must fulfil their financial and legal responsibilities while complying with moral and ethical obligations by bringing positive impacts to the society. He further explains that businesses must live up to the expectations of society and respect/new moral or ethical norms adopted by society, and strive to preserve the value of ethical principles (being corporate citizenship) to achieve company goals. Businesses should engage in philanthropic pursuits; some examples of their voluntary services are charitable activity, running campaigns, and setting up services for the community to become corporate citizens (Asyraf Wajdi & Tengku Farrah Maimunah, 2008). A business's primary responsibilities include producing goods and services required and desired by society and satisfying stakeholders' needs. Simultaneously, the ethical responsibilities may also include behaviours required of the business by society and other stakeholders (Ferrell & Fraedrich, 1997).

The notion of social responsibility is often demonstrated as the expectation of voluntary responsibilities which go beyond solely economic and legal responsibilities of businesses (Joseph, 1963). It can also be described as organisations' activities and policies demonstrating engagement in implementing positive social change and environment preservation (Aguilera, Rupp, Williams, & Ganapathi, 2007). Explicitly, CSR identifies organizational objectives and results, focusing on profitability and social desirability. In this view, the exercise of social responsibility is linked to pursuing a high return on businesses' earnings.

It suggests the voluntary willingness of businesses to forgo some profit to achieve non-economic objectives to meet their social responsibility (John, 2003). Burke & Logsdon (1996) found that social programs can benefit firms from short-term and long-term benefits.

Good corporate social responsibility initiatives may bring value to the firm in the short term, increase company reputation, and make customers stick around longer (Servaes & Tamayo, 2013). As reported, CSR can compromise the business's overall financial condition (Fatemi & Fooladi, 2013). CSR demands are growing year by year, and even the practice is a voluntary action (Muhammad Aiman, 2020). Previous research by Moravcikova, Stefanikova, & Rypakova (2015) found that the CSR reporting demands volume increase. People are curious about what corporations have done for society and the environment. In other words, companies must relinquish their primary goal of profit to establish a broader system of social relations.

Moreover, a well-executed CSR strategy may be good for the entire business. There have been many past studies that have unveiled the benefit of being good corporate citizenship. Muhammad Aiman (2020) mentioned that businesses derive their legitimacy from getting a social license to exploit surrounding resources from an open system, particularly people and the environment, to achieve their primary objective: profiting from the system. Because of this, it is their moral obligation to provide social support in return. In a literature study conducted by Raza, Ilyas, Rauf, & Qamar (2014), it has been found that CSR practices have a positive impact on company profitability. The findings by Khan, Muttakin, & Siddiqui (2013) indicate that CSR practice leads to improved corporate image, reduced government intervention, and economic benefit for society and society's support. In Abdul & Ibrahim's (2002) study, local managers felt that CSR could help improve long-term profitability and create a favourable corporate image.

Businesses who engage in unethical or unsustainable conduct, or cannot demonstrate their responsibility to stakeholders, suffer reputational harm and are less appealing to investors (Daft, 2001). There is often a fine line between business ethics and social responsibility (Carrol, 1989; Daft, 2001). Whereas business ethics include moral principles and guide standard behaviour, CSR is an integrative concept that defines responsibilities, develops values and capabilities, and incorporates moral values (Meffert & Münstermann, 2005).

Consistently demonstrating ethical behaviour and citizenship in business improves businesses' reputations (Carrol, 1989).

2.2.1. Moral Responsibility by Micro-Enterprise

CSR decision-making often involves ethical responsibilities, and MSMEs are said to organize CSR on account of the owner-manager (Ghobadian & O'Regan, 2006). They undertook decisions influenced by the degree of interconnection with stakeholders and the environment and community in which they operate. Indeed, such a drive makes owner-managers become champions for CSR (McKeiver & Gadenne, 2005). However, this thesis focuses on understanding why micro-enterprises regard themselves as responsible actors for micro-waqf CSR. The previous literature synthesis indicates that large companies' CSR is motivated by external pressures and altruistic motives. Micro-enterprise is lying on personal interest, morality, and ethical beliefs. Thus, pointing to a need to understand the underlying motivation of influence to organize micro-waqf CSR practice.

Although scholars may assert that morals and ethics are distinct from each other, they are sometimes used synonymously and referenced as individual perceptions of “rightness” or “wrongness” behaviour (Jun Ha, 2017). Morality traditionally applies to the individual (Bevan & Corvellec, 2007). It implies that morality is a human product/social construct and a heavily contextual factor, which is dependent on individual accord and sentient custom (Bandura, 1999). As a result, Jun Ha (2017) has assumed that there is no need to distinguish people's morality. Morality is viewed as being concerned with people. It may exist at the organizational level when individuals – such as business owners/managers – are considered agents on behalf of a business entity (Bovens, 1998).

Motivational factors for micro-enterprises in doing CSR lie in the business owners' personal character. It is essential to note that founders and owners run micro-enterprises without others' interference. They are the sole decision-makers. As such, social philanthropy in micro-enterprise lies in the hand of these individuals (Morsing & Perrini, 2009). In the same line of study, Azmat & Samaratunge (2009) highlight the vital link between social philanthropy activities and orientation of micro and small businesses and the ethical and cultural values of the owner-managers.

Within this perspective, the owners-managers are regarded as sole agents and powerful determinants of socialphilanthropy in their organization (Amaeshi et al., 2016). The arguments of business owner morality further by Kant (1991) hold morality as being both flexible and inflexible. While both types of morality are in some ways striving to be moral, loose morality lets you decide how you want to go about it.

The inflexible moral refers to everybody being bound by a form of morality or holding to a universal moral obligation. Based on this idea, Jones & Ryan (1997) refine this idea into moral responsibility, a person's duty to do the right thing that is supposed to carry forth their moral purpose or hinder the advancement of moral goals. Ethical responsibilities are a set of "ought to" principles that specify a moral course of action and provide a boundary between right and wrong. While ethical obligations in business are similar to legal rules and regulations in that they govern how a business conducts itself while pursuing profit and strategic company goals, ethical obligations are about discretionary decisions and value-guided behaviour.

The notion of morality is up to the individual's interpretation of what they ought to do. At the same time, certain moralities are already standardized and must be followed by a person. For instance, businesses doing charitable work are regarded as a universal obligation as they are expected by society. Businesses that engage in activities that promote human welfare or charity are considered philanthropic. Those who donate money and their time, expertise, and resources—particularly in the social development field—are excellent examples of businesses that take their social responsibility very seriously.

Although it is not compulsory, some external code or global blueprint has significant role plays by MEs in addressing sustainable development, focusing on a sustainable future for all. For instance, the blueprint of MEs on Sustainable Development Goal (SDG) by the Department of Economic and Social Affairs (UN) (2020) outlines seventeen SDG goals linkage with MSME, ranging from poverty, hunger, health, gender equality and sustainable economic growth. In the report of Sustainable Development Goal No.1, MEs could help mobilise resources and strengthen national and international policies to address poverty due to the powerful economic force held by MEs. Based on stated Goal No. 1 of SDG, MEs hold responsibility for social development through integrating local people into their value chain.

The blueprint suggests that SDG goals achieve through new business models or solutions such as providing job employment and adopting new business models or solutions to fight poverty. In meeting these goals, integrating cash-waqf social philanthropy could also be part of the new social responsibility of the business model by micro-enterprise. The ambitious drive to redistribute income through the SDGs creates a new range of business models and opportunities that foster a necessary sense of moral obligation and a broader sense of social responsibilities that frequently forms part of the MEs owner-personal manager's values.

According to Bovens's (1998) moral premise, the moral responsibility of individuals may also mirror the organization's moral responsibility. Thus, if the business owner-manager views moral responsibility for a particular cause within the framework of the business, this will be reflected at the organizational level. Therefore, moral association with social responsibility are inherent within a person, usually an owner-business manager of a micro-enterprise. The concept of moral responsibility for social philanthropy is suggested to be quite simple and not complex in micro-enterprise. In contrast with large companies, which need consensus and tedious times in determining CSR strategy, the feeling or articulation of social philanthropy is based on the individual making decisions and actions to promote a social cause. The cash-waqf social philanthropy cause is based on their beliefs and perception of the right thing to do (Jun Ha, 2017). The interpretation of ethical conduct needs to be accounted for since moral responsibility is highly person-specific. Finally, micro-enterprise is expected to engage in social philanthropy when the business owner perceives moral responsibility. The moral responsibility for CSR and its benefit is understood as an antecedent for organizing cash-waqf social philanthropy.

2.2.2. A Protagonist Stance on CSR by Micro-Enterprise

The trend of Corporate Social Responsibility, specifically social responsibility business integration, has gotten the academic community's attention (Carroll & Shabana, 2010). Extensive research has been done on CSR at MNCs, such by Carroll (1999), Clarkson (1995), Lee (2008), Martin, Petty, & Wallace (2009), and Muhammad Aiman (2020), which left small and micro businesses unanalyzed. However, there is a universal consensus that the small business sector has an influential economic role.

Thus, learning about CSR in micro and smaller businesses merits equal study (Morsing & Perrini, 2009; Vázquez-Carrasco & López-Pérez, 2013). Micro-enterprises are exposed to various economic issues, such as lack of market share, financial concern, lack of expertise in human resources, and not being competitive in organizing CSR. The prevalent literature discourages CSR in micro, small and medium-sized businesses by speculating on the possibility of passive or resistant MEs (Ciliberti, Pontrandolfo, & Scozzi, 2008; Fitjar, 2011; Jorgensen & Knudsen, 2006). Notwithstanding this, some scholars recognized the active roles of MEs in CSR (Castka, Balzarova, Bamber, & Sharp, 2004; Egels-Zandén, 2017).

Even if CSR is generally executed, identifying CSR in small businesses may be difficult because of the “small business improper communication” (Wickert, Scherer, & Spence, 2016) and some of these micro and small businesses do CSR at their discretion (Amaeshi et al., 2016). CSR could be unusual in small businesses, but it doesn't necessarily mean it doesn't exist. These studies show that micro and small businesses are competent at aligning corporate social responsibility to their businesses but are less successful in communicating this to the broader community. Furthermore, many misconceptions exist among academics, practitioners, and politicians concerning the CSR involvement of small and micro businesses (Tilley, 2000). They believed that micro and small businesses should readily adopt large corporation CSR practices. However, Morsing & Perrini (2009) disagreed and opined that micro and smaller businesses are pretty different from large companies and have different motivations, challenges, and interests regarding CSR. People should not treat CSR in micro and small businesses as grand as practised by large companies. As both enterprises are different in many aspects (e.g. size, financial, resources), the reality of CSR in micro and small businesses should be understood from different perspectives.

On the other hand, many micro-enterprises are reluctant to use the term "corporate social responsibility" because they consider it a large-scale practice that takes form and bureaucracy to address the matter (Jenkins, 2004; Jenkins, 2006; Murillo & Lozano, 2006). Further, ISME (2015) has consistently discovered that micro-enterprises are highly engaged in CSR but do not view their activities through the lens of 'Corporate Social Responsibility.' They simply classify their activities as community involvement and responsible business without considering the positive impact such actions have had/could have on their business.

Additionally, it appears that the term 'Corporate Social Responsibility or 'CSR' is unfamiliar or poorly understood among micro-enterprises, even on a basic level. Perhaps the term should be changed to “Enterprise Social Responsibility”, but the description of CSR has become the global norm. It has been accepted for all types of businesses, regardless of size. They are typical business organizations that do not employ CSR staff, use reporting or accounting, or have a CSR department. In other words, most small businesses regard public reporting or public accountability as "self-interested and self-congratulatory, i.e. against their philosophy (Fisher, Geenen, Jurcevic, McClintock, & Davis, 2009). Often accountability and social responsibility in a micro-enterprise are determined by social approval and community recognition instead of publicly reported data (Jenkins, 2006; Lepoutre & Heene, 2006; Murillo & Lozano, 2006). Micro-enterprises work for improvement and collaborate with their communities to decrease possible negative impacts and impact the community by doing something good (Lepoutre & Heene, 2006).

Moreover, most micro-enterprises frequently undertake CSR activities on an ad hoc basis, and they do not have sufficient human capital, money, or both (Jenkins, 2004; Lepoutre & Heene, 2006). The owners of micro, small and medium-sized businesses are often concerned with many issues and involved in multiple tasks in their attempts to deal with them. In other words, one size does not fit all. Organizing CSR and its understanding should be perceived from the capability of micro and small businesses' perspectives to find and understand CSR's fit. As Spence & Rutherford (2003) argue, micro and small companies are becoming the primary economic engine; they are no longer reactive and leading global growth, job creation, and innovation. As scholars, practitioners, and politicians endeavour to understand and promote their CSR engagement. Advocates of CSR argue that better knowledge of current micro-enterprises on organizing CSR can benefit both business and society while significantly impacting micro-enterprises (Morsing & Perrini, 2009).

CSR represents the notion that businesses should act socially and environmentally responsibly by considering their customers, suppliers, shareholders, government, and business stakeholders (i.e. employees, customers, and the community). A basic assumption of CSR is that society and business are interwoven (Idemudia, 2014; Wood, 1991). These societal expectations apply to all small businesses (Fox, 2004; Worthington, Ram, & Jones, 2006).

Jenkins (2004) enterprise researchers now acknowledge the need for business ethics and responsibility in light of micro-enterprises achievement and success. Furthermore, she noted that most micro-enterprises businesses believe that social and environmental responsibilities are part of their responsibility.

Apart from the multinational companies, which advanced on this subject, other small businesses bring up new approaches and strategies to deal with social and environmental issues. Evidence shows that CSR is founded on numerous intangibles, such as knowledge and the capacity to innovate, the level of trust of stakeholders, and accessibility to contribute to the greater good of the community (Castaldo & Perrini, 2004). However, numerous studies continue to explore the connection between CSR and financial (Margolis & Walsh, 2003; McWilliams & Siegel, 2001); there are rising numbers of businesses adopting socially responsible actions. The findings indicate that finances are not the sole factor affecting businesses' CSR decisions but may be due to the norm and mentality to do it (Jenkins, 2009). In their paper, Fisher et al. (2009) argue that MEs have more substantial social capital than multinational corporations (MNCs), referring to closer relationships built over time between communities and businesses.

Several academicians agree that the organizational feature of micro-enterprises may enable arrangements for CSR (Egels-Zandén, 2017; Perrini et al., 2007; Spence, 1999; Vázquez-Carrasco & López-Pérez, 2013). For instance, MSMEs arrangements have a lower tolerance for controls, less standardized, flatter hierarchies, and more effective strategic decision-making practice, as well as informal communication channels (Baumann-Pauly, Wickert, Spence, & Scherer, 2013; Fassin, 2008; Jamali, Zanhour, & Keshishian, 2009; Jenkins, 2004). Furthermore, the fiduciary or ethical motives often originate from the personal influence of the owner/manager (Burton & Goldsby, 2009; Wickert, 2016) instead of stakeholders' external and internal pressure (Jenkins, 2006). Finally, the owner-managers have frequently been commemorated for their role in organizing CSR (Spence & Lozano, 2000).

2.2.3. Micro Philanthropy- Cash Waqf

Micro donation or charity is a method of philanthropy where people donate very little cash to the appropriate organizations/institutions. The micro charity exhibit the following three aspects. Firstly, unlike traditional charity, which is generally introduced by the government or government-owned nonprofit organizations,

micro charity is typically initiated by individuals or organizations who identify individuals in need of assistance in their local community (Yang & He, 2013). The initiator role is transferred from the government to ordinary individuals/organizations. Second, micro charity is focused on specific and small-scale charitable causes (Wu, 2011), whereas traditional charity is intended to raise large sums of money on a large scale. Third, micro charities frequently use web-based social networking sites (SNS) to facilitate fundraising (Waters, Burnett, Lamm, & Lucas, 2009).

In contrast, most traditional charity fundraising occurs offline, impeding communication with donors. However, this study would like to refer to a basic definition of micro-philanthropy as a small giving or donation and the willingness of people to give more frequently (Richie, 2021). Unlike conventional annual appeals, which target established donors, several micro philanthropic projects (such as peer-to-peer crowdfunding) seek participation from networks beyond the current donor database. A significant advantage of promoting micro-donations is that the entry barrier is low, allowing more first-time donors to donate to the cause. These are excellent approaches to engaging micro-businesses with social philanthropy. The facts show that this type of business lacks a platform in doing philanthropy (Ahmad et al., 2012). However, they are generous as a proportion of their capacity (Zsolnai, 2004). Since the donations are small, they can afford to give more and do it without worrying about business cash flow.

While there is nothing wrong with traditional social philanthropy- physically engaging community, micro philanthropy initiatives empower the contribution and impacts of micro-businesses towards social development, including addressing social issues by broadening donation pools. In short word, micro philanthropy act as a mean of crowdfunding. Crowdfunding is derived from crowdsourcing, which entails utilizing the vast potential of contributors to obtain informational products or services via the internet (Geiger & Schader, 2014). Crowdfunding is a term that refers to an entrepreneur or individual who utilizes the Internet to raise money from a large number of individuals who each contribute a small amount (Belleamme, Lambert, & Schwienbacher, 2013). Crowdfunding can take various forms, including reward-based, equity-based, lending-based, and donation-based (charity-based) models (Kuppuswamy & Bayus, 2013).

Reward-based crowdfunding enables early customers to receive a reward or benefit in exchange for support. Equity-based crowdfunding is analogous to the entrepreneur-investor relationship, in which investors receive equity stakes in exchange for their financial investment. Lending-based crowdfunding is based on the relationship between a debtor and a lender who earns a specific rate of return. The concept of monetary exchange is present in all types of crowdfunding, including reward, equity, and lending. Donation-based crowdfunding allows supporters to act as philanthropic who may not expect anything in return (Mollick, 2014).

Crowdfunding and micro-philanthropy appear to be interchangeable, but they are not. Crowdfunding is fundamentally a financing venture in which funding is secured through the relatively small contributions of many individuals over a specified period (generally a few weeks). Second, potential donors can view the support received from other project backers and the timing of that support before making their own funding decisions. It implies that social information (i.e., the funding decisions of others) will play a significant role in determining the ultimate success of a crowdfunded project (Kuppuswamy & Bayus, 2013).

It is understood that crowdfunding is interlinked with micro philanthropy as both refer to the small contribution from the prospective donor. The main differences are crowdfunding emphasizes the collection of individual/groups/investor pooling money for specific goals through a particular platform with a variety of intentions (i.e. for lending, rewarding, etc.), and micro philanthropy stresses the definition of small contribution from the donor for philanthropic activity. With that, it can be interpreted that micro philanthropy is an infancy stage, an act of contributing. It indicates that micro philanthropy via crowdfunding could lead to significant impacts, especially for social projects. By doing micro philanthropy via crowdfunding, mainly through cash waqf, the micro-businesses may help meet social issues on a big scale, referring to many micro- businesses available in Malaysia.

According to Osman, Htay, & Muhammad (2012), cash waqf can aid the ummah's development. The author estimated that if each adult Muslim Malaysian citizen donated USD 0.25 dollar per day or USD 7.5 per month to the cash waqf fund, the cash waqf collection in Malaysia could reach USD 1.1 billion per year.

Implying the micro businesses' suggestion as social philanthropy could create a sustainable social philanthropy fund among micro businesses, leading to positive impacts as large companies or more.

Cash waqf has long been a tool of donation by individual Muslims. Cash waqf is seen as an alternative to address social issues as it is liquid and capable of meeting social needs. It is arguably true because cash is free to endow, simple to manage, more practical to distribute among a broader range of beneficiaries, and simple to use for beneficiaries' daily needs (Abdullah Nadwi & Kroessin, 2014). The contribution also can significantly influence societal responsibility (Rininta, 2013). Additionally, cash waqf contribution is reasonably small, depending on the capacity of donors. Subsequently, it may attract micro businesses to organise micro cash waqf. Shukor, Anwar, Aziz, & Sabri (2017) evidence indicates that individual religiosity, trust in awqaf institutions, and ease of endowment are antecedents of Muslim attitudes toward cash waqf participation, results in individual intention to participate in the practice.

Given that the micro cash waqf contribution will be managed by a credible institution and channelled to the social project, it will enhance Malaysia's mindset and believe the cash waqf will be used efficiently (Mohd Mokhtar et al., 2015). In contrast to the social influence in doing something as claimed by (Amin & Chong, 2011; Hassan & Hanafi, 2000). Different scholars such as; Sakti, Thaker, Qoyum, & Qizam (2016) found that personal contributor intention defines why they want to contribute to cash waqf in Selangor, Malaysia. It indicates that individuals' belief about their capacity plays a critical part in influencing their state of behaviour in taking action. Lastly, it seems that micro cash waqf fits with the reality of micro business' social responsibility reality's as it is convenient, fairly small and has significant social impacts on society.

2.3. Motivational/Behavioral Intention

This study aims to shed light on micro-businesses in organizing micro cash waqf as their social, philanthropic activity. In investigating micro businesses' behavior and motivational intention in doing micro cash waqf, the study prefers to integrate the behavior theory suggested by Ajzen Icek into this research. The proposed behavior theory assists the study in understanding micro-enterprises' readiness or decision to perform philanthropic behaviour based on the concept of discussed CSR.

In short, these theories help the study focus on a small subset of all potential explanations, from a particular viewpoint, by narrowing the investigation aspect based on this study's objective.

Many prior studies have used the Theory of Planned Behavior (TPB) framework for predicting giving behaviour. For instance, Van Der Linden (2011) found that the construct clarified 70% of the variance intention of charitable donation. In a blood donation analysis, a group of researchers found that 73% of the variance was clarified theoretically (Giles, McClenahan, Cairns, & Mallet, 2004). In another analysis approach by utilizing a hierarchical multiple regression, the outcomes show that, in general, the comprehensive TPB model proposed in this analysis is significantly better than the model used in current research to predict Canadians' intention to donate (Mittelman & Rojas-Méndez, 2018; Salarzahi et al., 2010).

Furthermore, TPB has also successfully been applied to Islamic economic instruments. For instance, in zakah compliance behaviour research by Huda, Rini, Mardoni, & Putra (2012), the zakah payer ability was studied in Indonesia by analyzing the expected attitude-behaviour, subjective standards and perceived behaviour of the intention of the Muslim who oblige to pay zakah. In Malaysia's case by Sapingga, Ahmad, & Mohamad (2011), the aim of *muzakki* (Muslims who oblige to pay zakah) was to pay zakah for public and private university staff investigated. Saad & Hanifa (2014) studied the aspects influencing company zakah adherence behaviour. The study identifies that purpose and conformity behaviours may explain in the business zakah setting by applying planned behaviour theory, such as attitudes, subjective expectations, and perceived behavior control. Similarly, Bidin & Kamil (2008) used plan behaviour theory as a basis for evaluating the factors of zakah compliance from employment income.

However, little effort has been made to examine cash waqf-giving behaviour through the TPB (Faiz Osman, Omar Mohammed, & Fadzil, 2015). In the Malaysian context, researchers have conducted several attempts by Syadiyah et al. (2018) to adopt TPB to study trust issues on waqf. While Nur Diyana, Syadiyah, & Hisham (2019) focus on the repetition of donation intention from waqf givers. Shadiya & Akbariah (2017) built a conceptual model to research human actions by modifying the TPB model. Such assessments might serve as guidance for identifying the actions required to improve Muslims' behaviour on waqf contribution.

Despite that, none of the studies focuses on micro-enterprises, especially CSR. It indicates that determinants factors micro cash waqf giving behaviour among micro-businesses, especially in the Malaysian context, are missing. Numerous previous studies have emphasized the importance and significance of cash waqf in developing the ummah's social economics and the Islamic economic system (Çizakça, 2000; Johari et al., 2015; Mannan, 1998; Mohsin, 2009). These studies, however, have overlooked the significance of cash waqf-giving behaviour. Faiz Osman et al. (2015) state that cash waqf-giving behaviour significantly addresses societal issues. As a result, it is becoming increasingly critical to understand the characteristics and behaviour of micro-enterprises in engaging cash waqf as social responsibility.

Ajzen (1985) proposed the Theory of Planned Behavior (TPB), a theory of planned behaviour that is an extension of reasoned action (TRA). The direct parallel between TPB and TRA is that both models focus heavily on an individual's intention to engage in a particular behavior. TPB, however, deals with behaviours that occur independently of a person's volition. Additionally, TPB includes Perceived Behavioral Control (PBC), which distinguishes it significantly from TRA. PBC is the component that accounts for instances in which an individual lacks complete control over their behaviour, which varies according to situation and action (Ajzen, 1991).

The TPB was a minuscule account of the attitude-behaviour relationship in the initial formulation, and decades of studies illustrated the model's ability to forecast behaviour (Armitage & Conner, 2001). Even so, Ajzen (1991) proposed that the TPB would be open to expansion if more predictors could be found. These have contributed to a variety of new predictors being considered. Previous charity-related-behavior studies, such as Knowless, Hyde, & White (2012), Smith & McSweeney (2007), and Van Der Linden (2011), have included several additional predictors in TPB to predict a better outcome.

However, most of them conducted the studies using a quantitative approach. It was agreed by Renzi & Klobas (2008) that studies of expected behaviour theory (TPB) utilizing quantitative approaches and the use of the TPB within the scope of qualitative research is so uncommon. The methods of gathering and analyzing data on the TPB model are primarily quantitative Ajzen (2004), and qualitative methods are only proposed to evoke beliefs (Renzi & Klobas, 2008).

Mynarska (2008), few published studies have used qualitative testing methods for TPB, and the researchers' mechanism to obtain the presented results has little or no details.

Moreover, almost all TPB-related waqf studies in Malaysia, such as those by Faiz Osman et al. (2015), Hasbullah, Khairi, & Ab. Aziz (2016), Mohammad Zulfakhairi (2019), Nur Diyana et al. (2019), Ruslaina, Shariful, & Wan Nazihah (2017), and Syadiyah et al. (2018) utilized a quantitative approach in their studies. Thus, in this study, the TPB model will be adopted and formulated into a conceptual framework to explain, predict and understand the phenomena of micro-cash waqf as social responsibility among micro- businesses in Malaysia.

2.3.1. Application of Theory of Planned Behavior

The theory of planned behavior is often used in a business study to explore and investigate people's behavioral intentions. Behavioral motivation is a purposeful action directed toward or away from specific stimuli and is characterized by high enthusiasm, vigor, commitment, and determination to initiate and maintain behavior.

The theories examined the relationship between attitudes and actions in A-B relationships, as defined by (Ajzen & Fishbein's 1980) theory of reasoned action, before expanding to TPB. It has been extended to several social behavior fields since the implementation of the Principle of Reasoned Action (TRA), ranging from marketing (Mishra, Akman, & Mishra, 2014), information systems (Oliver & Bearden, 1985) and e-commerce transactions (Korzaan, 2003). Hence, many scholars consider TPB the best theory to anticipate and justify specific behaviour. Ajzen & Fishbein (1980) claimed that behavioral intent refers to the probability of a person performing a particular action, representing the individual's purpose of conducting the auction. TPB argues strongly that behavior beliefs and moral expectations influence behavior actions, which influence actual behaviour. Fishbein & Ajzen (1977) asserted that the attitudes toward objects and actions do not directly relate.

On the contrary, the mentality closer to actions has a clear relation to behavior; i.e. the more positive the person's mindset towards conduct, the more the individual intends to operate such behaviour. Simultaneously, Ajzen (1991) affirmed that there is a unique relationship between attitude and actions developed behavioral. TPB points out that the more subjective expectations an individual perceives, the greater the person's purpose.

For instance, if the micro-businesses have a good attitude in adopting social responsibility practices, it will increase their behavioral purpose. Conversely, if they have a negative assessment of social responsibility, it may dilute their behavioral purpose.

The TPB is a compelling scientific theory for studying theoretical behavioral determinants. It has been used in over a hundred studies by Hagger, Chatzisarantis, & Biddle (2002) to predict physical activity and other behaviour in more than a thousand studies (Conner & Paul, 2005). The TPB has consistently been a significant predictor of intentions and actions of physical activity (McEachan, Conner, Taylor, & Lawton, 2011). The theory of planned actions is a premise used to explain and predict conduct that suggests behavioral regulation is dictated immediately by behavioral intentions in some scenarios. Conduction intentions are determined by behavior attitude, social norms and perceived behavior influence. Therefore, the intent is the proximal determinant of behavior: the more people expect to participate in a specific behaviour, the more likely they are.

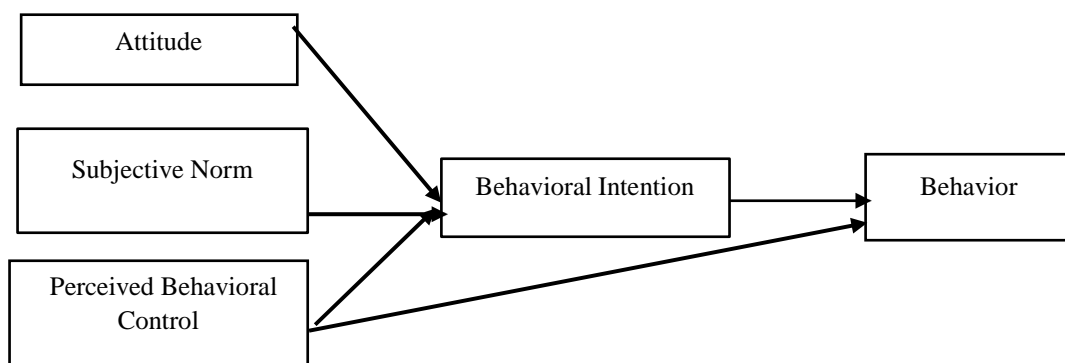


Figure 6: Theory Planned Behavior

Source: Ajzen, Icek. (1991). The theory of planned behaviour. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

The components of the TPB are clearly shown in Figure 6 above. They are attitude, subjective norms, behavior control, intention and behaviour conduct (Ajzen, 1991). The TPB implicitly presume action is directed and governed by behavior intentions.

Table 4: Explanation of the Theory of Planned Behavior

Component	Explanations
Intention	The intention is to acknowledge an individual's preparedness to perform a specific behaviour and perceive an instantaneous behaviour precedent (Fishbein & Ajzen, 1977). The goal is to capture the motivating factors influencing the behaviour. It indicates how far individuals are inclined to attempt and how much commitment they expect to practice to behave.
Attitude	A behavior attitude is characterized as the positive or negative sentiments of the person (evaluation effect) about the targeted conduct (Fishbein & Ajzen, 1977). Attitude is based on individual beliefs representing perceived results or behavior attributes (Mark Conner & Armitage, 1998).
Subjective Norm	The subjective norm is the perceived social pressure to perform or not to take part. Subjective norms are believed to be defined by the complete collection of open normative convictions about the desires of significant referents (Ajzen, 1991).
Perceived Control	Perceived behavior control describes an individual's expectations of their capacity to execute a certain behaviour.

Source: Ajzen, Icek. (1991). The theory of planned behaviour. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.

Predicting and explaining the behaviour of individuals can be done by considering their psychological aspects. Social scientists accept that most human activity is targeted (Heider, 1982; Lewin, 1951). A human social activity that is neither capricious nor frivolous can be defined best according to more or less well-formulated plans. To achieve the objective of this study on shedding light on the motivation and behavior intention of micro-businesses for micro-cash waqf CSR. The study will use the TPB model to guide the researcher on the studied phenomenon. Applying the TPB construct allows the study to capture a significant proportion of the variance in intention, which adequately explains the reasons that lead micro-businesses to have certain behaviour toward micro-cash waqf CSR.

2.4 Conceptual Framework of Study

In summary, this study adopted a theoretical framework of business ethics of CSR to support and guide this research study. Through the lens of business ethics of CSR, it is well understood that social responsibility, or corporate social responsibility, is a crucial part of business ethical conduct. It should be recognized and accountable for all business types, regardless of size. The concept of CSR and its practice by large companies

is likely to be extended to micro businesses, which seem impractical as they can't meet the "norm" of CSR practice. The existing literature showed that micro-enterprises are growing and contributing significantly to the national economic growth but have problems in practising and understanding the reality of CSR. Ironically, the existing studies support that micro-enterprises are inclined toward a religious practice of social contribution. The study promoting cash waqf philanthropy as a means of CSR for micro businesses is convenient, easily adopted, and can create large positive impacts on society.

As business ethics are vast, these studies narrow down to the key concept of CSR in addressing the general research questions; to shed light on micro-enterprise organize micro-cash waqf philanthropy. In doing so, micro businesses' behavior intentions and motivations need to be studied. More precisely, micro businesses' determinant factors in engaging in micro-cash waqf need to be identified. The study integrates the theory of planned behaviour to enable the study to understand and explain the phenomenon. Micro-enterprises' intention to engage in a behaviour is determined by the micro businesses' value placed on the behaviour, simpleness of the practice, the surrounding influences, and the perception that the behaviour is within their control.

These constructs are used to address specific research questions with CSR perspectives; *what is the motivation for doing cash-waqf as CSR?* The construct of attitude behaviour/beliefs of TPB will enable the study to predict micro-cash waqf philanthropy among micro-businesses. Specifically, when micro-businesses want to carry out micro-cash waqf, what is a reason for acting or behaving in a particular way? The construct of the subjective norm from consideration of CSR will help to respond to the research question of *why would micro-enterprises take action on engaging with cash-waqf?* Specifically, this study looks to understand the principle of right action, or standard, regulate or guide, or being pressured that influences micro businesses to approve or disapprove of cash-waqf philanthropy.

Lastly, the construct of perceived behavior control from the viewpoint of CSR addresses the research question; *how is cash-waqf so helpful to micro-enterprises in fulfilling their social responsibility?* Peculiarly, the study wanted to explore their opinion on how they perceived they have control over their behaviour in doing cash-waqf philanthropy behaviour.

Figure 7 illustrates the chosen conceptual framework of study to understand the phenomenon of organizing micro-cash waqf philanthropy based on literature synthesis.

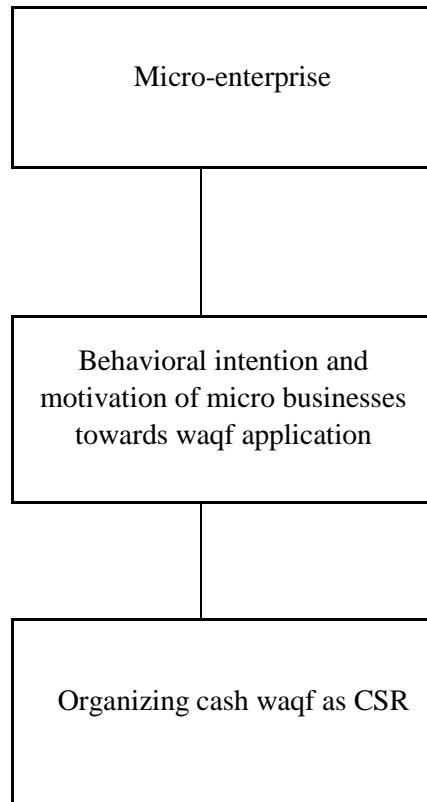


Figure 7: Conceptual Framework of Study

Figure 7 outlines how research questions will be explored and embody the direction in which the research will have to be undertaken.

CHAPTER 3: RESEARCH METHODOLOGY

This chapter outline the methodology of this study which aimed to gain insight into the phenomenon of behaviour/motivation of micro-enterprise organized cash waqf CSR. The present chapter covers research design, researcher as the main instrument, selection of the respondents, data collection, data analysis, validity and reliability.

3.1. Research Design

3.1.1. Research Study Approach

The waqf field is trending and attracting growing interest, yet the body of literature about waqf in micro-enterprise is somewhat scattered. It may indicate the topic has not been sufficiently investigated. Therefore, this study proposes leaning toward an explorative research qualitative approach, typically an approach to tackle the problem with little or no previous research has been done (Brown, 2006). Qualitative research generates a holistic understanding of rich, contextual and largely unstructured, non-numerical data (Mason, 2002) through conversations with natural participants (Creswell, 1998). A qualitative study was described by Merriam (1998) as a holistic approach aimed at "uncovering the interaction of significant factors which characterize the phenomenon. This approach includes a detailed, intensive and strongly oriented analysis of such an occurrence. They are used in various fields such as sociology, political science, history, social anthropology, education and psychoanalysis (Willig, 2008). The qualitative approach, therefore, plays an important role in advancing the awareness of a field body of knowledge (Merriam, 2009).

This research will employ a basic/generic qualitative study approach, as the approach broadly known intentionally refuses to claim full allegiance to any established methodology but deviate from its intent, rules or guidelines in a way that the researcher sees as beneficial to the study. For instance, researchers could strive to examine a process similar to what might be expected in grounded theory but without attempting to derive a substantive theory, a characteristic that makes grounded theory distinctive as a methodology. As defined by Merriam (2009), basic qualitative studies aim to "find and understand" phenomena, processes, or the "perspectives and worldviews" of those involved. Its advantages as a method come into play when little is known about

a phenomenon, yet a detailed, in-depth description is sought. It's a good idea to look into the "who, what, and where" inquiries. In simple words, the generic approach is flexible research conduct. Basic qualitative studies seek to understand how people interpret, construct, or make meaning from their world and experiences.

Merriam (2009) writes that generic studies are epistemologically social constructivist under a bigger umbrella of interpretivism. Interpretive studies focus on “(1) how people interpret their experiences, (2) how they construct their worlds, and (3) what meaning they attribute to their experiences. The basic qualitative approach draws on one or more established methodologies to build a research design “from the ground up.” According to Lim (2011), these studies aim to describe the phenomenon under investigation. The methods within basic qualitative approaches are generally “highly inductive; the use of open codes, categories, and thematic analysis are most common” (Lim, 2011).

For the sampling technique, this approach can utilize any sampling technique for the phenomenon that is being described. Data is typically gathered through semi-structured interviews or focus groups (Neergaard, Olesen, Andersen, & Sondergaard, 2009), while other data sources, such as documents, may be employed. Data is frequently analyzed at the same time as it is being gathered. To stay "near to the data," descriptive qualitative researchers frequently utilize codes derived from the data (Sandelowski, 2000), such as in vivo codes (codes that use language pulled directly from the data). The results are then presented in "familiar" language (Neergaard et al., 2009; Sandelowski, 2000). Knowledge is not absolute in this technique, but rather "'socially produced' through the subjective individual who perceives it". The researchers may rely on various theoretical views, but they do not need to profess allegiance to any particular theory (Thorne, 2008). Constant comparison methods are used in data analysis. They are iterative procedures that try to develop a broad understanding of the data rather than a thorough grasp of minutiae on each line of the data.

Researchers conducting basic/generic qualitative studies are advised to explore the case's normal and unique characteristics. It includes considering the situation's essence, historical context, physical environment, and other institutional and political factors (Stake, 1998). An interpretive or social constructivist approach to qualitative study analysis promotes a transactional inquiry process where the researcher communicates directly with the participants.

Therefore, qualitative study fits the approach of investigating the phenomenon of study as it requires perspectives of micro-enterprise immersed with the social activity. A basic/generic qualitative study is an appropriate research design to gain a concrete, contextual and in-depth understanding of beliefs that will lead to the behavioral intention of the study subject. Consequently, the present study also wanted to advance the cash-waqf CSR application for micro-enterprise and open a new direction for future study.

3.1.2. Research Philosophy

Interpretivism is based on an ontology of existence that insists that every insight is theoretical and useful and that social world study is, and cannot be, the pursuit of a detached empirical reality (Leitch, Hill, & Harrison, 2010). The interpretive paradigm is epistemologically that our understanding of reality is a social creation of human actors (Burrell & Morgan, 1979). The paradigm of interpretative research is distinguished by the desire to view the world as it is from a subjective perspective and seeks an interpretation within the participant's context instead of the objective observer.

At the axiological level, the interpretative model is more important than robust. In other words, the interpretive paradigm is concerned with understanding the world as it is from the subjective experiences of an individual. The researcher will act as a participant observer who engages in the activities and identify the meanings of actions as they are demonstrated within specific social contexts. These can, for example, help the researcher to understand and explain causal links and pathways resulting from participants' thoughts and capture more information on the more explanatory "how," "what," and "why" questions (Yin, 2009), such as in this study investigating determinant of micro-enterprise in doing cash waqf CSR. For this study, the researcher intends to investigate and understand behavior/motivation that ignites determinant factors for micro-enterprise in organizing cash waqf CSR. Such understanding only can be interpreted from participants' perspectives as they hold important information for this study.

3.2. Researcher-As-Instrument

The term "researcher as an instrument" refers to the researcher as an involved respondent in the research process (Hammersley & Atkinson, 1995). The researchers use their sensory organs to grasp objects of analysis, mirror them in their consciousness, and then turn them into phenomenological representations to be understood (Turato, 2005). The researcher's role as a facilitator creates a "conversational space," or a safe place for people to share their experiences and talk about their lives (Owens, 2006). The scholars considered the researcher's existence as an instrument to be an interpreter of analytical materials and to be engaged in creating ideas (Janesick, 2001; Singer, Frankel, & Glassman, 1983). Because of that, (Merriam, 2009) researchers ought to clarify their prejudices, provisions, and conclusions about the study. Hence, I would like to explain why I chose to conduct this study and the obstacles I may encounter through conducting this research.

I accomplished my master's degree in the major of corporate governance, with numerous studies in corporate social responsibility and strategic business approach. During my master's degree, I started my own business, a micro-enterprise, which emphasizes a model of social entrepreneurship. I got familiar with the term due to my strong exposure to several case studies, especially small business approaches in Western countries, during my master's degree. So, with the sole intention of building people, I started my own charitable business and started to structure my business accordingly to social needs. However, I am frustrated because, as a micro-enterprise, I have limitations in my ability to assist social development, such as a limited budget and workforce, a lack of capacity as an individual, and the difficulty in defining the CSR concept for micro-business. In addition, from my observation of my surroundings, almost all micro-enterprises started their business with the sole intention of creating self-profit, which goes against business ethics that all businesses, regardless of size, should contribute to social causes. Few are aware of the term "sadaqah," or charitable assistance. At the same time, micro-business keeps growing among Muslim Malaysians. It is considered the norm that almost everyone in Malaysia does micro/part-time business while working or studying. Even considered a must for housewives to generate self-financial through micro-business – encouraged by the Malaysian government through several national policies, e.g., National Entrepreneurial Policy 2030.

Having the above questions in mind, I am curious about what is happening, as Malaysians are historically strongly attached to ethics in life. Still, most business models are only for self-generation of wealth, having no conscience for social responsibility. The study on micro-enterprise and social responsibility also shows that almost none exists. Most studies focus on small enterprises, while there is a clear gap between the capacity of small and micro-enterprises. The terms of SME are not standardized for all countries (e.g., annual sales, net assets, employees, and investment), and micro and small enterprises have issues coping with the specific reality of CSR. Hence, it arouses me to venture into this topic while reading materials in the waqf area, such as books by Murat Cizakca on "A History of Philanthropic Foundations: The Islamic world from the seventh century to the present" and several local research studies. I found that waqf is a truly social instrument and has been applied by some Western countries, such as the Oxford University model. Likewise, the field of waqf has gained much interest from local academics and Malaysia's government and local agencies. What makes me realize the fascinating topic is the call from the former CEO of Johor Corporation (a state-linked corporation), Tan Sri Ali Hashim, on business jihad by linking waqf and business practice. According to him, it is a holistic approach to fighting poverty in Muslim countries, promoting sustainable development, and achieving a quantum leap towards strong socio-economic growth and empowering communities. As a result, I decided to embark on this topic to investigate business entities' micro-enterprise behavior and motivations while employing a cash-based CSR approach.

Because of that, I started to search for an appropriate research methodology to enable me to conduct my study. After extensive reading, I realized that the qualitative method was the most suitable approach for getting a deep understanding, real experience, and thoughts about a phenomenon. I also read several books on research methodology to increase my understanding, such as "Qualitative Research Methods" by Sarah J. Tracy and "Research Methodology: A Step-by-Step Guide for Beginners" by Ranjit Kumar. I have also attended several qualitative research seminars and workshops, such as those by Associate Professor Dr Murshid bin Arshad from the University Putra Malaysia.

According to Lincoln & Guba (1985), a human being is the only instrument capable of capturing the ever-changing circumstances of human experience. In conducting this research, I played a vital role in the whole process, from paper conceptualization, data collection, and analysis to presenting this study's findings.

Therefore, the entire study appears through my lens. As I am the main instrument for data gathering and analysis, I must maintain objectivity if the findings are accepted. The human instrument has biases and limitations that could influence the research. Instead of eliminating these prejudices or subjectivities, it is necessary to identify them and observe them for their influence on data collection and interpretation (Merriam, 2009). To avoid bias and emotional attachments, I am aware of self-bias, generalization thoughts, self-emotions, and preconceptions that may influence my interpretations throughout the research process.

Additionally, I will write down my memos even though I consider them a potential bias or subjectivity. According to Mills, Bonner, & Francis (2006), memos may reflect the position of the researcher, helping researchers remain true to the data (Birks, Chapman, & Francis, 2008) and avoid shortfalls in qualitative research studies (Clarke, 2005). At the same time, it allows researchers to engage in studies to a greater degree. Using memos or diaries may also increase the dependability, confirmability, transferability, credibility, and trustworthiness of qualitative research (Lincoln & Guba, 1985; Rudolf, Elfriede, & Pervez, 2008).

Furthermore, researchers, as primary instruments, must have distinguishing characteristics to influence the collection of empirical materials while advocating for interviewer reflexivity (Pillow, 2003). So, I believe the interpersonal skills I have nurtured during my period of doing business to customer approach and direct selling will assist me in engaging prospective respondents. I have been equipped with real experience of doing micro-business, familiar with their problems and styles, which will help me to have the upper hand in conducting face-to-face interviews. Practising utmost awareness, high tolerance, dealing with ambiguity, and applying reflection all at the same time during the research process.

As social interaction is important for any sole qualitative researcher, they need to produce consistent strategies to capture credible findings ((Pezalla, Pettigrew, & Miller-Day, 2012). I am applying full *bona fide* (utmost good faith) in creating a quality conversational space where empathy, transparency, and unconditional positive will be experienced during interview sessions as suggested by (Janesick, 2001; Mallozzi, 2009; Matteson & Lincoln, 2009). It is a pre-condition to establishing rapport and a feeling of interpersonal connection to develop a partnership between interviewer and interviewee.

However, I would welcome a diversity of voices throughout the research process and position myself as an in-betweener, not entirely insider or outsider (Milligan, 2014), to allow for the formulation of authentic participatory knowledge construction and meaningful findings. The suggested approach enables the outcomes to be open to change and adaptive to respond to social constructions, which meets my philosophical standpoint. My ontological perspectives are mostly intact, assuming that reality is socially constructed and multidimensional. Thus, the interpretation of reality is recommended subject to the respondent's reality (Merriam, 2009). Concerning the epistemological viewpoint, I stand with the interpretivism paradigm, which believes in doing social science studies, the role of the researcher is to understand the subjective and interpretive meaning of social behavior (Bryman, 2001).

3.3. Location of the Study

This study's sampling location was Selangor, Malaysia's most prosperous state. Malaysia is a Southeast Asian country with a land area of 329,613 km². Selangor is Malaysia's most developed state. Selangor was chosen as the state with the most micro-enterprises (19.8% of total establishments). It also houses 27% of total social enterprise establishments.

3.4. Selection of Respondents

3.4.1. Sampling Design

Purposive sampling was utilized to recruit the sample purposely with an emphasis on locating information-rich cases to give a wealth of information regarding the research topic, which was consistent with the research technique of this study, a qualitative case study approach. Because the purpose of qualitative research is not a statistical generalization, non-probability sampling is used in most qualitative investigations. Purposive sampling is the most prevalent type of non-probability sampling; this implies that the researcher picks persons and places based on the deliberate knowledge they may provide regarding the study topic and core phenomena in the inquiry (Creswell, 2007; Merriam, 2009). It is also known as judgmental, selective, and subjective sampling. It occurs when elements chosen for the sample are chosen by the researcher's judgment. Researchers frequently believe that exercising sound judgment can obtain a representative sample, saving time and money.

Purposive sampling, on the other hand, may be effective when only a small number of people can serve as primary data sources due to the nature of the research design and aims and objectives.

Moreover, the researcher decides what needs to be identified and selects people who can and are ready to offer information based on knowledge or information (Bernard, 2002; Lewis & Sheppard, 2006). In particular, purposeful sampling is illustrated by the main informant method by Bernard (2002) and Cruz García (2006), in which one or more individuals are asked to serve as a guide to a community. Key informants are observant, thoughtful community members who know much about the culture and are competent and eager to convey their knowledge (Bernard, 2002; Campbell, 1955; Seidler, 1974). The main aim of purposive sampling is to concentrate on the unique characteristics of an interesting population, which will help the researcher better answer research questions.

To answer the study's research questions, the researcher needs to gain access to the right individuals who can share unique information that can contribute to the present study context. For that purpose, a researcher needs to obtain a sample that appears to be representative of the population. Thus, enterprises that meet the definition of micro-enterprise by the SME Corp Agency of Malaysia will be included in the pool of participants. Participants will be drawn among registered business entrepreneurs under the Companies Commission of Malaysia. The owner or managers of a business will be selected to represent their business.

3.4.2. Sampling Strategy

Respondents were required to meet particular criteria to participate in this survey, which was designed to determine whether micro-enterprises were interested in establishing cash waqf as a social responsibility initiative. In this study, snowball sampling was employed to recruit the sample and to ensure that the study's participants met all requirements. While there are many different types of deliberate sampling procedures, snowball, chain, or network sampling may be the most commonly used qualitative research methodology since it is the most efficient (Merriam, 2009). This sampling strategy is sometimes the most effective method of selecting respondents with specific traits required in a research study. When using the snowballing technique, it is necessary first to identify and interview a small number of individuals who satisfy the

appropriate criteria, as suggested by the purposive sampling approach. Then ask these individuals to introduce the names of others who meet the same criteria as they do (Berg, 2004). These sampling approach criteria are as follows:

- a. homogeneous sampling- (respondents that shared a similar background and characteristics/traits – micro-enterprise and doing social responsibility)
- b. critical case sampling- (collect information from those who can give depth information- using a small number of cases/respondents to study the interest of study; not many micro-enterprises are doing social responsibility and deeply understand waqf)
- c. expert sampling- (expert doesn't necessarily have to mean higher education and skills in a field, the people most immersed in, most competent in and embody the practice – looking for those who are doing social activity seriously and have experience in micro-enterprise).

Therefore, prospective respondents will be employed subject to an individual who is willing and able to provide in-depth information about the interest of this study, and they must be:

- I. Affiliation – Meet micro-enterprise definition/registered with CCM
- II. Expressive – the ability to share/speak up
- III. Willingness – provide consent to participate
- IV. Experience - Had experience in making a social contribution

3.4.3. Data Sampling Size and Data Saturation

Because of the depth and breadth of the information sought in qualitative investigations, the number of respondents is usually minimal and is only expanded until the researcher determines that no new information is emerging. When no new information is received from new respondents, sampling should be ended. Therefore, the number of participants and interviews to be collected cannot be pre-identified until data saturation. It means no new codes or concepts emerge (Bryman, 2013; Coyne, 1997), or relevant information is needed to gain complete insights into a topic (Bryman, 2013; Bryman & Bell, 2011).

Because of the depth and breadth of the information sought in qualitative investigations, the number of respondents is usually minimal and is only expanded until the researcher determines that no new information is emerging. When no new information is received from new respondents, sampling should be ended. Therefore, the number of participants and interviews to be collected cannot be pre-identified until data saturation. It means no new codes or concepts emerge (Bryman, 2013; Coyne, 1997) or relevant information is needed to gain complete insights into a topic (Bryman, 2013; Bryman & Bell, 2011).

Data saturation entails continuously enrolling new participants in the study until the data set is complete, as defined by data replication or redundancy (Bowen, 2008). The initial interview served as the starting point for data analysis. The coding process began after becoming acquainted with the data. The researcher reviewed the transcript and coded the data while keeping the research questions in mind. Data saturation would be achieved based on the notion of informational redundancy. It is a point when a researcher has seen and heard the same thing repeatedly. becoming acquainted with the data. The researcher reviewed the transcript and coded the data while keeping the research questions in mind. Data saturation would be achieved based on the notion of informational redundancy. It is a point when a researcher has seen and heard the same thing repeatedly.

3.4.4. Sample Selection

Because the population of micro-enterprises engaged in social responsibility is concealed and not publicly known, selecting a sample to satisfy the needs of this study will be difficult. However, the researcher has prior knowledge of the social activities performed by micro-enterprises. The researcher has been involved with such activities before. To select the sample for this study, the researcher will contact former collaborators/partners and a business mentor, who will refer to his colleagues still integrating social practices into their business. The researcher planned to conduct a meeting with them and announced the goal of the researcher's study while explaining the criteria for choosing the sample at the end of the meeting. Those selected will need to answer some pre-screening questions to ensure the feasibility of the study.

3.5. Data Collection method

Taking into account the COVID-19 pandemic and other unfortunate events that occurred, for answering research questions in this study, various sources of information were used upon the comfortability and availability of respondents. One-on-one interviews were the primary source of data collection. Data from the micro-enterprise will be collected via individual and face-to-face interviews, which will take place at the appropriate place, such as the micro-enterprise venue. The interviews will be done with semi-structured questionnaires; if the participants agree, they will be recorded.

3.6. Interview Guide

The researcher developed the interview guide based on a careful review of theoretical literature, revision of research questions, and discussion with the supervisory committee. The interview guide will be sent for approval from the university ethical committee. The interview guide consists of 15 questionnaires that invite respondents to discuss their understanding of social activity and waqf, their motivation factors, and the benefits of doing a social activity. The semi-structured interview method of asking open-ended questions helped people stay on topic while also letting them talk about important things, like how they felt or what they thought, if needed (Creswell, 2007).

3.7. Conducting Interview

I will briefly interview the potential respondents in this study before the main interview. This brief interview was conducted to determine the respondents' willingness, confirm the sample selection criteria, and clarify their study aims. I also double-checked the items on the screening questionnaire with the respondents. After the pre-interview conversation, I will set up a time for the main interview with the responders.

-Do they carry out social activities in business?

-How are they immersed deeply in social activity?

-Do they know about waqf?

-How long do they do business and do social activities?

-Why do they do social activities even though they are micro-enterprises?

-Are they able to express their thoughts and available for an interview?

3.8. Pilot Study

A pilot study is a scaled-down version of a full-scale study or a trial run before the full study. The latter is also referred to as a "feasibility" study. It can also refer to the pre-testing of research equipment such as questionnaires or interview schedules.

The researcher plans to conduct interviews with two micro-enterprises to improve the reliability and rigor of the findings, as well as to refine the content of interview questions and improve the organization and timing of the interview. These interviews allowed the researcher to test the applicability of the interview guide and get input from people who might be in the sample.

Implementing the pilot study helped researchers better understand finding issues and barriers to recruiting potential participants. It enables engaging the use of oneself as a researcher in a culturally appropriate way and from a phenomenological perspective. Simultaneously reflecting the importance of the epoch process and its difficulty in conducting a phenomenological inquiry and modifying interview questions.

3.9. Qualitative Data Analysis Technique

Data analysis is the process through which the researcher makes meaning of the data. The main procedure by which the researcher analyses data in qualitative studies is to prepare and manage the data for analysis, then condense the data and consolidate the codes into themes. The processes of collecting data, processing it, and writing a report all depend on each other and happen at the same time (Creswell, 2007)

This study aims to shed light on the micro-enterprise behavior and motivation to organize cash waqf as a philanthropic focus that focuses on the meaning and experience of micro- enterprise. A directed content analysis method was used to accomplish the goal of this study. In qualitative research, qualitative content analysis (QCA) is widely used as a flexible method for analyzing text data Hsieh & Shannon (2005). QCA encompasses not just one method but a whole family of analysis techniques ranging from impressionism, intuitive, and interpretive analyses to systematic, strict textual analyses (Hsieh & Shannon, 2005). Elo & Kyngäs (2008) recommend content analysis as a flexible method for deriving valid inferences from data to provide new insights, describe a phenomenon using concepts or categories, and develop an understanding of the meaning of communications while taking intentions, consequences, and context into account. It has been argued that all content analysis is qualitative.

The proposed research analysis was chosen because it met the objectives of this research study. The study aims to interpret and understand the perspective of research subjects and study informants' social behavior and experiences without influencing them (Babie, 2004). It is done by examining any form of visual or written human communication. In a nutshell, content analysis is a technique that enables researchers to analyze informants' communication, how they react or motivate them to do something, and what they know about something. According to Hsieh and Shannon (2005), qualitative content analysis is a research method for the subjective interpretation of text data content through the systematic classification process of coding and identifying themes or patterns. Fraenkel & Wallen (2006) say that content analysis is a way for researchers to indirectly study how people act by looking at what they say.

Furthermore, as the study adopted a generic qualitative study design, Saldana (2016) recommends starting analysis with a start list of codes, a point of departure based on a literature review or disciplinary topics of concern, but also identifying and constructing inductive codes. A study that employs deductive and inductive codes welcomes researchers to bring what they know from the literature while also listening to what is "new" in the data, potentially questioning previous assumptions or logic. In this case, researchers may discover that participants interpret concepts in the literature differently. The recommendation is also supported by the fact that the initial coding in directed content analysis begins with a theory or relevant research findings (Hsieh & Shannon, 2005). The researchers then immerse themselves in the data during data analysis, allowing themes to emerge from the data. This approach is typically used to validate or extend a conceptual framework or theory into the next study context.

3.9.1. Deductive vs Inductive Coding

It is a unique feature of qualitative content analysis that it may be used to analyze data using either a deductive or an inductive method or a combination of both. In addition, it is important to be able to extract both visible and hidden meaning from content. Inductive and deductive data analysis can be used in qualitative content analysis depending on the study's goal (Elo & Kyngäs, 2008). When developing initial codes or categories, there is a big difference between the two approaches. A limited or fragmented understanding of the phenomenon under research calls for an inductive approach (Elo & Kyngäs, 2008).

In the inductive technique, codes, categories, or themes are created directly from the data, whereas the deductive approach begins with predetermined codes or categories obtained from prior relevant theory, research question, or literature (Cavanagh, 1997; Kondracki, Wellman, & Amundson, 2002). The deductive approach is the most appropriate in studies where the goal is to verify existing theories or retest existing data in a new setting. Specifically, in this study, the researcher used directed content analysis, a method in which theories, research questions, and relevant existing research are used to inform the codes and themes initially used in the analysis (Hsieh & Shannon, 2005).

However, it is unlikely that any researcher could truly separate the two processes of induction and deduction; both are always involved, often concurrently, and it is impossible to enter any study theory-free (Richards 1993). That is, all data are theory-loaded (Popper, 1972). For example, Miles and Huberman (1994) conclude that induction and deduction are linked research approaches, though trade-offs between "loose" and "tight" initial frameworks may be made. That is, some prior theories can play a critical role in the design of a research project (Parkhe 1993). Pure induction without prior theory may preclude the researcher from benefiting from existing theory, just as a pure deduction may preclude the development of new and useful theory. Thus, Parkhe (1987) contends that both extremes are untenable and unnecessary and that continuous interplay between the two is required for ongoing theory advancement. Therefore, the study planned to adopt inductive and deductive approaches. A priori theme will be created from the research question for initial coding guidance, and fit data may emerge inductively during data analysis. The priori theme also is not fixed; open to be modified and changed if necessary. It is hoped that the findings of this study will add to the existing body of knowledge.

3.9.2. Priori Theme

When used properly, a priori theme identification can save time by allowing bad coding work to be done earlier in the analysis process. Because the study used directed content analysis, a priori themes were developed alongside the initial code, which was taken from the study's research questions to help guide the early coding of informant interviews. The coding agenda explains a detailed coding of this study. Theme extracted from the research question.

Definition defines what kind of data needs to answer the questions. The example provides an idea for coding and could be a sub-category of study, and the coding rules; act as a limitation on what kind of data could be extracted for each theme. To avoid bias, only detailed data will be extracted from transcripts.

Table 5: Coding Agenda

RQ1: What is the motivation for doing cash-waqf as CSR?				
Theme	Definition	Example	Coding Rules	
Motivation	Desire to want to do the practice	inspiration, reasons, motive, determinant, factor, rationale, interest, intention, desire, drive	Explicit determinants	motivation
RQ2: Why would micro-enterprise take action engaging on micro-cash waqf?				
Influence	actions affect another person/an act of persuading/ something that causes a person to do something/ something that changes a person's beliefs system	influence, beliefs, emotional attachment, consciousness, value, impact	The explicit influence that affects and changes someone's behavior (positive impacts)	
RQ3: How micro-cash waqf benefitting micro-enterprise in doing social responsibility				
Helpful	perception of the ease and difficulty in performing the practice /perceptions of ability to perform the practice	advantage, affordability, easiness, worth, convenience, usefulness, efficient	Explicit easiness of application	

3.9.3. Unit of Analysis

In this study, the behavior and motivation of micro-enterprises were used as the basic unit of analysis (i.e., the basic unit of text that will be classified) (Zhang & Wildemuth, 2009) to understand their attitude towards cash waqf practice.

3.9.4. Qualitative Content Analysis Process

The source material must be a first step in conducting qualitative content analysis. It encompasses stating who was interviewed. How was the sample selected? What are the basic conditions of the interviews, and how the text to be analyzed was generated? (Mayring, 2003).

Furthermore, the research question on which the study is based and the theoretical background must be thoroughly defined and explained to define the intention of the analysis and be able to interpret the material (Mayring, 2003). The theoretical part of the study (chapter 2) developed the research question and theoretical background, which were then included in the interview guide and established the coding agenda. Furthermore, the tools and techniques used for qualitative content analysis can never be completely standardized; they must always be linked to the individual material and the research question. As a result, it appears highly recommended to test the developed methods and instruments in a pre-test and modify them as needed (Mayring, 2003), as was done in this thesis using the interview transcript.

According to Mayring (2003), there are three basic types of interpretation in qualitative content analysis: summary, reducing the data, explication; finding additional material; and structuring, which means filtering important aspects from the data. For the current qualitative content analysis, structuring and filtering the relevant content out of the entire material and analyzing it according to pre-specified categories (thematic blocs) appeared to be the most appropriate method. Defining the categories allows the researcher to filter the interviews for statements that fall into one of the categories. The categories were created inductively, guided by the data collected. On the other hand, some categories were discovered deductively by incorporating theoretical aspects into the development of the categories and determining them in advance.

Because the topics on which the interviewees focused could not all be predicted, most categories were tentative and were revised during the analysis process, particularly after the pre-test. It appears important to avoid influencing the analysis through the researcher's assumptions or perceptions (Mayring, 2003). Silverman (2000) states that when coding data, one must be aware of the risk of missing data that does not fit into the categories. As a result, it is critical to define the categories carefully and to keep an eye out for potentially important data outside the categories. Each category was further subdivided into a subcategory. This study explained and illustrated the categories using NVivo software.

Additionally, coding rules were created to distinguish the categories wherever possible, as prescribed in the a priori theme. All of this culminated in the development of a coding agenda.

The text was coded following the creation of the categories and coding agenda. The variables' contents were categorized and organized using a category system (developed in NVivo).

This research uses the data management software NVivo, providing excellent data management and retrieval facilities that support analysis and writing (Maher, Hadfield, Hutchings, & de Eyto, 2018).

3.10. Validity and Reliability

The discussion on reliability and validity is essential in quantitative research. Still, the argument on the usefulness of the concept of validity and reliability in qualitative research has been undertaken for many years (Kelle & Laurie, 1995). The concepts used to evaluate the quality of research indicate how well a method, technique, or test measures something. According to Golafshani (2003), validity in qualitative research signifies consistency and trustworthiness regarding activities and events associated with the phenomenon, as indicated by the study results explored in the research. The position of validity and reliability among qualitative researchers remain in dilemma, nevertheless the qualitative researchers support on the term of "trustworthiness", "rigorousness" and quality of data to be carried out in a thorough and transparent manner (Crawford, Leybourne, & Arnott, 2000; Creswell, 1998; Lincoln & Guba, 1985).

Richards & Richards (1991) opined using software in the data analysis process has been thought to add rigor to qualitative research. Qualitative software such as NVivo is seen as one product that facilitates data interrogation and assists researchers in yielding more reliable results than manually (Welsh, 2002). A continuous member-checking loop could be considered part of the reliability process (Bjørn & Munkvold, 2007; Harvey, 2015). And providing participants with a copy of the transcribed notes from the interview recording enables them to review and verify the interpretive accuracy (Tessier, 2012). Another way to assure the credibility of validity and reliability, strategies of triangulation may be adopted by the researcher. Triangulation emphasizes adopting multiple methods and theoretical constructs (Guba, 1990), which may add rigor, breadth, and depth to a study (Denzin & Lincoln, 2011). Nevertheless, the strategies for validity and reliability of qualitative study should remain to researcher options, which in line (Md Ali & Yusof, 2011), who disagree on how researchers should adhere to quality criteria within their research projects and opined interested parties

should inquire researcher themselves for further details.

Table 6: Validity and Reliability Suggestions for the Study

Application of Validity and Reliability in Study	
Tools	Basis
NVivo Software	Data rigorously
Questionnaire members check-up	Seek objective opinion to avoid bias/leading questions, and any potential ambiguity
Provide a copy of transcribed	Enable members to verify and interpret the accuracy of data
Triangulation	Methodology triangulation was suggested in the study by using various methods to collect data, such as interviews with interested parties, documents, and any reports.

Moreover, validity and reliability address the question of how compatible research results are with reality and how the scientist measures and observes what one believes or observes; thus, the emphasis of understanding validity in any investigation is on the importance of fact. Based on the basic principles of qualitative analysis, truth is multidimensional, structured, and continuously evolving, and there is not one unchanging truth to be assessed and observed. Therefore, quality research must consider the viewpoints of the people concerned on the phenomena to understand the complication of human actions and to have a holistic view of the context (Merriam, 2009).

3.10.1. Triangulation of Data

For the Triangulation approach, this study employed cross-checking information from different sources. Triangulation comprises four approaches: method, data, investigator, and theoretical triangulation (Natow, 2020). In this study, more than one method will be applied to collect data on this study, from personal interviews, documents, and survey findings to support the study's validity. Regarding data triangulation, multiple approaches to analyze data will be exploited, such as questionnaires built from existing literature, and different data sources will be compared and cross-checked.

So, concerning investigator triangulation, several experts in the field would be involved in the interview guide, process analysis, and interpretation of data to enhance its robustness. Regarding theory triangulation, the study context used theory to explain the

data, such as the theory of planned behavior. In general, the triangulation approach was used in this study to bring different sources of information and data to enhance the quality of the study.

3.10.2. Reflexivity of Researcher's Position

Reflexivity typically involves analyzing one's views, opinions, or behaviors during the research process and how these could have affected the research process. It requires a shift from research interpretation of data collection to the awareness of how researchers systematically develop knowledge through a detachment of “what I know and how I know it “and actively construct knowledge by respecting multiple respondents' views.

As mentioned before in this chapter, the researcher, in the utmost good faith, will be tried to be alert to biases, provisions, and judgments concerning analysis in the study process.

3.10.3. Peer Examination Review

Experts were consulted from the early stages of this thesis. Early consultation on the nature and execution of the research and review is vital for a strong understanding of the research execution. The researcher also works closely with the supervisor and supervisory committee. Every six months research process will be presented to them. Additionally, the researcher constantly consulted the supervisory committee on the whole process of the thesis study, from developing the proposal to data analysis and report writing.

Also, before carrying out this study, the researcher actively engages several colleagues who are experts in the waqf field to comment and seek their advice for any necessary changes.

3.10.4. Dependability

Dependability refers to the accuracy and reliability of the study results and the extent to which research processes are reported, allowing those outside the research process to follow, inspect and criticize research processes (Strebuert & Carpenter, 2007). In social science study, using qualitative methods dependability is a challenging issue to achieve. The qualitative study emphasizes the aspects of understanding and interpretations of respondents, which are challenging to acquire data consistency.

Therefore several strategies will be adopted to enhance consistency, such as audit trail, triangulations, researcher position, and peer examination to enhance the study's validity.

3.10.5. Transferability and Conformability

In qualitative research, transferability is synonymous with generalizability in quantitative research or external validity. Transferability is assessed by supplying readers with proof that the research study results may be relevant to other contexts. While the degree to which other researchers could validate the research study results. Confirmation is about establishing that data and explanations of observations are explicitly derived from data rather than figures of the imagination of the inquirer (Lincoln & Guba, 1985).

This thesis discussed a dense, rich, detailed explanation of the study's context. The researcher has also written explanations for sampling, data collection, and analysis so that readers can check if their experiences and circumstances closely fit the study's experience and whether findings can be transferred.

3.10.6. Credibility

Credibility refers to the confidence that can be put in the truth of the results. Credibility decides whether study findings are feasible information derived from participants 'original data and is a reliable representation of participants' original views (Lincoln & Guba, 1985; Tracy, 2010).

To enhance this study's credibility, the researcher will provide the respondents with a copy of the transcribed interview. Any questions on the research study will be welcome by emailing the researcher.

CHAPTER 4: FINDINGS AND DISCUSSION

Based on the following research questions, this chapter offers the study's findings: 1) what is the motivation for doing cash-waqf as CSR? 2) Why would micro-enterprise take action on engaging with cash waqf? And 3) how is cash waqf so helpful for micro-enterprises in discharging their social responsibility?

The first section of the findings describes each respondent's profile. It offers the reader background information regarding the study's context. Correspondingly, the following section of this chapter presents and examines the findings of each research question. The last section of this chapter will present the discussion of the study.

4.1. Background Information of Respondents

This section of the findings describes the demographic information of the respondents. These respondents were selected using the snowball method of purposeful sampling based on criteria. These criteria are; affiliation– meet micro-enterprise definition; registration with CCM; expressive– the ability to share/speak up, willingness– provide consent to participate; and experience– had experience with social contribution. Additionally, they satisfied the selection criteria for a pre-screening interview based on their understanding of waqf and social engagement established for a restricted sample.

At the time of the interview, all respondents were Malaysians and Muslims and lived in Selangor, ranging in age from 26 to 60 years old, with a mean age of 36.7 years. They have been in business for 5 to 33 years, averaging 11.28 years. All respondents had a high school diploma or higher. One respondent is pursuing a master's degree, and the majority of respondents hold a diploma. At the time of the interview, they were actively engaged in social responsibility in their home community. One of them stated that he has been doing waqf throughout his business activities for nearly 33 years.

There are various reasons why they are doing business, including the well-known answer of sustaining their lives, some early awareness of doing social responsibility as a reason for doing business, and one interesting answer of running away from employment issues. However, they all stated they were in business to create social value rather than profit.

Table 7: Respondents' Background

Name	Age	Education Background	Micro-Enterprise status	Duration of doing business	Doing Social Activity
Respondent A	31	Master Degree	Business owner	10 years	Yes
Respondent B	52	High School	Business owner	12 years	Yes
Respondent C	56	Diploma	Business owner	33 years	Yes
Respondent D	31	Diploma	Business owner	6 years	Yes
Respondent E	26	Diploma	Business owner	5 years	Yes
Respondent F	31	Diploma	Business owner	11 years	Yes
Respondent G	30	Bachelor Degree	Business owner	7 years	Yes

Table 7 illustrates the demographic profiles of the respondents. To protect the respondents' confidentiality, their real names have been replaced with pseudonyms. The following respondent description is meant to give the reader a quick overview of the respondent's life and background.

4.1.1. Respondent A

Respondent A is the initial subject to be interviewed. He has a friendly grin but is also a serious character. Almost 31 years old, he is earning a master's degree in law at a nearby institution. He engages in the cupping business and is a well-rounded businessperson, as he turns everything that could be profitable into cash. He has been in business for about a decade and enjoys interacting with others as their listener. Not only has he been dependent on his family, but also his friends. In addition to being a joyful individual, conducting business makes him feel more connected.

Due to his excellent educational background, he is familiar with the word "CSR," as he studied the subject during his bachelor's degree. In addition, he emphasized that waqf is a vital aspect of CSR for the development of society and as a double-edged sword that may benefit business enterprises. According to his appearance, he always travels with the Quran in his vehicle. He has religious personality traits, believes that business exists to help humanity, and has frequently advocated for performing the waqf required by Islam. In addition, he enjoys sharing his expertise with his friends and community by engaging in constant discussions.

4.1.2. Respondent B

Respondent B is a 52-year-old woman of middle age. She has been in business for nearly 12 years after leaving her previous position. Due to her child-rearing concerns and her desire to live and support her family, she stopped working and entered the business world to gain more independence. However, after taking a religious class at the mosque, her perspective on business changed, she started to understand importance of business from religious views. She acknowledges that business should be conducted for the benefit of the people, get Allah's blessings and rewarded afterlife. Since then, she wanted to earn rewards in the next life by helping people who were in need.

In addition, she is a Quran instructor. She teaches free Qur'an classes at his business premises. She collects information about needy people in her community from her students and begins charitable activities with them. She viewed waqf as a business jihad and desired to engage in it because it was convenient for women. Typically, she lifts and delivers heavy necessities such as 10 kg of rice and 5 kg of oil to her community. As she ages, she no longer has sufficient energy to meet needy people in her community. Still, she believes that through waqf, she will be able to make a continuous contribution without exerting much effort. Lastly, she explains that her lack of education has left her with low self-esteem. But her ability to engage in consistent acts of charity makes her feel proud and is one of the supports of her confidence in life, as she can demonstrate love and generosity to others.

4.1.3. Respondent C

Respondent C is a wise older man, about 54 years of age. He is the most experienced participant in this study and has community development experience. He has many ideas for improving social development, some of which he has implemented. He has been in business for 33 years. He claimed that he has been involved in the informal business since childhood and understands the importance of helping others. From his late mother and father's parenting, he developed an early conscience of assisting and doing business to help people. He has a strong family business background and claims to own a school that has been funded generation after generation.

He comes from a good family; his parents never taught him to be arrogant in life, claiming that they were poor and had to work hard to make a living. Despite living a good life, he

continues to make money by working for an international corporation before deciding to leave after achieving great success. He is well educated and has traveled extensively throughout the world. Fundamentally, he understands the concepts of social responsibility and waqf. He defines his unwavering contribution to society as a waqf, a consistently beneficial act to society. He also wishes to contribute more to community development. He hopes to leave a positive legacy for future generations by serving as a role model in his hometown. He also donates profits from his business to religious schools and orphanages, holds Qur'an classes at home, and continues to help those in need.

4.1.4. Respondent D

Respondent D is a former technician at an American-Korean multinational corporation. Due to employment issues and problems with coworkers, he decided to leave his prestigious job and enter the business world. He is not a serious person and laughs regularly. He believes that doing business can help him build wealth and influence through networking and meeting people from various backgrounds. Though he has a personal interest, he wants to see his race (the Malay) succeed in business. He is also a source of inspiration. Using his business, he assists entrepreneurs in starting businesses by providing small capital and removing requirements for those who want to join his enterprise as product agents. He sees none of them as competitors and sees his act as one of community building.

He saw business as a part of the community, not a separate entity. He made a good analogy: "No one is an island, and business and society are mutually interdependent." One of the primary motivations for him to begin social responsibility and waqf application was his awareness of the practice during his employment tenure. As a *tabligh* (someone who preaches to others), his father plays an important role in the waqf, influencing him in the activity. He has been taught that doing waqf and being generous will bring him blessings, and he hopes to leave a good legacy for his children.

4.1.5. Respondent E

Respondent E, who is around 26 years old, is the youngest participant interviewed. He started a business to help his father shortly after graduating from high school and fund his college education. Unlike the other participants, he is committed to bringing halal product to his community.

He is selling halal herbs while lamenting his people's backwardness and vowing to change the situation. He opposes capitalism's profit-oriented business approach and insists on alms and waqf as a social charitable system that benefits society. One phrase that best describes him is "motivated young man." He is going through a difficult time in his life and needs assistance. As a result of that circumstance, he desired to alleviate people's difficulties by assisting them and hoping that such difficulties would not befall others.

He holds a halal diploma and is known in his hometown as a halal fighter, fighting for Muslim products and the Islamic way of doing business. He accomplishes this through direct marketing from house to house. He is interested in doing waqf because the practice is flexible. He does not need to spend a lot of time planning and organizing or meeting new people for this practice. As an enthusiastic young man, he believes local authorities should certify micro-enterprises as waqf enterprises as a symbol of their practice and award them. Last but not least, he helped people during Pandemic-19 by going from house to house and looking for ones with a white flag, which meant they needed help to stay alive.

4.1.6. Respondent F

Respondent F is a business and socially conscious person. She started her business 11 years ago while still pursuing her studies for her diploma. She was a student of art and design at a local university. Before moving into the textile industry, she used her knowledge by designing, sewing, and selling clothes. During her studies, she and her classmates were involved in social activities such as sewing and distributing free traditional garments for religious festivals such as Eid. She has a strong sense of empathy and a strong desire to help others. She was moved to tears when she saw some small school children wearing tattered school uniforms before taking the initiative to begin distributing free school uniforms to needy students. She believes social activity is necessary to improve social capital, promote social justice, and connect businesses and the community.

Her sense of social activity was also influenced by her social circle, in which her close friends opened a food chain business and hired disabled workers. Furthermore, knowing that waqf is deeply embedded in Malay customs, she is taking advantage of waqf practice to promote her business. She also successfully incorporated waqf practice into her

business. As part of her social contribution and business marketing, she donated *telekung* (Muslim women's praying garments) to several *surau* (small mosques) in her area. Finally, she claims that one of the purposes of life is to connect with others because social interactions define who we are.

4.1.7. Respondent G

Respondent G is an honest individual who openly admits that he conducts business purely for profit. He has a pleasant vibe and is a talkative individual. As a bachelor's degree holder, he is among the young Malaysians who struggle to get better jobs. In 2015, he lost his job and was unemployed before his closest friend suggested he start a business. The majority of his customers are senior citizens who constantly want discounts. As a result of pity for them, he reduced the price of his products. He began restructuring his business strategy and promoting low prices to accommodate his clients' budgets. As a result of his solid educational background, he had a good understanding of social duty and could provide a clear definition and illustration of it. He is also well-known among the elderly and has positive relationships with them. It indicates that he is a friendly individual. Sometimes the elderly invites him to their homes, and sometimes he accompanies them.

As an educated individual, he enjoys reading. Among his reading materials are the social development approach and waqf, and he is now awaiting a master's degree offers from a local university. From what he has studied, he understands that the impact of waqf is not just beneficial to the local community but also inclusive of all folks. Waqf is a part of the Malay-Malaysian tradition, and he hopes it will grow in Malaysia.

4.1.8. Summary of Respondents' Background

This study interviewed seven micro-enterprises who had done social responsibility and were interested in waqf practice. This section describes the respondents' backgrounds and personal thoughts to understand the findings in the following section better. All the micro-enterprises had been exposed to social activity, predisposing them to consider waqf as a potential social responsibility reality.

By participating in the social commitment, all respondents experienced and developed their moral sensibility and consciousness toward social development. They worked hard to give back to society, hoping to be part of the solution to the social problem.

They endeavoured to contribute to society and hoped to become a part of the social issues' driving force. Even though their contribution may have seemed small to others, they thought they had made a difference in their environment and hoped with all their hearts to help the poor in a big way.

The goal of the study, which was to analyze their motivations and intentions in establishing cash waqf as CSR to address the needs of micro-enterprises, was overwhelmingly welcomed. They anticipated that the practice could play a key role in motivating more micro-businesses to participate in the application. Given the prevalence of Islam in Malaysia, they believe that waqf is not only closer to them but also to the public. Moreover, the practice is already customary among the local populace. Waqf benefits them in the afterlife and this world, enhancing their social ties. It is part of their values to support this practise, for personal satisfaction and adherence to their beliefs. The following sections present the findings within the context of each questionnaire used in the research. Afterward, a summary and analysis of the results follow.

4.2. Findings of the First Research Question: What is the motivation for doing Cash-Waqf as CSR?

This section of the findings presents the findings from the first research question of this study, which revealed the motivation of micro-enterprises to engage in cash-waqf as CSR. Examining the data to determine the motivations of the participants revealed three themes. The following is a summary of the findings:

1. Personal Motive

- Intrinsic Motive
 - Personal Value
 - Knowledge and Understanding
 - Practice-Based Experience
- Extrinsic Motive
 - Reward Expectation

2. Societal Well-Being Expectation

3. Uniqueness of Waqf

This question's themes and sub-themes are not in any particular order. The following section discusses the first theme derived from the study's first research question: individual motivation.

4.2.1 Personal Motive

The individual motivation was one of the themes that emerged from the data as a motivating element for micro-enterprises to organize cash-waqf as CSR. According to this study's findings, individual motivation refers to the personal stimulation that affects a person's disposition to engage in waqf practice. The respondents also assumed that their self-consciousness and self-awareness obligate them to perform the activity following their intrinsic and extrinsic desires to satisfy and fulfill their particular needs. According to the data, the topic of individual motivation can be broken down into two subthemes:

- Intrinsic Motive
 - Personal Value
 - Knowledge Understanding
 - Experience
- Extrinsic Motive
 - Rewards

4.2.1.1 Intrinsic Motivation

Intrinsic motivation is an inner drive, referring to the inherent human tendency or innate consciousness that motivates a person to pursue an activity, not for external benefits but because the action is joyful or intriguing. In other words, a person is motivated by an activity's enjoyment, difficulty, or satisfaction and not by an external result, pressure, or reward. It is derived from immediate pleasure and an internalized sense of obligation or responsibility to partake in a given activity. Intrinsic motivation is non-instrumental, meaning that intrinsically driven conduct is not dependent on any consequence distinct from the behaviour itself. Instead, the methods and the end are the same.

Personal Value

All of the respondents stated their values and a moral compass for wanting to participate in waqf practice. Personal values are subjective, reflecting what people believe and say about themselves. Individuals act in ways that allow them to express their important values and achieve the goals that underpin them. The mentioned values are linked to life satisfaction and happiness, which make them feel alive. Many of them thought that caring about the well-being of others without wanting anything in return was necessary. It is needed for the stability and health of communities and the well-being of society. Respondent E reported that *...social obligation is innate within me*, and Respondent A mentioned *I feel being called to help when seeing those in distress*. It indicates that they want to help people because the innate push them to do so, as reported by Respondent B; *I mean, my soul urges me to help people*. Helping those in need has become a habit, something that must be done for them as claimed by Respondent B, *If I don't give in a month, don't mention a month a week if I don't do any charity work, I feel my soul is empty*.

Furthermore, the desire to assist others was strongly linked with a practical sense of awareness, also known as "common sense." People who lack common sense may be unaware of their surroundings. Respondent D provides evidence of this, *honestly, when I do a charity program, it's because of my self-awareness*.

The notion of personal awareness value seems heightened in some of the respondents. It is because they can understand and perceive something that changes their attitude toward social practice. Perhaps, through this value, they develop their feeling of empathy by looking at the reality of life. Respondent F, *not all Muslims are financially capable, so wakaf is an intermediary medium for the wealthy to channel their wealth to Muslims who are not as fortunate as them*. It indicates that they have humanitarian value, which is fundamental to humanitarian action. They want to address community suffering wherever it is found, particularly in the most vulnerable, without concern for their background. Respondent C mentioned *fulfilling the humanitarian values* as a justification for his action, while Respondent B said that the background of people is not important when it comes to social duty, *even if the person is not a Muslim, helping people is considered a humanitarian value*.

Lastly, the positive personal value increases participants' self-worth and teaches them the meaning of life. They learn to be caring and loving and not to undermine one another, resulting in mutual respect between helpers and the needy. Respondent E, feeling thankful for his experience of doing waqf, *since I practiced waqf, as I told you before, I have noticed a lot of changes in myself. I felt like I didn't look down on other people, I felt like they were part of my family.* By understanding the clear meaning of life, one is able to experience another person's emotions and achieve sense of well-being and contentment in one's own life. Respondent D, *when we do good things for others, it gives us a sense of accomplishment in life.* Almost all of those interviewed stated that they feel a sense of happiness, enjoyment, and serenity in their real lives, such as respondent B, *since I did charity, I feel calm* and respondent C, *helping the community brings joy to me.* These, in turn, will make the respondents feel good about their lives and show that they have achieved some of their goals.

Knowledge and Understanding

All responders unanimously agreed that the motivation to contribute to society comes from the information and understanding received via education and their surrounding environment. Because they knew and understood social responsibility, they could figure out what social responsibility was supposed to mean or do. It included the goal and the merits of taking such a course of action. It's safe to say that knowledge breeds motivation, which in turn creates a pattern of behavior that keeps them going for the long haul. Respondent A strongly supports the implementation of CSR because he learned about it during his studies and hopes that all micro-enterprises will follow suit, *I know what CSR is, I studied that during my bachelor's study. It is the company's social responsibility to help the local community. Most companies do CSR for community development.* While respondent B also firmly mentioned the obligation of doing a social contribution, *the social responsibility of business is the contribution of business to society,* which indicate that knowledge and understanding bridge them with the social practice for the business activity.

In addition, having knowledge and conceptual understanding of waqf enables them to conceive the relationship between social practice and the implementation of waqf, even though some already have a basic understanding. For instance, respondent C, *waqf means doing alms continuously. Waqf can be done by donating part of our property or wealth*

to the public interest. By practicing what they know, they will be more interested in organizing the behavior as they understand how to do it. While discussing knowledge understanding, respondents F and G provide excellent examples of waqf application use. Their illustration indicates that they are interested in the practice and appreciate the platforms for social value creation. Respondent F stated that *Waqf is used to build public infrastructure for Muslims, for example building public houses that can be owned by Muslims. Waqf money is also used to help build business complexes for the use of Muslims. Most waqfs are in the form of land.* And respondent G responds through his observation of *the waqf in Malaysia, which I have seen, that I have done and the usual in Malaysia is the waqf of the Al-Quran and the waqf of religious books, which will usually be donated to tahfiz schools to get a book.* It demonstrates that knowledge and understanding are innately capable of inspiring imitation of the practice. In addition, the ability to make a good observation and illustration assists the respondent in noticing details of their environment, sparking creative thought, and becoming receptive to initiating positive behavior. The more closely they observe the waqf practice and its application to the surrounding environment, the more they comprehend where gaps exist and how they must fill them.

Finally, some respondents (D and E) who know about waqf issues that affect its function, such as lack of waqf funds and undeveloped waqf land, enthusiastically agreed to use cash-waqf as CSR to maintain and finance waqf projects. For instance, respondent D, *I heard waqf has issues of lack of funds. So, I think the practice could help finance the waqf project.* And respondent E implies that the cash waqf contributions made by them can imitate the contributions made by large corporations towards the development of waqf land.

Experience

The majority of respondents recognize the significance of experience in practice, citing it as a possible reason that motivates them to participate in cash-waqf due to the practical experience they have gained from engaging in social responsibility and waqf in real life. Practical experience is critical for them because it introduces them to the world of social responsibility. It shifted their perspective, making them more willing to forego profit and time for the sake of society. Thus, it enables them to comprehend the difficulty presented and the resources they will have to sacrifice to address societal issues.

One of the statements given by the respondent D, who previously had an experience of doing social responsibility from his former company, *like the company I used to work for, even though the company where I work has its own CSR, they encourage employees to make their contribution, by monthly salary deductions*. From there, he has a basis for reflection and has developed the idea of doing social responsibility in his business. In addition, some believe that most micro-businesses in Malaysia have already taken care of their social responsibility independently. He concluded that organizing cash waqf as part of their social responsibility shouldn't be their biggest problem. According to respondent A, *most of them do it on a small scale. Some of them do the practice, but they do not know that their practice is CSR, they give alms and do wakaf without knowing it is CSR*.

Similarly, respondent B insists the waqf is similar to charity, which is already a habit for him. He is also continuously assisting those in need; according to him, *assistance is given in the form of cash, rice, and oil assistance to those in need*. The practicing experience helped respondents gain greater self-understanding, maturity, and self-confidence when integrating cash waqf into their businesses. The experience has given them additional information, abilities, and enthusiasm to bring the practice to a higher level. They are eager to adapt to a new approach to helping others in need.

4.2.1.2 Extrinsic Motivation

Extrinsic motivation is behaviour driven by extrinsic rewards. These benefits can be material, like money or grades, or intangible, like appreciation or reputation. In contrast to intrinsic motivation, which originates from within the individual, extrinsic motivation is solely motivated by external rewards. Extrinsically motivated individuals will continue to execute a task even if it is not intrinsically satisfying. In other words, the instrumental value of an activity motivates us; it is a means to an aim. Respondents with extrinsic goals think that making money, building a business reputation, and becoming respected or well-known are more important or worthwhile goals in social responsibility.

Rewards

Extrinsic motivation or self-enlightenment from doing social responsibility cannot be separated when discussing personal motivation. Every respondent cannot deny the value of the external reward they received for carrying out their social responsibilities.

It is not something that some of them seek, but it comes together if they work on social contribution. Therefore, the rewards play a role in changing their attitude towards applying the social practice in their business. For instance, respondent C illustrates how his involvement in social activity increases his business sales. While it is not his intention for such self-benefit, *there is no denying that the social responsibility I do has to some extent, increased the sales of my business*. The rewards benefit both their business and them personally. Business rewards typically result in high reputation and profit, whereas personal rewards focus more on social respect for the recipient.

For respondent B, the advantage of rewards can be seen after her doing social responsibility. According to her, *in the past, my sales decreased, and there were losses, but since I did charity, I feel calm, and my profits increased*. The incentives are not only materially favourable, but also improve people's opinions of them. Arguably, there is no aim to make a profit from this. Customer loyalty and community approval are of the utmost importance for a micro-enterprise conducting business in the neighbourhood. Having practices that conform to communal norms of belief will reward them automatically. For instance, respondent C indicated that *in terms of business profit, I saw a surge increase in my sales and an increase in customer loyalty. I also got an advantage in recruiting and retaining employees as all my employees are Muslims*. Respondent B mentioned how doing waqf could act as a platform to establish a relationship with the community, especially in Malaysia context as a Muslim country, *Malaysians, the majority of them are Muslims, by doing waqf, I can establish a relationship with them*. While respondent E illustrate how people want to join a social cause by supporting his business, knowing that his business is doing so, *many of them want to contribute to social practice by buying the product from my business. They say they want to contribute to the community through my business*.

In addition, the rewards serve as public appeasement for their business operations. Some become envious when they observe others earning money without contributing to society. Social responsibility can assuage community sentiment and harmonize the relationship between micro-enterprises and the community in which it operates. According to respondent E, *it can also eliminate resentment and envy in society. Because they might think we are getting richer and not contributing to society. Performing waqf indirectly harmonizes the relationship between the community and us*.

The practice could serve as a platform for them to establish closer relationships, enhanced social connections, and a positive societal reputation. According to the experience of respondent E, *this practice brings me closer to the community around me. For example, my business is run in my hometown. By doing charity for them, indirectly help me establish a good relationship with the people around me and makes me know them more. What was more interesting, I got to know those who had just moved to my village.*

Respect from the public is essential for micro-enterprises because ethical business practices can positively impact an enterprise's prospects and influence how people perceive their business practices. Respondent B, *when we give alms, people will respect us and are impressed because they know our community desperately needs help.* Fulfilling such public demands may reward them by making them appealing to society, as suggested by respondent C, *I believe the practice makes my business appealing to the local community.* Increasing a business's overall appeal can be lifesaving, as people value businesses that address public issues without regard to their background and will reward them by supporting them, as evidenced by respondent B, *the added value I got is that the local community supports my business. They buy stuff at my shop, and even though I'm not a local here, the local community accepts me well.*

4.2.2. Societal Well-Being Expectation

The societal well-being expectation is the motivation to engage in an activity with the idea that it will benefit society from their perspective. In this case, the respondents claim that a sense of social responsibility drives them to favor society as a whole. Everyone interviewed believes that their tiniest activities will positively impact society and the nation. Even if their actions are relatively small, they believe they will make life simpler for those in need. Example by, respondent A, *doing waqf could assist ease their lives,* referring to the lives of people in need. It is a way of thinking about the future and current situation, assuming that focusing on social practice will improve the environment around them. It also indicates that they are devoted to operating their business that meets and surpasses social expectations, taking socially responsible ideals and community issues into account. Having this motivation, respondent A extends the elaboration by having a thought that, *in fact, it helps them to get an education because some waqf channelled to education.*

He believes that the social contribution of waqf will assist those in need in receiving a proper education and that education has the power to change a person's life. It means that a person can achieve success in their life with the help of waqf. He added to his explanation by stating that *doing waqf assist not only social development but also improves people's economy; increases their purchasing power. If they have money and their life has improved, this helps them to have strong purchasing power. They can contribute to the economy by supporting micro-enterprise/buying their product, subsequently improving economic growth.* According to respondent A's explanation, the contribution of waqf not only provides good education to those in need but is also enhancing people's economies, which will increase their earnings and ability to spend money as a result of waqf practice. Furthermore, if people can spend money, it generates income for others, contributing to economic growth.

Other respondents have an attitude that waqf endowment can create *sharing wealth*, as mentioned by respondents C and D, and also able to alleviate the poorer standard of living in a country, as claimed by respondent D, *from my experience, the contributions from all micro-enterprise can have a significant positive impact on social development, indirectly improving the living standards of Malaysian society.* While respondent E hits on the ability of waqf-CSR to solve social issues, *waqf-based CSR not only benefits the community. It also provides us with the opportunity to contribute to social development and may even solve social issues such as poverty and bridge the gap between rich and poor.* What is more interesting is that, rather than having expectations, respondent E also provides an exact scenario that occurred in reality in which waqf was able to address water issues in one of Malaysia's states, *waqf has the potential to play a more comprehensive role in the daily lives of Muslims. I take an example, in Kelantan, they use waqf for water and waqf electricity for people's utility.* Eventually, the study concluded from the respondents' point of view, indicating that most respondents (B, C, E, F, and G) strongly believe that the practice positively impacts on social development.

4.2.3. Uniqueness of Waqf

Waqf is a distinct institution introduced by Islam. It was created as a charitable instrument to help alleviate the burden of the poor. Aside from perpetuity, waqf endowed property is subject to certain restrictions compared to other social instruments. These are the concepts of irrevocability and inalienability.

The term irrevocability refers to the fact that once a waqf property is endowed, the ruling cannot be revoked. Inalienability means that once a waqf property is endowed, it cannot be transferred or diverted away from the beneficiaries. Such a mechanism has resulted in waqf property, including cash waqf, becoming sustainable and lasting in perpetuity if properly maintained.

Some respondents are convinced that this aspect of waqf has led them to organize cash-waqf as part of their social responsibility. Respondent C contended that his interest in waqf stemmed from the ongoing nature of waqf and that waqf-endowed property is legally protected in Malaysia. He asserted that *it is a lasting resource that can be enjoyed by future generations. The sustainable nature of waqf is closely related to the concept of sustainability and being a sustainable asset that cannot be compromised by any party because waqf is protected by law. It means that waqf has special characteristics compared to existing concepts and needs to be optimized. Literally, by doing waqf, micro-enterprises have made lasting contributions down to the next generation, meeting the needs of present and future generations. It puts them on par with giant companies in building future society.* Doing waqf does not simply lead to sustainability for the benefit of a particular community; rather, he sees that waqf is beneficial to society as a whole, inclusive for everyone, regardless of the religious background of its participants. He added *waqf is not only enjoyed by the Muslim community but also enjoyed by the entire community.*

His remarks have been echoed by other respondents who assert that waqf is backed by a group of individuals collaborating instead of an individual, such as respondent A, *able to serve the whole/public rather than doing it individually.* It means that micro-enterprises can help many people on a large scale, and everyone can benefit from the mechanism. A waqf is identical to a communal fund that is collectively mobilized for the benefit of society. This intriguing feature enables the waqf to comprehensively address social issues because the waqf's collection strength can fund the necessary social projects with participation among the micro-enterprises. At the same time, the participation of micro-enterprises in waqf cash applications strengthens the financial resources need by waqf institutions to carry out community activities. Respondent B argued *I feel that if this becomes a reality, with a large number of micro-entrepreneurs, of course, we can eradicate the social problems that plague Muslims in Malaysia.*

Imagine if one micro- enterprise makes a cash waqf of RM 1 per month and if there are a hundred thousand micro-enterprise, there is already a hundred thousand per month generated from this practice. If a year, many social infrastructures can be built and strengthened. Waqf institution will have continuous income with this practice. I think this is the best way for micro-entrepreneurs to exercise social responsibility on a large scale.

Finally, most respondents agreed that waqf is a unique social instrument with the feature of shared donation that is both sustainable and legally protected. They believe that waqf is capable of financing large projects and allowing them to have a large impact on society.

4.2. Findings of the Second Research Question: Why would micro-enterprises take action on engaging with cash-waqf?

This section presents the results of the study's second question, which demonstrated influence or belief in whether people approve or disapprove of the behavior. It refers to a person's views on their peers and important people's thought that they should engage in a particular behavior or not. It includes whether the behavior is customary or heavily influenced by cultural norms, what society, an authority body supports such behavior, or is considered normative and standard in the group of people. The following is a summary of the findings:

1. Religious Influence

- Religious local sentiment
- Religious belief and practice

2. Cultural, Value, and Ethic Context

- Cultural Context
 - Local Culture
 - Familial Value
- Social Value Context
 - Social Conformity
 - Social Awareness

- Ethical Context

-Business Ethics

3. Waqf Promotion

4. Waqf Governance

4.3.1. Religious Influence

Religious influence refers to its role in influencing informants' intentions to perform cash-waqf as a CSR practice. The religious influence can be divided into two subthemes: local sentiments, which refer to the sensitivity of waqf in the Malaysian context, and religious beliefs and practices, which refer to the ideas and accepted tenets of waqf as part of Islamic religion and the demanded practice that its followers must follow. The subtheme for this theme is as follows:

Religious Influence:

- Religious local sentiment
- Religious belief and practice

Religious Local Sentiment

The local religious sentiment is a complex combination of feelings and opinions that serve as a foundation for action or judgment in convincing the micro-enterprise to engage in the practice. In this instance, it refers to the religious impact that shapes micro-enterprises' opinions about the cash waqf practiced as part of their CSR. It is one factor that influences them to engage in charitable work. They are participating in the cause because they believe it is supported by the local community and reflects local sentiment. According to the data collected, all of them cited local sentiments influencing their evaluation of the practice. In response to a question about the context of their actions as Malaysians. Most respondents responded waqf is essential for the growth of Muslims in Malaysia. The application of waqf prompted him and others to engage in the practice as a strength for the social development of local Muslims. Respondent A responded that *in the context of Malaysia, we are often plagued by the backwardness of our people, so this waqf can be a catalyst for the resurgence of Muslims in Malaysia*. He is not alone in discussing the backwardness that troubles local Muslims, as respondent D gives a similar response

that encourages him to engage in social engagement, the primary objective of which is to empower local Muslims. From respondent D's observation, *I see that few in my community (Malay) are successful in business. Starting a business is not easy. It takes huge capital, and I have money. I give my community the opportunity to find extra money by doing business with me.*

Respondent E elaborates on the local sentiment by mentioning the issues that trouble local Muslims and emphasizing the need for waqf to improve the welfare of Malaysian Muslims. According to how he spoke, he opposes the Western capitalist system that prioritizes profit, favours an Islamic business approach that applies religious values, and emphasizes the social contribution of business to society by saying, *in Malaysia, we are multi-racial and multi-religious. Still, the business of Muslims is somewhat backward compared to the Chinese and other races. Most of them use the capitalist system, like alms and waqf; they do less and more for profit. So if we do not highlight Muslim products and the Islamic way of doing business, this practice will disappear. So, I started a business to help Muslims to do business, improve their economy and help waqf growth among people.*

Another aspect of local sentiment is how the practice, being synonymous with public cultural beliefs, will entice local Muslim micro-enterprises to participate in the practice. As defined by respondent F, *most micro-enterprises in Malaysia are Muslim, which can indirectly influence them to do this practice.* What is more compelling is respondent G's comment. He discussed how society supports the practice by praying for those who commit waqf and how he believes it will benefit micro-enterprises by allowing them to do well in business, commenting that *society will pray for us. When many people pray for us, then our sustenance increases.*

Lastly, because Islamic values are deeply ingrained in Malaysian Muslims, anything related to Islam is considered highly sensitive and will garner quick support. It is a critical element that influences an individual's value system and shapes their thoughts, particularly in the Malaysian context. It is evident from respondent B's comment, *I see as the context of a country that is predominantly Muslim, this waqf will be well received. It is because Malaysians are very sensitive and aware of Islam. See, when there are parties collecting donations for Palestine and Syria, many of our people will contribute. Our society is easily sympathetic to matters related to Muslims.*

Following that, Islam, rooted deeply among the people, will compel them to form cash waqf, as both respondent A and respondent B have foreseen.

Religious Belief and Practice

This subject highlighted the religious beliefs and practices that influence the purpose and behavior of informants in implementing cash-waqf as CSR. These beliefs and practices were presented as being relevant to the topic. The all-pervasive impacts of religion on different facets of our lives have a significant connection to the psychological and physiological well-being we experience in our daily lives in general. The methods in which religion exerts its influence are numerous. As seen in this study's theme, religion has the potential to affect the day-to-day lives of informants by affecting their experiences, ultimate goals, values, and attitudes. One example of waqf as an Islamic value becoming the ultimate goal of informants can be found in respondent B's comment, *when we die, the rewards of those benefits continue to be useful for us 'there*. Respondent B was attempting to convey that the benefits of waqf provide physical benefits in this world and benefit contributors in the afterlife, receiving rewards after death. One of the main ideas behind waqf is that the person who gives will be rewarded for all time by Allah.

Respondent B is not the only one who knows and understands the fundamental religious tenet of waqf, which rewards eternal life. The tenet itself is regarded as the primary factor influencing the majority of respondents to engage in the practice. Respondent E provided support by stating *what interested me to contribute when the representative said that those who contribute to waqf would gain continuous reward bestowed by Allah and Allah will reward those who do waqf*, and also respondent C, *most people perform waqf due to religious influence...* and he further comments on about getting a reward, by saying, *get infinite religious rewards for the afterlife*. It is possible to simplify the situation by saying that afterlife reward influenced by religion is a major concern of respondents who do waqf.

In addition, the beliefs of religious blessing by Allah, referring to a unique favor or advantage, are also present in the data collected from respondents. The views about blessings are critical for respondents as they impact one's success in business. It also influences respondents' decision whether to accept or reject the practice. Some respondents, like respondents C, think Allah's blessing is important for the business to

keep going. As he asserted, *the blessings in business are very important. It's the key to the business continuity I've been doing for over 33 years. In my experience, compared to my colleagues who do not do alms and do charity work, most of their businesses are declining and experiencing a rapid rate of decline. My observation is also too young entrepreneurs; often, when I ask how their business can survive, most of them answer by doing charity work.* He said that philanthropic actions, such as donating money, time, and effort, are not merely altruism but a true key to business success, especially for Muslims, who receive blessings through these activities. He insisted on, *as Muslims, charity work is the key to success for business people. By doing charitable work, the results of our business get grace and blessings from God. We cannot deny that religious values play an important role in life because Islam is the backbone of our lives.*

Furthermore, these micro-enterprises are looking for philanthropic approaches based on religious beliefs and providing a sense of belonging that is consistent with their faith. According to respondent F, *as a micro-enterprise, I am looking for a good practice associated with my belief in doing social responsibility.* Other respondents, including respondent A, backed the opinion expressed by respondent B, *I am interested in doing waqf because it is Islamic,* and respondent D, *among the reasons they support because this endowment is closely related to religion.* The practice of waqf is seen as a practice of seeking Allah's pleasure, as mentioned by respondent F, *I do waqf to seek the pleasure of Allah* and demand in Islam, as stated by respondent B, *for me, this social responsibility is not only an ethical value in business, but even demanded in our religion.*

The respondents' spirit and passion for advancing Islamic value beliefs and displaying affection for Islamic brotherhood can also demonstrate their eagerness to practice waqf. Respondents C and A made a strong assertion regarding the value of waqf by stating that *for micro-enterprises, this waqf is an opportunity for them to show that they are doing business based on Islamic and oriental values. I encourage micro businesses to practice cash waqf as it meets our objective of doing business in Islam.* Last but not least, per the concept of brotherhood in Islam, waqf is used as a platform to express their affection for their brothers and sisters and as a sense of business jihad influenced by religion. Respondent B illustrates waqf as a *baitulmal* (house of money) for Muslim development by hitting that *it is like a baitulmal, which is responsible for managing finances and distributing the contribution of one Muslim to their brothers.*

In contrast, respondent F says, *Islam teaches us to love others, and the best way to show that I love them is by being kind to other Muslims*. For business jihad, respondent A aggressively said, *I opined that this waqf practice among micro-enterprise is a business jihad. I assess business jihad as where the business is jihad and output; the struggle of our contribution*.

4.3.2. Cultural, Value and Ethic Context

This theme presents a finding within the context of culture, values, and ethics influencing respondents' behavior. Culture comprises the social behaviors and standards present in human civilizations, including customs, beliefs, abilities, and habits of the members of these groups. It is frequently linked to or originates from a particular region or location. Social values and ethics will also be covered in this theme. Social values are the fundamental principles or ideals upon which a group or society is founded. The community revolves around these ideas and establishes healthy, interdependent relationships based on these shared principles. Traditions, rituals, and beliefs are examples of the notions reflected in a social's values. In this research study, a social value reflected in the beliefs and values of respondents in Malaysia, such as social awareness and social conformity, will be examined. In terms of ethics, the main focus will be on the business ethics that are part of this theme. However, the three influencing elements in this study are closely related. To make it clear for understanding, this theme will be divided into three parts: culture, values, and ethics, which are linked to the context of the second theme.

Cultural

The cultural context relates to the society in which people are raised and how culture influences conduct. It is comprised of learned beliefs and common attitudes among groups. In this study, the culture that will be explored is the Malaysian culture of generosity, as well as how this culture has originated and is maintained within the society. The Islamic value of charity impacts the culture of giving among Malaysian Muslims. Local Malaysians frequently refer to all forms of charitable giving as *sadaqah*, the Arabic word for charity, and view the act as widely accepted and practiced in the country. It may be noticed in the statement made by respondents A, *Malaysian society, they are more focused on charity than waqf. Malaysians are generous...* and respondent B, *Malaysia, is famous for its charity practice*.

While respondent C acknowledged waqf practice has acquaintance with the Malaysian Muslim community, by hitting on, *I see waqf becoming a culture in society because people are beginning to realize the importance of helping each other. Waqf is no stranger to society.* It indicates that waqf has garnered considerable support from the local community as an integral part of their culture.

Respondents A and B say Malaysia is well known for charitable giving. The practice of charitable giving in Malaysia is largely inherited from parents, who do so for religious reasons and has become part of the local culture. Respondent D's statement demonstrates a valid explanation for the origin of the culture of charitable giving from religious practice and parental culture. He clarified that he learned about waqf from his father and wanted to practice it so that he could pass on the culture to his children by saying, *there are several reasons why I want to do waqf. The first reason is that my father was a tabligh. He often performs waqf, and when we see it with our own eyes, we will follow suit to do so. My father advised that this waqf is blessed in terms of religion, our lives will be blessed, and it teaches us to be generous. I also do this practice as a lesson for my children. As I learned about waqf from my father, I hope my children will also learn this good value. When I share the experience of doing charity with my children, I show them from a young age that they can make a positive difference in the world. Naturally, it educates them to love and help others. This education can cultivate their generosity as much as possible and help them grow up to appreciate what they have, which will continue to support community development.*

Another example that supports the study's findings is a response from respondent C, he asserted that *my mother taught me to give alms and assist people and regards them as our siblings.* The respondent indicates that his mother instilled a social activity culture. He also stated that his family plays a role in shaping his behavior toward social commitment, *my family also has a religious school funded by our family. So this value of social responsibility has been practiced by my family for a long time. The practice is not only done among family members but has also become a part of the community's shared culture. Respondent B responded based on his observations from a recent pandemic evaluation of Malaysian society's response to their compatriots. From his observation, respondent C claimed as other countries struggled with food problems during the pandemic, I saw the Malaysian community working together to help the local community.*

Respondent C also made an interesting statement about Islamic and oriental values, which are references to Asian cultural values that micro-enterprises should practice as an indication of differences from Western cultural values. The oriental cultural value of loving one another shapes society. He pointed out, that *for micro-enterprise, this waqf is an opportunity for them to show that they are doing business based on Islamic and oriental values. As someone who practice oriental values, I have a strong perspective on loving our surroundings. It is a communal practice of being humane.*

Finally, it is undeniable that waqf is already regarded as a part of local culture, as confirmed by most respondents. As stated by respondent B, waqf is already a norm in society, with other respondents pledging to do waqf as part of CSR due to the strong connection between waqf and local culture. Respondent D made a lengthy statement regarding this matter, saying that Malaysians consider the practice of waqf *a noble practice... in line with our society's norm. Averagely every person is doing waqf in Malaysia. We see in Malaysia that madrasah schools are growing like mushrooms, but not all of them get government assistance. They use the waqf platform to fund their operations. It proves that this waqf has a place in the community. Waqf is not a trend for me; it is a practice that exists in Islam and already exists in society. For example, it has become a pure culture and value for the Malay community. Our people accept this endowment well. They care about waqf, and it has become a habit.*

Social Value

Respondents' decisions, actions, and behaviors are guided by their adherence to social values. It is a collection of common values and beliefs that individuals acquire organically via education and socialization, which are recognized and held by all members of society. Frequently, values indicate how people ought to behave, but they do not precisely reflect how people behave. The norms a society aspires to adopt and uphold are reflected in its value. It is a concern for individuals that social groups share in society. Diverse norms and trends arise continuously from the group effect, generating a set of beliefs and common understanding perspectives among respondents. One of the values discovered in the data is social awareness. It demonstrates how respondents feel about waqf practice. As previously discussed in a cultural context, waqf is widely accepted as part of Malaysian society.

These strongly suggest that micro-enterprises are aware of the practice; whether they know it well or not, they have good information on waqf practice. Waqf practice and social responsibility have been regarded as social values of helping those in need, which meet the common awareness of local people. Respondent A commented about awareness of waqf practice among Malaysians, saying *they know what waqf is, just know, but are not literate to do it. As I mentioned earlier, in theory, they know, but not practically. But in my social circle, they know about waqf and really care about waqf. My family is not pious, but they care about religious practice.* It indicates that respondent A is aware of the social and ethical values upheld by society and the waqf practice and that his social circle influences him.

Waqf practice, according to some respondents (A, C, and F), has become a trend in Malaysia, as seen had been done by social influencers, respondent A stating, that *nowadays, waqf practice is increasing; when we look at social media, many artists or social influencers do waqf. When we see them promoting waqf, the practice is increasing; indirectly, the community will do that; influenced by social media.* The social awareness of assisting those in need demonstrates that it is a part of local value. People easily decide to do the practice because they believe it will meet social expectations. According to respondent D, anything related to societal sympathies will gain support as people post on social media to raise awareness. He commented, *what I see, maybe when a disaster or an epidemic happens, the awareness arises probably because of the influence of social media.*

Not only does engaging in the practice of waqf allow the respondent to cultivate a positive relationship with the community by becoming sensitive to the social expectations, but it also involves social influence, a change in belief or behavior brought about by micro-enterprise to fit in with the value system of the surrounding community. To put it another way, it is a component of the value of social conformity for them to achieve approval from society. One example that fits the description of social conformity is a response by respondent F. She looks up to her friend to become a sociable micro-enterprise, as well as to meet her close circle, which is similar in her business field and has made a social impact. According to her, *among the micro-fabric entrepreneurs, some of my friends also do social activities by giving help to those in need. They provide financial assistance and hire those who cannot afford to work with them.*

There was a friend of mine when we were studying together before. He opened a food-based business. He hired disabled people to work in his eatery. He owns more than five shops in the Klang area, and almost all his employees are disabled.

Lastly, some of them are engaged in the practice because family members and people in public have influenced them. Respondent G mentioned, *the influence of people around him who drive efforts for his participants in social responsibility*. He also mentioned how his close family practices waqf, which inspired him to join them by saying, *my own family practiced waqf. My ancestors used to waqf the land to construct a mosque in the village*. In the sense of gratitude, respondent F learned from his difficulties, and the assistance lent by his friends changed his behavior to conform to the cash-waqf practice. He said that, *the influence of friends also helped me to do this practice. My friends often help me in adversity and advise me that, later, if I have a good life, don't forget to help those in need. My friends taught me what it means to give*.

Ethical

The ethical environment consists of the concepts, societal norms, and actions that support respondents' intent to engage in the discussed behavior. Ethics is based on well-established moral norms that govern what humans should do, generally regarding rights, duties, societal benefits, justice, or special characteristics. The respondents' business ethics were investigated in these subthemes in this study. Business ethics is a type of social responsibility more concerned with adhering to moral standards and rules. Simply put, strong ethical behavior when running a business, no matter how big or small, will help build a good reputation with the public. Respondent D emphasizes the significance of the business ethic in doing social responsibility by saying, *I believe that businesses should have good business ethics to benefit the entire community. It is the ultimate goal of business ethics, with which we have to comply. For me, business activities should not endanger the community. Instead, we should bring benefit to them. The law should punish businesses that do not have good business ethics*.

Respondent C believes that micro-enterprises should be socially responsible since they profit from natural resources. As he mentioned, *a business needs to be sensitive to its development and impact on the surrounding community, even if its business is small. For me, there is no reason*.

Social responsibility has to be done by all businesses because businesses make a profit by using natural resources. Respondent E, on the other hand, believes that social responsibility is a required business ethic to display care for the public rather than profit. He strongly asserts that, *CSR is important. It is mandatory for companies even at a micro level because it is like giving back to society... When we give to society, it shows the bottom of our business; we put people as our consideration and indicate we are being moral rather than doing business for profit only.* He hoped that adherence to business ethics would change society's perspective on micro-businesses, which do not operate simply for financial gain. He added that, society has always thought we are capitalist and hoping *to change society's stigma towards business.*

Moreover, some respondents (D and E) emphasized social responsibility as a means of demonstrating their social enterprise standing, while respondent E stressed the practice of waqf as a religious activity inside a business ethical framework by saying, *I do waqf... as a socio-religious activity in my business.* He clarifies that having the waqf practice as an ethical code for micro-enterprises can change businesses' perceptions of waqf as a social contribution. Respondent E maintained that, *highlighting waqf as a social responsibility platform can change the stigma of micro-businesses and society and that waqf can be a great practice in developing the social system in Malaysia.*

Finally, for respondent A, having CSR as a business culture indicates the ethicality of business conduct. He contends that, *CSR is a high ethical value for a company but not an obligation for us,* and it's significant to convince society that business is also concerned with ethics. As responded by respondent B, *we educate the society that business also has ethical values.* The fundamentals of business ethics are essential when a business's social contribution requires extensive communication with society. In practicing business ethics, micro-enterprises need to do more than care about people. They also must preach a moral attitude and address social issues to gain public support and respect. In doing so, *business ethics appears to be one of the best ways to demonstrate that micro-enterprises are not self-centered,* as suggested by respondent C. That practice can foster excellent ethics in micro-enterprises, as suggested by respondent F, by saying that integrating waqf as a social responsibility in Malaysia can bring new practices in the operation of *micro-level businesses in Malaysia. It also helps them to be more ethical in doing business...It also helps to nurture good ethics for my business.*

4.3.3. Waqf Promotion

Waqf promotion refers to an entire set of activities that communicate the practice of waqf and its features to the people, in this case, for micro-enterprise. The goal is to raise awareness and attract and induce people to do waqf instead of other social activities. The theme of waqf promotion was supported by data from most respondents, emphasizing the importance of promotion activity to make waqf appealing and raise awareness of micro-enterprise. Waqf promotion can take many forms, including posters, flyers, door-to-door, religious council websites, preacher sermons, and education. In Malaysia, waqf promotion is typically carried out by the state religious council or a body authorized by them.

The majority of respondents recognize waqf as an Islamic financial mechanism. Micro-enterprises are familiar with waqf due to the government authorities and politicians' extensive efforts to promote it. Awareness of waqf as a financial instrument for Muslim development has increased due to the promotion of waqf by relevant parties, such as politicians, volunteers, and newspapers reporting on other Islamic instruments. Respondent A stated that about waqf promotion in a shopping mall by saying, *when I go to the shopping mall, there will be a group of people, representatives of waqf institutions, who will introduce me to waqf and invite me to do waqf. At the same time, there are also door-to-door waqf representatives who call us to do waqf and explain about waqf.*

However, most of them stressed the need to intensify the waqf promotion, especially cash waqf, which indicates that the respondents were aware of the waqf promotion. It is because the stigma associated with waqf among Malaysian micro-enterprises and the general public is still centered on waqf land rather than cash waqf. Respondent F explains why an intensification of cash waqf promotion is necessary, based on information he received from a friend who works at a waqf institution. He cites his friend's words, *waqf among the Malaysian community is high, mostly in the form of land. According to a friend of mine who works in the Islamic religion department, most waqf in Malaysia is in the form of land. The problem faced by the religious department is the finances to develop the land. Some of these lands have been endowed for almost a century. From my friend's argument, waqf in cash has not been widespread due to the difficulties faced by the religious department in promoting cash waqf.* He supported his friend's argument by saying *they are not getting enough information on cash waqf benefits.*

He also said that the waqf campaign shouldn't just focus on religious development. It should also focus on social development so that they will be more likely to give waqf money out of a sense of social responsibility. According to Respondent F, *the understanding of waqf only for religious development needs to be changed because some of us seem uninterested when it comes to religion. Waqf should be changed from its stigma to social development as a whole.*

The debate over the significance of waqf promotion appears to have persisted among respondents. Respondent G explains how the waqf promotion he saw on social media and heard during Friday sermon prayer influenced him to practice waqf. He explained that *I used to have no awareness of waqf. This awareness appeared about 7 years ago when I attended Friday prayer and heard the preacher promoting waqf.* He also stated that the promotion of the waqf project he saw on social media influenced him to participate in the practice, by saying, *in Johor, the iconic wakaf is driven by Ustaz Kazim, who wants to build a Larkin bus station. He teamed up with Waqf Annur, JCorp, to build the bus station. I know from social media, and they do it.* The idea of promoting waqf through Friday prayer is also considered a wise move by authority for him, as he stated that those who contribute to waqf would be prayed to during the sermon time, encouraging more people to do waqf, *in the Friday sermon, there is a call to infaq property, pay zakat, and perform waqf. They are prayed over every Friday. When this happens, about 70-80% of the community will know about the waqf.*

Lastly, some respondents, such as D, stated that, *many of them know about it but lack awareness.* He encouraged authority to promote the idea of cash-waqf as social responsibility by saying, *promoting cash waqf as a social contribution, I believe many of us will do it.* Respondent D was supported by respondent C, who believed that information is needed for them to participate in this application, the state Islamic religion is also encouraged to provide information.

4.3.4. Waqf Governance

Good management of charity foundations in Islam, specifically waqf, is crucial in persuading micro-enterprises to participate in the practice by gaining respondents' trust and establishing a positive reputation. Governance is the framework by which entities are directed and governed. It focuses on the structure and processes for decision-making, accountability, control, and behavior at the highest levels of an organization.

Waqf governance determines how an organization's objectives are established and attained, how risk is managed and addressed, and how performance is optimized, which may impact public perception and maintain stakeholder confidence in the institution's management. In Malaysia, waqf is administered by an agency directly subordinate to the State Religious Council. The existence of a credential body that governs waqf influences respondents to participate in this practice. As stated by Respondent B, *in Malaysia, a body takes care of the waqf system, namely the Islamic Religious Council. So when this government body manages waqf, people are confident to contribute to waqf.* The professionalism of the body in charge of waqf ensures that waqf is well-governed and that the practice is safe. Respondent F, *waqf assets are well supervised and have a professional body that manages waqf property.* Good governance practices by the waqf administration not only improve the reputation of waqf institutions but also develop good relationships with contributors.

Good governance of waqf administration is essential to indicate that the waqf institution is not a static entity but plays a dynamic role in the functioning of society. Most respondents believed that the function of the government agency influenced them to perform the practice. According to respondent C, the waqf authority body must play a significant role in governing waqf, as it is one of the determinants that affect the likelihood of micro-enterprises engaging in waqf activity. He perceived, *lately I have seen the authorities play a rather serious role in promoting waqf. Since the government made waqf a national agenda, various seminars and programs to promote waqf have been conducted. The government has also launched the national waqf month to increase public awareness of waqf practices. As a businessman, I see the National Waqf Master Plan as an aggressive move by the government to promote waqf. Through the plan, all parties' involvement can be optimised to strengthen the role of waqf in efforts to develop the country's economy. Through the plan, I see the government strengthening and intensifying the activities of cultivating and socializing waqf toward creating a waqf-literate society. In addition, compared to other countries and my experience, I see the management of waqf in Malaysia is very well governed. Compared to the past, this waqf system is not consolidated under one system. In old times, those who want to do waqf should meet the village head chief. However, those chiefs are not all literate and able to write well. It causes ineffective waqf practice. It makes it difficult for waqf to be registered and causes various issues.*

Nowadays, I observed that the Islamic Religious Council and the private sector that does waqf have done annual reports to improve the governance of waqf management.

According to respondent C, centralizing waqf management improves the effectiveness and transparency of waqf. Waqf transparency is critical for micro-enterprises to reduce issues of waqf money manipulation and scepticism about waqf management. According to respondent D, some of his colleagues are sceptical of the waqf institution, which may hinder their desire to contribute to the practice. He explained that, *some of my friends do not believe in the waqf platform because they are afraid of the party that manages the waqf. It caused some of them to be sceptical about waqf... They are worried that certain parties are manipulating this platform because many groups were asking for waqf donations.* He made it clear that waqf institutions must be more transparent to change their perception of the institution, *I think this perception should be changed by improving trust in waqf to the public.* Transparency is an important component of waqf governance because it ensures that all waqf institution actions can be checked at any time by contributors, especially micro-enterprises, who want to know where their contributions are going. Respondent D elaborates on this matter, *the authorities must be concerned about the transparency of the waqf fund. Our society is concerned about the contributions they make. They want to know where the money they donate is being used. Therefore, the authorities should issue an annual report to the public about waqf collection.* The issues of waqf transparency were also brought up by other respondents, who made identical arguments as respondent D. Respondent G said, *my only concern is about the management of waqf because some of us have been approached to do waqf Al-Quran. Still, the Al-Quran is not there, and they take the cash and promise to waqf it. But they did not show any evidence of the process being done. It is suspicious because we do not know whether the money was used for waqf or misappropriated by certain parties. The issue of transparency is so important in waqf.*

So, it could be said that the respondent's answer favors the government's involvement in cash waqf organization. To successfully implement the cash waqf organization's CSR, the government, as the waqf's governing body, must develop a specific programme for micro- enterprises. These have been agreed by respondent C, *with the encouragement from the government, I see the practice of waqf in Malaysia able to get a positive response from micro-enterprises.*

To realize the organization of this endowment, the authorities or the government can do an agenda for micro-enterprises, and respondent E stated that, this thing could be successful if supported by the government.

4.4. How is cash-waqf helpful for micro-enterprises in discharging their social responsibility?

This section presents the findings for the study's third research question, which deals with the usefulness of cash waqf to micro-enterprises. It explains why micro-enterprises decided to do cash waqf and the expectation that they would be able to control the practice according to their abilities.

The findings are summarized below;

1. Easiness of Application

- Convenience
- Affordability

4.4.1 Easiness of Cash-Waqf Application

Ease of application refers to the possibility that cash waqf can be organized as CSR. Respondents were drawn to cash waqf due to its simplicity and implementation. As a micro-enterprise, they are looking for a practice that fits their reality of not consuming too much time and not being too complex as they are dealing with various tasks to keep their business running. Based on the information gathered from respondents, this main theme has two subthemes: convenience and affordability.

Convenience

The term "convenience" refers to the micro-enterprise respondents' perception that the service is readily available, simple to employ, beneficial, or advantageous to them. They believe the practice to be easy to carry out and do so without regard to any prerequisites. To achieve the organization of cash waqf practice, one does not need to possess any qualifications, and one does not need to put in any hard effort. Respondent B says she needs to mobilize a lot of energy to do charity. Sometimes she has to enlist the assistance of a friend to assist her in charitable activities, as her contributions to the people are primarily in the form of necessities such as rice and oil, which are too heavy for women to handle alone, as she says, *to do charity requires energy and people's help*

because I am a woman and lifting rice and oil requires energy. So doing a cash waqf, I see, is easy and convenient. It is easily accessible and can be done at any time. It also does not require expertise and is flexible. She also stated with delight how the advancement of technology by the waqf institution had benefited them, *waqf system is effective and easy.* The ease of cash waqf and the country's acceptance of the practice has increased its visibility and made it convenient to perform at any time. As she added, *waqf is easy to do. Go to the mosque. There is a waqf banner; it includes mosque bank numbers for people to contribute.*

She is one of the respondents who fully supports the integration of cash waqf into business operations. As a middle-aged citizen, the development and application of the waqf system, particularly in cash waqf, gave her great pleasure, evidenced by her repeated statements that waqf is now easy, referring to cash waqf. As she compared the waqf institution to her past, she acknowledged that it is now more convenient than in the past. She responds, *that cash waqf is easier to do than other waqfs. In old times, people tended to focus on waqf land, which few people could do. This cash waqf is good because it makes it easier for us; it is not tied to strict waqf conditions. Plainly speaking, it is flexible, and the money we endow can be used for community needs.*

Respondent E concurs with the convenience of waqf practice, which he echoes to respondent B, in that the practice can be performed with the fingertips, by stating, *easy to make waqf, transfer only*, refers to doing an online transfer, which they can do at any time. He believed that waqf satisfies the micro-enterprise needs of social practise because the practise does not necessitate specialised knowledge or incur additional expenses. It will allow him to devote more time to his business. He pointed out that, *the practice does not require high knowledge, does not require me to find an assistant or incurs any costs for funding. As a small business owner, I need time to manage my business and CSR in a waqf manner helps me to fulfill my responsibilities to society more effectively.*

Respondent G, on the other hand, described how using cash waqf is not a problem for micro-enterprises due to the absence of thought. He shares his previous experience with how time-consuming and tedious CSR practice is and how it is not practical for micro-enterprises. He said, *we also don't need to plan for something big. I used to work in the oil and gas industry with Petronas, and they do CSR by channeling water supply from the mountains to the villages of aboriginal people and supplying solar lights. It takes a long time and requires great planning and cost.*

In conclusion, waqf practice appears appealing to micro-enterprises because it does not require tedious effort, is not time-consuming, and is available whenever they want to perform their practice.

Affordability

Affordability is defined as the ability of respondents to make a social contribution at a cost that is not prohibitively expensive, is not too high, or is cost-effective for them. Because micro-enterprises are struggling with a variety of challenges in the business environment, having expensive social commitments may make it more difficult for them to fulfil their obligations to the community. Therefore, a minimal expectation of social contribution that fits with their financial position is seen as beneficial to them. For example, respondent A persisted in practicing waqf by arguing that he is inclined to do so because the donation is small and within his financial means. There is no obligation to contribute a specific amount, he stressed, *I insist that I do waqf according to the strength of my business because only I know the financial strength of my company, sometimes strong and sometimes less stable.*

The waqf feature's affordability provides micro-enterprises with a practical amount based on their financial capability. They emphasize that no one is aware of their business's performance. As a result, waqf is seen as appealing as a social commitment for micro-enterprises. Respondent B justified that *our business is small, so we give what we can afford to the public... sales are volatile.* The statement on the practical amount is in line with respondent F, *the motivation that drives me to do cash waqf is because I have the finances,* and respondent G, *we do according to the capacity we can afford.* However, these waqf affordability features should not be misinterpreted as only minimal. It is regarded as a lever bar for micro-enterprises, with the likelihood that they will increase their commitment by pulling the highest lever they can meet if their business is doing well. According to Respondent C, *I think micro-enterprises can do waqf in the best way according to their approach and abilities. For example, they can donate a fan or air conditioner to the mosque. They can also donate water filters to orphanages and so on.*

The fact that waqf is affordable is also a demonstration of their desire to become social contributors. The notion of CSR, which has been a mindset for some small businesses linked with giant social contributions, hinders those businesses' interests in committing to the community. Respondent G has a CSR-massive mindset, as evidenced by the fact that he has expressed a significant interest in participating in cash waqf for social responsibility. He indicated that when someone does a big CSR, we can't afford, like build a public infrastructures. *As the third generation after independence, we do not have much property collection. So for a large-scale endowment, we cannot afford it. So when there is this small endowment, we can indirectly give.*

At the same time, one respondent, called E, referred to the affordability of waqf as an economical way for them to do social responsibility quietly. It has a minimal cost associated with achieving the expectations of a big number of individuals. In his stance, *we are small players in social responsibility. We don't have enough resources to cater to the people. So, if it gets spread, we fear being unable to meet public expectations. It is better for us if our contribution is made quietly.* He further elaborates on this matter, micro-enterprises are doing social responsibility, but they are reluctant to spread the activity to the whole public. Most of the charitable activities are done quietly because they are not affordable to meet large people's needs, by saying, *about social responsibility among these micro-enterprises, I think it exists. But not many people know that. Because if a large company donates, the news will be spread faster and reported by the newspaper. For micro-enterprises it is rarely told to the public. They do it quietly, probably because they cannot do the practice. If their practice spreads to the public, many will hope for their contribution.* Therefore, doing cash-waqf advantage for them because it depends on their affordability. As mentioned by respondent G, *it just depends on their ability... to do the practice.*

It is concluded that affordability is one of the helpful conditions for respondents in organizing cash waqf, among the ease of application of cash waqf. Even though different people have different ideas about what it means to be affordable, the main idea of affordability is still about the amount of the contribution and the ability to meet public needs from their point of view.

4.5. Summary of Findings

This study's findings are explained in three sections: The first section presents the attitude of intention by analyzing the motivation of micro-enterprises in performing cash waqf; this is the major theme of attitudinal motivation. The second section describes the various influences that can change their conscious intention in performing cash waqf; this is the major theme of normative influence. The third section investigates the degree to which they believe in the usefulness of cash waqf practice; this is the major theme of controllability behavior.

The respondents describe their motivation derived from individual motives, intrinsic and extrinsic motives; forward-looking societal expectations; and the uniqueness of waqf itself. In terms of influence, the data shows that various established norms, rules, and structures, such as religious influence, cultural value, ethical context, waqf promotion, and waqf governance, can change their intention on cash waqf organization. For the advantage of doing cash waqf, the respondents respond that the easiness of application, convenience, and affordability of waqf meet their expectations and abilities to perform the practice.

4.6. Discussion

This section tries to compare and contrast the findings of this study with those of prior studies. This study's primary objective was to examine the behavior and motivational intent of micro-enterprises in organizing cash-waqf as CSR. Analysis of the interviews led to the development of themes and subthemes. The findings have been organized into three primary themes based on the three research questions. The similarities and differences between past studies and the ones listed above will be discussed and explained.

4.6.1. Attitudinal Behavioral Motivation

This section discusses the main themes derived from the study's first question, followed by a general outlook on the attitudinal behavioral motivation of cash-waqf organizing CSR among micro-enterprises.

The findings of the first question of this study contribute to a better understanding of the attitudinal behavior intention of micro-enterprises, which was not addressed in the previous literature study of attitude toward cash-waqf. In general, the findings of this study's first question reveal that the motivational attitude factors are similar to those of charitable contributors elsewhere but differ in some aspects, which will be discussed in this section.

The results supported the attitude definition (Ajzen, 1991), but with a slight difference in attitude construct. This study examined attitudinal motivation rather than attitude alone. According to Ajzen, a person's attitude toward a behavior refers to their positive or negative evaluation of the consequences of the intended behavior. In other words, it is the extent to which a person has positive or negative feelings about the behavior of interest, since the more favorable a person's attitude towards behavior, the more likely they will be engaged in the behavior (Salwa Amirah, Fidlizan, Joni Tamkin, & Mohamad Taquiuddin, 2015). Furthermore, the notions related to behavioral dispositions, such as social attitude and personality traits, have played a significant role in these attempts to anticipate and explain human behavior. He concurred that describing human behavior in all its complexity is challenging (Ajzen, 1991).

Motivation is crucial during the process of human action. The practice of motivating people by reinforcing their thoughts and behaviors is known as attitude motivation. An attitude is a state of mind, whereas motivation is why people behave. One's attitude can either increase or decrease one's motivation. Motivation is defined as a force that strengthens and guides behavior toward a goal, similar to how a force moves an object (Saville-Troike, 2006). If humans were machines, motivation would be the engine that drives and directs their behavior. Simply, motivation is energizing and guider, which assists us in selecting the most appropriate behavior for achieving our goals (Ochsenfahrt, 2012).

Motivation is an internal state that stimulates a person's desire for a goal and sustains their efforts in that direction. So, the theme displayed motivation that affected respondents' attitudes rather than what was expected by respondents towards practicing cash-waqf. Attitudinal motivation entails respondents' eagerness to practice cash-waqf and an internal cause that drives respondents' enthusiasm and willingness to engage in the given behavior. Therefore, the study includes personal motives, intrinsic and extrinsic, as motivational attitude factors rather than stressing the expected outcome of behavioral beliefs.

This study showed that the attitudinal behavioral motivation of micro-enterprises affected their behavioral intention in performing cash waqf. The study confirms that individual motive, referring to positive personality traits and having a favorable evaluation toward a specific intent, in this study toward a cash-waqf organization, influences their behavior to perform the practice, as they have positive societal forward-looking expectations about the impact of waqf application on the country and society. Also, the uniqueness of waqf practice, which is different from what they do now, affected how they felt about it. The respondents thought waqf was better than what they do now because it did more good for society.

This study's attitude towards behavior motivation of micro-enterprises has striking similarities with some previous studies in analyzing how waqf contributor attitude will affect the intention to perform such behavior (Hasbullah et al., 2016; Muhammad, Abdul Razak, Awang, Mohd Hussin, & Aliyasak, 2019). Study findings, however, were inconsistent in some sub-themes of the original attitude theme but maintained an attitude as a deliberate motive, such as personal value (e.g., emotional and experience). The theory has been criticized for its exclusive focus on rational reasoning, omitting unconscious impacts on behavior (Sheeran, Gollwitzer, & Bargh, 2013), and the function of emotions beyond predicted emotional results (Mark Conner, Godin, Sheeran, & Germain, 2013). Furthermore, the TPB's static explanatory nature does not help to comprehend the proven impacts of conduct on cognitions and future behavior (McEachan et al., 2011), as in this study, experience affects the future intention of respondents in practicing the given activity. In the end, the current study includes the respondents' unconscious attitude as a personal motivation for practicing cash-waqf as a motivational factor. The fact that the results of this investigation differ from those predicted by the theory could be attributable to the fact that the original theory placed emphasis on quantitative methods and does not

account for other variables that factor into behavioral intention and motivation, such as mood or past experience (LaMorte, 2019).

4.6.1.1 Personal Motive (Intrinsic and Extrinsic)

The data indicate that respondents are eager to do cash-waqf for intrinsic and extrinsic personal reasons. Individuals make decisions to donate money for various reasons and personal motivations that can be roughly defined as self-interested, for personal gain, altruistic, or concern for the welfare of others, consistent with the explanation provided by (Harvard, 2019). These imply that the range of respondent motivations is purely altruistic, impurely altruistic, or feeling good knowing one is doing something to support a social good, and not at all altruistic, driven entirely by self-interest, and often highly visible, as can be seen in findings. Before making any action, individuals consider both extrinsic factors (e.g., potential future rewards) and intrinsic factors (e.g., pure altruism and the pleasure of helping others) when determining their social contribution behavior (Allison, Davis, Short, & Webb, 2015). Both intrinsic and extrinsic motivations have been linked to prosocial behavior in traditional charity (Cox, Nguyen, & Kang, 2018; Ryu & Kim, 2016).

Intrinsic Motive

Personal Value

According to research, personal values influence the decision to engage in philanthropic acts. Personal values are aspirational objectives representing what is significant in a person's life. They govern individuals' perceptions, attitudes, and behaviors in various situations (Schwartz & Bilsky, 1987). Individuals differ in their relative significance on specific values, resulting in personal value hierarchies, even though all values are at least somewhat relevant to most people. For example, for one individual, caring for the wellbeing of close others may be more essential than achieving success, whereas for another, achieving success may be more important than caring for the welfare of close others. In the prosocial literature, universalism and altruism have been found to have a coherent relationship with charitable conduct (Sagiv, Sverdlik, & Schwarz, 2011). Similar to the findings of this study, respondents view charitable acts as a social obligation and a way to demonstrate their prosocial behavior and concern for society.

Moreover, similar to the findings of this study, experiencing happiness after charitable acts increases charitable behavior (Isen & Levin, 1972), as evidenced by Respondent C, who felt happiness from his experience of performing waqf. Similar to other findings in this study, charity increases positive affect and decreases guilty (Isen, Horn, & Rosenhan, 1973; Moche & Västfjäll, 2021). These are consistent with the findings of this study, which indicate that E's charitable giving has reduced his egoism, and he has a positive outlook on the disadvantaged after continuously engaging or building relationships with the needy. Indeed, meaningful social relationships are required to boost levels of well-being (Diener & Seligman, 2002) and satisfy humans' innate need to connect (Baumeister & Leary, 1995; Ryan & Deci, 2000). If social ties are such a powerful predictor of happiness, it seems plausible that prosocial behavior could promote happiness by fostering the growth of social relationships through good socialization.

Knowledge and Understanding

The role of knowledge in shaping an individual's attitude toward performing charitable acts has been confirmed by Siti Rabaah, Mohammad Rezal, Turiman, & Wan Mahzom, (2011) in their studies on Malaysian university students' attitudes toward volunteerism. With a sample size of 5019 students from 20 public universities, they discovered that most Malaysian university students have a high level of knowledge about volunteerism and its concept, which shapes their positive attitude toward volunteerism activities.

Findings validated that knowledge and understanding of cash-waqf positively influenced the attitudes of the majority of respondents toward their intention to perform cash-waqf as a form of social responsibility. According to Bourassa & Stang (2016), a crucial antecedent of the public's support for charity may be their level of awareness regarding the industry. Knowledge is a combination of familiarity and expertise, where familiarity is the sheer amount of product-related (familiar with the activity) encounters, and expertise is the ability to do product-related tasks successfully (doing the activity) (Alba & Hutchinson, 1987).

Existing research indicates that when individuals have a greater understanding of charity acts, favorable consequences ensue. Sisco & McCorkindal (2013) discovered that when charitable organizations expanded their engagement on social media networks and were more active with their users—which is assumed to raise consumers' knowledge levels—their status climbed.

In other words, an increase in general knowledge may have a favorable effect on public support. Similarly, respondents with extensive knowledge of waqf are more likely to endorse the practice in this survey. It demonstrates that knowledge understanding is innately capable of prompting imitation of the practice.

Experience

The findings of experience as a personal motivation for the cash-waqf organization of respondents are consistent with the insinuation by Gibb (1993) that the capacities of a small business/micro-enterprise in social entrepreneurship are not fixed or unchanging traits or characteristics. Still, they can be modified over time and, thus, developed and learned through experience. It means that a micro-enterprise attitude toward social commitments is not just determined by their characteristics but also by their personal experiences. In this regard, several studies concur that prior social experience is an important factor in the conception of social commitment projects (Austin, Stevenson, & Wei-Skillern, 2006; Certo & Miller, 2008)

In this study, respondent D perceives the social experience he learned during his previous employment as a reason to incorporate the social practice into his business. Like other respondents, they have experience with social commitment through charitable work. As a result, they are encouraged to perform cash-waqf as a way of social responsibility. This study's findings can be explained by the fact that volunteer work (Komives & Wagner, 2009) and learning (Astin, Vogelgesan, Ikeda, & Yee, 2000) increase participants' sense of social responsibility. In a similar vein, an exploratory study conducted in Brazil by Scheiber (2016) indicates that engagement in charity events can be one of the explanatory elements, or possibly the primary motivator, for the eventual execution of social responsibility projects. Through charitable work, those who engage in routine social contribution gain a greater awareness and understanding of those most impacted by social difficulties.

Extrinsic Motive

Rewards

Most respondents mentioned favorable rewards for profit, sales, and social respect gained from participating in social causes. In classical charity, extrinsic rewards such as reputation and reciprocity have been thought to motivate prosocial behavior (Edlund, Sagarin, & Johnson, 2007). Reputation is defined as the social outcomes of charitable contributions for donors: people consider donating to improve social respect (Bekkers & Wiepking, 2011), which is consistent with the findings of this study, where respondent B mentioned gaining social recognition through social practice. Reciprocity refers to the gains people expect to make from their actions in the form of future benefits (Hung, Durcikova, Lai, & Lin, 2011). People are motivated to donate because they expect to reap these gains in the future (Konrath & Handy, 2017). These can be seen in a statement by respondents B and C, who stated that they saw public support for their businesses improve, thereby increasing sales and profits.

Furthermore, as seen in the findings, micro-enterprise social commitment behavior produces pleasant relationships between them and their receivers. As stated by respondent E, doing cash-waqf as a social commitment could harmonies relationships between them and society and lessen their discontent toward business practice. Simultaneously, he postulated that this would help to bring them closer to society. Across studies, prosocial behavior produces hedonic gains when performed in ways that enable increased social connectedness, such as favorable social interaction between the giver and recipient (Aknin, Dunn, Sandstrom, & Norton, 2013). Good relationships with the community may aid enterprises in acquiring greater market prospects (Richardson, 2013; Stuart & Sorenson, 2003) and certain privileges (Amini Sedeh, Abootorabi, & Zhang, 2021).

4.6.1.2. Societal Well-Being Expectation

This sub-finding of social well-being expectations of individual motives demonstrates respondents' thoughts on their role in addressing social issues. They expect cash-waqf philanthropic activity to impact their surroundings positively, and they genuinely think their efforts will make a difference. With this expectation, they have driven their intention in this practice. As mentioned by one of the respondents, waqf can ease people's lives. As discussed in the previous chapter, Chapter 1, waqf has the potential to benefit not only

the public but also the country. Waqf was previously used to pay teacher salaries, hospital bills, food, and other expenses. As a result, there is a wide consensus among Muslims that waqf can meet people's expectations. Waqf has been established by legislation to provide various social and community-based services in Muslim society. It has numerous advantages and functions (Intisar, 2007). According to respondent A, waqf can assist beneficiaries in obtaining an education and assisting in social development, both of which will improve beneficiaries' lives. Improving society's life will improve social mobility and the country's economic growth.

To escape poverty and achieve social mobility, the poor require training, capacity building, skill enhancement, monetary transfers, and income support (Shaikh, Ismail, & Mohd Shafiai, 2017b). In this context, the institution of waqf can enhance socioeconomic mobility by providing a relatively permanent, efficient, and effective source of funding for health and education facilities (Conteh, Shehbaz, & Albakri, 2020; Khairunnisa, 2016). The increased and enhanced supply of education and health infrastructure financed by waqf can strengthen the income-earning capacity of beneficiaries.

Furthermore, the respondent also mentioned how waqf could solve issues of necessity, such as water and electricity. It is well documented that waqf institutions have played a significant role in Islamic society since the early days of Islamic civilization's history (Cizakca, 1998). The waqf institution has always voluntarily provided public goods ranging from education and health care to water supply and highway facilities (Saad, Kassim, & Hamid, 2016). Waqf provides material infrastructure and generates revenue for use in, among other things, social welfare-enhancing activities at the family, community, and state levels.

4.6.1.3. Uniqueness of Waqf

The final sub-finding in this theme is the uniqueness of waqf, which refers to the concept of a waqf instrument attracting respondents to perform the practice. The mechanism of waqf in terms of lasting in perpetuity means long-term sustainability and enjoyment by many people, among other appealing characteristics that change respondents' perceptions of cash-waqf practice. The University of Al-Azhar is an example of a sustainable waqf. It was founded in Cairo in 972 and was funded by waqf revenues until 1812 when the Egyptian government of Muhammad Ali took control of the Awqaf (Masoud, 2015).

The institution still exists today, indicating that it has benefited countless generations and will continue to serve future generations for as long as it exists.

Moreover, under waqf, a donor donates and dedicates a movable or immovable asset for the permanent benefit of society. The recipients have permanent revenue. In the modern application of waqf, it can be established by the donation of real land, furnishings, other movable goods, and liquid forms of money and wealth, such as cash and shares, which benefit the recipient in perpetuity (Shaikh et al., 2017b)

Respondents also discussed the uniqueness of pooling waqf money, which acts as a public fund platform to accumulate funds to address larger public issues. Typically, the cash waqf is made when a collection of donations is pooled together to construct institutions such as schools, hospitals, and orphanages (Sadeq, 2002). According to Muhammad Ridhwan, Fuadah, & Mohd Asyraf (2013), cash waqf has the potential to pool additional resources and enable wider participation from individual donors. Furthermore, the waqf could divert funds and other resources away from current consumption and into productive and prospective assets that generate revenue for future consumption by individuals or society (Mochammad Arif, 2014). Waqf is thus an unusual combination of the act of saving and investing. It works by diverting certain resources from consumption and reinvesting them in productive assets, thereby increasing capital accumulation in the economy and benefiting society.

4.6.2. Normative Influence

This study's finding of normative influence is identical to the Ajzen (1991) definition, which concerns the possibility that important reference groups or individuals support or oppose performing a given behavior. He went on to say that it can be described as how the presence of others influences people's thoughts, feelings, and behavior (Ajzen, 2002). The possibility that relevant social referents will accept or disapprove of a certain behavior is encompassed by subjective norm beliefs, also known as normative beliefs. Additionally, normative views include an individual's drive or desire to conform to these social referents' expectations (Lino et al., 2014). However, there is a slight distinction from Ajzen's normative beliefs construct in this theme findings. Normative beliefs, according to Ajzen, also include a person's perception of normative social pressures or the beliefs of relevant others that influence what behaviors should or should not be performed.

In this study, however, rather than focusing on normative beliefs, the theme revealed that normative influence considers the external environment that may influence respondents' intention behavior, which is a broader concept than normative beliefs. The finding theme is identical to the criticism by LaMorte (2019). Although TPB considers normative influences, it does not consider environmental or economic factors influencing a person's intention to engage in a behavior.

The findings of this study indicate that religious, local culture, values, and business ethics, as well as the publicity of waqf by relevant parties and the transparency of waqf governance, affect respondents' thoughts and feelings, which influence them to engage in the practice. The presence of external interference by others, not the respondents' influence, makes them participate in behavior. Consistent with Trafimow & Fishbein (1994), subjective norm/normative influence expresses the consequence of a series of pressures created by others that can impact an individual's behavior rather than their self-influence. These coherent with some researchers' criticism of the importance of external influence on the TPB construct, who insisted on their arguments on the TPB's narrow adequacy and proposed relevant external factors by modifying the current concept to increase the predictability of intention (Armitage & Conner, 2001; Ravis & Sheeran, 2003).

In general, normative influence plays an important role in forming people's behavioral intentions, exerting a positive or negative influence that motivates each individual to engage in certain behaviors while avoiding others. The normative influence presented in this study takes into account a variety of external variables capable of exerting pressure on respondents' perceptions, ranging from societal pressure to institutional pressure or any relevant party to the given behavior.

4.6.2.1. Religious Influence

This sub-theme's findings revealed that respondents' behavioral intentions were influenced by local sentiments toward religion and religious convictions. As all the respondents are Malay Muslims in Malaysia, Islam plays a significant role in shaping their attitudes toward cash-waqf organizations. Numerous studies have demonstrated that the powerful influence of religion plays a role in determining whether an individual makes a charitable contribution (Brooks, 2006; Guo, Webb, Abzug, & Peck, 2013; Will & Cochran, 1995).

A person's religious perspective moderates their behavior and their beliefs systems, such as by influencing their decision to give charitable donations to religious and secular nonprofit organizations and their expectations of programmatic outcomes (Eger, McDonald, & Wilsker, 2013).

Furthermore, it has been discussed in this literature review that faith conviction is a common theme that drives small businesses and micro-enterprises to instigate social responsibility. Several researchers recognize that charitable relevant factors of owners and managers are the main driver of social engagement in SMEs, as shown by individualistic convictions like faith and levels of perceived responsibility (Evans & Sawyer, 2010; Kusyik & Lozano, 2007; Murillo & Lozano, 2006). The common viewpoint of religious influence demonstrated in this study as an intention for respondents to do social commitment has been agreed upon by (Westman et al., 2019), and personal convictions are believed to spread more easily within small businesses.

Religious Local Sentiment

The notion of local religious sentiment in the study refers to respondents' judgement and sensitivity regarding Islam and Muslims' position in Malaysia, which is shared with the rest of the local Muslim population. Some respondents felt that local Muslims were haunted by underdevelopment and that practicing waqf could create a better situation for Muslims. The findings are consistent with Engku Muhammad Tajuddin, Nordin, Adam, & Sobihah Abd Halim (2018) idea that the waqf can harness Muslim welfare by supporting widespread religious and charitable activities. Furthermore, some respondents emphasize how the sentiment of Islam and Muslims influences them to practice waqf. Respondent F, for example, suggested that being a Muslim in Malaysia innately influences people to commit the practice. The very reason why Malaysian Muslims are very devoutly sentimental is that Islam has been a true inspiration for the development of a Malay view of the world, a view of the universe (Abdullah, 1988). Islam has become the most important factor in defining Malay minds. Islam, for example, is regarded as a worldview that influences Malay people's thoughts and processes (Nasir, Rahim, & Nor, 2018).

Finally, respondents discussed how they valued and sympathized with religious causes, citing Malaysians' unwavering support for Palestine as an example. The sentiment toward Islamic causes was always supported due to the influence of the Islamic doctrine

of loving one another for the sake of Allah and the widely accepted core beliefs among Muslims offocusing on Allah's unity (Kristiansen & Sheikh, 2012). Islam is a religion of tolerance, peace, and reconciliation. Islam teaches that life is sacred and that believers are responsible for upholding truth and justice while also helping one another. Islam's fundamental principle is social justice. Pursuing justice in the face of oppression and suffering is every Muslim's personal and collective duty (Yazdani, 2020). In this regard, it is possible to argue that waqf can serve as a tool for alleviating Muslim suffering and that it is the collective responsibility of all Muslims to support the practice.

Religious Belief and Practice

This study's respondents indicated that religious beliefs and practices influence their willingness to perform cash-waqf. They explained that waqf instruments are desired in Islam, and those who perform them will receive Allah's grace. It is consistent with the assertion of several Islamic scholars that the primary reason for the foundation of waqf is religious, as religion serves as the primary impetus for Muslim social and intellectual pursuits (Hayatullah, Shah Haneef, Haji Mohammad, & Rahman, 2021; Kuran, 2001). The anticipation of God's reward and faith in the Day of Judgment played a crucial influence in the formation of charity organizations and virtuous acts (Mohammad Zulfakhairi, 2019). They performed good deeds under the influence of intense conviction and hope for reward in the afterlife.

Moreover, religion has long been seen as an essential aspect of human nature due to its profound influence on the lives of individuals. For instance, religious ideas and ideals are viewed as having a considerable impact on how humans live, behave, and work (Clarke, 2013; Osman-Ghani, Hashim, & Ismail, 2012). Religion has a significant role in the lives of individuals by shaping their beliefs, understanding, and behaviors (Ateeq-ur-Rehman & Shabbir, 2010; Ramadani et al., 2015).

Besides, in Islam, voluntary charity is considered a virtuous deed. It is regarded as proof of *iman* (faith). There are many authentic hadeeth and Quranic verses that mention the benefit of doing charity, such as "*Allah will deprive usury of all blessing but will increase for deeds of charity: for He loves not ungrateful and sinner creatures*" (*Qur'an*, 2: 276) and "*That which you give in usury to increase through the property of (other) people will have no increase with Allah: but that which you give in charity, seeking Allah's Countenance, (will increase); it is those who will receive a recompense multiplied*"

(Qur'an, 30:39). In terms of hadeeth, Abu Hurairah (r.a.) reported Allah's Messenger, Prophet Muhammad, saying: "*Charity does not diminish wealth, and the servant who forgives, Allah provides to his respect; and the one who demonstrates humility, Allah raises him in the estimation (of the people)*" (Hadith 6264 in Muslim Vol. 4). As a result, voluntary charitable giving, such as waqf, has a benevolence position in Islam, with Allah promising rewards. These tenets spontaneously influence respondents with pious beliefs, as expressed by respondent C, that Allah's blessing is important for him to survive in a business environment. He believes that charitable work is one of the most important factors for his business success.

Lastly, one of the religious elements mentioned by the respondent is business jihad. They linked doing waqf in business to jihad, a religious concept in Islam that refers to people struggling in dedication to Islam, acting as a religious duty for the benefit of Muslims. As a result, a person motivated solely by the desire to conduct business jihad is motivated to engage in business and be dutiful, hardworking, and devoted without external control, with the ultimate goal of seeking Allah's pleasure rather than other ulterior motives such as seeking wealth, fame, and name (Ahmad, 2011). They tend to gain knowledge and experience to ensure the success of business activities (Azimi & Yaacob, 2012). The business Jihad philosophy inspires business people always to act virtuously and socially responsible, regardless of the financial consequences (Kedah et al., 2016). It means that they understand the business purpose from an Islamic perspective as follows, to design and deliver goods and services required and appreciated by the people, provide the chance for people to take a job and achieve their life's mission, to develop themselves, to make a contribution to their societies, and to live a good life (Khalifa, 2003).

4.6.2.2. Cultural, Value and Ethic Context

The presented sub-finding stressed how culture, value, and ethical context influence respondents' intention to perform cash-waqf as a type of social engagement. Similar to Wang, Tang, & Wang (2015), cultural differences affect people's understanding of prosocial behavior, while in terms of social value, Van Lange, Bekkers, Schuyt, & Van Vugt (2007) justified that individual differences in social value orientation do predict one's behavior towards donation, particularly for those who uphold prosocial behavior. Taskinsoy (2022) discloses that ethical, economic action characteristics are crucially important for businesses, adhering to the standards and regulations of the economy

since people transact with one another over time (De Blasio, Pavone, & Migliaccio, 2022). It implies that businesses owe society, and it is right for them to compensate the public by benefiting it. Therefore, it can be concluded that prior studies validate this study's findings.

Cultural

The sub-findings of this study revealed that the respondents of this study prefer to undertake cash-wa'qf as part of social philanthropy due to the cultural factors of generosity that have been present in the Malay culture for a long time. They noted that charitable giving, also known as *sadaqah* among locals, is extensively practiced as a social norm. The Malay word for philanthropy is 'sukarela', which combines the words 'suka' and 'rela' to mean love for sacrifice 'or' sacrifice with love 'and has long been a part of the lives of the Malay people. Malaysians give money, kindness, and time to others and aid one another in times of happiness and distress. Despite the ubiquitous impact of the Malay sultanates, Islam in Malaysia is also associated with the operations of autonomous voluntary organizations, especially due to the moral and material support of the Muslim communities and their awqaf (Kasim, Berma, Nga, & Hasan, 2006).

In Malay society, the culture of mutual collectivism, also known as *gotong-royong*, exemplifies the culture of assistance and social cohesion (Yuhertiana, Zakaria, Suhartini, & Sukiswo, 2022), which regards others as our family members. Respondent C's mother encouraged him to view others as his siblings, especially those in need. While for respondent D, he mentioned love and support for community development, which is part of the spirit of *gotong-royong* and *tolong menolong*. The spirits of 'gotong-royong', forming impromptu groups to perform tasks for the maintenance and welfare of the village community, and *tolong menolong*, mutual aid, both in urban and rural areas, are still very evident in community services such as patrolling and protecting the neighborhood from outside threats and preparing feasts for weddings and other social, religious, or ceremonial events (Kasim et al., 2006). *Gotong-royong* and *tolong-menolong*, originating from Indonesia-Malays, have been done since the olden days (Thompson, 2004). Thus, extending a hand has been prevalent and manifested in response to requests for aid or support. This sense of generosity and compassion has been fostered throughout Malaysia (Sarawathy, Surita, Anita, Kiran Kaur, & Jeevamalar, 2018).

In addition, some respondents discussed the acceptance of waqf due to the practice's incorporation into local culture, promoting oriental cultural values based on Islamic principles. Some local researchers agreed that waqf is already ingrained in Malaysian culture (Hasanuddin & Ramli, 2021). Hisham (2013) emphasized the practice dating back to the 15th century. Nowadays, many government agencies and the private sector are promoting waqf culture, such as *Program Semarak Berwaqaf* by the State Religious Council of Perak, intending to raise awareness and elevate the culture of waqf so that it can continue to thrive in the community and become a followed by the next generation. Malay-Islamic values are the cornerstones of Malay culture. Malaysia's government embraced the status of Malay-Islamic values as the foundation of nation-building as soon as the country gained independence (Wan Norhasniah & Jessica Ong, 2013). Islam did bring about many significant changes in Malay society, culture, and civilization. One central element in Malay culture and civilization that has been significantly transformed is the Malays' worldview, which also motivates the transformation of values, norms, beliefs, and other cultural elements (Hashim, 2009). As a result, Malay people will strive hard to uphold cultural values based on Islamic principles in their daily lives, just as respondents in this study wanted to practice cash-waqf because it is part of Islamic-Malay culture.

Social Value

The sub-findings indicate that the social value of their environment influences respondents' decisions to participate in cash-waqf organizations. As mentioned, waqf is already an integral part of Malaysian culture, passed down from generation to generation and supported by Islamic-Malay culture. However, waqf also relates to the social value that supports it as a culture through social pressure maintained and shared by society. In one response by respondent A, his social group is aware of waqf and is extremely concerned about it. One study agrees with the results of the present study by pointing out that social interactions affect how much people give to charity (Zhong & Lin, 2018).

The significance of social value is also supported by McDonald & Crandall (2015), who asserts that social norms indicate which attitudes and behaviors are prevalent, valued, and accepted in a particular society. A social norm is a group-specific expectation regarding appropriate behavior. According to Muzaffer & Carolyn (1953), social norms are "formed in group situations and serve as standards for the individual's perception

and judgement when he or she is not in the group situation." Group norms shape an individual's socializing attitudes. Following the responses of respondents A, C, and F, waqf is a prevalent practice and trending topic on social media, where numerous social influencers promote their participation in waqf, reinforcing the social norm of society. Also, respondent D mentioned that during pandemics and disasters, publicity of donations would be made to trigger social norms of attitude among society in supporting altruistic behavior. It is the same as Burchell, Rettie, & Patel (2013) that social marketing draws on the premise that people tend to conform to what other people do and therefore intend to shape behavior by letting people know about the majority's behavior tends to be successful.

Furthermore, respondent F stated that she would like to participate in this practice due to peer pressure from her friends, who are also involved in charitable activities in the form of disabled employment. It is possible to conclude that the human organism is designed for social norms. All primates share the notion of social norms in imitation and social learning (Smuts et al., 1987), which are specially developed in humans (Tomasello, 2014). Well-developed brain structures promote awareness of others, for example, facial recognition (Farah, Rabinowitz, Quinn, & Liu, 2000); mirror neurons (Kohler et al., 2002), and human language capacity (Hauser, Chomsky, & Fitch, 2002) is essential for social coordination. As a result, respondents in this study who intend to organize cash- waqf recognize social norms and are aware of social expectations.

Ethical

This theme's sub-finding proves that respondents are concerned about business ethics. Respondents indicate that businesses must follow good practices and be sensitive to societal needs. The perspective given by respondents connotes with those (Dutta & Banerjee, 2011). Regardless of their size, businesses must no longer ignore ethical behavior. However, the ethical behavior of the socially responsible is a moral quandary for them because they must compromise on various issues to survive (Cant, 2012).

Ironically, the respondents of this research disagree, as evidenced by respondent D's assertion that business ethics is the ultimate purpose of business and respondent E's view that people are the top priority for business morals, indicating that they are a social enterprise. Small businesses have a stronger connection to the community. Their accessibility to the local community may make it tough for any of them to breach

ethical expectations (Goel & Ramanathan, 2014). They gain social support and legitimacy by being acknowledged as part of the community in which they conduct business. As a result, they are obligated to make efforts to enhance their public image, trust, legitimacy, and acceptance in society (Russo & Perrini, 2010).

Last but not least, according to what were claimed by Lepoutre & Heene (2006), if individual small businesses have trouble taking social responsibility by themselves, then a culture of shared responsibility should be supported for the small business sector. Organizing cash-waqf can meet the requirements of the previous author since waqf is a shared responsibility among micro-enterprises. Besides that, respondents intend to participate in this practice because it has the potential to shift society's perception of business profit-oriented practices to social-oriented practices, which do not treat people as a means of making money but rather respect them. Respect requires understanding that their surroundings are also humans (Robin, 2009). It entails maintaining empathy for society and adapting to its unique human needs. It should be emphasized that the perceptions of fairness and respect are applied within the business system, as respondents attempt to imply.

4.6.2.3. Waqf Promotion

This sub-theme's findings reveal that relevant bodies' normative influence of waqf promotion influences respondents to practice cash-waqf. As one of the primary components of social communication in the current digital society, advertising remains crucial for shaping social norms, value systems, and public consciousness (Key & Czaplewski, 2017). Furthermore, advertising as a social institution is always concerned with how well it changes people's behavior and how well it can manipulate people's minds (De Mooij, 2018). Simply put, waqf promotion is a form of publicity intended to influence by exerting pressure in the form of awareness on the concerned group to perform cash-waqf. For example, respondent A mentioned meeting with waqf representatives in a shopping mall and interacting with them. Sometimes he also met with the waqf representative who conducted door-to-door cash-waqf collection marketing, indicating that the promotion had reached and inducing him to perform cash-waqf. The respondent's response is identical to Saeri et al. (2022) finding that charities may increase charitable contributions by increasing donation visibility. The findings are also supported by Rabitah Harun, Abdul Rashid, Murat, & Inayah Yaakub (2016) in their study on waqf

promotion among university students, which found that waqf promotion will induce students to practice.

Promotion can take the form of informative or appealing donation marketing. Because of the extensive efforts made by relevant authorities to promote the practice, most respondents in this study were aware of the waqf practice and its function. Respondent B, for example, emphasized the importance of waqf promotion in informing other micro-enterprises about the cash-waqf practice. According to local researchers Hartini et al. (2021), promotion and knowledge are significant and positively related in providing awareness and understanding of cash endowment among certain communities in Pahang, Malaysia. In addition, a few respondents mentioned that waqf promotion appealed to them, citing successful real-world waqf projects. The findings of Erlandsson, Nilsson, & Västfjäll (2018) indicate that positive appeals elicit a willingness to donate more effectively. Due to the ethical level and the inability to discern between subjective and objective intentions, Chen, Huang, & Qin (2022) asserts that donation marketing could increase one's intent. Donation marketing is a donation and returns from social ethics and commercial value standpoint (Zhu, 2011). The findings by Xu, Mehta, & Dahl (2021) indicate that engaging in a creative activity increases the participant's sense of autonomy, thereby inducing a positive emotional state, and increasing donation tendencies. Charities that seek to increase care in society, such as those that address social issues, should use compassion in their marketing campaigns by being emotionally congruent with the moral concern of communal norms (Goenka & Van Osselaer, 2019).

Finally, waqf promotion should emphasize that waqf is open to social development rather than religious development, as respondent F. Focusing on one type of development may hinder those with different goals for their contributions. Failure to promote waqf contributions and practices can significantly impact the need to raise awareness of the socioeconomic potential of cash waqf as an Islamic social financing option (Adeyemi, Ismail, & Hassan, 2016).

4.6.2.4. Waqf Governance

The sub-theme of findings illustrates that effective governance is necessary for the cash-waqf practice to gain respondents' acceptance and influence their intent on a cash-waqf organization. Cash-waqf practice is managed by a waqf institution, which engages in activities of common interest to beneficiaries and donors but typically benefits as a whole. Everyone will benefit in practice in the case of financing for public facilities. However, the platform's survival is dependent on the contributors. The presence of an authorized agency body that manages waqf, such as the State Religious Islamic Council (SRIC), influences study participants to practice cash-waqf as a social responsibility commitment. It gives them the confidence to contribute because they know it's well-managed. It is consistent with the findings of Harris, Petrovits, & Yetman (2015) that donations are favorably connected with the governance of charity institutions, as demonstrated by this research.

Studies have shown a link between the quality of governance and the effectiveness of charitable organizations (Preston & Brown, 2004). The author discovered that charitable organizations with better governance are more likely to be trusted by the public and, thus, more likely to secure public donations. According to the study participants, quality administration is critical to setting the agenda and achieving the goals of a waqf institution. These governance initiatives would increase their approval of waqf. At the same time, some respondents still doubt the transparency and accountability of waqf institutions, citing the waqf platform being corrupted and manipulated. Waqf was confronted with significant administration and management concerns, which impeded Muslim contributions (Md Shahedur Rahaman, Iftekhar Amin, Mohd Zulkifli, & Mohd Rushdan, 2012; Rusni, Syed Musa, & Adnan, 2018). So, the good performance of waqf institutions will inspire the people to contribute further waqf assets in the future. In turn, this will enhance the waqf's reputation and function for the sake of the *ummah* (Shafii, Yunanda, & Rahman, 2014). The prior findings and the opinions of the respondents are comparable. Most respondents are concerned about their contributions, where they will be funneled, what evidence waqf projects have been completed, and how the funds will be maintained.

The respondents have identified trust as an inspiring factor influencing their actions. For instance, respondent G is suspicious about waqf management. Trust refers to the disposition of an individual to develop confidence in an exchange partner's ability to produce the desired outcomes (Moorman, Deshpande, & Zaltman, 1993). According to Snip (2011), a charitable organization with a reputation for high altruism, fidelity, and credibility tends to enjoy a positive image and a favorable reputation. In addition, Osman et al. (2012) demonstrated that the foundations for attaining particularized trust from individuals in any society must be communicated through actual behavior based on their expectations to boost economic activity. This view was also articulated by Xie & Peng (2009), who revealed that the public's perception of an organization's integrity, credibility, altruism, and effectiveness in managing relevant activities, can foster trust (Gefen & Straub, 2004).

In the respondent's view, waqf governance is crucial because they desire the institution's accuracy and transparency before adopting the practice and conforming to the practice. Conformity occurs when individuals modify their attitudes or behaviors to reflect a perceived norm. Conformity can be motivated by either a desire for accuracy and reliability, known as an informational influence or a need for social approval, which is part of a normative influence (Burger, 2001). Therefore, the interactive effect of informational normative plays a significant role in predicting respondents' intentions regarding a given behavior, but this may have been overlooked in the TPB model (LaTour & Manrai, 1989). The author goes on to explain that when one receives both information about positive consequences and normative pressure, it becomes more difficult to argue against normative demand, thereby amplifying the effect of social pressure. In other words, after learning how one's blood donation can benefit others, one has a cognitive ground for having to comply with social pressure. In this study, a positive perception of the governance of waqf institutions and their credibility in addressing social issues and managing waqf assets remains prominent. These exert pressure on respondents to conform to cash-waqf as a form of social responsibility if the governance of waqf institutions is unquestionable. They wanted the waqf institution to become open, transparent, accurate, and reliable in its conduct. A study by Manis, Cornell, & Moore (1974) identified that normative influence was viewed more favorably when it backed the audience's beliefs. Besides that, because people receiving information about positive aspects may be more responsive to the subjective norm attempt, they are more likely to

express an intention to donate to the normative referent person/institution.

Truthfulness, integrity, and transparency in dealings with others are hallmarks of charitable organizations with a reputation for helping those in need. This collection of elements of good governance will translate into greater confidence among individuals, incentivizing them to donate to charities that support the community. Consequently, under normative informational influence, waqf authority plays a significant role in persuading respondents to conform to the practice by enhancing waqf governance.

4.6.3. Controllability Behavior

The theme's finding of the third research question indicates the factor of the extent to which the respondents believe they can control their behavior. It refers to their perception of their ability and determination and external factors such as the resources and support available to them. Similar to Ajzen's finding, this finding pertains to the perceived ease or difficulty of the behavior and the anticipated hurdles and obstructions that may arise (Ajzen, 1991). According to a local study, people's inclination to donate to corporate waqf is highly influenced by their degree of behavioral control (Hasbullah et al., 2016). In this study, two factors lead to the controllability behavior of respondents, referring to the ease of waqf application; convenience and affordability. Shukor et al. (2017) result on convenience to endowment and the low amount of waqf (Adewale & Mohd Firdaus, 2017), antecedent of Muslims' intentions towards participation in cash waqf. Therefore, the main finding of this study affirms the prior study on perceived behavioral control intention on a given behavior.

4.6.3.1. Easiness of Cash-Waqf Application

Convenience

Convenience is identified in the data as an important determinant of respondents' decisions because it indicates the accessibility and expenditure of time and energy required to practise the given behavior. The results show that most respondents perceived waqf as an easy and convenient way to fulfil their social responsibility duties. Waqf has become more accessible thanks to the growth of technology and the participation of numerous parties in its activities. Value-based intermediation (VBI) implemented via Islamic banks in Malaysia has bolstered the Shariah Islamic law principles' influence on moral values and society's protection (BNM, 2018).

For VBI, the goal has been to make Islamic banking more impact-driven while developing and delivering various goods and services to consumers and engaging with them regularly (BNM, 2018). Islamic banks' self-discipline toward serving the community should be strengthened due to VBI implementation. VBI offers actionable support by allowing national organizations, including Muslims and non-Muslims, to participate in social projects. In 2019, six Islamic banks in Malaysia, namely; Bank Islam Malaysia, Bank Muamalat Malaysia, Affin Islamic Bank, Bank Rakyat, RHB Islamic Malaysia, and Maybank Islamic, actively collected cash waqf (Magda, 2019). The initiative the designated banks took allowed them to collect the necessary cash waqf contributions from the general population (Mohsin, 2015).

Respondents report that self-social responsibility is exhausting and requires a lot of energy, depending on the type of activity performed. Other respondents found the waqf application appealing because it requires no expertise, saves time and can perform anytime. Contributions to the cash waqf can now be made anytime and anywhere, thanks to advancements in online communication and the launch of numerous mobile applications (Shukor et al., 2017). Access to cash waqf is critical given that micro-enterprises from various geographical locations, knowledge backgrounds and technological illiteracy are eager to contribute. The payment method system is critical in simplifying the donation process and making it more convenient for others (Muhammad Ridhwan et al., 2013). Institutions can enhance their cash waqf collections, as demonstrated by Mohsin & Mohammad (2015), making the contribution process easier for donors. In other words, donors must have easy access to cash waqf since it encourages them to do so. Studies show that people's willingness to contribute to the community positively correlates with greater access to waqf applications (Johari et al., 2015; Mohd Hafiz Bin et al., 2019). They concluded that the accessibility to cash waqf significantly impacts the amount of cash waqf collected by an authorized party.

Finally, by using a waqf application, respondents no longer need to plan ahead of time or incur additional costs, and B, an ageing female respondent, no longer needs to expend much energy. Respondent B's viewpoint is reasonable because not all micro-enterprises are young and energetic. In some cases, the waqf practice may benefit disabled people or those who are vulnerable and unable to fulfil social responsibilities. The convenience and simplicity of waqf apply to all types of micro-enterprises, regardless of their physical condition.

Intermediate parties have taken up waqf channeling's intermediary duty. Islamic banks, for example, have risen to prominence as essential value-based mediators, and the cash-waqf collected can be invested according to Shariah. Finally, the resulting profits can be used by funding various initiatives that aim to empower people economically, advance education, and enhance health care (Miskam & Nasrul, 2013).

Affordability

Respondents agreed that the financial burden of social responsibility is always a significant obstacle to participating in charitable endeavors. It is the same as the typical conservative CSR viewpoints. Traditionally, CSR has been viewed as an expensive endeavor due to the added costs associated with being socially responsible (Galant & Cadez, 2017). Community sponsorship, philanthropic activity toward orphans and public donations are all examples of socially responsible behaviors. Therefore, they are looking for an inexpensive and budget approach to social responsibility. Social responsibility may consume a business's resources over an extended period, particularly if the contribution is to achieve sustainability. This resource commitment may reduce the cost-adjusting flexibility of firms (Fan, Li, Fan, & Mao, 2021).

Moreover, micro-enterprises may encounter various internal and external challenges and societal objectives. One of the fundamental ways businesses fulfil their corporate social responsibility is to sustain this aspect of their business. But being sustainable in business is also a part of micro-enterprises social responsibility since some have workers whose welfare must be maintained. The findings of Seeger (2019) indicate that implementing tactics for micro-donations can be used as an entry point for larger donations and as a low threshold for people to do good. The study also indicated that a person's propensity to spend money on donations is affected by the amount of money they have, as Kirchgässner (1992) argued on small donations as a low-cost decision. So, the low-cost donations look affordable and favorable because the practice can be performed for a long time.

Affordability to micro-enterprise is a critical factor in this study theme, given that some are not making a good income, affecting their social responsibility. The majority of respondents viewed affordability in terms of micro giving. However, other respondents thought affordability reflected one's ability to engage in the behavior. If they have a strong capacity, they can give more.

Donations of small amounts of money from a single giver to a single recipient are known as micro giving. A descriptive study conducted by Muhammad Ridhwan, Mohd Asyraf, Fuadah, & Hisham (2014) on the link between the level of earnings and waqf contribution discovered that the proportion of income affects people's desire to contribute. In the study by Payne & Smith (2015), increases in inequality boost donations. It suggests that income has an impact on one's ability to contribute. Most respondents agreed that their business is small and can only afford to offer what they can to the public. Respondents A and G, for example, stated that they had financial strength but could only afford a portion of it to the public. Therefore, whenever, people have control over their contribution, they see the effort of implementing the behavior as less challenging.

CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

These chapters summarized the study, describe its conduct, and discuss its key findings. The study was summarized in the first part, and the second part discusses the study's conclusion and significant results. This section follows the study's implications, strengths and limitations, and suggestions for future research.

5.1. Summary of Study

The primary purpose of this study was to explore the behavioral and motivational intent of the micro-enterprises in a cash-waqf organization as their social responsibility. This study was carried out through a detailed investigation of three research questions. They are as follows: (a) what is the motivation for performing cash-waqf as CSR? (b) Why would micro-enterprises take action on engaging in cash-waqf, and (c) how is cash waqf so helpful to micro-enterprises in fulfilling their social responsibility? These questions were addressed consistently during the investigation.

Because this study was concerned with investigating micro-enterprises' behavior intent in engaging in the cash-waqf practice, the explorative qualitative research methodology and basic approach were used. Around seven micro-enterprises were selected through snowball sampling from the prescribed requirements of the study. The study was conducted in Selangor, Malaysia.

For this study, face-to-face interviews were the primary method of obtaining information. The researcher audio-recorded all interviews, transcribed them verbatim, and analyzed them using NVivo software. In addition, the data generated from the interviews were triangulated using the panels' assessment of interview transcripts. Triangulation, member check, peer assessment, the researcher's position or reflexivity, and the audit trail documentation all contributed to this study's trustworthiness.

The results demonstrated the behavioral and motivational intent of micro-enterprises on the cash-waqf organization's in Malaysia to fulfil their social duty. The established central themes are attitudinal motivation, normative influence, and controllability of behavior, which provide answers to all three research questions. For the first finding, attitudinal motivation, numerous subthemes were examined, including personal motivation on intrinsic motivation; the inner incentive that drives respondents to conduct cash-waqf

organization; specifically, personal value, knowledge understanding, and experience. For extrinsic motivation, the intrinsic motivation of anticipating a positive outcome was discovered, referring to rewards. Under the same theme, societal expectations and the uniqueness of the cash-waqf determine respondents' attitudes.

The study's second finding revealed that normative influence with religious influence, local religious sentiment, and religious beliefs and practices influenced respondents' engagement with cash-waqf. Culture, value and ethical context, waqf promotion, and waqf governance are other factors under this presented finding. Study outcomes from a Malaysian perspective illustrate the majority of the second findings. Most respondents wish to participate in the practice due to the assimilation of Islamic beliefs and values into the local culture and their faith. Even though Muslims make up most of Malaysia's population, religious sentiment and the desire to better the condition of Muslims are among the critical factors that typically compel micro-enterprises to make waqf contributions. In addition, respondents argued that waqf publicity is essential to increase social awareness and make waqf more appealing. Finally, governance transparency is required to influence their cash-waqf contribution decision.

The outcome of the third research question is that the controllability of behavior relates to the feasibility of doing cash-waqf. It affects the respondents' perceptions of control, shaping their intention. Convenience and affordability are two subthemes that are covered in this theme. Most respondents remarked on how easy and convenient it was for them to perform waqf, describing the practice as something that could be done anywhere and at any time. Respondents also mentioned the relatively low contribution; cash-waqfs micro contribution allows them to engage in the practice without undue stress, which depends on their financial ability.

5.2. Conclusion

This study was conducted to investigate the motivational and behavioral intentions of Malaysian micro-enterprises on the organization of cash-waqf. This section presents the conclusions from each of the study's research questions.

Table 8: Conclusion on the Findings of the Study

Main Themes	Main Categories	Main Elements
Attitudinal Motivation	Personal Motive	Intrinsic Motive Extrinsic Motive
	Societal Well-Being Expectation	-Addressing Social Issues -Wealth sharing
	Uniqueness of Waqf	Driven by characteristic of waqf: -Perpetuity -Pooling contribution
	Religious Influence	Religious Local Sentiment Religious Beliefs and Practices
Normative Influence	Culture, Social Value and Ethics	Culture: -Asian Collectivism Social value: -Social Conformity Ethics: -Business Ethics
	Waqf Promotion	-Marketing by authority
	Waqf Governance	-Credential institution -Transparency of waqf practice
	Easiness of Cash-Waqf Application	Convenience: -Accessibility -Technology Affordability: -Minimal contribution

5.2.1. Conclusion Derived From First Research Question

As demonstrated by the findings of this study, the primary motivation of micro-enterprises in Malaysia to undertake cash-waqf organizations is based on attitude and motivation. This type of motivator is referred to as attitudinal motivation. It is somehow similar to the attitude and motivation of performing charity activities that have been carried out in other countries. These activities emphasize personal motives and societal expectations. However, it is distinct in terms of the contribution platform used. The otherness of the waqf platform, founded on the unique act of saving and investing funds, and the fact that it is sustainable and societally shared, makes it appealing to micro-enterprises. The results of this research showed that the concept of attitudinal motivation might be universal but exhibits some degree of variation.

In addition, the research highlighted the significance of the personal motive of experience and knowledge understanding towards the attitude and motivation of micro-enterprise owners. This subject matter is rarely addressed in literature reviews. It was explained there that when individuals were provided with knowledge, it increased attitude-motivation. Additionally, attitudes and motivations are formed through direct behavioral experience with a particular behavior. The recollection of past life experiences and the memories associated with those experiences may affect our thoughts, feelings, behaviors, and, consequently, our personality traits. As a consequence, attitudes are frequently the result of one's experience and knowledge when forming one's motive towards intention for a particular behavior.

The conclusion that can be drawn from the first research question is that attitudinal motivation is not a rational motivating factor. But irrational one that affects the intrinsic and extrinsic aspects of personal motive. It is a progressive one that develops through knowledge and experience and includes the cognitive aspect of societal looking ahead, which is when an individual looks ahead by using reasoning abilities and mental procedures to develop a positive outcome of their behavior in the surrounding environment. It indicates that a person's true motivation is not limited to merely looking for rewards or outcomes that they will benefit from, but rather from a sense as a human being that has a variety of motivations in doing a given behavior. According to the study's findings, the factor responsible for motivating people by having an effect on both their

thoughts and their actions is known as attitude motivation. It is intricately connected, and it has an effect on our intentions regarding our behavior.

5.2.2. Conclusion Derived From Second Research Question

As shown in the study's findings, the primary influence that led micro-enterprises to engage in the cash-waqf practice as part of their social responsibility commitment was normative pressure. The normative influence presented in this study went beyond the subjective norm discussed in earlier literature reviews and other findings from prior studies. Instead of doing that, the study provides environmental influence as also being a component of normative influence. The study includes waqf promotion and waqf governance as contributing findings, moving away from traditional views of social norms, religious beliefs, and values as a normative for micro-enterprises adhering to the practice. However, traditional perspectives of normative effects, which have been comprehensively examined in the previous chapter on religious, cultural, social, and ethical norms as social conformity for micro-enterprise in conducting cash-waqf, are still held. It is a departure from the traditional normative view for micro-enterprise to adhere to the practice.

Waqf promotion exerts pressure on the micro-enterprises by ensuring that their commitment to contributors is met. It is accomplished by disseminating information and raising awareness to provoke an emotional response from the micro-enterprise. They are exerting pressure on respondents by convincing them that they are expected to contribute by utilizing a variety of marketing activities to attract them. Waqf organizations may exert constant pressure to persuade and convince micro-enterprises to practice cash-waqf as their social duty. It is because waqf institutions are socially responsible organizations. In addition, transparency on waqf governance may exert a trustworthiness influence on the micro-enterprise. Fulfilling such an implicit assumption may pressure the micro-enterprise to conform to waqf practice, given that the micro-enterprise seeks a transparent and dependable platform with good governance. Both contributing findings are crucial because people who get information about the good characteristics of a contributing platform may be more sensitive to the subjective norm attempt and more likely to communicate a donation intention to the normative reference person or institution.

The conclusion that can be taken from the second study question is that normative influence elaborates the significant surrounding factors influencing micro-enterprises in engaging cash-waqf. Even though micro-respondents may have their motivational factors, the influence exerted by others is what pushes them to participate in the practice. When individuals are undecided about the objective correctness of their beliefs and, in the absence of objective criteria, they use the behaviors of group members as a social criterion, normative influence can be an effective method of persuasion. Furthermore, by conforming to the pressure, individuals can fuse within a group and become functional. It is particularly apparent if the given behavior is expected from them.

5.2.3. Conclusion Derived From Third Research Question

The findings indicate that voluntarily controlling behavior, referred to as the controllability of behavior in this study, affects a micro-intention enterprise's ability to participate in cash-waqf. They are hesitant to contribute because they are a small business and cannot afford to do so in a significant way. It's plausible that the relatively small amount of cash-waqf contribution they make is what sparked their intention, given that the amount given depends on how strong their finances are. Taking into account the realities of micro-enterprise, waqf micro giving is a way to address the needs of small businesses while keeping costs low willingly and meeting their social responsibilities. In addition, they can address the needs of many individuals because waqf is a shared contribution.

The waqf application is also feasible and available to any small business, despite the differences in their physical attributes and levels of financial stability. Even though some of them might be prepared to contribute as little as one dollar, they can do it in private so that they don't have to worry about being embarrassed that their contribution was made online. The progression of technology and the adoption of digital systems, particularly in Malaysia, has pushed waqf toward digitalization to simplify donors' contribution process. Contributing to a waqf became much simpler and could be done through various channels, such as a simple bank transfer or an online payment website. Contributions of cash to waqf can be made in any part of the country without encountering any obstacles. For example, problems with the workforce or planning or using physical labor for social contribution. Therefore, individuals who struggle with physical disabilities can also contribute positively to society.

The conclusion that can be drawn from the third research problem is that controllability behavior depicts the profound voluntariness commitment of micro-enterprises. If a micro-enterprise believes a situation can be controlled and possesses the necessary capacity to bring about the desired outcome. The likelihood intention of participation is high. It indicates the degree of micro-enterprise having capacity, such as their internal capacity, physical qualities, and external capacity; resources. Voluntary control of one's behavior brings forth one's intention, in contrast to objective control, which requires one to act without considering its actual reality. As a result, the micro-enterprises' intent to participate in the cash-waqf organization is impacted by their perception of how much control they have over the situation.

5.3. Implication of Study

The current research study's implications draw attention to the potential significance of the findings for future research and theory, knowledge, and managerial practice. The study provides a general implication based on the overall research questions.

5.3.1. Theoretical Implication

This study has undoubtedly offered evidence for the theory of the planned behavior model from a theoretical standpoint. The findings maintained and supported the key components of the TPB model (Ajzen, 1991), namely attitude, subjective norm, and perceived control, but recommend the extension of TPB constructs in predicting the intention of micro-enterprises to implement cash-waqf as social responsibility. The study results show that attitudes should be extended to incorporate attitudinal motivations such as personal value, knowledge understanding, and prior experience as an extension of TPB's attitude critique. Instead of focusing on subjective norms, the study proposes that a broader context's influence on respondents' willingness to engage in a cash-waqf organization be considered a variable is known as a normative influence.

The theory of planned behavior (TPB) was built on Fishbein and Ajzen's theory of reasoned action (Fishbein & Ajzen, 1977). Its goal was to figure out what makes people act like they do in social situations. The TPB is not only used to predict certain behaviors, but also to find out what makes them happen. Actual behavior is based on intention, which is affected by the attitude, the subjective norm, and the perception of behavioral control.

In other words, the intention is a close cause of behavior, and the more a person wants to do something, the more likely they will do it. Researchers have used the TPB a lot in a wide range of academic fields to learn about how people act. In particular, research on donation intentions and behaviors showed that attitudes, subjective norms, and the way people thought they could control their behavior greatly affected such intentions.

Numerous researchers are currently utilizing behavioral intention and the predictive capacity of behavioral components by extending the TPB model with new external factors. In donation studies, researchers have added domain-specific variables to the TPB to predict intentions and actions better to donate. Consistently, researchers have validated moral norms and past conduct as additional major determinants of charitable intentions (Kim & Han, 2020). The idea of extending the TPB model is in line with what this study found. The moral factors proposed concern the respondents' motivation and past experiences guiding their decision to organize cash-waqf as a form of social responsibility. Moral refers to a person's judgement of whether a specific activity is morally acceptable and their sense of personal duty or obligation to perform the behavior (Manstead, Terry, & Hogg, 2000). Warburton & Terry (2000) that moral norms were a strong predictor of a person's altruistic conduct of blood donation. Smith & McSweeney (2007) added moral norms to the TPB and discovered that moral norms had a greater influence than other factors on an individual's contribution intentions and practices. Van Der Linden (2011) confirmed the powerful psychological influence of moral norms.

In addition, past research has demonstrated that the TPB model has been tweaked multiple times to improve its ability to predict intention. For instance, TPB was modified by incorporating factors like moral norms (Ajzen & Driver, 1992; Sun, 2020), social support (Courneya, Blanchard, & Laing, 2001; Rhodes, Courneya, & Jones, 2002); past behavior (Bamberg, Ajzen, & Schmidt, 2003; Knowless et al., 2012); self-identity (Manstead et al., 2000; Sparks & Shepherd, 1992); personality traits (Beck & Ajzen, 1991; Mark Conner & Abraham, 2001). Recognizing the limitations of the TPB model, Ajzen (1991) summarized that "... the theory of planned behavior is, in principle, open to the inclusion of additional predictors if it can be demonstrated that they capture a significant proportion of the variance in intention or behavior after the theory's current variables have been taken into account."

As a result, the fundamental contribution of this study was to extend the TPB model to attitudinal motivation and normative influence. Personal motives, which fall under attitudinal motivations, influence personal attitude before influencing intention. Intrinsic motivation, such as personal value, which focuses on respondents' feelings and morale, determines respondents' inclination to engage in the offered behavior. For highly moral-minded micro-enterprises, organizing cash waqf as a social responsibility has a tremendous symbolic resonance; it validates, extends, and promotes their personal and social identities in a personal moral context. Also, past behavior is a key part of figuring out what people will do in the future. A learned behavior may be able to change a person's mind. People's experiences may change how they feel, which can make them act a certain way. People learn how to act based on past experiences, which affects how they approach and deal with a given situation. Also, knowledge and understanding shape a person's motivation and help them figure out what they want to do. People will have to do something if they know how to do it. Therefore, personal motive acts as a motivation which affects respondents' attitudes and perceptions toward organizing cash waqf.

For normative influence, people tend to conform because of social pressure, but a relevant party can also enforce this pressure. The TPB model on subjective norms only looks at society's norms. Waqf is a common practice in Malaysia. Nevertheless, the institution of waqf can reinforce normative influence by attracting micro-enterprises that want to feel like they're meeting social expectations by doing social work. So, the study broadened the idea of normative influence by considering the outside environment that could pressure the respondents to change how they do things. By promoting good behavior and sticking to it, the waqf institution puts reasonable pressure on the micro-enterprise to follow the rules.

5.3.2 Knowledge Implication

This research advances the knowledge of the synergy of waqf through social responsibility. It is anticipated that Corporate Social Responsibility (CSR) will remain an intrinsic aspect of the business entity. However, CSR initiatives have not been actively involved in sustained poverty reduction programmes for the greater community (Lita, 2004). CSR is difficult for small businesses to comprehend (Jenkins, 2006). They are searching for an inexpensive and adaptable CSR (Chazireni & Abdulla, 2019). Based on the results of this study, waqf could be a reliable approach for micro-enterprises to take care of their social responsibility.

The idea doesn't stand out from other kinds of giving. It can be trusted and is safe. The characteristics of waqf can offer legal protection for waqf objects, which can be utilized to build sustained good action programmes in lieu of a typical charity.

Waqf practice can serve as an alternative instrument that allows a business to provide perpetual benefits for the community in terms of fulfilling social duty and advancing the economic development of society. In addition, the concept of waqf has a religious origin, as religion always plays a central role in shaping people's behavior. According to Budiman (2016), from the Islamic perspective, CSR is a spiritual idea based on Al-Quran and As-Sunnah that is not solely focused on profit but also takes into account the material and spiritual balance programme stressed in waqf practice. It is a concept opposed to CSR, continuously under attack from the perspective of self-enlightenment and personal benefit. Waqf is centered on altruism and is performed not for personal gain but the sake of the community.

Moreover, corporate waqf as corporate social responsibility has been widely embraced, along with its structure and governance in large corporations (Ashraf & Abdullaah, 2013; Omar et al., 2018). However, no research has been conducted on integrating waqf as social responsibility for micro-enterprises. The study contributes to the development of knowledge regarding the motivation and behavior of micro-enterprises engaged in social responsibility via waqf. In light of this, it is possible to say that this study is the first to investigate the motivational and behavioral intention factors of micro-enterprises in Malaysia. The findings also suggest that Muslim micro-enterprises are inclined toward religious and social instruments that emphasize human virtue.

The interaction between waqf and CSR enables micro-enterprises to contribute to society by following the principle of shared responsibility. The results indicated that Malaysian micro-enterprises well-accepted waqf. Waqf not only bridges the gap in the understanding and concept of CSR among micro-enterprises but also reinforces its application as a social responsibility for the benefit of the community. Therefore, the synergy between waqf and CSR will encourage more micro-enterprises to engage in social responsibility and advance knowledge and application of CSR via waqf among micro-enterprises as their social commitment.

5.3.3. Managerial Implication

The research findings on the behavioral and motivational intention of micro-enterprises to practice cash-waqf could help the government achieve its goals and policies. Yayasan Wakaf Malaysia (YWM) was founded in July 2008 to gather and use waqf funds. Also, in 2021, the government introduced the National Waqf Master Plan to improve and strengthen the role of waqf in the nation's economic growth. The government also set up the National Entrepreneurial Policy 2030 to get businesses involved in long-term social and economic growth. In line with the 12th Malaysia Plan and the government's expectation that all parties will help optimize waqf and participate in the socially sustainable development of business entities, this study helps develop a plan to get micro-enterprises to make cash waqf contributions.

The study gives an understanding of the variables that determine the intention of micro-enterprises to make cash-waqf donations from the perspectives of attitudinal motivation, normative influence, and controllability. Understanding the micro-enterprise's motivation and attitude regarding their attitudinal motivation enables the relevant party to affect the micro-enterprise's intentional behavior. Many respondents anticipate that the waqf application will be able to address social issues ranging from the most fundamental to the most essential. In light of this, it provides a clear calculation for the relevant party to execute an urgent project that clearly impacts the population. They also anticipated that the waqf project would be sustainable; therefore, the upkeep of the waqf endowment project is a top priority. As a result, before undertaking any waqf project, the expectations of contributors should be weighed heavily, as they dictate the attitude and motivation of contributors.

Indeed, micro-enterprises are motivated to make cash-waqf contributions based on their motivations and attitudes. Nonetheless, the relevant authority body should give incentives to encourage their participation. Some micro-enterprises are seeking tax deductions and government assistance for the activity. It is worth noting that the finding emphasizes how people's support and respect encourage micro-enterprise extrinsic motivation. In this case, it's important to note that the relevant parties should start a programme like "waqf-awarded enterprise" to make micro-enterprises more visible to the general public and get more of them interested in giving cash-waqf for the incentive, and provide startup capital for registered micro-enterprise that willing to join social waqf program.

Even though micro-enterprises conform to the practice due to religious influence, the relevant party must take the practice seriously. Otherwise, the practice will be undermined. It is because the practice has a long history in Malaysian society, yet following colonization, it has become foreign to the native population (Cizakca, 2016). Several studies have also emphasized the significance of waqf awareness in promoting social conformity to its application (Iqbal, Samofa Nadya, & Hadiyati, 2019; Khairunisah, 2018).

To ensure its continued popularity, it is necessary to enhance the level of conformity among micro-enterprises by constantly raising their awareness of and compliance with good governance. Therefore, relevant parties such as the waqf institution administration should aggressively use traditional and digital marketing strategies to reach potential micro-enterprises. This way, they can increase awareness, build a community of micro-enterprises willing to interact, stay up-to-date on waqf progress, and engage in constant campaigning to create meaningful engagement with micro-enterprises. Some respondents found the waqf platform appealing after seeing it advertised on social media. However, because there are various types of waqf, they should focus more on cash-waqf rather than "just a waqf." It is because waqf land appears unproductive and unlikely to develop commercially. Finally, they must be more creative in normalizing cash-waqf contributions by increasing waqf literacy among micro-enterprises to increase their social conformity.

Another practical contribution to this research on the significance of waqf governance. As a micro-enterprise seeks to create trust with waqf institution and its practice, providing accurate information is critical. Transparency is essential for non-profit organizations (Ortega-Rodríguez, Licerán-Gutiérrez, & Moreno-Albarracín, 2020). As a result, the waqf institution should offer ongoing information and reports on the cash-waqf money, where it has been channeled, what type of project has been undertaken, and the project's progress. Perhaps one method to increase the accuracy and transparency of waqf is for the institution to provide a yearly or quarterly report on waqf progress to the micro-enterprises that participate in the practice.

Last but not least, there is no doubt that waqf digitalization is critical for the intention of cash-waqf organizations. According to Amin, Abdul Rahman, Ramayah, Supinah, & Mohd-Aris (2014), factors impact the online acceptability of waqf in Malaysia.

The perceived utility, considered simplicity of use, perceived religiosity, and volume of information all substantially influence online waqf acceptance. The study found that the ease of implementing cash-waqf drew micro-enterprises into practice. A proper application for cash-waqf donation for micro-enterprises would make it easier for them to contribute.

The majority of respondents want to do waqf through an online application. As a result, one way to entice their interest is to make waqf as simple as possible. It can be accomplished by creating a system to facilitate cash-waqf collection among micro-enterprises. The system keeps micro-enterprise contributions private to the amount they can afford to give and is less expensive than hiring a cash-waqf collector. Some respondents are concerned that if others learn about their contribution, it will increase pressure from the local community for additional contributions, which some of them cannot afford. Furthermore, it allows physically disabled micro-enterprises to participate in the programme. However, to realize the practice, sub-urban digitalization development must be improved; otherwise, suburban micro-enterprise participation will be hampered.

5.4. Strength, Limitations and Recommendations

This section concludes with the strength and limitations of the study and suggests future research.

5.4.1. Strength of Study

This research had several strengths. While many studies have examined Waqf's corporate social responsibility, none have examined Waqf's micro-enterprise social responsibility. Thus, the current research makes a valuable contribution and complementary perspective to understanding the intentions of micro-enterprises to perform social duty through waqf. In addition, this study investigated the motivational and behavioral intention factors that convince micro-enterprises to contribute cash-waqf, thereby shedding light on the attitude motivation, normative impact, and controllability of micro-enterprises in Malaysia.

In contrast to the present study, neither micro-enterprises nor corporations have yet been the subject of a study examining their behavioral intentions regarding waqf contributions. Rather, the majority of research has focused on people's contributions. In addition, these studies only adopted Ajzen's TPB model on attitude and subjective norm constructs. They perceived control when investigating cash waqf contributions among individuals without identifying the specific factors that influence individuals' compliance. There was a significant gap in the existing body of knowledge due to a lack of studies involving the elicitation of micro-enterprise behaviors regarding cash-waqf contribution; thus, the current study fills a significant gap in the existing body of knowledge.

This study also extends Ajzen's attitude construct to attitudinal motivation and subjective norm to the normative norm concerning understanding micro-enterprise intentional behavior, lacking in the TPB model construct. The inclusion of attitudinal motivation and normative influence within the TPB framework is an important research extension. It is an effort to understand better how motivation (intrinsic and extrinsic) and external normative influence variables play a role in explaining micro-enterprise intended and actual behavior on cash-waqf practice. Given that few studies have looked at personal motivation in determining one's intentional behavior, such as Sun (2020) on moral norms, personal altruism (Smith & McSweeney, 2007), and past behavior (Knowless et al., 2012). LaTour & Manrai (1989) emphasizes how informational influence is overlooked in the construct of normative influence. Thus, the study offers to reinstate a perspective on how informational influence can be gained through waqf promotion and governance as a form of normative influence while also broadening the scope of external influence.

5.4.2. Limitation of Study

This study may have limitations. The research is a basic qualitative study investigating the motivations and behaviors of micro-enterprises that organize cash-waqf as a form of social responsibility. Because qualitative research focuses on the in-depth investigation of a small number of communities, these studies aim not to generalize the findings. As a result, the researcher of this study makes no claims that the data from this study will reflect the motivations and behaviors of all Malaysian micro-enterprises. In addition, the

study was limited to Selangor, Malaysia; other regions of Malaysia were not considered while selecting respondents. Selangor is the most advanced state in Malaysia, with the majority of its residents possessing a solid educational foundation, a robust technological infrastructure, and exposure to a variety of government-and nonprofit-sponsored social programmes.

In contrast to other states, some of them lack digitalization infrastructure and knowledge, which may have an impact on some of the findings of this study, particularly the convenience of waqf contributions through digital applications. Furthermore, every state has their waqf institution that manages waqf collection. So, the way waqf is being promoted and conducted is a bit different from one state to another state.

The present study relies heavily on micro-enterprise as the primary source of data. The data consist of individuals' experiences, thoughts and perceptions. Therefore, the opinions and experiences of the respondents are biased. They are affected by their situation and how they experience and observe the events. Using social commitment activities as a requirement of participation to assess the depth they involve with the practice may not be reliable, as self-reporting may be open to social desirability bias (Brenner & DeLamater, 2013). Despite these limitations, the rich descriptions provided in this study may be helpful for the researchers, professionals or waqf authority to gain a deep and meaningful understanding of the motivational and behavioral intention of micro-enterprise in doing cash-waqf as social responsibility.

5.4.3. Recommendation for Future Research

The study's findings have contributed to a better understanding and knowledge of the motivational and behavioral intentions of micro-enterprises in cash-waqf organizations for social responsibility. Future research must improve understanding and appreciation of micro-enterprise behavioral and motivational intentions on cash-waqf social responsibility contribution. For example, it would be beneficial to conduct similar studies in other countries and compare their behavioral and motivational intentions with those of this study. This study demonstrates how the Malaysian context influences micro-enterprise intention. Similar studies are also encouraged to be conducted in other Malaysian states. It is because each state in Malaysia has a different waqf administration, which can influence the perception and intention of micro-enterprises toward the practice.

There has been very little research on the normative influence of informational pressure by institutions in causing people to conform to a given behavior. It could be because the model is based solely on cognition and ignores other potentially important determinants of action, such as external influences. Furthermore, from an applied standpoint, the theory applies rational inherent, primarily because it is derived from expectancy-value logic, while ignoring personal motivation. As a result, highlighting attitudinal motivation, which includes personal motives and past behavior, needs to be tested.

Further research could focus on investigating the motivational and behavioral intentions of micro-enterprises in other settings, such as group interviews and case study. Group interviews can provide insight into how individuals respond to and treat the discussion. The approach can also explain how aware they are of its impacts and can lead to open discussion among participants, allowing for the accuracy of data and the researcher to observe behavior rather than take what respondents say at face value. Besides, applying case study, depth understanding on the behavioral intentions context of attitudinal motivation, normative influences and controllability behavior can be obtained.

Finally, future research should consider using more objective measures, such as quantitative studies, to assess micro-enterprise most significant behavioral intentions, such as attitudinal motivation, normative influence and controllability behavior. Also, using quantitative methods allows the findings to be generalizable.

REFERENCES

- Abas, F. N., & Raji, F. (2018). Factors Contributing to Inefficient Management and Maintenance of Waqf Properties: A Literature Review. *UMRAN - International Journal of Islamic and Civilizational Studies*, 5(3), 53–67. <https://doi.org/10.11113/umran2018.5n3.233>
- Abdallah, T. (2010). The State and Awqaf (Charitable Endowments) in the Twenty-First Century. *Contemporary Arab Affairs*, 3(4), 503–514.
- Abdul Malik, U., & Ghafar Ismail, A. (1996, February 1). Ethics, Morals and Values: A Malaysian Experience in Alternative Development. *Humanomics*. <https://doi.org/10.1108/eb018773>
- Abdul, Z., & Ibrahim, S. (2002). Executive and management attitudes towards corporate social responsibility in Malaysia. *The International Journal of Business in Society*, 2(4), 10–16.
- Abdullah, A. K. (1988). *Unsur-Unsur Islam Dalam Puisi Melayu Modern (Elements of Islam in Modern Malay Poetry)*. Kuala Lumpur, Malaysia: Dewan Bahasa dan Pustaka.
- Abdullah, M. (2018). Evolution in Waqf Jurisprudence and Islamic Financial Innovation. *Journal of Islamic Monetary Economics and Finance*, 4(1), 161–182.
- Abdullah Nadwi, M., & Kroessin, M. (2014). Cash Waqf: Exploring Concepts, Jurisprudential Boundaries and Applicability to Contemporary Islamic Microfinance. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2384266>
- Abigail, B. (2017). Small Business Social Responsibility: More than Size. *Journal of Corporate Citizenship*, (67), 12–38.
- Abioudun, A. J., & Oyeniyi, O. J. (2014). Ethical Dilemmas in Management: An African Perspective. *Journal of Business Systems, Governance and Ethics*, 6(2), 36–44. Retrieved from <http://www.jbsge.vu.edu.au/>
- Abu Bakar Sedek. (2012). the micro-business enterprise of Bumiputera Malays, Malaysia. *African Journal of Business Management*, 6(22).
- Abu Zahra, M. (1971). *Muhadarat fi Al-waqf (Lectures onf Waqf)*. Cairo: Dar Al-Fiker Al-Arabi.
- Abu Zahrah, M. (2007). *Waqf According to Religion and Laws*. Puchong, Malaysia: JasminEnterprise.
- Abu Zuhrah, M. (1972). *Muhadarat fi-al Waqf*. Cairo: Dar Al-Fiker Al-Arabi.

- Adda, G., Bosco Azigwe, J., & Awuni, A. R. (2016). Business Ethics and Corporate Social Responsibility for Business Success and Growth. *European Journal of Business and Innovation Research*, 4(6), 26–42. Retrieved from www.eajournals.org
- Adewale, A. A., & Mohd Firdaus, M. R. (2017). A Waqf Concept Applied in Higher Education: An Exploratory Study on the Practice of the IIUM Endowment Fund. *Journal of Islamic Finance*, 6(2), 13–23. <https://doi.org/10.12816/0051017>
- Adeyemi, A. A., Ismail, N. A., & Hassan, S. S. (2016). An Empirical Investigation of the Determinants of Cash Waqf Awareness in Malaysia. *Intellectual Discourse*, 4878, 501–520. <https://doi.org/10.1016/j.geomorph.2011.06.032>
- Adib Boulven, M., Abdullah, S., Bahari, A., Ramli, A. J., Hussin, N. S., Jamaluddin, J., & Ahmad, Z. (2018). Model of Islamic Social Entrepreneurship: A Study on Successful Muslim Social Entrepreneur in Malaysia. In *MATEC Web of Conference* (pp. 1–6). <https://doi.org/10.1051/mateconf/201815005093>
- Aguilera, R. V., Rupp, D. E., Williams, C. A., & Ganapathi, J. (2007). Putting the S back in corporate social responsibility: A multi-level theory of social change in organizations. *Academy of Management Review*, 32.
- Aguinis, H., & Glavas, A. (2012). What We Know and Don't Know About Corporate Social Responsibility: A Review and Research Agenda. *Journal of Management*, 38(4), 932–968. <https://doi.org/10.1177/0149206311436079>
- Aharon Layish. (1982). Notes on Joseph Schacht's Contribution to the Study of Islamic Law. *Bulletin (British Society for Middle Eastern Studies)*, 9(2), 132–140. Retrieved from <https://www.jstor.org/stable/195088?seq=1>
- Ahmad, I. (2000). *The Administration of Islamic Law in Malaysia*. Kuala Lumpur, Malaysia: Institute of Islamic Understanding Malaysia & Ampang Press.
- Ahmad, J., Krishnan, M. (2017). Environmental Related CSR Initiatives for Business Strategy: A Case Study on Small and Medium (SME) Industries in Malaysia. In: Aluchna, M., Idowu, S. (eds). *The Dynamics of Corporate Social Responsibility. CSR, Sustainability, Ethics & Governance*. Springer, Cham. https://doi.org/10.1007/978-3-319-39089-5_16
- Ahmad, N. H., Amran, A., & Halim, H. A. (2012). Ethical and Socially Responsible Practices among SME Owner-Managers: Proposing a Multi-Ethnic Assessment. *IBIMA Publishing Journal of Southeast Asian Research*, 2012. <https://doi.org/10.5171/2012.258185>
- Ahmad, S. (2011). Introjecting core Islamic values for raising the employee's behavior, in Ahmed, K. Islam, R & Ismail, Y. In *Issues in Islamic Management* (pp. 342–454). Kuala Lumpur: IIUP Press.
- Ahmad Shazrin, M. A., Noor Rosly, H., & Siti Mashitoh, M. (2016). A review of waqf practices in the context of development in Malaysia. *Built Environment Journal*, 13(1), 44–56.

- Ahmad Zaki, H. A. L., Che Zurina, I., & Norzaidi, M. D. (2006). Pengurusan Harta Wakaf dan Potensinya Ke Arah Kemajuan Pendidikan Umat Islam Di Malaysia. In *Kertas Kerja Konvesnyen Wakaf 2006*. Kuala Lumpur, Malaysia.
- Ahmed, H. (2004). *The Role of Zakah and Awqaf in Property Alleviation*. Jeddah: Islamic Development Bank.
- Ahmed, H. (2007). Waqf -Based Microfinance: Realizing The Social Role of Islamic Finance “Integrating Awqaf in the Islamic Financial Sector”. *Integrating Awqaf in the Islamic Financial Sector*, 1–22.
- Ahmet, A. (1988). *Islam Hukukunda ve Osmanli Tatbikatinda Vakif Muessesesi*. Ankara: TTK Basimevi.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behaviour*. Englewood Cliffs, NJ: Prentice Hall.
- Ajzen, I., & Fishbein, M. (1980). *Understanding Attitude and Predicting Social Behavior*. NJ, USA: Prentice Hall: Englewood Cliffs.
- Ajzen, Icek. (1985). From Intentions to Actions: A Theory of Planned Behavior. In *Action Control* (pp. 11–39). Springer Berlin Heidelberg. https://doi.org/10.1007/978-3-642-69746-3_2
- Ajzen, Icek. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, Icek. (2002). Perceived Behavioral Control, Self-Efficacy, Locus of Control, and the Theory of Planned Behavior1. *Journal of Applied Social Psychology*, 32(4), 665–683. <https://doi.org/10.1111/J.1559-1816.2002.TB00236.X>
- Ajzen, Icek. (2004). Constructing A Theory of Planned Behavior Questionnaire. Retrieved 23 September 2020, from <https://people.umass.edu/~aizen/pdf/tpb.measurement.pdf>
- Ajzen, Icek, & Driver, B. L. (1992). Application of the theory of planned behavior to leisure choice. *Journal of Leisure Research*, 185–204.
- Aknin, L. B., Dunn, E. W., Sandstrom, G. M., & Norton, M. I. (2013). Does social connection turn good deeds into good feelings? On the value of putting the ‘social’ in prosocial spending. *International Journal of Happiness and Development*, 1(2), 155. <https://doi.org/10.1504/IJHD.2013.055643>
- Al-Baghdadi, A. M. G. b. M. (1999). *Majma' al-Damanat fi Madhab al-Imam al-A'zam Abi Hanifah al-Nu'man* (1st ed.). Dar al-Salam.
- Al-Hanafi, A. M., & Mustafa, M. (1997). *Risalah fi Jau'a Waqf Al-Niqud*. (A. A. S. Ahmad Shaghif & bin H. Dar, Eds.). Beirut.
- Al-Nawawi, A. Z. Y. (2000). *Rawdah al-Talibin*. Beirut: Dar al-Kutub al-'Ilmiyyah.

- Al-Sarakhsi, M., & Ahmad, K. M. (1906). *Kitab Al-Mabsut*. Cairo: Maktaba'at Al-Sa'adah.
- Al-Siba'iy, M. (1985). *Sumbangan Islam Kepada Peradaban Dunia*. Surabaya: Mutiara Ilmu.
- Al-Zuhaili, W. (2004). *Al-Waqf Al-Islami wa Adillatuh*. Damascus: Dar Al-Fikr.
- Alba, J. W., & Hutchinson, J. W. (1987). Dimensions of Consumer Expertise. *Journal of Consumer Research*, 13(4), 411. <https://doi.org/10.1086/209080>
- Ali, A. J., Gibbs, M., & Camp, R. C. (2003). Jihad in Monotheistic Religions: Implications for Business and Management. *International Journal of Sociology and Social Policy*, 23(12), 19–46.
- Ali, M. Y., & Khanom, F. (2014). Understanding Cash Waqf: Its Role Toward Alleviating Poverty In Contemporary Context. In *Seminar Waqf Iqlimi* (pp. 43–64). Universiti Sains Islam Malaysia.
- Ali, S. N. M., Mokhtar, S., Noor, A. H. M., Johari, N., Salleh, N. A., & Fauzi, N. S. (2018). A Conceptual Framework in Synergizing Waqf Real Estate and Zakat through Strategic Integration for Malaysian Asnaf. *International Journal of Academic Research in Business and Social Sciences*, 8(1), 815–828. Retrieved from <https://ideas.repec.org/a/hur/ijarbs/v8y2018i1p815-828.html>
- Alias, T. A. (2012). Venture Capital strategies in waqf fund investment and spending. *ISRA International Journal of Islamic Finance*, 4(1), 1–54.
- Allah Pitchay, A., Kameel Mydin Meera, A., & Yusuf Saleem, M. (2015). Factors Influencing the Behavioral Intentions of Muslim Employees to Contribute to Cash- Waqf through Salary Deductions. *JKAU: Islamic Econ*, 28(1), 57–90. <https://doi.org/10.4197/Islec>
- Allah Pitchay, A., Mohamed Asmy, M. T. T., Mydin, A. A., Azhar, Z., & Abdul Latiff, A.R. (2018). Cooperative-waqf model: a proposal to develop idle waqf lands in Malaysia. *ISRA International Journal of Islamic Finance*, 10(2), 225–236.
- Allison, T. H., Davis, B. C., Short, J. C., & Webb, J. W. (2015). Crowdfunding in a Prosocial Microlending Environment: Examining the Role of Intrinsic versus Extrinsic Cues: *Entrepreneurship Theory and Practice*, 39(1), 53–73.
- Amaeshi, K., Adegbite, E., Ogbachie, C., Idemudia, U., Kan, K. A. S., Issa, M., & Anakwue, O. I. J. (2016). Corporate Social Responsibility in SMEs: A Shift from Philanthropy to Institutional Works? *Journal of Business Ethics*, 138(2), 385–400.
- Amin, H., Abdul Rahman, A., Ramayah, T., Supinah, R., & Mohd-Aris, M. (2014). Determinants of online cash-waqf acceptance: An empirical investigation. *The Electronic Journal on Information System in Developing Countries*, 60(8), 1–18.

- Amin, H., & Chong, R. (2011). Determinants for Ar-rahu usage intentions: An empirical investigation. *African Journal of Business Management*, 5(20), 8181–8191.
- Amini Sedeh, A., Abootorabi, H., & Zhang, J. (2021). National social capital perceived entrepreneurial ability and entrepreneurial intentions. *International Journal of Entrepreneurial Behaviour and Research*, 27(2), 334–355. <https://doi.org/10.1108/IJEER-10-2019-0616>
- Amit, R., MacCrimmon, K. R., Zietsma, C., & Oesch, J. M. (2001). Does money matter? Wealth attainment as the motive for initiating growth-oriented technology ventures. *Journal of Business Venturing*, 16(2), 119–143. Retrieved from <https://ideas.repec.org/a/eee/jbvent/v16y2001i2p119-143.html>
- Amuda, Y. J. (2013). Empowerment of Nigerian Muslim Households through Waqf, Zakat, Sadaqat and Public Funding. *International Journal of Trade, Economics and Finance*, 4(6), 419–424.
- Andreas, R., Mette, M., & Moon, J. (Eds.). (2017). *Corporate social responsibility: strategy, communication, governance* (Eds). Cambridge: Cambridge University Press. <https://doi.org/10.1017/9781316335529>
- Anglada, M. (2000). *Small and Medium-Sized Enterprises' Perceptions of the Environment: A study from Spain, in small and medium-sized enterprises and environment*. Sheffield, UK: R Hillary, Greenleaf.
- Anwar Zainol, F., Norhayate Wan Daud, W., Abdullah, Z., & Rafi Yaacob, M. (2014). Social Entrepreneurship via Corporate Waqf: A Case of Islamic Chamber of Commerce (ICC) in Malaysia. *Global Journal of Commerce & Management Perspective*, 3(5), 50–53.
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: A meta-analytic review. *British Journal of Social Psychology*, 40(4), 471–499. <https://doi.org/10.1348/014466601164939>
- Ashraf, M. R., & Abdullaah, J. (2013). Corporate Waqf Model and Its Distinctive Features: The Future of Islamic Philanthropy. In *World Universities Islamic Philanthropy Conference* (pp. 1–14). Kuala Lumpur.
- Astin, A. W., Vogelgesan, L. J., Ikeda, E. K., & Yee, J. A. (2000). *How Service Learning Affects Students*. Los Angeles: Higher Education Research Institute. The University of California.
- Asyraf Wajdi, D., & Tengku Farrah Maimunah, T. M. Y. (2008). The Pyramid of Corporate Social Responsibility Model: Empirical Evidence from Malaysian Stakeholders Perspectives. *Malaysian Accounting Review*, 7(2), 29–54.
- Ateeq-ur-Rehman, & Shabbir, M. S. (2010). The relationship between religiosity and new product adoption. *Journal of Islamic Marketing*, 1(1), 63–69. <https://doi.org/10.1108/17590831011026231>

- Austin, J., Stevenson, H., & Wei-Skillern, J. (2006). Social and Commercial Entrepreneurship: Same, Different, or Both?: *Entrepreneurship Theory and Practice*, 30(1), 1–22. <https://doi.org/10.1111/J.1540-6520.2006.00107.X>
- Avini, A. (1995). Origins of the Modern English Trust Revisited. *Tulane Law Review*, 70.
- Azimi, I. A., & Yaacob, Y. (2012). Jihad business: A conceptual paper. In *The Proceeding of the 3rd International Conference on Business and Economic Research, Bandung, Indonesia, March 12-13*.
- Azmat, F., & Samaratunge, R. (2009). Responsible entrepreneurship in developing countries: Understanding the realities and complexities. *Journal of Business Ethics*, 90(3), 437–452. <https://doi.org/10.1007/s10551-009-0054-8>
- Babacan, M. (2011). Economics of Philanthropic Institutions, Regulations and Governance in Turkey. *Journal of Economic and Social Research*, 13(2), 61–89.
- Babie, E. (2004). *The practice of social research*. Belmont, CA: Wadsworth Publishing Company.
- Badran, B. A. al-A. (1986). *Ahkam Al-Wasaya wa Al-Awqaf fi al-Syari'ah al Islamiyyah*. Kaherah: Dar al-Jami'ah.
- Bai, X., & Chang, J. (2015). Corporate social responsibility and firm performance: The mediating role of marketing competence and the moderating role of market environment. *Asia Pacific Journal of Management*, 32(2), 505–530. <https://doi.org/10.1007/s10490-015-9409-0>
- Bamberg, S., Ajzen, I., & Schmidt, P. (2003). Choice of Travel Mode in the Theory of Planned Behavior: The Roles of Past Behavior, Habit, and Reasoned Action. *Basic and Applied Psychology*, 25(3), 175–187.
- Bandura, A. (1999). Moral disengagement in the perpetration of inhumanities. *Personality and Social Psychology Review*, 3(3), 193–209.
- Barkan, O. L. (1974). Osmanli Imparatorlugu'nda Bir Iskan ve Kolonizasyon Metodu Olarak Vakiflar ve Temlikler. *Vakiflar Dergisi*, 2, 279–387.
- Barnett, C., & Land, D. (2007). Geographies of generosity: Beyond the 'moral turn'. *Geoforum*, 38(6), 1065–1075. <https://doi.org/10.1016/j.geoforum.2007.02.006>
- Barry, N. P. (2000). Controversy: Do corporations have any responsibility beyond making a profit? *Journal of Markets & Morality*, 3(1), 100–107.
- Barry, V. (1979). *Moral Issues in Business*. New York: Wadsworth.
- Baumann-Pauly, D., Wickert, C., Spence, L. J., & Scherer, A. G. (2013). Organizing corporate social responsibility in small and large firms: Size matters. *Journal of Business Ethics*, 115(4), 693–705. <https://doi.org/10.1007/s10551-013-1827-7>

- Baumeister, R. F., & Leary, M. R. (1995). The Need to Belong: Desire for Interpersonal Attachments as a Fundamental Human Motivation. *Psychological Bulletin*, *117*(3), 497–529. <https://doi.org/10.1037/0033-2909.117.3.497>
- Beauchamp, T. L., & Bowie, N. E. (1983). *Ethical Theory and Business* (2nd Edition). Englewood Cliffs, NJ: Prentice Hall.
- Beck, L., & Ajzen, I. (1991). Predicting dishonest actions using the theory of planned behavior. *Journal of Research in Personality*, *25*(3), 285–301. [https://doi.org/10.1016/0092-6566\(91\)90021-H](https://doi.org/10.1016/0092-6566(91)90021-H)
- Bekkers, R., & Wiepking, P. (2011). Testing Mechanisms for Philanthropic Behaviour. *International Journal of Nonprofit and Voluntary Sector Marketing*, *16*(4), 291–297. <https://doi.org/10.1002/nvsm.428>
- Belleamne, P., Lambert, T., & Schwienbacher, A. (2013). Crowdfunding: Tapping the rightcrowd. *Journal of Business Venturing*, 1–25.
- Berg, B. L. (2004). *Qualitative Research Methods for the Social Science* (5th Edition). Boston: Pearson Education.
- Bernard, H. R. (2002). *Research Methods in Anthropology: Qualitative and Quantitative Methods* (3rd ed.). Walnut Creek, California: AltaMira Pres.
- Bevan, D., & Corvellec, H. (2007). The impossibility of corporate ethics: for a Levinasian approach to managerial ethics. *Business Ethics. A European Review*, *16*(3), 208–219.
- Bidin, Z., & Kamil, M. I. (2008). The Role of Attitude and Subjective Norm on Intention to Comply Zakah on Employment Income. *Ikaz International Journal of Zakah*, *1*(1), 113–134.
- Birks, M., Chapman, Y., & Francis, K. (2008). Memoing in qualitative research: Probing data and processes. *Journal of Research in Nursing*, *13*(1), 68–75. <https://doi.org/10.1177/1744987107081254>
- Bjørn, B. B., & Munkvold, E. (2007). The Significance of Member Validation in Qualitative Analysis: Experiences from a Longitudinal Case Study. In *Proceedings of the 40th Hawaii International Conference on System Sciences*.
- Blackburn, R., & Kovalainen, A. (2009). Researching small firms and entrepreneurship: Past, present and future. *International Journal of Management Reviews*, *11*(2), 127–148. <https://doi.org/10.1111/j.1468-2370.2008.00254.x>
- Blomback, A., & Wigren, C. (2009). Challenging the Importance of size as a determinant for CSR activities. *Management of Environment Quality: An International Journal*, *20*(3), 255–270.
- BNM. (2018). *The Financial Stability and Payment Systems Report 2017*. Kuala Lumpur, Malaysia. Retrieved from <https://www.bnm.gov.my/-/fspr2017>

- Bourassa, M. A., & Stang, A. C. (2016). Knowledge is power: Why public knowledge matters to charities. *International Journal of Nonprofit and Voluntary Sector Marketing*, 21(1), 13–30. <https://doi.org/10.1002/NVSM.1537>
- Bovens, M. (1998). *The Quests for Responsibility: Accountability and Citizenship in Complex Organisations*. Cambridge: UK: University Press.
- Brammer, S., Williams, G., & Zinkin, J. (2006). Religion and attitudes to corporate social responsibility in a large cross-country sample. *Journal of Business Ethics*, 71(3), 1–23.
- Brende E, J., Dinah, P., & Cecily A, R. (2002). Building values, business ethics and corporate social responsibility into the Developing organization. *Journal of Developmental Entrepreneurship*, 7(1), 113–131. Retrieved from https://www.researchgate.net/publication/283918763_Building_values_business_ethics_and_corporate_social_responsibility_into_the_Developing_organization
- Brenner, P. S., & DeLamater, J. D. (2013). Social Desirability Bias in Self-reports of Physical Activity: Is an Exercise Identity the Culprit? *Social Indicators Research*, 117(2), 489–504. <https://doi.org/10.1007/S11205-013-0359-Y>
- Brooks, A. C. (2006). *Who really cares: The surprising truth about compassionate conservatism*. New York: Basic Books.
- Brown, R. B. (2006). *Doing Your Dissertation in Business and Management*. ThousandOak, CA: Sadra Publication.
- Bryman, A. (2001). *Social Research Methods*. Oxford: Oxford University Press.
- Bryman, A. (2013). *Social Research Methods* (3rd ed.). Oxford: Oxford University Press.
- Bryman, A., & Bell, E. (2011). *Business Research Methods* (3rd ed.). Oxford: OxfordUniversity Press.
- Budiman, S. (2016). *Tanggungjawab Social Korporat dan Peranannya Dalam Pembangunan Masyarakat (Corporate Social Responsibility and its Role in Development)*. Indonesia: Penerbit Oarong Idea.
- Bulut, M., & Korkut, C. (2019). *A Look to Cash Waqfs as an Indicator of Ottoman Financial Mentality* (No. 94784). *MPRA Paper*. Munich, Germany: University Library of Munich, Germany. Retrieved from <https://ideas.repec.org/p/pramprapa/94784.html>
- Burchell, K., Rettie, R., & Patel, K. (2013). Marketing social norms: Social marketing and the ‘social norm approach’. *Journal of Consumer Behaviour*, 12(1), 1–9. <https://doi.org/10.1002/CB.1395>
- Burger, J. M. (2001). Social Influence, Psychology of. *International Encyclopedia of the Social & Behavioral Sciences*, 14320–14325. <https://doi.org/10.1016/B0-08-043076-7/01805-2>

- Burke, L., & Logsdon, J. M. (1996). How Corporate Social Responsibility Pays Off. *Long Range Planning*, 29(4), 495–502.
- Burrell, G., & Morgan, G. (1979). *Sociological Paradigms and Organizational Analysis: Elements of the Sociology of Corporate Life*. London: Heinemann.
- Burton, B. K., & Goldsby, M. (2009). Corporate Social Responsibility Orientation, Goals, and Behavior. *Business & Society*, 48(1), 88–104. <https://doi.org/10.1177/0007650307305367>
- Çabuk, A., Arıkan Tarık Saygılı, D., & Oğuz, M. (2017). Auditing of a Waqf in the Ottoman Empire in the Beginning of 19th Century. *Accounting and Financial History Research Journal*, 124–156.
- Campbell, D. T. (1955). The Informant in Quantitative Research. *American Journal of Sociology*, 60(4), 339–342. <https://doi.org/10.1086/221565>
- Cant, M. C. (2012). Small Business Attitudes towards Ethical Issues: Survival or Ethically Correct? *International Business & Economics Research Journal (IBER)*, 11(12), 1347. <https://doi.org/10.19030/IBER.V11I12.7414>
- Carbonara, P. (1997). Here's a Business Plan to Fight Poverty. *Fast Company*, 12, 58–60.
- Carr, P. (2003). Revisiting the Protestant Ethic and the Spirit of Capitalism: Understanding the Relationship between Ethics and Enterprise. *Journal of Business Ethics*, 47(1), 7–16. <https://doi.org/10.1023/A:1026232726129>
- Carrol, A. B. (1989). *Business & Society: Ethics & Stakeholder Management*. Cincinnati:South-Western Publishing Company.
- Carrol, A. B. (1991). The pyramid of corporate responsibility; toward the moral management of organizational stakeholders. *Business Horizons*, 39–48.
- Carroll, A. B. (1999). Corporate social responsibility: Evolution of a definitional construct. *Business and Society*, 38(3), 268–295.
- Carroll, A. B., & Shabana, K. M. (2010). The business case for corporate social responsibility: A review of concepts, research and practice. *International Journal of Management Reviews*, 12(1), 85–105. <https://doi.org/10.1111/J.1468-2370.2009.00275.X>
- Castaldo, S., & Perrini, F. (2004). Corporate Social Responsibility, trust management and value creation. In *Paper Presented at 20th EGOS Colloquium, Ljubljana University, 1-3 July*. Ljubljana.
- Castka, P., Balzarova, M. A., Bamber, C., & Sharp, J. (2004). How can SMEs effectively implement the CSR agenda-a UK case study perspective. *Corporate Social Responsibility and Environmental Management*, 11(3), 140–149.

- Cavanagh, S. (1997). Content analysis: concepts, methods and applications. *Nurse Researcher*, 4(3), 5–16. <https://doi.org/10.7748/NR.4.3.5.S2>
- Cengiz, T., Bedriye, T., & Sinan, Y. (2007). Cash Awqaf in the Ottomans as Philanthropic Foundations and Their Accounting Practices Cash Awqaf in the Ottomans as Philanthropic Foundations, and their Accounting Practices. In *The Fifth Accounting History International Conference*. (pp. 1–19). Canada: The Fifth Accounting History International Conference.
- Certo, S. T., & Miller, T. (2008). Social entrepreneurship: Key issues and concepts. *Business Horizons*, 51(4), 267–271.
- Chandra, H., & Rahman, A. A. (2010). Waqf Investment: A Case Study of Dompet Dhuafa Republic, Indonesia. *Shariah Journal*, 18(1), 163–190.
- Chazireni, B., & Abdulla, K. (2019). The Impact of CSR on the Sustainable Growth of Wholesale and Retail SMEs: The Case of eThekweni Municipal Region. *Expert Journal of Business and Management*, 7(2), 221–229. Retrieved from <https://business.expertjournals.com/23446781-714/>
- Chelliah, D. T., Chelliah, M. K., & Jaganathan, M. (2017). Adoption of Corporate Social Responsibility: Empirical Evidence from Malaysian SMEs. *Jurnal Komunikasi Malaysian Journal of Communication Jilid*, 33(4), 174–189. <https://doi.org/10.17576/JKMJC-2017-3304-11>
- Chen, Y., Huang, Y., & Qin, X. (2022). Research on the Effectiveness of Donation Marketing Taking Erke as an Example. *Advances in Economics, Business and Management Research*, 648, 2299–2307.
- Chung, C. Y., Jung, S., & Young, J. (2018). Do CSR activities increase firm value? Evidence from the Korean market. *Sustainability (Switzerland)*, 10(9), 1–22. <https://doi.org/10.3390/su10093164>
- Ciliberti, F., Pontrandolfo, P., & Scozzi, B. (2008). Investigating corporate social responsibility in supply chains: a SME perspective. *Journal of Cleaner Production*, 16(15), 1579–1588. <https://doi.org/10.1016/j.jclepro.2008.04.016>
- Cizakca, M. (1995). Cash Waqfs of Bursa, 1555-1823. Retrieved 13 January 2021, from <https://www.jstor.org/stable/3632481?seq=1>
- Cizakca, M. (1998). Awqaf in History and Its Implications for Modern Islamic Economies. *Islamic Economic Studies*, 6(1).
- Cizakca, M. (2004). Cash Waqf as Alternatives to NBFIs Bank. In *International Seminar on Nonbank Financial Institution: Islamic Alternatives*. Kuala Lumpur, Malaysia.
- Cizakca, M. (2016). *From destruction to restoration - Islamic waqfs in Malaysia and Turkey*. Doha, Qatar. <https://doi.org/10.1086/19073>

- Çizakça, M. (2000). *A History of Philanthropic Foundations: The Islamic World from the Seventh Century to the Present*. Boğaziçi University Press.
- Clark, P., Kays, A. J., Zandniapur, L., Soto, E., & Doyle, K. (1999). *Microenterprise and the poor. Findings from the Self-Employment Learning Project Five-Year Study of Microentrepreneurs*. Washington, DC.
- Clarke, A. (2005). *Situational Analysis: Grounded Theory after the Postmodern Turn*. Thousand Oak, CA: SAGE Publications.
- Clarke, M. (2013). *Handbook of Research Development and Religion*. Cheltenham: Edward Elgar Publishing.
- Clarkson, M. B. E. (1995). A Stakeholder Framework for Analyzing and Evaluating Corporate Social Performance. *The Academy of Management Review*, 20(1), 92. <https://doi.org/10.2307/258888>
- Cohen, M. R. (2005). Introduction: Poverty and Charity in Past Times. *Journal of Interdisciplinary*, 35(3), 343–360.
- Conner, M, & Paul, N. (2005). *In: Predicting Health Behaviour*. Buckingham: McGraw- Hill Education (UK).
- Conner, Mark, & Abraham, C. (2001). Conscientiousness and the theory of planned behavior: Toward a more complete model of the antecedents of intentions and behavior. *Personality and Social Psychology Bulletin*, 27(11), 1547–1561.
- Conner, Mark, & Armitage, C. J. (1998, August 1). Extending the theory of planned behavior: A review and avenues for further research. *Journal of Applied Social Psychology*. Bellwether Publishing, Ltd. <https://doi.org/10.1111/j.1559-1816.1998.tb01685.x>
- Conner, Mark, Godin, G., Sheeran, P., & Germain, M. (2013). Some feelings are more important: Cognitive attitudes, Affective attitudes, anticipated affect, and blood donation. *Health Psychology*, 32(3), 264–272. <https://doi.org/10.1037/A0028500>
- Conteh, S., Shehbaz, D. M., & Albakri, N. S. (2020). Using Innovative Waqf Property Development Approaches to Enhance Affordable and Sustainable. *International Journal of Islamic Economics and Finance Research*, 3(2), 53–64.
- Courneya, K. S., Blanchard, C. M., & Laing, D. M. (2001). Exercise adherence in breast cancer survivors training for a dragon boat race competition: a preliminary investigation. *Psycho-Oncology*, 10(5), 444–452.
- Courrent, J. M. (2003). Éthique et petite entreprise. *Revue Francaise de Gestion*, 144(3), 139–152. <https://doi.org/10.3166/rfg.144.139-152>
- Cox, J., Nguyen, T., & Kang, S. M. (2018). The Kindness of Strangers? An Investigation into the Interaction of Funder Motivations in Online Crowdfunding Campaigns. *Kyklos: International Review for Social Sciences*, 71(2), 187–212. <https://doi.org/10.1111/KYKL.12167>

- Coyne, I. T. (1997). Sampling in qualitative research. Purposeful and theoretical sampling; merging or clear boundaries? *Journal of Advanced Nursing*, 26(3), 623–630. <https://doi.org/10.1046/j.1365-2648.1997.t01-25-00999.x>
- Crane, A., & Matten, D. (2010). *Business Ethics*. New York: Oxford University Press.
- Crawford, H. K., Leybourne, M. L., & Arnott, A. (2000). How we Ensured Rigor from a Multi-site, Multi-discipline, Multi-researcher Study. *Forum Qualitative Sozialforschung: Qualitative Social Research*, 1(1)
- Crececius, D. (1971). The Organization of Waqf Documents in Cairo. *International Journal of Middle East Studies*, 2(3), 266–277.
- Creswell, J. W. (1998). *Qualitative Inquiry and Research Design: Choosing Among Five Traditions*. California: Sage.
- Creswell, J. W. (2007). *Qualitative inquiry and research design: Choosing among five approaches* (2nd ed.). Sage Publication.
- Cruz García, G. S. (2006). The mother - Child nexus. Knowledge and valuation of wild food plants in Wayanad, Western Ghats, India. *Journal of Ethnobiology and Ethnomedicine*, 2(1), 39. <https://doi.org/10.1186/1746-4269-2-39>
- Curran, J. (2000). What is Small Business Policy in the UK for? Evaluation and Assessing Small Business Policies. *International Small Business Journal: Researching Entrepreneurship*, 18(3), 36–50.
- Daft, R. (2001). *Organization Theory and Design*. Cincinnati : Ohio: South-Western Cengage Learning.
- Dahlia, I., & Haslindar, I. (2013). Revitalization of Islamic Trust Institutions through Corporate Waqf. *4th International Conference on Business and Economic Research(4Th Icbcr 2013)*, (March), 192–202.
- Darus, F., Ahmad Shukri, N. H., Yusoff, H., Ramli, A., Mohamed Zain, M., & Abu Bakar, N. A. (2017). Empowering social responsibility of Islamic organizations through Waqf. *Research in International Business and Finance*, 42, 959–965.
- De Blasio, V., Pavone, P., & Migliaccio, G. (2022). Cosmetics companies: income developments in time of crisis. *Journal of Small Business and Enterprise Development*.
- De Kok, J., & Uhlaner, L. M. (2001). Organization context and human resource management in the small firm. *Small Business Economics*, (17), 273–291.
- De Mooij, M. (2018). *Global Marketing and Advertising: Understanding Cultural Paradoxes*. Beverly Hills, CA: Sage.

- Deguilhem, R. (2008). *The City in the Islamic World*. (2, Ed.). Leiden, Netherlands: Koninklijke Brill LV.
- Denzin, N. K., & Lincoln, Y. S. (2011). *The SAGE Handbook of Qualitative Research*. Sage.
- Department of Economic and Social Affairs (UN). (2020). *UNDESA-Report on MSMEs and the Sustainable Development Goals*.
- Diener, E., & Seligman, M. E. P. (2002). Very happy people. *Psychological Science*, 13(1), 81–84. <https://doi.org/10.1111/1467-9280.00415>
- Dodd, S. D., & Seaman, P. T. (1998). Religion and Enterprise: An Introductory Exploration. *Entrepreneurship Theory and Practice*, 23(1), 71–86.
- Döndüren, H. (2008). *Osmanlı Tarihinde Bazı Faizsiz Kredi Uygulamaları ve Modern Türkiye’de Faizsiz Bankacılık Tecrübesi*. *Uludağ Üniversitesi İlahiyat Fakültesi Dergisi* (Vol. 17). Retrieved from <https://dergipark.org.tr/en/pub/uluifd/162903>
- Dorffing, T. (2001). *Enhancing Small, Medium and Microenterprise Support Provision: The Case of Port Elizabeth, South Africa*. University of Witwatersrand, Johannesburg.
- DOSM. (2017). *Small and Medium Enterprises (SMEs) Performance 2017*. Retrieved from <https://www.dosm.gov.my/v1/index.php?r=column/pdfPrev&id=cEI0bklpZHJaTlhRNDB3d2ozbnFIUT09>
- Doumani, B. (1998). Endowing Family: Waqf, Property Devolution, and Gender in Greater Syria, 1800-1860. *Comparative Studies in Society and History*, 40, 3–41.
- Durkin, M., & McGowan, P. (2001). Net effect?—views from the periphery: exploring the role and importance of the internet on marketing activity in entrepreneurial firms. *Irish Marketing Review*, 14(1), 15–25.
- Dusuki, A. W. (2008). What does Islam say about corporate social responsibility? International Association for Islamic Economics. *Review of Islamic Economics*, 12(1), 5–28.
- Dutta, S., & Banerjee, S. (2011). Ethical Practices towards Employees in Small Enterprises: A Quantitative Index. *International Journal of Business Management and Economic Research*, 2(3), 205–221.
- Edlund, J. E., Sagarin, B. J., & Johnson, B. S. (2007). Reciprocity and the belief in a just world. *Personality and Individual Differences*, 43, 589–596.
- Egels-Zandén, N. (2017). The Role of SMEs in Global Production Networks. *Business & Society*, 56(1), 92–129.

- Eger, C., Miller, G., & Scarles, C. (2019). Corporate Philanthropy through the Lens of Ethical Subjectivity. *Journal of Business Ethics*, 156(1), 141–153. <https://doi.org/10.1007/s10551-017-3551-1>
- Eger, R. J., McDonald, B., & Wilsker, A. L. (2013). Religious Attitudes and Charitable Donations. *Journal of Applied Business and Economics*. <https://doi.org/10.2139/ssrn.2256020>
- Eisenhardt, K. M. (1989). Building Theories from Case Study Research. *The Academy of Management Review*, 14(4), 532. <https://doi.org/10.2307/258557>
- El Basyoni, M. (2011). Revitalization of the role of waqf in the field of architecture: activation of waqf to improve the function of public buildings. *Transactions on the Built Environment*, 118, 1743–3509. <https://doi.org/10.2495/10111>
- Elasrag, H. (2017). Towards a New Role of the Institution of Waqf. *Ssrn*, (October). <https://doi.org/10.2139/ssrn.3011290>
- Elbert, R. J., & Griffin, R. W. (2003). *Business Essentials* (4th ed.). Upper Saddle Rive, NJ:Prentice Hall.
- Elgari, M. A. (2004). The Qard Hassan. In *paper presented at International Seminar on Non-Bank Financial Institution: Islamic Alternative jointly organized by Islamic Research and Training Institute, Islamic Development Bank, and Islamic Banking and Finance Institute, Kuala Lumpur, Malaysia, 1-3 Ma*. Kuala Lumpur.
- Elo, S., & Kyngäs, H. (2008). The qualitative content analysis process. *Journal of Advanced Nursing*, 62(1), 107–115.
- Engku Muhammad Tajuddin, E. A., Nordin, N., Adam, F., & Sobihah Abd Halim, M. (2018). Waqf Assets Management: Harnessing Tool for Muslims' Welfare. *International Journal of Academic Research in Business and Social Sciences*, 8(11),348–354. <https://doi.org/10.6007/IJARBS/v8-i11/4907>
- Erlandsson, A., Nilsson, A., & Västfjäll, D. (2018). Attitudes and Donation Behavior When Reading Positive and Negative Charity Appeals. *Journal of Nonprofit and PublicSector Marketing*, 30(4), 444–474.
- European Commission. (2003). *Commission Recommendation of 6 May 2003 Concerning the Definition of Micro, Small and Medium-Sized Enterprises*". Retrieved from <https://eur-lex.europa.eu/eli/reco/2003/361/oj>
- Evans, N., & Sawyer, J. (2010). CSR and stakeholders of small businesses in regional SouthAustralia. *Social Responsibility Journal*, 6(3), 433–451.
- Eversole, R. (2004). Change makers? Women's microenterprises in a Bolivian city. *Gender, Work & Organization*, 11(2), 123–142.

- Fadila, G., Djafri, F., & Achour, M. (2015). Islamic spirituality and entrepreneurship: A case study of women entrepreneurs in Malaysia. *The Journal of Happiness & Well-Being*, 3(1), 41–56.
- Faiz Osman, A., Omar Mohammed, M., & Fadzil, A. (2015). Factor Influencing Cash Waqf Giving Behavior: A Revised Theory of Planned Behavior. *Journal of Global Business and Entrepreneurship*, 33–48.
- Famiyeh, S., Asante-Darko, D., Kwarteng, A., Gameti, D. K., & Asah, S. A. (2019). Corporate social responsibility initiatives and its impact on social license: some empirical perspectives. *Social Responsibility Journal*, 16(3), 431–447. <https://doi.org/10.1108/SRJ-06-2018-0147>
- Fan, C., Li, Z., Fan, K., & Mao, H. (2021). Corporate social responsibility and cost stickiness: Evidence from China. *ACM International Conference Proceeding Series*, 70–73. <https://doi.org/10.1145/3460824.3460836>
- Farah, M., Rabinowitz, C., Quinn, G., & Liu, G. (2000). Early commitment of neural substrates for face recognition. *Cogn Neuropsychol*, 17, 117–123.
- Farida, N., Naryoso, A., & Yuniawan, A. (2017). Model of Relationship Marketing and E- Commerce in Improving Marketing Performance of Batik SMEs. *Jurnal Dinamika Manajemen*, 8(1), 20–29. <https://doi.org/10.15294/jdm.v8i1.10408>
- Fassin, Y. (2008). SMEs and the fallacy of formalising CSR. *Business Ethics: A European Review*, 17(4), 364–378. <https://doi.org/10.1111/j.1467-8608.2008.00540.x>
- Fatemi, A. M., & Fooladi, I. J. (2013). Sustainable Finance: A New Paradigm. *Global Finance Journal*, 24(2), 101–113.
- Fatima, A., & Norizan, M. Y. (2015). Electronic Commerce Adoption in Malaysia: An Empirical Study of Small and Medium-Sized Enterprises (Smes). *International Journal of Advances in Electronics and Computer Science*, 2(5), 2393–2835.
- Ferrell, O. C., & Fraedrich, J. (1997). *Business Ethics*. Boston: Houghton Mifflin.
- Fishbein, M., & Ajzen, I. (1977). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Contemporary Sociology*, 6(2), 244.
- Fisher, K., Geenen, J., Jurcevic, M., McClintock, K., & Davis, G. (2009). Applying asset-based community development as a strategy for CSR: a Canadian perspective on a win-win for stakeholders and SMEs. *Business Ethics: A European Review*, 18(1), 66–82. <https://doi.org/10.1111/j.1467-8608.2009.01549.x>
- Fitjar, R. D. (2011). Little big firms? Corporate social responsibility in small businesses that do not compete against big ones. *Business Ethics: A European Review*, 20(1), 30–44. <https://doi.org/10.1111/j.1467-8608.2010.01610.x>

- Florian, H., Tony, M., & Jessie, L. (2018). *Advancing Towards ASEAN Digital Integration*. Retrieved from https://www.bain.com/contentassets/37a730c1f0494b7b8dac3002fde0a900/report_advancing_towards_asean_digital_integration.pdf
- Fox, T. (2004). Corporate social responsibility and development: In quest of an agenda. *Development*, 47(3), 29–36. <https://doi.org/10.1057/palgrave.development.1100064>
- Fraenkel, J. R., & Wallen, N. E. (2006). *How to design and evaluate research in education*. New York: Mc-Graw Hill.
- Frederick, W. C. (2006). *Corporation, Be Good! The Story of Corporate Social Responsibility*. Indianapolis: Dog Ear.
- Fuller-Love, N. (2006, September 1). Management development in small firms. *International Journal of Management Reviews*. John Wiley & Sons, Ltd. <https://doi.org/10.1111/j.1468-2370.2006.00125.x>
- Furqan, A. (2012). Wakaf Sebagai Solusi Permasalahan Dunia Pendidikan di Indonesia. *Jurnal Taqaddum*, 4(2).
- Galant, A., & Cadez, S. (2017). Corporate social responsibility and financial performance relationship: a review of measurement approaches. *Economic Research-Ekonomska Istrazivanja*, 30(1), 676–693. <https://doi.org/10.1080/1331677X.2017.1313122>
- Galinsky, J. D. (2005). Jewish Charitable Bequests and the Hekdesh Trust in 13th Centuryin Spain. *Journal of Interdisciplinary History*, 35(3), 423–440.
- Gallardo-Vázquez, D., & Sanchez-Hernandez, M. I. (2014). Measuring Corporate Social Responsibility for competitive success at a regional level. *Journal of Cleaner Production*, 72, 14–22. <https://doi.org/10.1016/j.jclepro.2014.02.051>
- Gaudiosi, M. M. (1987). Influence of the Islamic Law of WAQF on the Development of the Trust in England: The Case of Merton College. *University of Pennsylvania Law Review*, 136.
- Gehman, J., Lefsrud, L. M., & Fast, S. (2017). Social license to operate: Legitimacy by another name? *Canadian Public Administration*, 60(2), 293–317. <https://doi.org/10.1111/capa.12218>
- Geiger, D., & Schader, M. (2014). Personalized task recommendation in crowdsourcing information systems - Current state of the art. *Decision Support Systems*, 65(C), 3– 16. <https://doi.org/10.1016/j.dss.2014.05.007>
- Ghazaly, A. R. (2015). *Fiqh Muamalat*. Jakarta: Prenada Media Group.
- Ghobadian, A., & O'Regan, N. (2006). The Impact of Ownership on Small Firm Behaviour and Performance. *International Small Business Journal: Researching Entrepreneurship*, 24(6), 555–586. <https://doi.org/10.1177/0266242606069267>

- Gibb, A. A. (1993). Enterprise Culture and Education: Understanding Enterprise Education and Its Links with Small Business, Entrepreneurship and Wider Educational Goals. *International Small Business Journal: Researching Entrepreneurship*, 11(3), 11–34. <https://doi.org/10.1177/026624269301100301>
- Giles, M., McClenahan, C., Cairns, E., & Mallet, J. (2004). An application of the Theory of Planned Behaviour to blood donation: The importance of self-efficacy. *Health Education Research*, 19(4), 380–391. <https://doi.org/10.1093/her/cyg063>
- Gindling, T. H., & Newhouse, D. (2014). Self-Employment in the Developing World. *World Development*, 56, 313–331.
- Glaser, G. B., & Strauss, A. L. S. (2000). *Discovery of Grounded Theory: Strategies for Qualitative Research - 1s*. Routledge.
- Goel, M., & Ramanathan, M. P. E. (2014). Business Ethics and Corporate Social Responsibility – Is there a Dividing Line? *Procedia Economics and Finance*, 11, 49–59. [https://doi.org/10.1016/s2212-5671\(14\)00175-0](https://doi.org/10.1016/s2212-5671(14)00175-0)
- Goenka, S., & Van Osselaer, S. M. J. (2019). Charities Can Increase the Effectiveness of Donation Appeals by Using a Morally Congruent Positive Emotion. *Journal of Consumer Research*, 46(4), 774–790. <https://doi.org/10.1093/JCR/UCZ012>
- Golafshani, N. (2003). Understanding Reliability and Validity in Qualitative Research. *The Qualitative Report*, 8(4), 597–606.
- Goll, I., & Rasheed, A. A. (2004). The moderating effect of environmental munificence and dynamism on the relationship between discretionary social responsibility and firm performance. *Journal of Business Ethics*, 49(1), 41–54.
- Graafland, J., Van de Ven, B., & Stofelle, N. (2003). Strategies and Instruments for Organizing CSR by Small and Large Businesses in the Netherlands. *Journal of Business Ethics*, (47), 45–60.
- Guba, E. (1990). *The Alternatives Paradigm Dialog* (In E. G. G.). Newbury Park, CA: Sage.
- Gunningham, N., Kagan, R. A., & Thornton, D. (2004). Social License and Environmental Protection: Why Businesses Go Beyond Compliance. *Law & Social Inquiry*, 29(2), 307–341.
- Guo, C., Webb, N. J., Abzug, R., & Peck, L. R. (2013). Religious Affiliation, Religious Attendance, and Participation in Social Change Organizations: *Nonprofit and Voluntary Sector Quarterly*, 42(1), 34–58.
- Gustina, & Hidayatul, I. (2017). Financing Higher Education Through waqf Assets. In *International Conference of Applied Science on Engineering, Business, Linguistic and Information Technology (ICo-ASCNITech)*. Politeknik Negeri Padang and Politeknik Ibrahim Sultan.

- Hafni, R., & Rozali, A. (2017). *Analisis Usaha Mikro, Kecil, Dan Menengah (Umkh) Terhadap Penyerapan Tenaga Kerja Di Indonesia. Ekonomikawan: Jurnal Ilmu Ekonomi dan Studi Pembangunan* (Vol. 15).
- Hagger, M. S., Chatzisarantis, N. L., & Biddle, S. (2002). A meta-analytic review of the theories of reasoned action and planned behavior in physical activity: Predictive validity and the contribution of additional variables. *Journal of Sport and Exercise Psychology*, 24, 3–32.
- Hailani, M. T. (1982). *Baitul Mal: Instituti Kewangan Islam*. Kajang: Sincer Press.
- Hammersley, M., & Atkinson, P. (1995). *Ethnography: Principles in Practice* (2nd ed.). New York: Routledge.
- Harris, E., Petrovits, C. M., & Yetman, M. H. (2015). The Effect of Nonprofit Governance on Donations: Evidence from the Revised Form 990. *The Accounting Review*, 90(2), 579–610. Retrieved from <https://www.jstor.org/stable/24467216>
- Hartini, A., Ambrose, A. A., Aslam, M., & Hanafi, H. (2015). The Possible Role of Waqf in Ensuring a Sustainable Malaysian Federal Government Debt. *Procedia Economics and Finance*, 31. [https://doi.org/10.1016/S2212-5671\(15\)01205-8](https://doi.org/10.1016/S2212-5671(15)01205-8)
- Hartini, S., Hassan, M., Mustapha, R., Mahmud, M., Norma, S., Malkan, A., Hassan, C. (2021). The Influence of Promotion and Waqf Knowledge toward Cash Waqf Awareness in Pahang Region. *International Journal of Academic Research in Business and Social Sciences*, 11(4), 1252–1260.
- Harvard, E. L. (2019). *Motivations for Charitable Giving Among Generations X and Y: Applying an Extended Theory of Planned Behavior to Independent School Alumni* (No. 7). *School of Professional and Continuing Studies Nonprofit Studies Capstone Projects*. Retrieved from <https://scholarship.richmond.edu/spcs-nonprofitstudies->
- Harvey, L. (2015). Beyond member-checking: a dialogic approach to the research interview. *International Journal of Research and Method in Education*, 38(1), 23–38. <https://doi.org/10.1080/1743727X.2014.914487>
- Hasan, S. (2007). *Philantrophy and Social Justice in Islam*. Kuala Lumpur, Malaysia: A.S.Nordeen.
- Hasanuddin, Y., & Ramli, Z. (2021). Culture of Endowing Cannon to the Mosque Institution among Malays before 20th Century. *Jurnal Melayu*, 20, 283–297.
- Hasbullah, N. A., Khairi, K. F., & Ab. Aziz, M. R. (2016). Intention to Contribute in Corporate Waqf: Applying the Theory of Planned Behaviour. *UMRAN - International Journal of Islamic and Civilizational Studies (EISSN: 2289-8204)*, 3(1). <https://doi.org/10.11113/umran2016.3n1.39>
- Hashim, H. M. (2009). The Evolution of Islamic Cultural Fusion, Identity, Islamic Resurgency and Current Challenges in the Malays Life. *Jurnal Pengajian Melayu*, 20, 51–81.

- Hashim, M. A. (2012). *Oxford Sokong Wakaf Korporat*. Utusan Malaysia.
- Hassan, N. S. T. S., Chin, J. A., Yeow, & Mohd Rom, N. A. (2010). Financial Constraints and Opportunities of Micro Enterprise Entrepreneur: A Theoretical Framework. In *International Conference on Business and Economic Research*. Kuala Lumpur, Malaysia.
- Hassan, S. (2011). Role of waqf in enhancing Muslim small and medium enterprises (SMEs) in Singapore. In *Paper presented at the 8th International Conference on Islamic Economics and Finance Sustainable Growth and Inclusive Economic Development from an Islamic Perspective, Doha-Qatar, 19-21 December*.
- Hassan, S., & Hanafi, S. (2000). Iranian Medical Students Attitudes toward English Language Learning. *International Research Journal of Applied and Basic Sciences*, 4(12), 3816–3823.
- Hauser, M., Chomsky, N., & Fitch, W. (2002). The faculty of language: what is it, who has it, and how did it evolve? *Science*, 298, 1569–1579.
- Hayatullah, L., Shah Haneef, S. S., Haji Mohammad, M. T. S., & Rahman, M. P. (2021). Revisiting the Concept of Waqf: Its Maintenance, Issues and Challenges. *International Journal of Islamic Thought*, 20, 53–64. <https://doi.org/10.24035/ijit.20.2021.210>
- Heider, F. (1982). *The psychology of interpersonal relations*. Psychology Press.
- Hellriegel, D., Jackson, S. E., Slocum, J., Staude, G., Amos, T., & Klopper, H. B. (2008). *Management* (3rd ed.). Cape Town: Oxford University Press.
- Hemingway, C. A. (2005, September). Personal values as a catalyst for corporate social entrepreneurship. *Journal of Business Ethics*. <https://doi.org/10.1007/s10551-005-0132-5>
- Henry Cattán. (1953). *Law in the Middle East*. (Majid Khadduri, J. L. Herbert, & Robert H Jackson, Eds.). Washington: The Willian Byrd Press & the Middle East Institute. Retrieved from <https://www.worldcat.org/title/law-in-the-middle-east/oclc/578890367>
- Herrera Madueño, J., Larrán Jorge, M., Martínez Conesa, I., & Martínez-Martínez, D. (2016). Relationship between corporate social responsibility and competitive performance in Spanish SMEs: Empirical evidence from a stakeholders' perspective. *BRQ Business Research Quarterly*, 19(1), 55–72.
- Herrmann, K. K. (2004). Corporate Social Responsibility and Sustainable Development: The European Union Initiative as a Case Study. *Indiana Journal of Global Legal Studies*, 11(2), 205–232. <https://doi.org/10.1353/gls.2004.0013>

- Hilmi, H. (2012). Wakaf Uang Antara Fleksibilitas Berderma dan Sistim Ribawi. *Jurnal Pengembangan Masyarakat*, 5(1), 40–54.
- Hisham, Y. (2013). Waqf History and Legislation in Malaysia: A Contemporary Perspective. *Journal of Islamic and Human Advanced Research*, 3(6), 387–402.
- Hodgels, R. M., & Luthans, F. (2003). *International Management: Culture, Strategy and Behavior*. New York: Mc Graw Hill.
- Hoexter, M. (1998). Endowments, Rulers and Community: Waqf Al Haramayn in OttomanAlgiers. *Studies in Islamic Law and Society*, 6.
- Hoq, M., Che, H. N., & Said, S. M. (2009). SMEs in the Malaysian economy. *International Journal of Marketing Studies*, 1(2), 3–17. Retrieved from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1851426
- Hossain, M. T., Siwar, C., Mokhtar, M., Fauzi, M., & Jani, M. (2012). *Challenges to Practice Corporate Social Responsibility. International Journal of Business and Technopreneurship* (Vol. 2).
- Hsieh, H. F., & Shannon, S. E. (2005). Three approaches to qualitative content analysis. *Qualitative Health Research*, 15(9), 1277–1288.
- Huda, N., Rini, N., Mardoni, Y., & Putra, P. (2012). The Analysis of Attitudes, Subjective Norms and Behavioral Control on Muzakki's Intention to Pay Zakat. *International Journal of Business Social Science*, 3, 271–279.
- Hung, S. Y., Durcikova, A., Lai, H. M., & Lin, W. M. (2011). The influence of intrinsic and extrinsic motivation on individuals' knowledge sharing behavior. *International Journal of Human-Computer Studies*, 69(6), 415–427. <https://doi.org/10.1016/J.IJHCS.2011.02.004>
- Hussin, J. H., Bassam, C. H., Mohammad Raslan, & Ale, J. H. (2013). Business Ethics and Religion in the Financial Business Sector: Case of Syria. *Journal of Business & Management*, 1(2), 73–111.
- Hussin, R., Kader, S. Z. S. A., Yaakub, N. I., Rashid, R. A., & Malib, M. A. (2018). Preliminary Examination of the Regulatory Regime to Establish a Foundation University in Turkey. *Journal of Legal, Ethical and Regulatory Issues*, 21(4), 1. Retrieved from <https://www.questia.com/read/1P4-2177046765/preliminary-examination-of-the-regulatory-regime-to>
- Ibrahim, S. S., Noor, A. H. M., Arsyad, R., & Ismail, S. (2019). Enhancing Strategic CSR for Sustainability through Moderating Effect of Waqf Orientation: A Solution through CSR-VBI Canvas. In *Islamic Development Management* (pp. 117–126). Springer Singapore. https://doi.org/10.1007/978-981-13-7584-2_8
- Idemudia, U. (2014). Corporate Social Responsibility and Development in Africa: Issues and Possibilities. *Geography Compass*, 8(7), 421–435.

- Imam, M. K. D. (1989). *Al Wasayah Wa Al-Awqaf fi al-Fiqh Al-Islami*. Beirut: University of Beirut.
- Iman, A. H. M., & Mohammad, M. T. S. H. (2017). Waqf as a framework for entrepreneurship. *Humanomics*, 33(4), 419–440.
- Inalcik, H. (1973). *The Ottoman Empire: The Classical Age: 1300-1600*. London: Weidenfeld and Nicholson.
- Intisar, A. J. (2007). *Al Maqasid Al Tashri'iyah lil-awqaf al-Islamiyah*. Sirya: University of Jordan.
- Iqbal, M., Samofa Nadya, P., & Hadiyati, P. (2019). Increasing Community Awareness and Intention in Encouraging the Growth of Cash Waqf Saripudin. *Economica: Jurnal Ekonomi Islam*, 10(1), 2541–4666.
- Isen, A. M., Horn, N., & Rosenhan, D. L. (1973). Effects of success and failure on children's generosity. *Journal of Personality and Social Psychology*, 27(2), 239–247. <https://doi.org/10.1037/H0034777>
- Isen, A. M., & Levin, P. F. (1972). Effect of feeling good on helping: Cookies and kindness. *Journal of Personality and Social Psychology*, 21(3), 384–388. <https://doi.org/10.1037/H0032317>
- ISME. (2015). *Assessing the Level of Corporate Social Responsibility Activities and Knowledge in Irish Small and Medium Enterprises*. Retrieved from www.isme.ie
- Jahanshahi, A. A., Zhang, S. X., & Brem, A. (2013). E-commerce for SMEs: Empirical insights from three countries. *Journal of Small Business and Enterprise Development*, 20(4), 849–865. <https://doi.org/10.1108/JSBED-03-2012-0039>
- Jamal Uddin, S. (2003). Understanding the framework of business in Islam in an era of globalization: a review. *Business Ethics: A European Review*, 12(1), 23–32.
- Jamali, D., Zanhour, M., & Keshishian, T. (2009). Peculiar strengths and relational attributes of SMEs in the context of CSR. *Journal of Business Ethics*, 87(3), 355–377. <https://doi.org/10.1007/s10551-008-9925-7>
- James, M. (2010, August 23). Business jihad: How Muslim firms can achieve a bigger global presence. Retrieved 30 January 2021, from <https://www.bbc.com/news/business-10942331>
- Janesick, V. J. (2001). Intuition and Creativity: A Pas de Deux for Qualitative Researchers. *Qualitative Inquiry*, 7(5), 531–540.
- Jayachandran, S. (2020). *Microentrepreneurship in Developing Countries* (No. 26661). Cambridge, MA. <https://doi.org/10.3386/w26661>

- Jenkins, H. (2004). A critique of conventional CSR theory: An SME Perspective. *Journal of General Management*, (29), 37–57.
- Jenkins, Heledd. (2006). Small business champions for corporate social responsibility. In *Journal of Business Ethics* (Vol.67, pp.241–256). Springer.
- Jenkins, Heledd. (2009). A ‘business opportunity’ model of corporate social responsibility for small- and medium-sized enterprises. *Business Ethics: A European Review*, 18(1), 21–36. <https://doi.org/10.1111/j.1467-8608.2009.01546.x>
- Johari, F., Alias, M. H., Shukor, S. A., Wahab, K. A., Ridhwan, M., Aziz, A., Ibrahim, P. (2015). Factors That Influence Repeat Contribution Of Cash Waqf In Islamic Philanthropy. *Management & Accounting Review (MAR)* (Vol. 14).
- John, R. B. (2003). *Ethics and the Conduct of Business* (4th ed.). New Jersey: Pearson Education.
- Jones, T. M., & Ryan, L. V. (1997). The Link between Ethical Judgment and Action in Organizations: A Moral Approbation Approach. *Organization Science*, 8(6). <https://doi.org/10.1287/orsc.8.6.663>
- Jorgensen, A. L., & Knudsen, J. S. (2006). Sustainable competitiveness in global value chains: How do small Danish firms behave? *Corporate Governance*, 6(4), 449–462. <https://doi.org/10.1108/14720700610689568>
- Joseph, W. M. (1963). *Business and Society*. New York: Mc-Graw Hill.
- Jun Ha, B. (2017). Toward Moral Responsibility Theories of Corporate Sustainability and Sustainable Supply Chain on JSTOR. *Journal of Business Ethics*, 145(2), 227–237. Retrieved from <https://www.jstor.org/stable/45022242?seq=1>
- Kabanda, S., & Brown, I. (2017). A Structuration Analysis of Small and Medium Enterprise(SME) Adoption of E-Commerce: The Case of Tanzania. *Telematics and Informatics*, 34(4), 118–132.
- Kahf, M. (1992). Financing the Development of Awqaf Property. In *Seminar on Development of Awqaf* (p. 1). Kuala Lumpur: Islamic Research & Training Institute.
- Kamus Dewan. (2005). *Meaning of Waqf* (4th ed.). Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Kant, I. (1991). *The Metaphysics of Morals*. Cambridge: Cambridge University Press.
- Kasim, M., Berma, M., Nga, J., & Hasan, S. (2006). Philanthropy and the Third Sector in Malaysia: Overview, Extent, Activities, and Impacts. *SSRN Electronic Journal*.

- Katila, R., Chen, E. L., & Piezunka, H. (2012). All the right moves: How entrepreneurial firms compete effectively. *Strategic Entrepreneurship Journal*, 6(2), 116–132. <https://doi.org/10.1002/sej.1130>
- Katz, J. A. (1992). A Psychosocial Cognitive Model of Employment Status Choice. *Entrepreneurship Theory and Practice*, 17(1), 29–37.
- Kedah, Z., Aftab Anwar, M., Muhd Sarif, S., & Osman-Gani, A. M. (2016). Effects of Business Jihad on Entrepreneurs' Motivation and Performance. *Int. J. Entrepreneurship and Small Business*.
- Kelle, U., & Laurie, H. (1995). *Computer Use in Qualitative Research and Issues of Validity* in Udo Kelle (Ed.), *Computer-Aided Qualitative Data Analysis: Theory, Methods and Practice*. London: Sage.
- Key, T. M., & Czaplewski, A. J. (2017). Upstream social marketing strategy: An integrated marketing communications approach. *Business Horizons*, 60(3), 325–333. <https://doi.org/10.1016/J.BUSHOR.2017.01.006>
- Khairil Faizal, K., Muhammad Ridhwan, A. A., Nur Hidayah, L., Mohammad Noorizzuddin, N., Hisham, S., & Mohamad Yazis, A. B. (2015). Share waqf (corporate waqf) as an alternative financial instrument in improving the communities and nation welfare. *The Effects of Brief Mindfulness Intervention on Acute Pain Experience: An Examination of Individual Difference*, 1(April), 9–14. <https://doi.org/10.1017/CBO9781107415324.004>
- Khairunisah, I. (2018). Awareness of Donors towards the Use of Cash Waqf Financing for Microenterprise in Malaysia. In *E-Book of Masjid, Zakat and Waqf Management*. Bangi, Malaysia: KNE Publishing.
- Khairunnisa, M. (2016). Waqf-Sukuk, Enhancing the Islamic Finance for Economic Sustainability in Higher Education Institutions. In *The 2nd World Islamic University Leaders Summit 2016 (WICULS 2016)* (pp. 1–16). Negeri Sembilan, Malaysia: Universiti Sains Islam Malaysia (USIM).
- Khalidah, K. A. (2014). The Role of Malay Women in the Malaysian Workforce and its Impact on the Consciousness of Ethics and Integrity. In *Proceedings of ESTCON/ICLM 2014, Kuala Lumpur, 3-5 June, 2014*. Kuala Lumpur.
- Khalidah, K. A. (2018). Awareness of Ethics and Integrity at a Malaysian Government District Office. *SHS Web of Conferences*, (53).
- Khalidah, K. A., Mohd Nizam, M. A., Siti Aisyah, Panatik, & Abdul, R. (2018). Framework and Development of Malaysian Business Ethics Module. *SHS Web of Conferences*, 56, 04004. <https://doi.org/10.1051/shsconf/20185604004>
- Khalidah, K. A., Satirenjit, K. J., Lai Fong, W., Rohani, S., Sofiah Molek Lope, A. S., Rahayu, A. R., & Ilmiah, I. (2012). *Business Management: A Malaysian Perspective* (2nd ed.). Shah Alam, Selangor: Oxford Fajar.

- Khalidah, K. A., Zulkufly, R., & Lau, T. C. (2018). *Business Ethics* (2nd ed.). Shah Alam, Selangor: Oxford Fajar.
- Khalifa, A. S. (2003). The Multidimensional Nature and Purpose of Business in Islam. *Accounting, Commerce & Finance: The Islamic Perspective Journal*, 7(1&2), 1–25.
- Khamis, S. R., & Che Mohd Salleh, M. (2018). Study on the Efficiency of Cash Waqf Management in Malaysia. *Journal of Islamic Monetary Economics and Finance*, 4(1), 61–84. <https://doi.org/10.21098/jimf.v4i1.732>
- Khan, A. G. (2016). Electronic Commerce: a Study on Benefits and Challenges in an Emerging Economy. *Global Journal of Management and Business Research*, 16(1), 18–22.
- Khan, A., Muttakin, M. B., & Siddiqui, J. (2013). Corporate governance and corporate social responsibility disclosures: evidence from an emerging economy. *Journal of Business Ethics*, 114(2), 207–223.
- Khan, M. T. (2014). Historical Role of Islamic Waqf in Poverty Reduction in Muslim Society. *The Pakistan Development Review*, 54(4), 979–996. <https://doi.org/10.2307/43831378>
- Kim, H. H., & Han, E. (2020). The application of the theory of planned behavior to identify determinants of donation intention: Towards the comparative examination of positive and negative reputations of nonprofit organizations ceo. *Sustainability (Switzerland)*, 12(21), 1–19. <https://doi.org/10.3390/su12219134>
- Kim, Y., & Peterson, R. A. (2017). A Meta-analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing*, 38, 44–54. <https://doi.org/10.1016/j.intmar.2017.01.001>
- King-Kauanui, S., Thomas, K. D., & Waters, G. R. (2005). Entrepreneurship and Spirituality: Integration of Spirituality into the workplace. *Journal of Management, Spritiuality & Religion*, 2(2), 255–274.
- Kinjerski, V. M., & Skrypnek, B. J. (2004). Defining spirit at work: Finding common ground. *Journal of Organizational Change Management*, 17(1), 26–42. <https://doi.org/10.1108/09534810410511288>
- Kirchgässner, G. (1992). Towards a theory of low-cost decisions. *European Journal of Political Economy*, 8(2), 305–320. [https://doi.org/10.1016/0176-2680\(92\)90028-F](https://doi.org/10.1016/0176-2680(92)90028-F)
- Knowless, S. R., Hyde, M. K., & White, K. M. (2012). Predictors of Young People's Charitable Intentions to Donate Money: An Extended Theory of Planned Behavior Perspective. *Journal of Applied Social Psychology*, 42(9), 2096–2110. <https://doi.org/10.1111/j.1559-1816.2012.00932.x>
- Kohler, E., Keysers, C., Umiltà, M., Fogassi, L., Gallese, V., & Rizzolatti, G. (2002). Hearing sounds, understanding actions: action representation in mirror neurons. *Science*, 297, 846–848.

- Komives, S., & Wagner, W. (2009). *Leadership for a better world: Understanding the social model change of leadership development* (2nd ed). San Francisco: Jossey-Bass.
- Kondracki, N. L., Wellman, N. S., & Amundson, D. R. (2002). Content analysis: Review of methods and their applications in nutrition education. *Journal of Nutrition Education and Behavior*, 34(4), 224–230.
- Konrath, S., & Handy, F. (2017). The Development and Validation of the Motives to Donate Scale: *Nonprofit and Voluntary Sector Quarterly*, 47(2), 347–375. <https://doi.org/10.1177/0899764017744894>
- Koprulu, M. F. (1983). *Islam ve Turk Hukuk Tarihi Arastirmalari ve Vakif Muessesesi*. Istanbul: Otuken Yayinlari.
- Korzaan, M. L. (2003). Going with the flow: Predicting online purchase intentions. *Journal of Computer Information Systems*, 43(4), 25–31.
- Kristiansen, M., & Sheikh, A. (2012). Understanding faith considerations when caring for bereaved Muslims. *Journal of the Royal Society of Medicine*, 105(12), 513. <https://doi.org/10.1258/JRSM.2012.120284>
- Kuppuswamy, V., & Bayus, B. L. (2013). Crowdfunding Creative Ideas: The Dynamics of Project Backers in Kickstarter. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2234765>
- Kuran, T. (2001). The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System. *Journal of the Law and Society Association*, 35(4), 841–898.
- Kusyk, S. ., & Lozano, J. M. (2007). Corporate Responsibility in Small and Medium Enterprises SME social performance: A Four-Cell Typology of Key Drivers and Barriers on Social issues and Their Implications for Stakeholder Theory. *Corporate Governance*, (7), 502–515.
- LaMorte, W. W. (2019). The Theory of Planned Behavior. Retrieved 2 August 2022, from <https://sphweb.bumc.bu.edu/otlt/mph-modules/sb/behavioralchangetheories/BehavioralChangeTheories3.html>
- Larrán Jorge, M., Herrera Madueño, J., Lechuga Sancho, M. P., Martínez-Martínez, D., & Ntim, C. G. (2016). Development of corporate social responsibility in small and medium-sized enterprises and its nexus with quality management. *Cogent Business & Management*, 3(1), 1228569.
- Larson, D. W. & Shaw, T. K. (2001). Issues of Microenterprise and Agricultural Growth: Do Opportunities Exist Through Forward and Backward Linkages? *Journal of Developmental Entrepreneurship*, 6(3), 203–220.

- LaTour, S. A., & Manrai, A. K. (1989). Interactive Impact of Informational and Normative Influence on Donations. *Journal of Marketing Research*, 26(3), 327. <https://doi.org/10.2307/3172904>
- Laudal, T. (2011). Drivers and barriers of CSR and the size and internationalization of firms. *Social Responsibility Journal*, 7(2), 234–256.
- Layish, A. (1983). The Maliki Family Waqf According to Wills and Waqfiyyat. *Bulletin of the School of Oriental and African Studies*, 46(1), 1–32.
- Lee, D., Gopal, A., & Lee, D. (2017). Micro-Giving: On the Use of Mobile Devices and Monetary Subsidies in Charitable Giving. *ICIS 2017 Proceedings*. Retrieved from <https://aisel.aisnet.org/icis2017/IT-and-Social/Presentations/7>
- Lee, M.-D. P. (2008). A review of the theories of corporate social responsibility: Its evolutionary path and the road ahead. *International Journal of Management Reviews*, 10(1), 53–73. <https://doi.org/10.1111/j.1468-2370.2007.00226.x>
- Lee, M. D. P. (2008). A review of the theories of corporate social responsibility: Its evolutionary path and the road ahead. *International Journal of Management Reviews*, 10(1), 53–73. <https://doi.org/10.1111/j.1468-2370.2007.00226.x>
- Leeuwen, R. V. (1999). *Waqf and Urban Structures: The Case of Ottoman Damascus*. Brill.
- Leitch, C. M., Hill, F. M., & Harrison, R. T. (2010). The Philosophy and Practice of Interpretivist Research in Entrepreneurship. *Organizational Research Methods*, 13(1), 67–84. <https://doi.org/10.1177/1094428109339839>
- Lepoutre, J., & Heene, A. (2006). Investigating the impact of firm size on small business social responsibility: A critical review. *Journal of Business Ethics*, 67(3), 257–273. <https://doi.org/10.1007/s10551-006-9183-5>
- Lewin, K. (1951). *Field Theory in Social Science: Selected Theoretical Papers* (Edited by Dorwin Cartwright.). Retrieved from <https://psycnet.apa.org/record/1951-06769-000>
- Lewis, J. L., & Sheppard, S. R. J. (2006). Culture and communication: Can landscape visualization improve forest management consultation with indigenous communities? *Landscape and Urban Planning*, 77(3), 291–313. <https://doi.org/10.1016/j.landurbplan.2005.04.004>
- Lincoln, Y., & Guba, E. G. (1985). *Naturalistic Inquiry*. California: Sage.
- Lindgreen, A., & Swaen, V. (2010, March 1). Corporate social responsibility. *International Journal of Management Reviews*. John Wiley & Sons, Ltd. <https://doi.org/10.1111/j.1468-2370.2009.00277>

- Lino, S., Marshak, H. H., Patti Herring, R., Belliard, J. C., Hilliard, C., Campbell, D., & Montgomery, S. (2014). Using the theory of planned behavior to explore attitudes and beliefs about dietary supplements among HIV-positive Black women. *Complementary Therapies in Medicine*, 22(2), 400–408. <https://doi.org/10.1016/J.CTIM.2014.03.002>
- Lita, H. N. (2004). Implementation of Corporate Social Responsibility (CSR) Through Waqf Related to Law Number 41 Year 2004 on. *Tazkia Islamic Finance and Business Review*, 9(1), 41–59.
- Locke, R., Amengual, M., & Mangla, A. (2009). Virtue out of Necessity? Compliance, Commitment, and the Improvement of Labor Conditions in Global Supply Chains. *Politics & Society*, 37(3), 319–351.
- Long, A., & Ali, S. H. (1984). *Persekolahan untuk Perpaduan atau Perpecahan?* Bangi, Malaysia: Persatuan Sains Sosial Malaysia.
- Longenecker, J. G., Moore, C. W., Petty, J. W., Palich, L. E., & McKinney, J. A. (2006, April). Ethical attitudes in small businesses and large corporations: Theory and empirical findings from a tracking study spanning three decades. *Journal of Small Business Management*. <https://doi.org/10.1111/j.1540-627X.2006.00162.x>
- Longo, M., Mura, M., & Bonoli, A. (2005). Corporate Social Responsibility and Corporate Performance: The Case of Italian SMEs. *Corporate Governance*, (5), 28–42.
- Louche, L., & Michotte, E. (2011). *La Responsabilité Sociale des Entreprises dans les Petites et Moyennes Entreprises: Revue de la littérature 2006-2009 et stratégies de recherche* (No. 11/003).
- Luo, X., & Bhattacharya, C. B. (2006). Corporate Social Responsibility, Customer Satisfaction, and Market Value. *Journal of Marketing*, 70(4), 1–18. <https://doi.org/10.1509/jmkg.70.4.001>
- M. Vedat, G. (2012). Ottoman Vakıfs: Their Impact on Ottoman Society and Ottoman Land Regime. *Sosyal Bilimler Enstitüsü Dergisi*, 21(1), 201–212.
- Madden, K., Scaife, W., & Crissman, K. (2006). How and why small to medium size enterprises (SMEs) engage with their communities: an Australian study. *International Journal of Nonprofit and Voluntary Sector Marketing*, 11(1), 49–60. <https://doi.org/10.1002/nvsm.40>
- Magda, I. A. M. (2013). Financing through cash-waqf: a revitalization to finance different needs. *International Journal of Islamic and Middle Eastern Finance and Management*, 6(4), 304–321. <https://doi.org/10.1108/IMEFM-08-2013-0094>
- Magda, M. A. M. (2019). Waqfintech and Sustainable Socio-Economic Development. *International Journal of Management and Applied Research*, 6(3), 130–141. <https://doi.org/10.18646/2056.63.19-009>

- Magda, M. I. A., Dafterdar, H., Cizakca, M., Alhabshi, S. O., Razak, S. H. A., Sadr, S. K., Obaidullah, M. (2016). *Financing the Development of Old Waqf Properties. Financing the Development of Old Waqf Properties*. Palgrave Macmillan US. <https://doi.org/10.1057/978-1-137-58128-0>
- Magrizos, S., Apospori, E., Carrigan, M., & Jones, R. (2021). Is CSR the panacea for SMEs? A study of socially responsible SMEs during economic crisis. *European Management Journal*, 39(2), 291–303. <https://doi.org/10.1016/j.emj.2020.06.002>
- Mahamid, H. (2013). Educational Research and Reviews Waqf and madrasas in latemedieval Syria, 8(10), 602–612. <https://doi.org/10.5897/ERR12.140>
- Maher, C., Hadfield, M., Hutchings, M., & de Eyto, A. (2018). Ensuring Rigor in Qualitative Data Analysis. *International Journal of Qualitative Methods*, 17(1), 160940691878636. <https://doi.org/10.1177/1609406918786362>
- Mahmood, T. (2000). *Waqaf dan Perlaksanaanya di Malaysia*. Terengganu: Yaysan Islam Terengganu.
- Makdisi, J. A. (1998). The Islamic Origins of the Common Law. *North Carolina Law Review*, 77.
- Maldonado-Erazo, C. P., Álvarez-García, J., del Río-Rama, M. de la C., & Correa-Quezada R. (2020). Corporate Social Responsibility and Performance in SMEs: Scientific Coverage. *Sustainability*, 12(6), 2332.
- Mallozzi, C. A. (2009). Voicing the interview: A researcher's exploration on a platform of empathy. *Qualitative Inquiry*, 15(6), 1042–1060.
- Mandina, S. P., Maravire, C., & Masere, V. S. (2014). *Effectiveness of Corporate Social Responsibility in Enhancing Company Image*. *European Journal of Business and Management* www.iiste.org ISSN (Vol. 6). Online. Retrieved from www.miningwatch.com
- Manis, M. S., Cornell, D., & Moore, J. C. (1974). Transmission of Attitude-Relevant Information through a Communication Chain. *Journal of Personality and Social Psychology*, 1, 81–94.
- Mannan, M. A. (1998). *Cash Waqf Enrichment of Family Heritage Generation to Generation*. Social Bank Investment Press.
- Manstead, A. S. R., Terry, D. J., & Hogg, M. A. (2000). The Role of Moral Norm in the Attitude-Behavior Relation. In *Attitudes, Behavior, and Social Context* (pp. 11–30). Mahwah, NJ, USA: Lawrence Erlbaum.
- Marco, F., & Porfyriou, H. (2020). *Controversial Heritage and Divided Memories from the Nineteenth through the Twentieth Centuries: Multi-Ethnic Cities in the Mediterranean World, Volume 2*. Routledge.

- Margolis, J. D., & Walsh, J. P. (2003). Misery Loves Companies: Rethinking Social Initiatives by Business. *Administrative Science Quarterly*, 48(2). <https://doi.org/10.2307/3556659>
- Marha, Y. N., Norazamina, M., Suraya, A., & Azizah, A. (2018). Attributes of ethical employees in Malaysian public sector: conceptual content analysis and pattern matching analysis. *Journal of Fundamental and Applied Sciences*, 9(5S), 788. <https://doi.org/10.4314/jfas.v9i5s.56>
- Martin, J., Petty, W., & Wallace, J. (2009). Shareholder Value Maximization-Is There a Role for Corporate Social Responsibility? *Journal of Applied Corporate Finance*, 21(2), 110–118. <https://doi.org/10.1111/j.1745-6622.2009.00232.x>
- Mason, J. (2002). *Qualitative Researching* (2nd ed.). London: Sage.
- Masoud, A. (2015). Role of Waqf in Sustainable Economic Development and Poverty Alleviation: Bangladesh Perspective. *Journal of Law, Policy and Globalization*, 42, 118–130. Retrieved from www.iiste.org
- Masroom, M. N., Wan Mohd Azam, W. M. Y., & Huda, M. (2019). Understanding of Significance of Zakat (Islamic Charity) For Psychological Well-Being. *Journal of Critical Reviews*, 7(2), 693–697. <https://doi.org/10.31838/jcr.07.02.127>
- Massoud, J. (2010). *Exploring Small and Medium Enterprise Social Responsibility in Argentina*. New Mexico State University.
- Matteson, S. M., & Lincoln, Y. S. (2009). Using multiple interviewers in qualitative research studies: The influence of ethic of care behaviors in research interview settings. *Qualitative Inquiry*, 15(4), 659–674.
- Maxwell, J. (1992). Understanding and Validity in Qualitative Research. *Harvard Educational Review*, 62(3), 279–301.
- Mayring, P. (2003). *Qualitative Inhaltsanalyse- Grundlagen und Techniken (Qualitative Content Analysis-Background and Techniques)*. Weinheim: Beltz Verlag/Deutscher Studien Verlag.
- McDonald, R. I., & Crandall, C. S. (2015). Social norms and social influence. *Current Opinion in Behavioral Sciences*, 3, 147–151.
- McEachan, R. R. C., Conner, M., Taylor, N. J., & Lawton, R. J. (2011). Prospective prediction of health-related behaviours with the Theory of Planned Behaviour: a meta-analysis. *Health Psychology Review*, 5(2), 97–144.
- McKeiver, C., & Gadenne, D. (2005). Environmental Management Systems in Small and Medium Businesses. *International Small Business Journal: Researching Entrepreneurship*, 23(5), 513–537. <https://doi.org/10.1177/0266242605055910>

- McWilliams, A., & Siegel, D. (2001). Corporate Social Responsibility: A Theory of the Firm Perspective. *The Academy of Management Review*, 26(1), 117. <https://doi.org/10.2307/259398>
- Md. Shahedur, R. C., Mohd Fahmi, bin G., & Mohd Faisal, I. (2011). Economics of Cash WAQF management in Malaysia: A proposed Cash WAQF model for practitioners and future researchers. *African Journal of Business Management*, 5(30), 12155–12163. <https://doi.org/10.5897/AJBM11.1810>
- Md Ali, A., & Yusof, H. (2011). Quality in Qualitative Studies: The Case of Validity, Reliability and Generalizability. *Issues in Social and Environmental Accounting*, 5(1/2), 25–64.
- Md Shahedur Rahaman, C., Iftekhar Amin, C., Mohd Zulkifli, M., & Mohd Rushdan, Y. (2012). Problems of Waqf Administration and Proposals for Improvement: A Study in Malaysia. *Journal of Internet Banking and Commerce*, 17(1), 2–8.
- MED. (2020). *Dasar Usahawan Negara*. Putrajaya, Malaysia. Retrieved from [https://www.medac.gov.my/admin/files/med/image/portal/Dasar_Keusahawanan_Nasional_\(DKN\)_2030.pdf](https://www.medac.gov.my/admin/files/med/image/portal/Dasar_Keusahawanan_Nasional_(DKN)_2030.pdf)
- Meffert, H., & Münstermann, M. (2005). Corporate Social Responsibility in Wissenschaft und Praxis – eine Bestandsaufnahme. In *Corporate Social Responsibility* (H. Meffert). Gesellschaftliche Verantwortung von Unternehmen.
- Merriam, S. B. (1998). *Qualitative Research and Case Study Application in Education*. San Francisco: Jossey-Bass.
- Merriam, S. B. (2009). *Qualitative Research: A Guide to Design and Implementation* (2nd ed.). San Francisco: Jossey-Bass.
- Michael, W., & Amalia, L. (2004). *The Mamluks in Egyptian and Syrian Politics and Society*. Brill.
- Mickiewicz, T., Sauka, A., & Stephan, U. (2016). On the compatibility of benevolence and self-interest: Philanthropy and entrepreneurial orientation. *International Small Business Journal*, 34(3), 303–328.
- Milligan, L. (2014). Insider-outsider-inbetweeners? Researcher positioning, participative methods and cross-cultural educational research. *Compare: A Journal of Comparative and International Education*, 46(2), 235–250.
- Mills, J., Bonner, A., & Francis, K. (2006). Adopting a constructivist approach to grounded theory: Implications for research design. *International Journal of Nursing Practice*, 12(1), 8–13. <https://doi.org/10.1111/j.1440-172X.2006.00543.x>

- Ministry of Entrepreneur Development and Cooperatives. (2019). *National Entrepreneurship Policy Malaysia: An Outstanding Entrepreneurial Nation 2030 Ministry Of Entrepreneur Development and Cooperatives*. Putrajaya. Retrieved from <https://www.medac.gov.my/admin/files/med/image/portal/NEP2030-Final.pdf>
- Ministry of Micro, Small and Medium Enterprises. (2020). Definition of MSME. Retrieved 19 January 2021, from <https://msme.gov.in/faqs/q1-what-definition-msme>
- Mishra, D., Akman, I., & Mishra, A. (2014). Theory of Reasoned Action application for Green Information Technology acceptance. *Computers in Human Behavior*, *36*, 29–40. <https://doi.org/10.1016/j.chb.2014.03.030>
- Miskam, S., & Nasrul, M. A. (2013). Shariah Governance in Islamic Finance: The effects of the Islamic Financial Services Act 2013. In *Proceedings of World Conference on Integration of Knowledge, Langkawi* (pp. 25–26). Langkawi.
- Mittelman, R., & Rojas-Méndez, J. (2018). Why Canadians give to charity: an extended theory of planned behaviour model. *International Review on Public and Nonprofit Marketing*, *15*(2), 189–204. <https://doi.org/10.1007/s12208-018-0197-3>
- Mochamad Arif, B., & Dimas Bagus, W. K. (2011). The Economic Significance of Waqf: A Macro Perspective. In *The 8th International Conference on Tawhidi Methodology Applied to Islamic Microenterprise Development* (pp. 1–17). Jakarta. Retrieved from https://www.researchgate.net/publication/228221381_The_Economic_Significance_of_Waqf_A_Macro_Perspective
- Mochammad Arif, B. (2011). The Role of Waqf for Environmental Protection in Indonesia. In *Aceh Development International Conference 2011* (pp. 880–889). Bangi, Malaysia: Universiti Kebangsaan Malaysia. Retrieved from https://www.researchgate.net/publication/228264718_The_Role_of_Waqf_for_Environmental_Protection_in_Indonesia
- Mochammad Arif, B. (2014). The Significance of Waqf Economic Development. *Equilibrium*, *2*(1), 19–34. Retrieved from https://mpr.ub.uni-muenchen.de/81144/1/MPRA_paper_81144.pdf
- Moche, H., & Västfjäll, D. (2021). To give or to take money? The effects of choice on prosocial spending and happiness. *The Journal of Positive Psychology*. <https://doi.org/10.1080/17439760.2021.1940248>
- Moffat, K., & Zhang, A. (2014). The paths to social licence to operate: An integrative model explaining community acceptance of mining. *Resources Policy*, *39*(1), 61–70. <https://doi.org/10.1016/j.resourpol.2013.11.003>
- Mohamad, N. A. (2016). Promoting Community Based-Waqf: A Case Study of Cooperative Society Waqf in Malaysia. In *International Conference on Waqf and Economic Growth (ICWEG 2016), Jakarta, 9-10 November*. Jakarta.

- Mohamed Asmy, M. T. T., Hasanuddin, M. T. T., & Allah Pitchay, A. (2018). Modeling crowdfunding's behavioral intention to adopt the crowdfunding-waqf model (CWM) in Malaysia: The theory of the technology acceptance model. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(2), 231–249. <https://doi.org/10.1108/IMEFM-06-2017-0157>
- Mohammad Zulfakhairi, M. (2019). The Islamic-Based Cash Waqf Behavior Intention Concept. In *INCoH-The Second International Conference on Humanities* (pp.171–183). Cognitive-Crcs. <https://doi.org/10.15405/EPSBS.2019.09.17>
- Mohd Afendi, M. R., & Asmah, A. A. (2010). Waqf Management and Administration in Malaysia: It's Implementation from the Perspective of Islamic Law. *Malaysian Accounting Review, Special Issue*, 9(2), 115–121.
- Mohd Ali Bahari, A. K., Ainul Hafiza, Z., Umi syukriah, H., Nur Aisyah, M., & Nur Haslyna Atyra, C. H. (2019). Malaysian Social Enterprise Blue-Print 2015-2018: What's next? *ASEAN Entrepreneurship Journal*, 5(2), 1–7. <https://doi.org/10.1108/17508611111130176>
- Mohd Daud, B. B. (1999). *Kedudukan Institusi Wakaf daripada Perspektif Undang-undang*. Skudai, Johor.
- Mohd Hafiz Bin, H. F., Sofri, Y., Jalal Rajeh, H., Mohammad Sabri, H., & Syaidatun Nazirah, A. Z. (2019). The Impact of Trust in Cash Waqf Contribution: A Case Study of Wakaf Selangor Muamalat (WSM) Service of Bank Muamalat Malaysia Berhad (BMMB). *International Journal of Business, Economics and Law*, 18(2), 1–10.
- Mohd Mokhtar, F., Mad Sidin, E., & Abd Razak, D. (2015). *Operation of Cash Waqf in Malaysia and its Limitations*. *Journal of Islamic Economics, Banking and Finance* (Vol. 11).
- Mohsin, A., & Mohammad, M. T. S. (2015). The effectiveness of saham waqf on adequacy of funds for development projects in Malaysia. *International Journal of Real Estate Studies*, 9(2), 16–37.
- Mohsin, I. A. (2015). Waqf and Islamic banking and Finance: The Missing link. *Global Islamic Finance Report, 2015*, 113–121.
- Mohsin, M. I. A. (2009). *Cash Waqf: A New Financial Product*. Petaling Jaya: Prentice Hall.
- Mollick, E. (2014). The dynamics of crowdfunding: An exploratory study. *Journal of Business Venturing*, 29(1), 1–16. <https://doi.org/10.1016/j.jbusvent.2013.06.005>
- Molteni, M. (2006). The Social-Competitive Innovation Pyramid. *Corporate Governance*, 6(4), 516–526.
- Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationship. *Journal of Marketing*, 57(1), 81–101.

- Morris, M., & Schindehutte, M. (2005). Entrepreneurial Values and the Ethnic Enterprise: An Examination of Six Subcultures. *Journal of Small Business Management*, 43(4), 453–479. <https://doi.org/10.1111/j.1540-627X.2005.00147.x>
- Morrison, J. (2014). *The Social License to Operate: How to Keep Your Organization Legitimate*. New York: Palgrave Macmillan.
- Morsing, M., & Perrini, F. (2009). CSR in SMEs: do SMEs matter for the CSR agenda? *Business Ethics: A European Review*, 18(1), 1–6. <https://doi.org/10.1111/j.1467-8608.2009.01544.x>
- Muhamed, N. A., Kamaruddin, M. I. H., & Nasruddin, N. S. (2018). Positioning Islamic social enterprise (ISE). *Journal of Emerging Economies and Islamic Research*, 6(3), 28. <https://doi.org/10.24191/jeeir.v6i3.8785>
- Muhammad Aiman, A. (2020). Shareholder Activism and Corporate Social Responsibility in Malaysia - Hissedar Aktivizmasi ve Malezya'da Kurumsal Sosyal Sorumluluk. *Mehmet Akif Ersoy Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 7(1), 1–19. <https://doi.org/10.30798/makuiibf.532662>
- Muhammad Aiman, A., Izaura, R., & Anisa Safiah, M. (2019). Assessment on Level of Corporate Social Responsibility (CSR) among Public Listed Companies (PLCs) in Malaysia: A Study from Company Secretaries. *Journal of International Management, Educational and Economics Perspectives*, 7(1), 22–30.
- Muhammad Ali, H. (2016, September 6). A jihad to prosper all Malaysians. Retrieved 30 January 2021, from <https://www.thestar.com.my/opinion/columnists/ikim-views/2016/09/06/a-jihad-to-prosper-all-malaysians-business-jihad-is-the-better-alternative-to-the-jihadic-war-of-the>
- Muhammad, F., Abdul Razak, A., Awang, S. A., Mohd Hussin, M. Y., & Aliyasak, M. Z. I. (2019). The Awareness Level among the Perak Muslim Community towards the Perak Ar-Ridzuan Waqf/ Tahap Kesedaran Masyarakat Islam di Perak Mengenai Wakaf Perak Ar-Ridzuan. *Sains Humanika*, 11(3), 63–69.
- Muhammad Ridhwan, A. A, Mohd Asyraf, Y., Fuadah, J., & Hisham, S. (2014). View of Relationship between Level of Income and Method of Contribution and Appointment of Islamic Waqf Bank as an Agent in Collecting Waqf Fund. *Journal of Emerging Economies and Islamic Research*, 2(2), 15–24. Retrieved from <https://myjms.mohe.gov.my/index.php/JEEIR/article/view/9621/4486>
- Muhammad Ridhwan, Ab. Aziz, Fuadah, J., & Mohd Asyraf, Y. (2013). Cash Waqf Models for Financing Education. In *The 5th Islamic Economic System Conference (iECONS2013)*. Kuala Lumpur.
- Muhammad Salleh, B. H. A. (1978). *Terengganu dari Bentuk Sejarah Hingga Tahun 1918*. Kuala Lumpur, Malaysia: Utusan Malaysia.

- Muhammad Zubair, A. (2012). The Classical Islamic Law of Waqf: A Concise Introduction. *Arab Law Quarterly*, 26(2), 121–153.
- Mujtaba, K. (2015). Waqf as a Socially Responsible Investment instrument a case for Western Countries. *European Journal of Islamic Finance*, 1, 1–7. Retrieved from <https://www.ojs.unito.it/index.php/EJIF/article/view/784/765>
- Murillo, D., & Lozano, J. M. (2006). SMEs and CSR: An approach to CSR in their own words. In *Journal of Business Ethics* (Vol. 67, pp. 227–240). Springer. <https://doi.org/10.1007/s10551-006-9181-7>
- Muzafer, S., & Carolyn, W. S. (1953). *Groups in Harmony and Tension; an Integration of Studies in Intergroup Relations*. Harper & brother.
- Mynarska, M. (2008). *Qualitative Studies and TPB (unpublished presentation)* (Working Meeting: coordinating comparative qualitative research for the REPRO WP5 European Project, 22-23 September). Rostock, Germany.
- Nagata, J. (2002). The Changing Perceptions of Waqf as Social, Cultural and Symbolic Capital in Penang. In *The Penang Story - International Conference 2002* (p. 23). Penang, Malaysia: The Penang Heritage Trust & STAR Publications.
- Nahar, H. S., & Yaacob, H. (2011). Accountability in the Sacred Context: The Case of Management, Accounting and Reporting of a Malaysian Cash Awqaf Institution. *Journal of Islamic Accounting and Business Research*, 2(2), 87–113.
- Nasir, B. M., Rahim, R. A. A., & Nor, A. M. (2018). The Role and Contribution of Islamic Movement to the Development of Malay Civilization. *Journal of Malay Islamic Studies*, 2(2), 75–94. <https://doi.org/10.19109/JMIS.V2I2.2539>
- National SME Development Council. (2012). *SME MASTERPLAN*. Retrieved from <https://www.smecorp.gov.my/images/Publication/sme-masterplan/sme-masterplan-eng.pdf>
- Natow, R. S. (2020). The use of triangulation in qualitative studies employing elite interviews. *Qualitative Research*, 20(2), 160–173.
- Neergaard, M. A., Olesen, F., Andersen, R. S., & Sondergaard, J. (2009). Qualitative description-the poor cousin of health research? *BMC Medical Research Methodology*, 9(1), 1–5. <https://doi.org/10.1186/1471-2288-9-52/TABLES/3>
- Nejati, M., & Amran, A. (2009). Corporate social responsibility and SMEs: exploratory study on motivations from a Malaysian perspective. *Business Strategy Series*, 10(5), 259–265. <https://doi.org/10.1108/17515630910989150>
- Neti, S. (2011). Social Media and its role in Marketing. *International Journal of Enterprise Com-Puting and Business Systems*, 1(2), 1–15.

- Nor-Aishah, H., Ahmad, N. H., & Thurasamy, R. (2020). Entrepreneurial leadership and sustainable performance of manufacturing SMEs in Malaysia: The contingent role of entrepreneurial bricolage. *Sustainability (Switzerland)*, *12*(8), 3100. <https://doi.org/10.3390/SU12083100>
- Nor Azurah, M. K., Remali, Y., & Shaherah, A. M. (2017). Public Awareness towards Corporate Waqf by Waqaf An-Nur Corporation Berhad in Socio-Economic Development of Public Society. In *Muktamar Waqf Iqlimi Iv 2017* (pp. 171–181). Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia.
- Norbit, N., Nawawi, A., & Salin, A. S. A. P. (2017). Corporate Social Responsibility Practices among the SMEs in Malaysia – A Preliminary Analysis. *Management and Accounting Review (MAR)*, *16*(2), 38. <https://doi.org/10.24191/mar.v16i2.458>
- Norma, M. S., Suhaimi, M. S., Ahmad Zamri, O., Zarinah, H., & Muhammad Yusuf, S. (2017). Managing Corporate Waqf in Malaysia: Perspectives of Selected SEDCs and SIRC. *Jurnal Syariah*, *25*(1).
- Norzilan, N. I. (2018). *Waqf in Malaysia and Its New Waves in the Twenty-First Century*. *Kyoto Bulletin of Islamic Area Studies* (Vol. 11).
- Nur Ain, M. P., Aye Aye, K., & Ali, K. (2014). The Impact of Small and Medium E-Business Entrepreneurships on the Malaysian Economy. *Australian Journal of Basic and Applied Sciences*, *8*(10), 357–364.
- Nur Diyana, A., Syadiyah, A. S., & Hisham, S. (2019). Determinants of Repeated Endowment Donation Intention in Cash Waqf: A Case Study in Majlis Agama Islam Dan Adat Melayu Perak (MAIPK). *Jurnal Manajemen Bisnis*, *10*(2), 154–163. <https://doi.org/10.18196/mb.10175>
- Ochsenfahrt, K. (2012). *Motivation as a Factor in Second Language Acquisition*. Norderstedt: GRIN Verlag.
- OECD. (2019). *Financing SMEs and Entrepreneurs 2019: an OECD Scoreboard*. Retrieved from www.oecd.org/cfe/sme
- OECD. (2021). *Enterprises by business size*. <https://doi.org/10.1787/31d5eeaf-en>
- Oliver, R. L., & Bearden, W. O. (1985). Crossover Effects in the Theory of Reasoned Action: A Moderating Influence Attempt. *Journal of Consumer Research*, *12*(3), 324. <https://doi.org/10.1086/208519>
- Omar, A. J., Yusoff, W. Z. W., Mohamad, M., & Zahari, W. A. M. B. W. (2018). Current Issue in Corporate Waqf in Malaysia. *Advanced Science Letters*, *24*(5), 3045–3051. <https://doi.org/10.1166/asl.2018.11315>
- Ortega-Rodríguez, C., Licerán-Gutiérrez, A., & Moreno-Albarracín, A. L. (2020). Transparency as a key element in accountability in non-profit organizations: A systematic literature review. *Sustainability (Switzerland)*, *12*(14). <https://doi.org/10.3390/su12145834>

- Osman-Gani, A. M., Hashim, J., & Ismail, Y. (2012). Effects of Spirituality, Religiosity, and Personal Values on Employee Performance: An Empirical Analysis. In *2012 Academy of Human Resource Development International Research Conference in Americas*. Denver, USA.
- Osman, A. F., Htay, S. N. N., & Muhammad, M. O. (2012). Determinants of cash waqf giving in Malaysia: survey of selected works. In *Paper Presented at Workshop Antarabangsa Pembangunan Berteraskan Islam V (WAPI-5)*. Medan, Indonesia.
- Othman, R. (2013). *Institusi Wakaf Sejarah dan Amalan Masa Kini*. Kuala Lumpur: Dewan Bahasa dan Pustaka.
- Owens, E. (2006). Conversational Space and Participant Shame in Interviewing. *Qualitative Inquiry*, 12(6), 1160–1179.
- Oyelana, A. A., & Adu, E. O. (2015). Small and medium enterprises (SMEs) as a means of creating employment and poverty reduction in fort Beaufort, Eastern Cape Province of South Africa. *Journal of Social Sciences*, 45(1), 8–15. <https://doi.org/10.1080/09718923.2015.11893481>
- Özdemir, M., & Özdemir, Ö. (2017). Bridging the Gap: The Restitution of Historical Cash Waqf through Vakıf Participation Bank. *Uluslararası İslam Ekonomisi ve Finans Araştırmaları Dergisi*, 3(2), 74–99.
- Painter-Morland, M., & Spence, L. J. (2014). Introduction: Business ethics in small and medium enterprises. *African Journal of Business Ethics*, 4(2). <https://doi.org/10.15249/4-2-67>
- Park, Jongchul, Lee, H., & Kim, C. (2014). Corporate social responsibilities, consumer trust and corporate reputation: South Korean consumers' perspectives. *Journal of Business Research*, 67(3), 295–302.
- Park, Joohyung, & Campbell, J. M. (2018). U.S. Small Business's Philanthropic Contribution to Local Community: Stakeholder Salience and Social Identity Perspectives. *Journal of Nonprofit and Public Sector Marketing*, 30(3), 317–342. <https://doi.org/10.1080/10495142.2018.1452823>
- Patterson, D. (2012, April 21). Microgifts and Impulse Giving Online. *Candid*. Retrieved 28 January 2021, from <https://philanthropynewsdigest.org/columns/the-sustainable-nonprofit/microgifts-and-impulse-giving-online>
- Payne, A. A., & Smith, J. (2015). Does income inequality increase charitable giving? *Canadian Journal of Economic*, 48(2).
- Perrini, F., Russo, A., & Tencati, A. (2007). Small Business Champions for Corporate Social Responsibility. *Journal of Business Ethics*, (10), 67–77.

- Perrini, Francesco, Russo, A., & Tencati, A. (2007). CSR strategies of SMEs and large firms. Evidence from Italy. *Journal of Business Ethics*, 74(3), 285–300. <https://doi.org/10.1007/s10551-006-9235-x>
- Pezalla, A. E., Pettigrew, J., & Miller-Day, M. (2012). Researching the researcher-as-instrument: An exercise in interviewer self-reflexivity. *Qualitative Research*, 12(2), 165–185. <https://doi.org/10.1177/1468794111422107>
- Piore, M. J., & Sabel, C. (1984). *The second industrial divide*. New York: Basic Books.
- Pivato, S., Misani, N., & Tencati, A. (2007). The impact of corporate social responsibility on consumer trust: the case of organic food. *Business Ethics: A European Review*, 17(1), 3–12. <https://doi.org/10.1111/j.1467-8608.2008.00515.x>
- Power, D. S. (1993). The Maliki Family Endowment: Legal Norms and Social Practices. *International Journal of Middle East Studies*, 25(3), 379–406.
- Powers, D. S. (1989). Orientalism, Colonialism and Legal History: The Attack on Muslim Family in Algeria and India. *Comparative Studies in Society and History*, 31(3), 535–571.
- Prameswari, N. S., Suharto, M., & Afatara, N. (2017). Developing E-Commerce for MicroSmall Medium Enterprise (MSME) to Cope with Cultural Transformation of OnlineShopping. *Jurnal Dinamika Manajemen*, 8(2).
- Preston, J. B., & Brown, W. A. (2004). Commitment and performance of nonprofit board members. *Nonprofit Management and Leadership*, 15(2), 221–238. <https://doi.org/10.1002/NML.63>
- Prime Minister Office. (2019). *Shared Prosperity Vision 2030*. Putrajaya. Retrieved from <https://www.pmo.gov.my/wp-content/uploads/2019/10/SPV2030-summary-en.pdf>
- Psaila, K. (2007). *Constraints and Opportunities for Micro-Enterprises in Malta*. *Bank of Valletta Review*.
- Qureshi, M. A. (1990). *Waqf in India*. New Delhi: Gian Publishing.
- Rabitah Harun, S., Abdul Rashid, R., Murat, A., & Inayah Yaakub, N. (2016). Promotion as a Determinants for Waqf Awareness among University. *International Academic Research Journal of Social Science*, 2(1), 95–99.
- Raghuvanshi, J., Agrawal, R., & Ghosh, P. K. (2017). Analysis of Barriers to Women Entrepreneurship: The DEMATEL Approach. *The Journal of Entrepreneurship*, 26(2), 220–238. <https://doi.org/10.1177/0971355717708848>
- Raimi, L., Patel, A., & Adelopo, I. (2014). Corporate social responsibility, the Waqf system and Zakat system as a faith-based model for poverty reduction. *World Journal of Entrepreneurship, Management and Sustainable Development*, 10(3), 228–242.

- Raissouni, A. (2001). *Islamic Waqf Endowment: Scope and Implication*.
- Ramadani, V., Dana, L. P., Ratten, V., & Tahiri, S. (2015). The context of Islamic entrepreneurship and business: Concept, principles and perspectives. *International Journal of Business and Globalisation*, 15(3), 244–261.
- Ramli, A. H., & Sulaiman, K. (2006). Pembangunan Wakaf: Pengalaman Negara-negara Islam. In *The Waqf Convention Malaysia* (pp. 12–13).
- Rathert, N. (2016). Strategies of legitimation: MNEs and the adoption of CSR in response to host-country institutions. *Journal of International Business Studies*, 47(7), 858–879. <https://doi.org/10.1057/jibs.2016.19>
- Raza, A., Ilyas, M. I., Rauf, R., & Qamar, R. (2014). Relationship between Corporate Social Responsibility (CSR) and Corporate Financial Performance (CFP): literature review approach. *Elixir Financial Management*, 46, 8404–8409.
- Razak, D. A., Zakaria, F. M., Burhan, A. A., & Jama, A. A. (2019). Factors That Determine Donors Intention to Endow Cash Waqf for Microenterprises in Malaysia. *Adam Akademi Sosial Bilimler Dergisi*, 9(2), 449–471.
- Razali, O. (2004). This Influences of Colonization on the Perception and Practices of Waqf. *IKIM Journal*, 12(1), 41–62.
- Renzi, S., & Klobas, J. E. (2008). *Using the Theory of Planned Behavior with qualitative research* (No. 12). Milan, Italy.
- Rhodes, R. E., Courneya, K. S., & Jones, L. W. (2002). Personality, the Theory of Planned Behavior, and Exercise: A Unique Role for Extroversion's Activity Facet1. *Journal of Applied Social Psychology*, 32(8), 1721–1736. <https://doi.org/10.1111/J.1559-1816.2002.TB02772.X>
- Rhouse, S. M., Wahid, H. A., Ahmad, N. L., Rahman, R. A., & Mustafa, W. S. W. (2017). The Narratives of Islamic Entrepreneurship: Evidence from Muslim Women Entrepreneurs in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 6(11). <https://doi.org/10.6007/ijarbss/v6-i11/2554>
- Ribar, D. C., & Wilhelm, M. O. (2002). Altruistic and joy-of-giving motivations in charitable behavior. *Journal of Political Economy*, 110(2), 425–457. <https://doi.org/10.1086/338750>
- Richards, L., & Richards, T. (1991). *The Transformation of Qualitative Method: Computational Paradigms and Research Processes* (In Nigel G, pp. 38–53). London: Sage.
- Richardson, C. (2013). Knowledge-sharing through social interaction in a policy-driven industrial cluster. *Journal of Entrepreneurship and Public Policy*, 2(2), 160–177.

- Richie, K. (2021). Microphilanthropy Explained. *Inside Charity*. Retrieved 6 April 2021, from <https://insidecharity.org/2020/08/15/microphilanthropy-explained/>
- Rininta, N. (2013). The Implication of Cash Waqf in the Society. *Munich Personal RePEcArchive Paper*, 4.
- Rivis, A., & Sheeran, P. (2003). Descriptive norms as an additional predictor in the theory of planned behaviour: A meta-analysis. *Current Psychology*, 22(3), 218–233. <https://doi.org/10.1007/S12144-003-1018-2>
- Roberts, P. W., & Worhtham, D. D. (2018). The Macro Benefits of Microbusinesses. *Stanford Social Innovation Review*. Retrieved 18 January 2021, from https://ssir.org/articles/entry/the_macro_benefits_of_microbusinesses
- Robin, D. (2009). Toward an applied meaning for ethics in business. *Journal of Business Ethics*, 89(1), 139–150. <https://doi.org/10.1007/S10551-008-9990-Y>
- Rohmaningtyas, N., & Sri Herianingrum. (2017). The significance of waqf in historical and theoretical studies. *Journal of Islamic Economics Science*, 1(1), 39–55. Retrieved from <https://e-journal.unair.ac.id/JIES/article/view/10628>
- Ron, S. (1991). Christian and Jewish ‘waqf’ in Palestine during the Late Ottoman Period. *Bulletin of the School of Oriental and Africans Studies*, 54(3), 460–472. Retrieved from <https://www.jstor.org/stable/619055?seq=1>
- Rossouw, R. (2004). *Business Ethics*. Cape Town: Oxford University Press.
- Rozalinda. (2015). *Manajemen Wakaf Produktif*. Jakarta: Rajawali Press.
- Rudolf, R. S., Elfriede, P., & Pervez, N. G. (2008). Enhancing the Trustworthiness of Qualitative Research in International Business. *Management International Review*, 689–713. Retrieved from <https://www.jstor.org/stable/40658289?seq=1>
- Runes, D. D. (1964). *Dictionary of Philosophy*. Littlefields: Adams and Co, Patterson.
- Ruslaina, Y., Shariful, A., & Wan Nazihah, W. M. (2017). Predicting the Behavior Intention for Cash Waqf: Evidence from Malaysia and Thailand. In *Conference on Philanthropy for Humanitarian Aid (CONPHA)*. Brunei.
- Rusni, H., Syed Musa, B. S. J. A., & Adnan, Y. (2018). Towards Providing The Best Shariah Governance Practices For Waqf Based Institutions. *Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)*, 165–185.
- Russo, A., & Perrini, F. (2010). Investigating stakeholder theory and social capital: CSR in large firms and SMEs. *Journal of Business Ethics*, 91(2), 207–221. <https://doi.org/10.1007/s10551-009-0079-z>

- Ryan, R. M., & Deci, E. L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68–78. <https://doi.org/10.1037/0003-066X.55.1.68>
- Ryu, S., & Kim, Y. G. (2016). A typology of crowdfunding sponsors: Birds of a feather flock together? *Electronic Commerce Research and Applications*, 16, 43–54. <https://doi.org/10.1016/J.ELERAP.2016.01.006>
- Saad, A. I. (2019). The Corporate Waqf in Law and Practice. *Berkeley Journal of Middle Eastern & Islamic Law*, 10(1), 1–20.
- Saad, N. M., Kassim, S., & Hamid, Z. (2016). Best practices of waqf: Experiences of Malaysia and Saudi Arabia. *Journal of Islamic Economics Lariba*, 2(2), 57–74.
- Saad, R. A., & Hanifa, R. (2014). Determinants of Zakah (Islamic Tax) Compliance Behavior. *Journal of Islamic Accounting and Business Research*, 5, 182–193.
- Sabiq, S. (1971). *Fiqhu al-Sunnah*. Lebanon: Dar al A'rabi.
- Sabran, O. (2005). *Management of Wakaf Assets* (1st ed). Skudai: Universiti Teknologi Malaysia.
- Sadeq, A. M. (2002). *Awqaf Experiences in SouthAsia* (1st ed). Delhi, India: Institute of Objective Studies.
- Sadeq, Abulhasan M. (2002). Waqf, perpetual charity and poverty alleviation. *International Journal of Social Economics*, 29(1–2), 135–151.
- Saeri, A. K., Slattery, P., Lee, J., Houlden, T., Farr, N., Gelber, R. L., Zorker, M. (2022). What Works to Increase Charitable Donations? A Meta-Review with Meta-Analysis. *Voluntas*, 1–17.
- Sagiv, L., Sverdlik, N., & Schwarz, N. (2011). To compete or to cooperate? Values' impact on perception and action in social dilemma games. *European Journal of Social Psychology*, 41(1), 64–77. <https://doi.org/10.1002/EJSP.729>
- Sait, S and Lim, H. (2005). *Waqf and Islamic Philanthropy*. Nairobi, Kenya: UN-Habitat.
- Sait, S., & Lim, H. (2006). *Land, Law & Islam: Property & Human Rights in the Muslim World*. New York: Zed Books Ltd.
- Sakti, M. R. P., Bin Mohd Thas Thaker, H., Qoyum, A., & Qizam, I. (2016). Determinants of cash waqf contribution in Klang Valley and Selangor: A SEM Approach. *Journal of Islamic Monetary Economics and Finance*, 2(1), 111–144. <https://doi.org/10.21098/jimf.v2i1.593>
- Salarzahi, H., Armesh, H., & Nikbin, D. (2010). Waqf as a Social Entrepreneurship Model in Islam. *International Journal of Business and Management*, 5(7). <https://doi.org/10.5539/ijbm.v5n7p179>

- Saldana, J. (2016). *The coding for qualitative researchers*. Thousand Oak, CA: Sage Publication.
- Saleem, M. Y. (2010). Mutawalli Institution for the Management of Waqf Properties. *Malayan Law Journal Articles*, 4, 1–6.
- Salwa Amirah, A., Fidlizan, M., Joni Tamkin, B., & Mohamad Taquiuddin, M. (2015). Exploring the patterns and antecedents of charitable giving among the Muslim community in Malaysia. *Online Journal Research in Islamic Studies*, 2(2), 46–58.
- Samir, A. (2019). *Financial and Accounting Principles in Islamic Finance*. Springer.
- Sandelowski, M. (2000). Focus on Research Methods Whatever Happened to Qualitative Description? *Research in Nursing & Health*, 23. <https://doi.org/10.1002/1098-240X>
- Santos, M. (2011). CSR in SMEs: Strategies, practices, motivations and obstacles. *Social Responsibility Journal*, 7(3), 490–508.
- Sapinggi, R., Ahmad, N., & Mohamad, M. (2011). A Study of Zakah Employment Income: Factors That Influence Academic's Intention to Pay Zakah. *The National University of Malaysia, 2nd International Conference on Business and Economic Research Proceeding*.
- Sarawathy, A. T., Surita, A. M., Anita, M. A., Kiran Kaur, A. S., & Jeevamalar, A. K. (2018). The Meaning of Patriotism among Malaysians: A Quantitative Study towards Reinforcement of National Identity and Nation State. *Jurnal Sultan Alauddin Sulaiman Shah*, 5(2), 152–170.
- Saville-Troike, M. (2006). *Introducing Second Language Acquisition*. Cambridge: Cambridge University Press.
- Schaper, M. T. (2020). The Missing (Small) Businesses of Southeast Asia. *ISEAS Yusof Ishak Institute Perspective*, 79, 1–11.
- Schaper, M. T., Volery, T., Weber, P., & Gibson, B. (2014). *Entrepreneurship and Small Business: Asia Pacific Edition* (4th edition). Brisbane: John Wiley & Sons.
- Scheiber, L. (2016). How Social Entrepreneurs in the Third Sector Learn from Life Experiences. *Voluntas*, 27(4), 1694–1717. <https://doi.org/10.1007/S11266-015-9597-8>
- Schwartz, S. H., & Tessler, R. C. (1972). A test of a model for reducing measured attitude-behavior discrepancies. *Journal of Personality and Social Psychology*, 24(2), 225–236. Retrieved from <https://psycnet.apa.org/record/1973-04340-001>
- Schwartz, Shalom H., & Bilsky, W. (1987). Toward A Universal Psychological Structure of Human Values. *Journal of Personality and Social Psychology*, 53(3), 550–562. <https://doi.org/10.1037/0022-3514.53.3.550>

- Seeger, H. J. (2019). Contribution about Social Responsibility for Business Organizations: Implementing the Micro-donation. *Journal of Management Practice, Humanities and Social Sciences*, 3(2).
- Seidler, J. (1974). On Using Informants: A Technique for Collecting Quantitative Data and Controlling Measurement Error in Organization Analysis. *American Sociological Review*, 39(6), 816. <https://doi.org/10.2307/2094155>
- Sellheim, R. (1958). OSMAN ERGİN, İbni Sina Bibliografyası. — İstanbul, Osman Yalçın Matbaası 1956. XXXI, 168 S. (İstanbul Üniversitesi Tıp Fakültesi yayınlarından, 20). *Oriens*, 11(1), 231–239.
- Seriki, I. A. (2005). The Interpretation of Jihad in Islam. *Journal of Philosophy and Culture*, 2(2), 110–117.
- Servaes, H., & Tamayo, A. (2013). The Impact of Corporate Social Responsibility on Firm Value : The Role of Customer Awareness The Impact of Corporate Social Responsibility on Firm Value : The Role of Customer Awareness. *Management Science*, 59(5), 1045–1061. <https://doi.org/10.1287/mnsc.1120.1630>
- Shadiya, M. B., & Akbariah, M. M. (2017). The Psychology Theories of Waqf-Giving Behaviors. *Journal of Economic and Social Thought*, 4(4), 424–432. <https://doi.org/10.1453/jest.v4i4.1361>
- Shafii, Z., Yunanda, R. A., & Rahman, F. K. (2014). Financial and Operational Measures of Waqf Performance: The case of State Islamic Religion Council of Singapore and Malaysia. In *Seminar Waqf Iqlimi*. USIM.
- Shaikh, S. A., Ismail, A. G., & Mohd Shafiai, M. H. (2017a). Application of waqf for social and development finance. *ISRA International Journal of Islamic Finance*, 9(1), 5– 14. <https://doi.org/10.1108/IJIF-07-2017-002>
- Shaikh, S. A., Ismail, A. G., & Mohd Shafiai, M. H. (2017b). Application of waqf for social and development finance. *ISRA International Journal of Islamic Finance*, 9(1), 5– 14. <https://doi.org/10.1108/IJIF-07-2017-002/FULL/PDF>
- Shamsudin, A. F., Hashim, J., Wan Yusof, W. S., Yusof, A., Mohamad, S., Yusof, A. M., Abidin, I. Z. (2015). A conceptual model for inter-state corporate waqf financing for higher learning. *Global Journal Al-Thaqafah*, 5(1), 51–58.
- Sharif, C. M. (2012). *Sistem Ekonomi Islam Prinsip Dasar*. Jakarta: Kencana.
- Shaw, W. H. (2011). *Business Ethics* (7th ed). Belmont, CA: Thompson Wadsworth.
- Shazida Jan, M. K., Nur Syamilah, M. N., & Abdulrahim, A. (2015). Performance of Youth Entrepreneurs in Malaysia Micro Small and Medium Enterprises. *International Journal of Economics and Financial Issues*, 6(7), 86–91.

- Sheeran, P., Gollwitzer, P. M., & Bargh, J. A. (2013). Nonconscious processes and health. *Health Psychology, 32*(5), 460–473.
- Shukor, S. A., Anwar, I. F., Aziz, S. A., & Sabri, H. (2017). *Muslim Attitudes towards Participation in Cash Waqf: Antecedents and Consequences*. *International Journal of Business and Society* (Vol. 18). Retrieved from <http://www.ijbs.unimas.my/images/repository/pdf/Vol18-S1-paper12.pdf>
- Siltaloppi, J., Rajala, R., & Hietala, H. (2020). Integrating CSR with Business Strategy: A Tension Management Perspective. *Journal of Business Ethics, 1*, 3. <https://doi.org/10.1007/s10551-020-04569-3>
- Silverman, D. (2000). *Doing Qualitative Research- A Practical Handbook*. London, Thousand Oaks, New Delhi: Sage Publication.
- Singapore Department of Statistics (SingStat). (2020). Singapore Economy 2019. Retrieved 19 January 2021, from <https://www.singstat.gov.sg/modules/infographics/economy>
- Singer, A. (2008). *Charity in Islamic Society*. New York: Cambridge University Press.
- Singer, E., Frankel, M., & Glassman, M. (1983). The Effect of Interviewer Characteristics and Expectations on Response. *Public Opinion Quarterly, 47*(1), 68–83. Retrieved from <https://academic.oup.com/poq/article-abstract/47/1/68/1907253>
- Sisco, H. F., & McCorkindale, T. (2013). Communicating “pink”: an analysis of the communication strategies, transparency, and credibility of breast cancer social media sites. *International Journal of Nonprofit and Voluntary Sector Marketing, 18*(4), 287–301. <https://doi.org/10.1002/NVSM.1474>
- Siti Mashitoh, M. (2006). *Undang-undang dan Pentadbiran Harta Amanah Orang Islam diMalaysia* (1st ed.). Kuala Lumpur: Universiti Malaya.
- Siti Mashitoh, Mahamood. (2006). *Waqf in Malaysia: Legal and Administrative Perspective*. University of Malaya Press. Kuala Lumpur. Retrieved from <https://journals.iium.edu.my/iiumlj/index.php/iiumlj/article/view/56>
- Siti Rabaah, H., Mohammad Rezal, H., Turiman, S., & Wan Mahzom, A. S. (2011). Knowledge, Attitude and Spirit of Volunteerism among Students in Public Institution of Higher Learning. In *International Conference on Youth Development (ICYOUTH 2011)* (Vol. 3, pp. 84–97). SciTech Solutions. <https://doi.org/10.24200/JONUS.VOL3ISS2PP124-133>
- Siti Sara, B. I., Abd Halim, B. M. N., Sharfizie, B. M. S., & Nurhanani Aflizan, B. M. R. (2016). Analysis of Corporate Waqf Model in Malaysia: An Instrument towards Muslim’s Economic Development. *International Journal of Applied Business and Economic Research, 14*(5), 2931–2944.

- SME Corp. Malaysia. (2020). *Guideline for SME Definition*. Retrieved from https://www.smecorp.gov.my/images/garis-panduan/2020/Guideline_SME_Definition_updated_Sept_2020.pdf
- SME Corp. (2021). SME Corporation Malaysia - Business Ethics. Retrieved 31 January 2021, from <https://www.smecorp.gov.my/index.php/en/guides/2015-12-21-10-53-20/business-ethics>
- SME Info. (2018). SMEinfo - Business Ethics for Malaysian Companies. Retrieved 31 January 2021, from <https://smeinfo.com.my/articles/forum/item/214-business-ethics-for-malaysian-companies>
- Smith, J. R., & McSweeney, A. (2007). Charitable giving: The effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behaviour. *Journal of Community and Applied Social Psychology*, 17(5), 363–386. <https://doi.org/10.1002/CASP.906>
- Snip, B. (2011). *Factors influencing the intention to donate to charity organization: the importance of trust*. The University of Twente.
- Sorrell, T. (1998). Ethics and Organizations. In M. Parker (Ed.) (pp. 15–29). London: Sage.
- Sparks, P., & Shepherd, R. (1992). Self-Identity and the Theory of Planned Behavior: Assessing the Role of Identification with ‘Green Consumerism’. *Social Psychology Quarterly*, 55(4), 388. <https://doi.org/10.2307/2786955>
- Spence, L. J., Jeurissen, R., & Rutherford, R. (2000). Small Business and the Environment in the UK and the Netherlands: Toward Stakeholder Cooperation. *Business Ethics Quarterly*, (10), 945–965.
- Spence, L.J., & Schmidpeter, R. (2003). SMEs, social capital, and the common good. *Journal of Business Ethics*, 45, 93–109.
- Spence, Laura J. (1999). Does size matter? The state of the art in small business ethics. *Business Ethics: A European Review*, 8(3), 163–174. <https://doi.org/10.1111/1467-8608.00144>
- Spence, Laura J., & Lozano, J. F. (2000). Communicating about Ethics with Small Firms: Experiences from the U.K. and Spain. *Journal of Business Ethics*, 27(1/2), 43–53. <https://doi.org/10.1023/A:1006417425446>
- Spence, Laura J., & Rutherford, R. (2003). Small Business and Empirical Perspectives in Business Ethics: Editorial. *Journal of Business Ethics*. Springer. <https://doi.org/10.1023/A:1026205109290>
- Srinivasan, V. (2014). CSR and ethics in MSMEs in India. *African Journal of Business Ethics*, 4(2), 32–36. <https://doi.org/10.15249/4-2-69>
- Sroka, W., & Lórinçzy, M. (2015). The perception of ethics in business: analysis of research results. *Business Economics and Management*, 34, 156–163. [https://doi.org/10.1016/S2212-5671\(15\)01614-7](https://doi.org/10.1016/S2212-5671(15)01614-7)

- Sroka, W., & Szántó, R. (2018). Corporate Social Responsibility and Business Ethics in Controversial Sectors: Analysis of Research Results JEL code: M14. *Journal of Entrepreneurship, Management and Innovation (JEMI)*, 14(3), 111–126. <https://doi.org/10.7341/20181435>
- Stake, R. E. (1998). *Strategy of Qualitative Inquiry*. CA: Thousand Oaks: Sage Publications, Inc.
- Steiner, J. F., & Steiner, G. A. (2011). *Business, Government, and Society: A Managerial Perspective, Text and Cases* (13th ed.). McGraw-Hill Education. Retrieved from <https://www.amazon.com/Business-Government-Society-Managerial-Perspective/dp/0078112672>
- Storey, D. J. (1994). *Understanding the Small Business Sector*. London: International Thomson Business Press.
- Streburt, H., & Carpenter, D. (2007). *Qualitative Research in Nursing: Advancing the Humanistic Imperative*. Philadelphia: Lippincott Williams & Wilkins.
- Stuart, T., & Sorenson, O. (2003). The geography of opportunity: spatial heterogeneity in founding rates and the performance of biotechnology firms. *Research Policy*, 32(2), 229–253. [https://doi.org/10.1016/S0048-7333\(02\)00098-7](https://doi.org/10.1016/S0048-7333(02)00098-7)
- Suci, Y. R. (2017). Perkembangan UMKM (Usaha Mikro Kecil Dan Menengah) Di Indonesia. *Jurnal Cano Ekonomos*, 6(1), 51–58. Retrieved from <https://e-journal.upp.ac.id/index.php/Cano/article/view/1239>
- Suhaili, N. A., Palil Rizal, M., & Husin, R. (2018). Wakaf CSR: An Empirical Study of Polycentric Collaborative Waqf Governance. *Jurnal Pengurusan (UKM Journal of Management)*, 53(0). <https://doi.org/10.17576/pengurusan-2018-53-12>
- Suharto, E. (2010). *CSR & COMDEV Investasi Kreatif Perusahaan di Era Globalisasi (CSR & COMDEV Creative Investment Company in the Era of Globalization)*. Bandung: Alfabeta.
- Sun, W. (2020). Toward a theory of ethical consumer intention formation: re-extending the theory of planned behavior. *AMS Review*, 10(3–4), 260–278. <https://doi.org/10.1007/S13162-019-00156-6/FIGURES/2>
- Suprpto, B., Wahab, H. A., & Wibowo, A. J. (2009). The Implementation of Balance Score Card for Performance Measurement in Small and Medium Enterprises: Evidence from Malaysian Health Care Services. *The Asian Journal of Technology Management* (Vol. 2). Retrieved from www.sbm.itb.ac.id/ajtm
- Sweeney, L. (2007). Corporate social responsibility in Ireland: Barriers and opportunities experienced by SMEs when undertaking CSR. *Corporate Governance*, 7(4), 516–523. <https://doi.org/10.1108/14720700710820597>

- Syadiyah, A. S., Fuadah, J., Kalsom, A. W., & Zurina, K. (2018). Trust On Awqaf Institutions: Evidence From Malaysia. *Journal of Islamic Marketing*, 1–17. <https://doi.org/10.1108/JIMA-05-2017-0054>
- Syed Ameer, A. (1976). *The Law Relating to Gifts, Wakf, Wills, Pre-emption and Bailment*. Law Publishing Company.
- Syed Othman, A. (1986). Konsep Waqf dan Perlaksanaanya di Malaysia (The Concept and Implementation of Waqf in Malaysia). In *Seminar Paper on Management and Administration of Waqf Property*. Perak: Majlis Agama Islam Perak and Prime Minister Department.
- Tahir, M. S. H. M., & Hamid, A. M. I. (2006). Obstacles of the Current Concept of Waqf to the Development of Waqf Properties and the Recommended Alternative. *Malaysian Journal of Real Estate*, 1(1), 27–38.
- Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *Journal of Global Entrepreneurship Research*, 9(1), 1–15. <https://doi.org/10.1186/s40497-018-0140-4>
- Taskinsoy, J. (2022). Stress Testing Financial Systems: Macro and Micro Stress Tests, Basel Standards and Value-at-Risk as Financial Stability Measures. *SSRN Electronic Journal*. <https://doi.org/10.2139/SSRN.4032869>
- Teoh, S. Y., Thi, L. S., & Teh, Y. K. (2016). Corporate social responsibility practices amongst SMEs in Malaysia. In *Corporate social responsibility practices amongst SMEs in Malaysia. In: International Conference on Business, Accounting, Finance and Economics (BAFE 2016), 05 Oktober 2016, Universiti Tunku Abdul Rahman, Kampar Perak, Malaysia*. Kampar, Malaysia: Universiti Tunku Abdul Rahman. Retrieved from <http://www.utar.edu.my/bafe/>
- Tessier, S. (2012). From Field Notes to Transcripts, to Tape Recordings: Evolution or Combination? *International Journal of Qualitative Methods*, 11(4), 446–460.
- Tewari, R., & Pathak, T. (2014). Sustainable CSR for Micro, Small and Medium Enterprises. *Journal of Management & Public Policy*, 6(1), 34–44.
- Thaker, M. A. M. T., & Thaker, H. M. T. (2015). Exploring the contemporary issues of corporate share waqf model in Malaysia with reference to the Waqaf An-Nur Corporation Berhad. *Jurnal Pengurusan*, 45.
- The Stars. (2018, September 5). Malaysia aims for a million SME entrepreneurs in five years. *The Star*. Retrieved 7 July 2020, from <https://www.thestar.com.my/business/business-news/2018/09/05/malaysia-aims-for-a-million-sme-entrepreneurs-in-five-years>
- The Union of Chambers and Commodity Exchanges of Turkey. (2010). Division of SME Research and Consultancy Center. Retrieved 19 January 2021, from <https://www.tobb.org.tr/KobiArastirma/Sayfalar/Eng/SMEsinTurkey.php>

- Theodoulidis, B., Diaz, D., Crotto, F., & Rancati, E. (2017). Exploring corporate social responsibility and financial performance through stakeholder theory in the tourism industries. *Tourism Management*, 62,
- Thompson, E. C. (2004). Rural Villages as Socially Urban Spaces in Malaysia. *Urban Studies*, 41(12), 2357–2376.
- Thorne, S. E. (2008). *Interpretive description*. Walnut Creek, California: Left Coast Press.
- Tilley, F. (2000). Small firm environmental ethics: How deep do they go? *Business Ethics: A European Review*, 9(1), 31–41.
- Ting, O. K. (2004). SMEs in Malaysia: Pivot points for Change. Retrieved from <http://www.mca.org.my>
- Tinker, I. (2000). Alleviating poverty: investing in women's work. *Journal of the American Planning Association*, 66(2), 229–242.
- Tisha, L. N., & Mckinney, J. A. (2010). *Importance of Religious Beliefs to Ethical Attitudes in Business*. *Journal of Religion and Business Ethics* (Vol. 1).
- Tohirin, A. (2010). The cash waqf for empowering the small businesses. In *The Tawhidi Epistemology: Zakat and Waqf Economy Proceedings of Seventh International Conference, Institut Islam Hadhari, UKM, Bangi*, (pp. 485–500). Bangi, Malaysia: Institut Islam Hadhari, Universiti Kebangsaan Malaysia.
- Tomasello, M. (2014). The ultra-social animal. *European Journal of Social Psychology*, 44(3), 187–194. <https://doi.org/10.1002/EJSP.2015>
- Tracy, S. J. (2010). Eight 'Big Tent' Criteria for Excellent Qualitative Research. *Qualitative Inquiry*, 16, 837–851.
- Trafimow, D., & Fishbein, M. (1994). The moderating effect of behavior type on the subjective norm-behavior relationship. *Journal of Social Psychology*, 134(6), 755–763. <https://doi.org/10.1080/00224545.1994.9923010>
- Turato, E. R. (2005). Qualitative and quantitative methods in health: Definitions, differences and research subjects. *Revista de Saude Publica*, 39(3), 507–514. <https://doi.org/10.1590/s0034-89102005000300025>
- Turyakira, P. K. (2018). Ethical practices of small and medium-sized enterprises in developing countries: Literature analysis. *South African Journal of Economic and Management Sciences*, 21(1). <https://doi.org/10.4102/sajems.v21i1.1756>
- Twomey, D. P., & Jennings, M. (2011). *Anderson's Business Law and Legal Environment* (21st ed.). Mason, OH: South-Western Cengage Learning.
- United Nation. (2004). *Report of the Sub Commission on the Promotion and Protection of Human Rights on Its Fifth-Sixth Session*. Geneva. Retrieved from <https://documents-dds-ny.un.org/doc/UNDOC/GEN/G04/162/46/PDF/G0416246.pdf?OpenElement>

- Ueangkomsate, P. (2017). Adoption E-Commerce for Export Market of Small and Medium Enterprise in Thailand. *Procedia-Social and Behavioral Sciences*, 111–120.
- Van Der Linden, S. (2011). Charitable Intent: A Moral or Social Construct? A Revised Theory of Planned Behavior Model. *Current Psychology*, 30, 355–374. <https://doi.org/10.1007/s12144-011-9122-1>
- Van Lange, P. A. M., Bekkers, R., Schuyt, T. N. M., & Van Vugt, M. (2007). From games to giving: Social value orientation predicts donations to noble causes. *Basic and Applied Social Psychology*, 29(4), 375–384.
- Vázquez-Carrasco, R., & López-Pérez, M. E. (2013). Small & medium-sized enterprises and Corporate Social Responsibility: A systematic review of the literature. *Quality and Quantity*, 47(6), 3205–3218. <https://doi.org/10.1007/s11135-012-9713-4>
- Velasquez, M. G. (2012). *Business Ethics: Concept and Case* (7th ed.). United States of America: Pearson Education.
- Velentzas, J., & Broni, G. (2010). Ethical dimensions in the conduct of business: Business ethics, corporate social responsibility and the law. The “ethics in business” as a sense of business ethics. In *Paper presented at the International Conference on Applied Economics (ICOAE), Athens, 26–28 August*. Athen.
- Vives, A. (2006). Social and Environmental Responsibility in Small and Medium Enterprises in Latin America. *Journal of Corporate Citizenship*, 39–50.
- Vyakarnam, S., Bailey, A., Myers, A., & Burnett, D. (1997). Towards an understanding of ethical behaviour in small firms. *Journal of Business Ethics*, 16(15), 1625–1636. <https://doi.org/10.1023/A:1022452502299>
- Wafa, S. M. G. W. S. A. (2010). Development of Waqf for Education in Malaysia. In *Seventh International Conference - Tawhidi Epistemology: Zakat and Waqf Economy* (pp. 137–153). Bangi, Malaysia: Institut Islam Hadhari, Universiti Kebangsaan Malaysia.
- Walls, R., Dowler, D., Cordingly, K., Orslene, L., & Greer, J. (2001). Microenterprising and People with Disabilities: Strategies for success and failure. *Journal of Rehabilitation*, 67(2), 29–35.
- Wan Norhasniah, W. H., & Jessica Ong, H. L. (2013). The Malay-Islamic Values as the Foundation of Nation-Building in Malaysia: A Study on the National Cultural Policy. In *5th International Conference on Humanities and Social Sciences* (pp. 360–376). Songkhala.
- WANCorp. (2019). *Laporan Tahunan Waqaf An Nur*. Retrieved from http://wancorp.com.my/Content/files/documentList/Wancorp_DocumentList_C065750B.pdf

- Wang, Y., Tang, Y. Y., & Wang, J. (2015). Cultural differences in donation decision-making. *PLoS ONE*, *10*(9). <https://doi.org/10.1371/JOURNAL.PONE.0138219>
- Warburton, J., & Terry, D. J. (2000). Volunteer Decision Making By Older People: A Test of a Revised Theory of Planned Behavior. *Basic and Applied Social Psychology*, *22*(3), 245–257. <https://doi.org/10.1207/15324830051036135>
- Waters, R. D., Burnett, E., Lamm, A., & Lucas, J. (2009). Engaging stakeholders through social networking: How nonprofit organizations are using Facebook. *Public Relations Review*, *35*(2), 102–106.
- Weber, M. (1958). *The Protestant Ethic and the Spirit of Capitalism*. New York: Charles Scribner's Sons.
- Welsh, E. (2002). Dealing with Data: Using NVivo in the Qualitative Data Analysis Process. *Forum Qualitative Sozialforschung / Forum: Qualitative Social Research*, *3*(2), 1-9.
- Westman, L., Luederitz, C., Kundurpi, A., Mercado, A. J., Weber, O., & Burch, S. L. (2019). Conceptualizing businesses as social actors: A framework for understanding sustainability actions in small- and medium-sized enterprises. *Business Strategy and the Environment*, *28*(2), 388–402.
- Wickert, C. (2016). “Political” Corporate Social Responsibility in Small- and Medium-Sized Enterprises. *Business & Society*, *55*(6), 792–824.
- Wickert, C., Scherer, A. G., & Spence, L. J. (2016). Walking and Talking Corporate Social Responsibility: Implications of Firm Size and Organizational Cost. *Journal of Management Studies*, *53*(7), 1169–1196.
- Wiid, J. ., Cant, M. C., & Niekerk, C. (2013). Moral Behavior and Ethical Misconduct in Nigerian Small Businesses. *International Business & Economic Research Journal*, *12*(9), 1087–1100.
- Will, J. A., & Cochran, J. K. (1995). God Helps Those Who Help Themselves? The Effects of Religious Affiliation, Religiosity, and Deservedness on Generosity toward the Poor. *Sociology of Religion*, *56*(3), 327.
- Willig, C. (2008). *Introducing Qualitative Research in Psychology Adventure in Theory and Method*. Open University Press.
- Wood, D. J. (1991). Corporate Social Performance Revisited. *The Academy of Management Review*, *16*(4), 691. <https://doi.org/10.2307/258977>
- Worthington, I., Ram, M., & Jones, T. (2006). Exploring corporate social responsibility in the U.K. Asian small business community. *Journal of Business Ethics*, *67*(2), 201– 217. <https://doi.org/10.1007/s10551-006-9024-6>
- Wu, Q. P. (2011). Research on the development of domestic and foreign microcharity organization (In Chinese). *Manager Journal*, (28), 278.

- Xie, Y., & Peng, S. (2009). How to repair customer trust after negative publicity: The roles of competence, integrity, benevolence, and forgiveness. *Psychology and Marketing*, 26(7), 572–589. <https://doi.org/10.1002/MAR.20289>
- Xu, L., Mehta, R., & Dahl, D. W. (2021). Leveraging Creativity in Charity Marketing: The Impact of Engaging in Creative Activities on Subsequent Donation Behavior. *Journal of Marketing*. <https://doi.org/10.1177/00222429211037587>
- Yang, W. L., & He, K. J. (2013). Research on micro-charity communication strategy: A case study of the Free Lunch for Children Campaign (In Chinese). *News World*, (10), 168–170.
- Yang, W., & Yang, S. (2016). Yang, W., and S. Yang. "An empirical study on the relationship between corporate social responsibility and financial performance under the Chinese context-based on the contrastive analysis of large, small and medium-size listed companies. *Chinese Journal of Management Science*, 24(1), 143–150.
- Yazdani, A. (2020). The culture of peace and religious tolerance from an Islamic perspective. *Revista de Filosofia y Teologia*. Retrieved from <https://www.redalyc.org/journal/2911/291166073007/html/>
- Yazilmiwati, Y., & Ilhaamie, A. G. A. (2015). Meneliti Hubungan Jihad Perniagaan dengan Pencapaian Usahawan Muslim Berjaya di Malaysia (Examining the Relationship between Business Jihad and the Achievement of Successful Muslim Entrepreneurs in Malaysia). *Jurnal Pengurusan*, 44(0), 81–91.
- Yediyildiz, B. (1986). *'Vakif' Islam Ansiklopedisi*. Istanbul: MEB Yayinlari.
- Yetisen, A. K., Volpatti, L. R., Coskun, A. F., Cho, S., Kamrani, E., Butt, H., Yun, S. H. (2015). Entrepreneurship. *Lab on a Chip*, 15(18), 3638–3660.
- Yin, R. K. (2009). *Case Study Research: Design and Methods* (4th ed.). London: Sage.
- Yoshino, N., & Taghizadeh-Hesary, F. (2015). Analysis of Credit Ratings for Small and Medium-Sized Enterprises: Evidence from Asia. *Asian Development Review*, 32(2).
- Yoshino, N., & Taghizadeh-Hesary, F. (2016). *ADB Working Paper Series Major Challenges Facing Small and Medium-sized Enterprises in Asia and Solutions for Mitigating Them* Asian Development Bank Institute. Retrieved from <http://www.adb.org/publications/major->
- Yoshino, N., Taghizadeh-Hesary, F., Charoensivakorn, P., & Niraula, B. (2016). Small and Medium-Sized Enterprise (SME) Credit Risk Analysis Using Bank Lending Data: An Analysis of Thai SMEs. *Journal of Comparative Asian Development*, 15(3), 383–406. <https://doi.org/10.1080/15339114.2016.1233821>

- Yuhertiana, I., Zakaria, M., Suhartini, D., & Sukiswo, H. W. (2022). Cooperative Resilienceduring the Pandemic: Indonesia and Malaysia Evidence. *Sustainability* 2022, Vol. 14, Page 5839, 14(10), 5839. <https://doi.org/10.3390/SU14105839>
- Yumna, A., & Clarke, M. (2011). Integrating Zakat and Islamic Charities with Microeconomic Initiatives in the Purpose of Poverty Alleviation in Indonesia. In *International Conference on Islamic Economics and Finance*.
- Zaidan, A. (1993). Al-Mufasal fi Ahkam Al-Mar'ah. *Mua'sasat Al Risalah*, 10, 423.
- Zbuche, A., & Pînzaru, F. (2017). Tailoring CSR Strategy to Company Size? *Management Dynamics in the Knowledge Economy*, 5(3), 415–437.
- Zhang, Y., & Wildemuth, B. M. (2009). Qualitative Analysis of Content. In *Application of Social Research Methods to Questions in Information and Library Science* (pp. 308–319). Westport, CT: Libraries Unlimited.
- Zhong, Z. J., & Lin, S. (2018). The antecedents and consequences of charitable donation heterogeneity on social media. *International Journal of Nonprofit and Voluntary Sector Marketing*, 23(1). <https://doi.org/10.1002/NVSM.1585>
- Zhu, J. (2011). 'Disaster Donation Marketing Strategy' of Enterprises in Catastrophic Events-Taking the Case of donations in the Wenchuan earthquake (7th Edition). TimeReport.
- Zsolnai, L. (2004). Honesty and trust in economic relationships. *Management Research News*, 27(7), 57–62. <https://doi.org/10.1108/0140917041078425>.

APPENDICES

Appendix 1: Informed Consent

Title of Study: Organizing Cash Waqf as a Micro-CSR for the Micro Enterprise: The Case of Malaysia

Investigator: Muhammad Aiman AWALLUDDIN, SAU PhD Candidate (with the assistance of D.r Esra DIL, SAU Associate Professor)

This is a research study. Please take your time deciding whether or not to participate. Please do not hesitate to ask questions at any time.

Introduction

This study aims to look into micro-enterprise behavior and motivation when it comes to organizing cash waqf as part of their corporate social responsibility. Participants will also assist the researcher in better understanding the factors that encourage micro-enterprise in cash-waqf organizations. You have been invited to participate in this study because you meet the following criteria:

1. Registered as a micro-enterprise with Malaysia's CCM.
2. Participating in community service activities.
3. Is aware of and understands waqf.

Procedure Description

If you agree to participate, you will be interviewed for 30 minutes to an hour. The interview guide will be provided to you ahead of time. The entire interview will be recorded. For the study, you will be identified by a pseudonym, and your information will be kept private before, during, and after the research project. You may skip any questions that you do not wish to answer during the interview.

Your participation will last for the duration of the interview. Following the interview, the audio recording will be transcribed, and you will be given a copy of the transcript to review. These will be sent to you via email at the address you provide. Your participation

will then be completed. You will be given a write-up of the study's findings at the end of the research study.

Risk

There are no known or foreseen risks associated with participating in this study.

Benefits

If you choose to participate, there are no personal benefits associated with involvement in this research. It is envisaged that the knowledge collected from this study will be beneficial to micro-enterprises that engage in cash-waqf as a social activity, waqf institutions, governments, and academicians about promoting cash-waqf as a CSR agenda.

Costs and Remuneration

The only cost associated with your participation in this study will be the time you devote to the interview and reviewing the transcript. Your participation in this study is entirely voluntary.

Participant Right

Your participation in this study is entirely voluntary, and you are free to decline participation or withdraw at any time initially. If you choose not to participate or withdraw from the study early, there will be no repercussions or negative impact on your relationship with the researcher, his major professor, and/or Sakarya University.

Identifiable participant records will be kept confidential to the extent permitted by applicable laws and regulations and will not be made public. For quality assurance and data analysis purposes, regulatory agencies, auditing departments of Sakarya University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records. These documents may contain confidential information.

The following steps will be taken to maintain confidentiality to the extent permitted by law:

Your interview will be recorded and transcribed, but you will be identified with a pseudonym in the transcripts and on tape.

The information will always be stored on a password-protected computer in a locked room.

The data will only be kept until the study is completed and published. Your identity will remain confidential even if the results are published.

Questions or problems you are welcome to ask or voice concerns at any point during this investigation.

Participant Signature

Your signature below indicates that you voluntarily agreed to participate in this study, that the study was explained to you, that you were given enough time to read this document, and that all of your questions were satisfactorily answered. Before participating in the study, you will be given a copy of the written informed consent.

Participant's Name: _____

Participant's Email Address: _____

(Participant's Signature)

(Date)

Appendix 2: Research Interview Questionnaire

A. Demographic Question

Name:

Education:

Age:

Gender:

B. Semi-Structure Interview Questionnaire

1. How long ago have you started the business?
2. What was your motivation to start your business?
3. What do you know about business social responsibility and the practice in Malaysia among micro-enterprise?
4. Do you know about waqf practice, and have you performed before?
5. Why would you perform the waqf?
6. How do you perceive waqf practice?
7. What do you think about waqf practice among Malaysians?
8. What is your perception of cash-waqf as a social contribution?
9. What do you think about adopting cash-waqf practice for your business social philanthropy?
10. How well do you agree that cash-waqf is a social responsibility for micro-enterprise in Malaysia?
11. What motivates you to perform cash waqf?
12. How would you describe your relationship with this cash waqf practice?
13. Are there any benefits of doing cash-waqf to your business?
14. What makes you attracted to engaging cash-waqf practice as a social contribution?
15. What did you expect from cash-waqf practice?

Appendix 3: Ethical Committee's Study Approval

Evrak Tarih ve Sayısı: 05.11.2021-77704



T.C.
SAKARYA ÜNİVERSİTESİ REKTÖRLÜĞÜ
Etik Kurulu



Sayı : E-61923333-050.99-77704
Konu : 39/20 Muhammad Aiman
AWALLUDDİN

05.11.2021

Sayın Muhammad Aiman AWALLUDDİN

İlgi : Esra DİL 27.10.2021 tarihli ve 0 sayılı yazı

Üniversitemiz Sosyal ve Beşeri Bilimler Etik Kurulu Başkanlığının 03.11.2021 tarihli ve 39 sayılı toplantısında alınan "20" nolu karar ile Muhammad Aiman AWALLUDDİN'in başvurusu **uygun** görülmüş ve karar örneği ekte sunulmuştur.
Bilgilerinizi rica ederim.

Prof. Dr. Abdulvahit İMAMOĞLU
Sosyal ve Beşeri Bilimler Etik Kurulu
Başkanı V.

Ek: Karar Yazısı (1 Sayfa)

Bu belge, güvenli elektronik imza ile imzalanmıştır.

Doğrulama Kodu: BSE5ABBVJS Pm Kodu: 28292

Belge Takip Adresi: <https://turkiye.gov.tr/ebd?ek=5783&eD=BSE5ABBVJS.&eS=77704>

Adres: Esentepe Kampüsü 54187 Serdivan SAKARYA / KEP Adresi:
sakaryauniversitesi@hs01.kep.tr
Telefon No: 0264 295 50 00 Faks No: 0264 295 50 31
e-Posta: ozelkalem@sakarya.edu.tr Elektronik Ağ: www.sakarya.edu.tr

Bilgi için: Hanife Babacan
Unvanı: Birim Evrak Sorumlusu

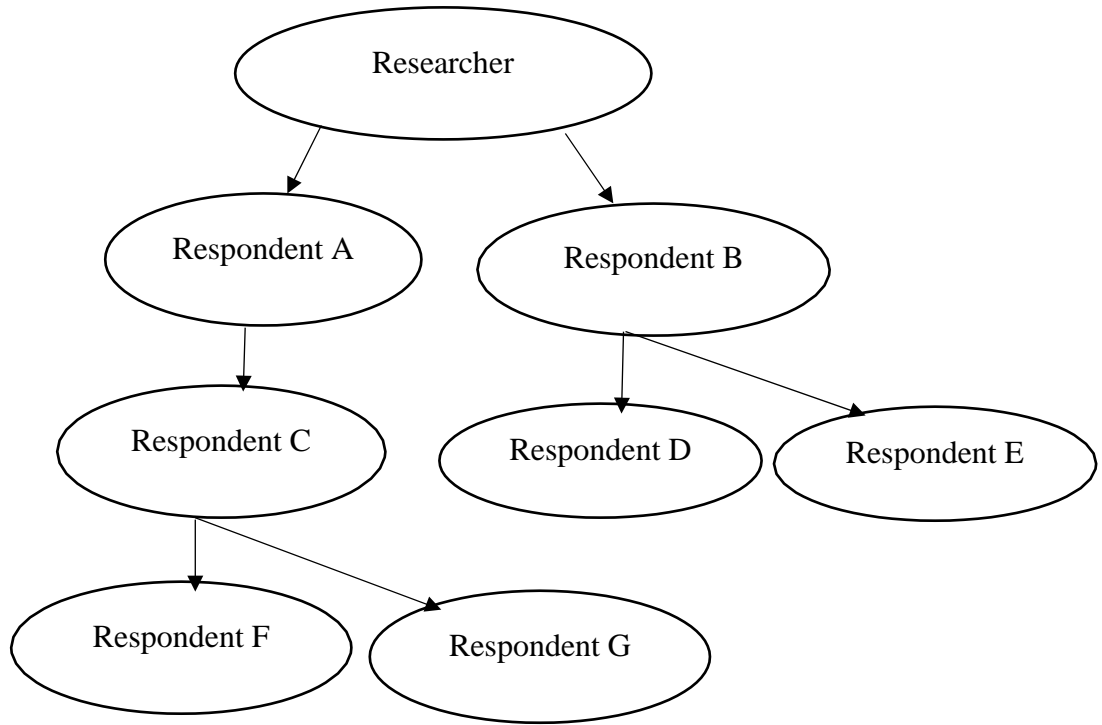


KARAR

20. Muhammad Aiman AWALLUDDİN'in " Para Vakıflarının Mikro İşletmeler İçin Mikro KSS Olarak Organize Edilmesi: Malezya'da Faaliyet Gösteren Mikro İşletmeler Örneği " başlıklı çalışması görüşmeye açıldı.

Yapılan görüşmeler sonunda 20. Muhammad Aiman AWALLUDDİN'in " Para Vakıflarının Mikro İşletmeler İçin Mikro KSS Olarak Organize Edilmesi: Malezya'da Faaliyet Gösteren Mikro İşletmeler Örneği " başlıklı çalışmasının Etik açıdan **uygun** olduğuna oy birliği ile karar verildi.

Appendix 4: The Process of Sample Selection



Appendix 5: Example of Initial Code

	Description	Explanation
Helping people	Respondent's experience/action of doing social responsibility.	Use for reference to social activity/responsibility such as aid/assistance/comfort
Social practice	Respondent's experience of performing social activity.	Use for reference to performing waqf and social activity, regards as experience of doing.
Cash-waqf	Respondent's opinions/experience of using cash or making comparison with their approach of doing contribution.	Use for a reference for leniency of doing contribution.
Waqf	Informants explain their motivation of doing waqf and knowledge they have.	Use for a reference to explain motivation of doing waqf such as emotional motivation/religious belief.
Business responsibility	Informants explain their motivation of doing business.	Use for a reference to explain motivation of doing business such as to be responsible/want to help people/to contribute to society.
Development	Informants explain their expectation/hope on the waqf impacts/value creation.	Use for a reference to explain the impact of waqf contribution from informants perspective such as national development, social development.
Small value	Informants explain their opinions towards benefit application of waqf contribution.	Use for a reference to explain the impact of waqf contribution from informants perspective such as national development, social development.
Personal Conviction	Informants explain religious/moral convictions, a deep/strong/lifelong conviction of doing the activity.	Use for a reference of moral and value of doing waqf.

Appendix 6: Snippet on Coding Process

In Vivo Coding

Informant 1 (Q.13/Line: 133-137)

However, it is value that we need to develop within our business¹. For micro businesses, connecting with the community is very important. When doing waqf/social responsibility society know more about my business², they respect me, my business profits also increase³.

Codes:

- ¹ Business value
- ² Society know business
- ³ Business profit increase

Descriptive Coding

Informant 1 (Q.2/Line: 17-19)

I know what CSR is, I studied that during my bachelor study. It is the company's social responsibility to help the local community. Most company doing CSR for community development.¹

Code:

- ¹ CSR awareness

Appendix 7: Audit Trail

	Activities	Remark
Getting Started		
	The researcher was interested in waqf and business involvement. An extensive investigation was conducted into the field of cash waqf and business involvement, as well as their intention to perform social responsibility. According to various sources, waqf has been successfully integrated with large corporations; however, almost no studies have been conducted for micro-enterprises, despite the fact that they play significant roles in shaping economic growth.	The focus of the study shifted back and forth until it was decided to concentrate on the motivational and behavioral intentions of micro-enterprises in performing cash-waqf.
	The study was decided to focus on Malaysian micro-enterprises, particularly in Selangor, which has the most established micro-enterprises. The motivational and behavioral intentions of micro-enterprises were investigated.	Developing and clarifying the study's purpose and research questions.
	It was decided to use the qualitative paradigm. This paradigm's plausible approaches were investigated. The basic qualitative study approach was chosen for this study in order to achieve the stated objectives.	Making a decision on the research methodology (basic qualitative study).
Drafting Research Questionnaire		
	The study's research questionnaire was created using the theoretical framework of the study and previous research in the field of waqf intention.	Drafting semi-structured interview questionnaires.
	Drafted research questionnaires were presented to the supervisory committee, approved, and sent to the university's Ethical Committee for approval.	Seeking approval for a research questionnaire interview for a field study that will be conducted.
Pilot Study		
	After obtaining the addresses of Selangor's micro-enterprises, the researcher attended several meetings to gain a general understanding and build rapport with them, and carried out preliminary tests to ensure they meet study's requirement.	Enter the field. Field note and reflective notes. Telephone call calls to the respondents of the pilot study and made appointments with them.
	Interviews were conducted with two respondents to check the consistency of the interview guide's responses. The interview questions and interview style have been	Revising interview guide and interview style.

	modified. The researcher examined the relevant questions and rehearsed the interview session procedures. The reflective notes were read, reflected upon, and thoroughly reviewed.	A preliminary reflection on the methodology and findings.
Actual Study		
Sample Selection	The remaining respondents were selected from previous respondents' networks from the pilot study conducted previously. These respondents were pre-interviewed, and an appointment was confirmed for the main interview. Using the criteria for sample selection, the rest of the respondents were chosen using snowball sampling.	Determine remaining respondents of study from the previous respondents networking, snowball sampling.
Data Collection	<p>After explaining briefly the purpose of the study, informed consent was obtained and audio recordings were authorized with the participants' permission.</p> <p>Utilizing the interview guide, interviews were conducted. Each interview was recorded audibly.</p> <p>A request was made for a follow-up meeting and member check.</p> <p>The saturation point was reached after the fifth interview, with additional two more respondents were interviewed to confirm the saturation of data.</p>	Conducting interviews with the remaining prospective study participants and providing audio files and memos.
	The researcher was invited to participate in communal activities done by some of the respondents.	Join activities carried by the respondents as part of building relationships with them.
Transcribing and data organization	<p>The interview audio files were organized by assigning each file a "pseudonym of the respondent."</p> <p>The researcher transcribed the audio files verbatim as soon as possible after each interview. The data for the study were organized into three folders: the Respondents folder, the Nvivo folder, and the field work folder. Additionally, a personal computer was used to organize data.</p>	<p>Preparing the Interview Transcriptions.</p> <p>Providing primary files for data organization using a personal computer.</p>
Data Analysis	Data analysis occurred concurrently with data collection. This study's data was analyzed using Nvivo software and the constant comparative method. To limit the relevant information of the study, the	Commencement of coding process

	<p>researcher established a priori theme of study based on the research questions and an initial list of coding based on the relevant literature.</p> <p>The data was read several times in total to get a sense of the data in context. Words, phrases, or sentences containing information or meaning relevant to the research questions were highlighted and listed. Several types of coding, like vivo coding, value coding, and descriptive coding, were used to make coding easier and get to the real meaning of the data.</p>	
Theme Construct	The themes were constructing by grouping repeating ideas of similar patterns of codes.	Theme constructing
Data Saturation	<p>This study has no preliminary number of respondents. Data saturation occurs when no new codes or concepts emerge, and there is informational redundancy when researchers hear the same thing over and over. This study's data was saturated after the fifth respondent, and two more people were interviewed to make sure the data was saturated.</p> <p>Initially, all interviews yielded 200 new codes (evidence from codebooks and analysis memos). But because some of the codes were the same or similar, the number of new codes was cut down to 165, and then to 126. Around 25 major categories were created based on the research questions (RQ1: motivation, 11 major categories; RQ2: influence, 14 major categories; and RQ3: benefit, 1 major category) before three core themes were developed.</p>	The saturation point of data
Iterative Process	Before concluding the data analysis, the researcher returned to the literature multiple times during data analysis as an ongoing process, read and remarked on them.	Conclusion of data analysis
Ensuring Trustworthiness	From the start of the research, the researcher used different methods to increase the credibility and trustworthiness of the study. For example, three different ways of collecting data were used to triangulate the data.	Enhancing the study's consistency, credibility, and conformability through the use of triangulation; adequate participation in data collection; members' check; peer examination; reflexivity;

	<p>The transcriptions of the interviews and preliminary emerging findings were sent back to the respondents for member-check in order to get their feedback. A transcript of the interviews and a memo about the study's progress were also sent to the supervisory committee for feedback.</p> <p>The supervisory committee members and some of the experts were discussed throughout the entire study process, from designing the research to analyzing the data, and the researcher will present the study progress to them every 6 months.</p> <p>The researcher's role in the study was explained, and the researcher attempted to devote enough time to data collection. Furthermore, a rich description of all aspects of the study was provided. Finally, Nvivo software was used to improve the reliability of data interrogation and to assist researchers in producing more reliable results than if it had been done manually.</p>	audit trail and rich descriptions.
Report Writing	<p>The data and findings were organized and reflected in accordance with the research questions. The description of the analyzed themes was formed, and pertinent data quotations were selected.</p> <p>The findings were compared to previous research. The conclusions were reached. All the chapters' works were organized, rechecked, and improved.</p>	Writing the study's findings, discussions, and conclusions. Organizing and improving the overall thesis draught.
Consultation with supervisory committee	The supervisory committee members read the drafts of the entire thesis and provided feedback. The researcher consulted with the members of the supervisory committee before making the changes.	Submission of the thesis to members of the supervisory committee and revision of the thesis based on their comments and consultations.
	The thesis was prepared for thesis submission	Submission of thesis

CURRICULUM VITAE

Name : Muhammad Aiman bin Awalluddin

EDUCATION STATUS

Level	Education Unit	Graduate Year
Doktor of Philosophy	Sakarya University/ Graduate School of Business/ Management and Organization	2022
Master Degree	Universiti Teknologi MARA/ Faculty of Administrative Science & Policy Studies/ Corporate Administration	2017
Bachelor Degree (Hons)	Universiti Teknologi MARA/ Faculty of Administrative Science & Policy Studies/ Corporate Administration	2014
Foundation	Universiti Teknologi MARA/ Faculty of Law/ Foundation in Law	2010
High School	Sekolah Menengah Kebangsaan Seri Iskandar	2009

WORKING EXPERIENCE

Year	Place	Position
2015-Present	Merimbun Herba Trading	Managing Partner
2015-Mid May	SMKA Azlan Shah	Accounting Teacher

FOREIGN LANGUAGE

English

Turkish

PROFESSIONAL CERTIFICATE

International English Language Testing System (6.5)

Institute of Chartered Secretaries and Administrators Certificate

TOMER Turkish Language Certificate (C1)

LIST OF PUBLICATIONS

1. Maznorbalia, A. S. & Awalluddin, M. A. (2022). The Elements of Optimal Public Policy. *Journal of Social Research and Behavioral Sciences*, 8(16).
2. Awalluddin, M. A., Maznorbalia, A. S. & Yiam, S. (2022). A Review Study on Corporate Fraud's Negative Effects on Corporation. *Journal of Contemporary Social Science Research*, 7(1).
3. Awalluddin, M. A., Tuan Ismail, T. N., & Maznorbalia, A.S (2022). The Relationship between Perceived Pressure, Perceived Opportunity, Perceived Rationalization, and Fraud Tendency among Employees. A Study from the People's Trust in Malaysia. *Studies in Business and Economics*, 17(2).
4. Tutar, H, Coban, D.T, & Awalluddin, M. A. (2021). Intercultural Study of the Fear of Missing Out, Spiritual Well-Being and Individual Differences among University Students in Malaysia and Turkey. *ASR: CMU Journal of Social Sciences and Humanities*, 8(1).
5. Awalluddin, M. A (2020). Hissedar Aktivizmasi Ve Malezya'da Kurumsal Sosyal Sorumluluk-Activism and Corporate Social Responsibility in Malaysia, 2019, *Mehmet Akif Ersoy Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, 7(1).
6. Maznorbalia, A. S. & Awalluddin, M. A. (2019). Users Acceptance of E-Government System in Sintok, Malaysia: Applying the UTAUT Model. *Policy & Governance Review*, 5(1).
7. Awalluddin, M. A. & Maznorbalia, A. S. (2019). A suggestion that Europe also a Muslim: a study from historical and contemporary perspectives. *Indonesian Journal of Islam and Muslim Societies*, 9(1).
8. Awalluddin, M. A. (2019). Human Capital Management in Malaysia: Issues and Strategic Measure. *İşletme Bilimi Dergisi*, 7(1).
9. Awalluddin, M. A. (2019). Cross-Cultural Issues and Human Resources Management in BRIC Countries. *Journal of Applied Economics and Business Studies*, 4(3).
10. Awalluddin, M. A. (2019). Redefining Rational and Revelation into the Islamic Systemology Concept. *Teosofi: Jurnal Tasawuf dan Pemikiran Islam* 9(2).

11. Awalluddin, M. A., Ramlan, I. & Maznorbalia, A. S. (2019). Assessment on Level of Corporate Social Responsibility (CSR) Among Public Listed Companies (PLCs) In Malaysia: A Study from Company Secretaries. *Journal of International Management Educational and Economics Perspectives*, 7(1).
12. Awalluddin, M. A. & Maznorbalia, A. S. (2019). Diversity, Discrimination Issues and Human Resource Management. *Journal of Advanced Research in Business and Management Studies* 16(1).

LIST OF CONFERENCES

1. Maznorbalia, A. S. & Awalluddin, M. A. (2022). The Elements of Optimal Public Policy. *11th International Conference on Social Research and Behavioral Science, Antalya, Turkiye.*
2. Awalluddin, M. A. (2021). Application of Fraud Triangle Theory on People Trust Council: A Malaysia' Government Agency. *7th UDEF International Student Symposium, Samsun University and Ondukuz Mayıs University, Samsun, Turkiye.*
3. Awalluddin, M. A. (2020). Discrimination Issues, Human Resource Management and Its Domino Effect in Malaysia. *6th UDEF International Student Symposium, Sakarya University, Sakarya, Turkiye.*
4. Awalluddin, M. A., Ramlan, I. & Maznorbalia, A. S. (2019). Evaluation of Shareholder Activism in Malaysia and CSR Practice. *Third In-Trader Conference, Sakarya University, Sakarya, Turkiye.*