

VOL 3(1) DEC 2019



**INTERNATIONAL
JOURNAL OF MUAMALAT**

**UNIVERSITI ISLAM ANTARABANGSA SULTAN ABDUL HALIM
MU'ADZAM SHAH**

RM20.00



INTERNATIONAL JOURNAL OF MUAMALAT
(IJM)

Vol 3, Issue 1, December 2019

**Universiti Islam Antarabangsa Sultan Abdul Halim
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Vol. 3, Issue 1, December 2019

Publisher

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09300 Kuala Ketil, Kedah.
Tel/Fax : 04-4155000 / 04-4155050
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by Percetakan Sinar Bakti Enterprise
No. 198/2 (Tingkat Bawah) Bangunan Rumah Kedai,
Jalan Kangar-Arau, Repoh, 01000 Kangar, Perlis
Tel : 016-4443415**

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Customer Satisfaction in Hotel Cinta Sayang Resort, Sungai Petani, Kedah, Malaysia: A Quantitative Approach

Qistina binti Rabean

Kulliyyah Muamalat & Sains Pengurusan
Universiti Islam Antarabangsa Sultan Abdul Halim
Mu'adzam Shah (UniSHAMS)
Kuala Ketil, Kedah

Yusuf Haji-Othman

Center for Islamic Finance Education and Research
Universiti Islam Antarabangsa Sultan Abdul Halim
Mu'adzam Shah (UniSHAMS)
Kuala Ketil, Kedah
yusufhajiothman@unishams.edu.my

Abstract— Hotel guest satisfaction has increased to a high record, while the number of guests experiencing problems during their stay has decreased significantly. This study attempts to examine customer satisfaction in the hotel industry among customers at Sungai Petani Hotel Cinta Sayang Resort in the state of Kedah, Malaysia using a quantitative approach. This study examines the relationship between tangibility, reliability, responsiveness, confidence and communication with customer satisfaction. By using a questionnaire method, this study reveals that tangibility, reliability, responsiveness, confidence and communication have a significant influence on satisfaction. This study recommends more explorations in the area of the hotel industry using a quantitative approach and future studies should focus on internal or psychological factors that might influence customer satisfaction.

I. Keywords— *satisfaction, hotel, customer, quantitative.*

II. INTRODUCTION

Hotels are classified into 'Star' categories between 1-Star to 5-Star, however, there is no standard method of assigning these ratings, and compliance with customary requirements is voluntary. A US hotel with a certain rating, for example, may look different from a European or Asian hotel with the same rating and would provide a different level of amenities, range of facilities, and quality of service. Whereas hotel chains assure uniform standards throughout, non-chain hotels even within the same country may not agree on the same standards. In Germany, for example, only about 30% of the hotels choose to comply with the provisions of the rules established by the German Hotels & Restaurants Association. According to International Hotel & Restaurant (IH&RA), to harmonize hotel classification based on a single grading which is uniform across national boundaries would be an undesirable and impossible task. According to the [10] North America Hotel Guest Satisfaction Index Study, the hotel guest satisfaction has increased to a high record, while the number of guests experiencing problems during their stay has decreased significantly. Overall guest satisfaction across eight hotel

segments was measured in terms of luxury, upper upscale, upscale, upper midscale, midscale, economy or budget, upper extended stay, and extended stay. Seven key factors were examined in each segment to determine overall satisfaction which are reservation, check-in or check-out, guest room, food and beverage, hotel services, hotel facilities, and cost and fees. Overall satisfaction in 2015 reached an all-time high compared to 2014 and the previous years. The study also revealed that staff interactions with guests have a great impact on mitigating problems. Hotels also had an opportunity to substantially improve satisfaction by proactively addressing guest needs. While service recovery was often emphasized as a strategy to regain guest loyalty, it was even more important to prevent problems from occurring in the first place.

This study attempts to examine customer satisfaction in the hotel industry among customers at Sungai Petani Hotel Cinta Sayang Resort in the state of Kedah, Malaysia using a quantitative approach. This study examines the relationship between tangible, reliability, responsiveness, confidence and communication with customer satisfaction.

III. LITERATURE REVIEW

Researchers proposed different views on the definitions of service quality. Service quality is defined as a comparative function between consumer expectations and actual service performance [14]. On the other hand, [15] defined service quality as the ability of an organization to meet or exceed customer expectations. According to [5], service quality is a form of attitude representing a long-run overall evaluation of service. As observed by [9], the traditional notion of service quality by [14] is most commonly accepted. When purchasing goods, the customer employs many tangible aspects to judge quality; style, hardness, colour, label, feel and packaging. However, when purchasing services fewer tangible aspects exist. In the absence of tangible evidence on which to evaluate quality, customers must depend on other aspects. Service quality dimensions are the aspects/characteristics which customers use to evaluate service quality. Research by [14]

identifies ten determinants that influence customers' perceptions of service quality as reliability, responsiveness, tangibility, communication, credibility, security, competence, courtesy, understanding and access. The description of the ten determinants of service quality is given in Table 1.

Table1: Description of Determinants of Service Quality

Dimension	Description
Tangibility	Physical evidence of service (facilities, tools, equipment)
Responsiveness	Willingness or readiness to provide service, timeliness
Reliability	Getting it right the first time, honouring promises, dependability.
Credibility	Honest, trustworthiness, having customer's best interest at heart
Security	Physical and financial; confidentiality
Courtesy	Politeness, respect, friendliness, clean and neat appearance.
Understanding	Knowing the customer, his needs and requirements.
Access	Ease of approach and contact

Source: Adapted from [14]

In a follow-up study, [3] found a high degree of correlation between communication, competence, courtesy, credibility and security, on one hand, and access and understanding, on the other hand. The study created the two broad dimensions of assurance and empathy, that is, five consolidated dimensions: reliability, responsiveness, tangibles, assurance and empathy [15]. These dimensions were then used as a basis for the development of a service quality measurement instrument; the SERVQUAL model [17]. Table 2 demonstrates the five service dimensions customers care about.

Table 2: Five Dimensions of Service Quality

Dimension	Description
Tangibles	Physical facilities, equipment and appearance of personnel.
Reliability	Ability to perform the promised service dependably and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence
Empathy	Caring, individualized attention the firm provides its customers.

Source: Adapted from [15]

[11] tested the comprehensiveness of [14] service quality determinants using management perceptions of service and suggested a refined list of twelve determinants of service

quality as access, appearance/aesthetics, availability, cleanliness/tidiness, comfort, communication, competence, courtesy, friendliness, reliability, responsiveness and security. The limitation of their work lay in the fact that the empirical investigation drew only on management perception of service quality, unlike [15] who used customer data in order to identify the determinants of service quality. [11] included the customer's perspective to the twelve service quality dimensions and identified five additional dimension to create seventeen dimensions as access, appearance/aesthetics, availability, cleanliness/tidiness, comfort, communication, competence, courtesy, friendliness, reliability, responsiveness, security care, commitment, attentiveness/helpfulness, functionality and integrity [11].

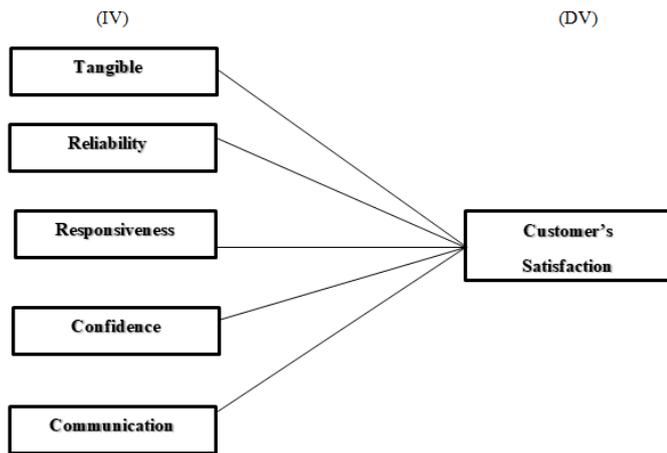
[8] identified three dimensions of service quality as technical quality of the service ("what" service is provided), which can be assessed by the customer like the technical dimensions of a product, functional quality which represent how the service is provided and the image of the service provider which moderates both technical and functional quality to arrive at a perceived level of service. He argued that functional quality is an important dimension of perceived service than technical quality because service quality lies in improving the functional quality of a firm's service process by managing the staff-customer interaction and transactional relationships. He observed that a favourable image is an asset for any firm because it has an impact on customer perception of the operation of the firm.

Previous studies have postulated service quality dimensions appear to have based their work on [14] and [15] well-publicized work. For the purpose of this study, therefore, the researcher adopted [15] dimensions of service quality i.e. Reliability, Responsiveness, Access, Empathy and Tangibles. The five dimensions of service quality developed by [15] are the most acknowledged and applied in a diversity of service industries [6].

Measuring service quality is an important aspect in the quality improvement process because it provides feedback about the type of service provided and the extent to which it meets customers' needs [2]. A number of scholars have carried out several studies with the aim of developing models of measurement that would help service organizations determine the extent to which their services are effective.

IV. RESEARCH DESIGN AND METHOD

This study uses the quantitative method. The quantitative method using questionnaire is used in order to answer research questions and research objectives The theoretical framework of this study is shown in Figure 1.



Source: [2]

Figure 1: Theoretical Framework of the Study

Based on this framework, tangibles, reliability, responsiveness, confidence, and communication are independent variables while customer satisfaction is a dependent variable. This study proposes the following hypothesis:

- H1: The tangibles have a positive relationship between customer satisfaction.
- H2: The more the reliability, the higher the customer relationship.
- H3: Responsiveness has a positive relationship between customer satisfaction.
- H4: The higher the confidence, the higher the customer satisfaction.
- H5: Communications have a positive relationship with customer satisfaction.

The unit of analysis was defined as the unit in the study which is measured and analyzed to produce the result in our research, about customer satisfaction in Hotel Cinta Sayang Resort Sungai Petani. The questionnaire items were selected from previous research and the results of focus group sessions and were rephrased to suit the context of the study and to represent the variables in the research model. In this study, using [7] examined the dimensions of service quality in the hotel industry in the USA and developed a new scale (called "Lodging quality index") with five service-quality dimensions which consist of tangible, reliability, responsiveness, confidence and communication.

The items measured for perceived cost were adapted from a prior study on customers. Measures of perceived risk were adapted from several prior studies in different commercial areas and the discussions in the focus group sessions. A seven-point Likert scale, with anchors ranging from "strongly disagree" to "strongly agree", was used for all questions except the demographic ones. This chapter represents the

details of the approaches quantitative methods employed in this study.

The perceived service quality. In accordance with the views of [4], the present study measured service quality with a performance measure (rather than "gap" measure). The measure selected was the lodging quality index (LQI) developed by [7]. LQI is composed of 26 items categorized into five dimensions:

- 1) Tangibles (consisting of eight items, such as the front desk was visually appealing, the employees had clean neat uniform, the restaurants atmosphere was inviting, the shop was pleasant and attractive, the outdoor surroundings were visually attractive, the Cinta Sayang Resort was bright and well lighted, the Cinta Sayang Resort interior and exterior were well maintained, and the Cinta Sayang Resort was clean).
- 2) Reliability (consisting of four items, such as my reservation was handled efficiently, my guestroom was ready as promised, TV, Radio, A/C, light, and other mechanical equipment worked properly, and last I got what I paid for).
- 3) Responsiveness (consisting of five items, such as employees responded promptly to my requests, informative literature about the Cinta Sayang Resort provided, employees are willing to answer my questions, employees responded quickly to solve my problems and last room service was prompt).
- 4) Confidence (consisting of five items, such as employees knew about local places of interest, employees treated me with respect, employees were polite when answering my questions, the Cinta Sayang Resort provided save the environment, and last the facility were conveniently located).
- 5) Communication (consisting of four items, such as charges on my account were clearly explained, I received undivided attention to the front desk, preservationist tried to find out my particular needs, and last employees anticipated my needs).

The emotional satisfaction was measured in terms of three emotions which are, not at all happy, very pleasant, and not joyful. The respondents were asked to indicate their perceived service quality and emotional satisfaction on a seven-point Likert scale (1 = "strongly disagree" to 7= "strongly agree") that used for all items.

The target population for this study was the customers who had stayed in Cinta Sayang Resort. From this population, a sample for the study was selected on the basis of the convenience sampling method. Data were collected by group of study in one day at Cinta Sayang Resort. Potential respondents were approached by group of study at the entrance and were asked whether they would be willing to participate in a survey dealing with hotel service quality. Only those who had stayed in hotel Cinta Sayang Resort received the questionnaire. All 30 questionnaires were distributed to respondents who consented to take part in the survey. For this

study, all 30 questionnaires completed by 30 respondents and this questionnaire is valid for further analysis.

Questionnaires were used to capture the necessary data for the study. The questionnaire comprised sections A and B. Section A elicited demographic information such as gender, age, marital status, race, annual income and occupation. Section B was designed based on previously validated questionnaires for the different constructs, using a 7-point Likert type scale. Data from questionnaires was captured into Microsoft Excel and imported into SPSS software for statistical analysis.

A survey is a powerful and effective tool that can be used to collect data about perceived service quality and behavioural intention. The advantage of this method was that both the cost and the time required were low. Different customers with different backgrounds were randomly invited to do the survey questionnaires. The sample exclusively consists of Hotel Cinta Sayang Resort customers. The questionnaires administered to the respective respondents for primary data collection. Data collected were analyzed both qualitatively and quantitatively through Statistical Package for Social Science (SPSS). The ideas collected from interviews were also analyzed by using SPSS and the researcher's knowledge obtained from the literature review. A brief invitation and introduction to this research were provided to participants before they started filling out the questionnaires. If they accepted the invitation, questionnaires were handed out to them.

V. RESULT AND DISCUSSION

Frequency analysis is used to analyze the demographics of the respondents. In addition, descriptive statistics were also used to measure the mean and standard deviation, and reliability analysis is to evaluate whether the value obtained in this research can be trusted or not.

Table 3: Demographic Profiles of Respondents

Respondent's demographics		Frequency	Percentage (%)
Gender	Male	14	46.7
	Female	16	53.3
Age	Below 19	3	10.0
	20-29	8	26.7
	30-39	7	23.3
	40-49	5	16.7
	50-59	6	20.0
	60 and above	1	3.3
Marital status	Single	8	26.7
	Married	21	70.0
	Other	1	3.3
Race	Malay	20	66.7
	Indian	6	20.0
	Chinese	4	13.3

Respondent's demographics		Frequency	Percentage (%)
Occupation	Government sector	9	30.0
	Private sector	12	40.0
	Other	9	30.0
Annual Income	Below RM15,000	11	36.7
	RM 15,001- RM30,000	1	3.3
	RM 30,001- RM 45,000	6	20.0
	RM 45,001- RM 60,000	8	26.7
	>RM60,001	4	13.3

Table 3 demonstrates the demographic profile of respondents by genders, age, marital status, race, occupation and annual income. It shows the number of respondents by gender for this study. Based on the findings, it appears that more female respondents than male respondents. Male respondents consist of 14 people (46.7%), while female 16 people (53.3%). The age of the respondents consists of 3 people below 19 years old (10%), 8 people of 20-29 years old (26.7%), 7 people 30-39 years old (23.3%), 5 people 40-49 years old (16.7%), 6 people 50-59 years old. Finally, 1 people 60 years old and above (3.3%). The marital status of our respondents consists of 8 people single (26.7%), while 21 people married (70%) and 1 person the marital status is not stated (3.3%). Among our respondents, the race of Malay consists of 20 people (66.7%), while Indian is 6 people (20%), and the Chinese are consist of 4 people (13.3%). The occupation of our respondents consists of 9 people in the government sector (30%), 12 people from the private sector (40%) and 9 people from other sectors (30%). The annual income of our respondents consists of 11 people (36.7%) below RM 15 000, 1 people of RM 15 001-RM 30 000 (3.3%), 6 people (20%) RM 30 001- RM 45 000, 8 people (26.7%) RM 45 001- RM 60 000, while 4 people (13.3%) above RM 60 001.

Table 4: Reliability Test

Variables	Number of items	Number of items discarded	Cronbach's alpha
Tangible	8	-	0.821
Reliability	4	-	0.902
Responsiveness	5	-	0.869
Confidence	5	-	0.928
Communication	4	-	0.861
Emotional satisfaction	3	-	0.942

Table 4 indicates that Cronbach's Alpha values for all variables are greater than 0.6 which indicates that all variables pass the test of validity.

Person product-moment correlation was used to investigate the inter-correlations among all the study variables. Table 5 and appendix provides a summary of the results. The first regression was run to determine the relationship between tangible, reliability, responsiveness, confidence, communication, toward customer satisfaction. From the output of regression from the ANOVA table, the variables were significant with ($p < 0.01$) and $F = 8.048$. The regression tests had presented a strong inference with R square of 0.626. Approximately 62.6% of variations of customer satisfaction toward Hotel Cinta Sayang Resort, Sungai Petani, Kedah can be explained by tangible, reliability, responsiveness, confidence, and communication. The adjusted R^2 value is 0.549.

Table 5: Pearson's Correlation

	TGB	RTY	RES	CFD	COM	EMO
TGB Pearson's Correlation Sig. (2- tailed)	1					
RTY Pearson's Correlation Sig. (2- tailed)	0.425** 0.019	1				
RES Pearson's Correlation Sig. (2- tailed)	0.310 0.096	0.801** 0.000	1			
CFD Pearson's Correlation Sig. (2- tailed)	0.437* 0.016	0.798** 0.000	0.810** 0.000	1		
COM Pearson's Correlation Sig. (2- tailed)	0.317 0.088	0.727** 0.000	0.695** 0.000	0.812** 0.000	1	
EMO Pearson's Correlation Sig. (2- tailed)	0.372** 0.043	0.639** 0.000	0.633** 0.000	0.589** 0.001	0.737** 0.000	1

** Correlation is significant at the 0.01 level (2- tailed).

*correlation is significant at the 0.05% level (2- tailed).

The Durbin-Watson value of 2.283 was confined to the acceptable range (1.5 – 2.5). It indicated that there was no autocorrelation of error terms. Multicollinearity problems do exist as the variance inflation factor (VIF) values were below 10, tolerance values were above 0.1 but the condition indices were above the safety limit of 30.

Table 6: Multiple Regression Results

Variable	Standardized beta
Tangible	0.182
Reliability	0.124
Responsiveness	0.345
Confidence	-0.447
Communication	0.712
F	8.048
R ²	0.629
Adjusted R ²	0.549

The results from the study reveal that there are five factors that fairly influence customer satisfaction which is tangible, reliability, responsiveness, confidence and communication. There are eight items included intangible, four items in reliability, five items in responsiveness, five items in confidence and four items in communication. These were the factors with a mean greater than 5.5 but less than 6.5 and included the hotel's environment and atmosphere, the cleanness of the hotel, the efficiency of handling reservation, the properly worked equipment, employee appearance, communication of employee, interest in problem solving and sharing information, employee behavior, problem resolution time, prompt attention to request, willingness to help, flexibility of employees, courtesy of employees, individualized attention, convenient operating hours, personal attention from employees, and lastly the concern towards guests.

The results further indicated that the status of communication and responsiveness were the top two factors in influencing customer satisfaction. This is based on the β result, as for communication is $\beta = 0.712$ and responsiveness is $\beta = 0.345$. These results, therefore, suggest that there could be other factors that extremely influence customer satisfaction other than these 5 factors used in this study. Future studies should, therefore, explore the existence of these factors. The result of the regression analysis established that all five dimensions had a positive effect on customer satisfaction though at varying degrees. Reliability was found to have the greatest impact on customer satisfaction followed by communication, responsiveness, tangibility, reliability and confidence. All five dimensions were highly rated by the respondents. This means that service quality is strongly linked with customer satisfaction and the higher the service quality, the higher the customer satisfaction. The results of this study are consistent with the findings of [16], [13] and [1] who found out that the reliability dimension has the highest impact on customer satisfaction.

The results also show that the service quality dimensions have a different impact in influencing customer satisfaction. Communication dimension was found to have the highest impact followed by responsiveness. Tangible, reliability and confidence were seen to influence customer satisfaction the least. However, all the five dimensions were highly rated and

it was concluded that the rated hotels offer high quality of services in all the five major areas.

VI. CONCLUSION

Hotel guest satisfaction has increased to a high record, while the number of guests experiencing problems during their stay has decreased significantly. This study attempts to examine customer satisfaction in the hotel industry among customers at Sungai Petani Hotel Cinta Sayang Resort in the state of Kedah, Malaysia using a quantitative approach. This study examines the relationship between tangible, reliability, responsiveness, confidence and communication with customer satisfaction. By using a questionnaire method, this study reveals that tangibility, reliability, responsiveness, confidence and communication have a significant influence on satisfaction. This study recommends more explorations in the area of the hotel industry using a quantitative approach and future studies should focus on internal or psychological factors that might influence customer satisfaction.

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Dividend Purification Process Adopted by Investors in Mixed Company

Farah Nadirah Abdul Manan
Centre for Islamic Finance Education and Research
Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS)
Kuala Ketil, Malaysia
farahnadirah@unishams.edu.my

Abstract— *Shariah* compliant capital market instruments has emerge and keep develop and innovate in order to fulfill current investor demands. Nowadays, the investors does not only concern about the rate of return that they will receive at the end of the year, but also they are concern about the cleanness and purity of the dividend that they get especially for Muslim investors. The evolvement of *Shariah* compliant index will attract more investor either from local or international to invest in our country. This paper presents the definition of dividend purification, the process and the implication towards Islamic capital market. Next, the paper will review the importance of dividend purification and the method of dividend purification that have been used. Lastly, the paper will review the impact if dividend purification process are not implemented and concluded with further suggestion.

Keywords— *dividend; dividend purification; Shariah compliant fund, Islamic capital market*

I. Introduction

Shariah-compliant funds are investment funds governed by the requirements of *Shariah* law and the principles of the Muslim religion. *Shariah*-compliant funds are considered to be a type of socially responsible investing. Nowadays, the demand for Islamic equity market instrument are increases, not only in Muslim majority country but also at non-Muslim country as well. One of the key aspects of regulating Islamic equity market is related to guidelines on regulations of *Shariah* compliant stock indices. *Shariah*-compliant indexes differ from their conventional counterparts in at least three ways; *Shariah* supervisory boards establish investibility guidelines and monitor the process; the guidelines are then applied to the universe of securities, and finally, purification rules are set to “cleanse” any impure profits from securities-paying dividends [1].

Malaysia has been widely recognised as the world leader in Islamic capital market (ICM) with a market size of RM1.7 trillion on 2017, which has more than doubled over the last decade [2]. As the only country in the world with a framework for Islamic fund management companies, it now houses 20 full-fledged Islamic fund managers including large international firms. Combined with other fund management companies operating Islamic windows, Malaysia has RM149.6 billion worth of Islamic assets under management (AUM) end of 2016, which is among the largest in the world [2].

The *Shariah* Advisory Council (SAC) of the Securities Commission Malaysia (SC) continuously plays its crucial role in providing guidance as a reference centre for *Shariah* matters in ICM-related issues. In line with the positive growth of ICM in Malaysia, the SAC has discussed and resolved several issues pertaining to investors, agent, broker and also issuers of Islamic capital market instrument [2].

The purpose of this article are to know in detail what are the method that have been used by different index provider to determine the investment instrument status either it *Shariah* compliant or not. Second objective is to know the method that have been used to purify dividend income. The methodology that have been used is qualitative method which review of report and previous literature. Lastly, this paper will give futher suggestion in order to enhance and encourage investor to purify their dividend income.

II. Dividend Purification Definition

Recently, although there are no accurate data, it can be estimated that there are around 200 index providers in the world today [3]. Index providers also have different approaches to dividend purification, a ratio that has developed over time in which a certain proportion of the profits earned through dividends (which corresponds to the proportion of interest earned by the company), must be given to charity. Each index provider have their own screening criteria. For the Dow Jones Islamic Market Indexes, dividend purification is not an issue because the indexes do not allow non-compliant companies to be included from earlier. For Financial Times Stock Exchange (FTSE), appropriate ratios stand at 5%, while Morgan Stanley Capital International (MSCI) Barra applies a “dividend adjustment factor” to all reinvested dividends [1].

According to [4], all interest income needs to be eliminated from the investor’s income and for this purpose, all interest income needs to be paid out in charity. [5] identified majority scholars agree to the need for a purification process for the investment funds. Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) (2010) in *Shariah* Standard 5/1/4/3 stipulates that *zakat* need to be paid from investment funds in their different forms. They, however, have different views on determining the elements that need to be purified in the process of purification. To the question of what needs to be purified in the context of

Islamic unit trust funds, as well as other investment funds, three elements are involved. They are namely; dividend, capital gain, assets or liabilities.

[6] defined purification is the process of identifying part of the income coming from impermissible activities and donating that income. According to AAOIFI *Shariah* Standard No. 21, earning purification is obligatory for one who owns the shares at the end of the financial period, whether or not the profit was distributed and whether the company made a profit or suffered a loss (AAOIFI, 2010). However, purification is not obligatory for an investor selling shares before the end of the financial period. According to [7], there are two methods of purification – income purification and dividend purification. The income purification method appears to be more sensible than the dividend purification method. Dividend purification cleans only that part of income which is distributed as dividend. Unlike in the income purification method, the impure income portion will not be purified in the dividend purification method if the company does not pay dividend or suffers a loss, but still generates some impure revenue. Logically, it is unpractical to ask the investors to purify the prohibited income portion from their own pockets if the company does not pay dividend or suffered a loss [8].

According to *Shariah* Advisory Council of Securities Commission, the purification of dividends received and excess capital gained from the disposal of *Shariah* non-compliant securities after the date of announcement, as well as capital gained and dividends received from the disposal of *Shariah* non-compliant securities which were mistakenly invested (Tainted Income) to be undertaken by the investors themselves instead of the fund manager of the Islamic funds is permissible subject to the following conditions:

- i. Upon receipt of the Tainted Income, the fund manager shall deposit the Tainted Income into a separate account which is segregated from the account of the Islamic fund;
- ii. The fund manager shall distribute the Tainted Income to the investors as soon as practically possible which shall be advised by the *Shariah* adviser of the Islamic fund;
- iii. The fund manager shall inform/notify the investors of their obligations to purify the Tainted Income in accordance with the *Shariah* principles upon the distribution of the Tainted Income to the investors; and
- iv. The processes and procedures for the purification of the Tainted Income by the investors shall be clearly disclosed in the prospectus/offering document.

The SAC also resolved that it had no objection for the fund manager to utilise a portion of the Tainted Income to pay all cost associated with the distribution of the Tainted Income.

III. *Shariah* Screening Methodology

The screening process is important as according to the Securities Commission Malaysia (SC) because more than 60% of all companies listed on Bursa Malaysia are considered to be “mixed companies” where their business activities comprise both *Shariah* compliant and non-compliant transactions. *Shariah* compliant instruments, and *Shariah* indexes, generally prohibit investment in alcohol, pork, tobacco, weapons, gambling, pornography, certain leisure and entertainment businesses, as well as conventional financial systems.

In Malaysia, we are adopting a Two-Tier Quantitative Approach. The two tier quantitative approach which applies the business activity benchmarks and the financial ratio benchmarks. The business activity benchmark are divided into two types of benchmark which are the 5% benchmark and the 20% benchmark. The 5% benchmark is applicable to the conventional banking; conventional insurance; gambling; liquor and liquor-related activities; pork and pork-related activities; non-halal food and beverages; *Shariah* non-compliant entertainment; tobacco and tobacco-related activities; interest income from conventional accounts and instruments (including interest income awarded arising from a court judgment or arbitrator and dividends from *Shariah* non-compliant investments); and other activities deemed non-compliant according to *Shariah* principles. The contribution of *Shariah* non-compliant businesses/ activities to the Group revenue or Group profit before taxation of the company must be less than 5% (<5%).

The 20% benchmark is applicable to hotel and resort operations; share trading; stockbroking business; rental received from *Shariah* non-compliant activities; and other activities deemed non-compliant according to *Shariah* principles. The contribution of *Shariah* non-compliant businesses/ activities to the Group revenue or Group profit before taxation of the company must be less than 20% (<20%).

According to [9], The Dow Jones Islamic Market filters a prospective company’s eligibility (after removing companies with unacceptable primary business activities) based on compliance with three financial ratios, namely: (1) Companies must have a debt to equity ratio equal to or less than 33%. (2) Companies must have an accounts receivable to total asset ratio equal to or less than 47%. (3) Companies must not receive more than 9% of total income from non-operating interest activities.

For FTSE *Shariah* Indexes, the *Shariah* screening is undertaken by Yasaar Research Inc. with FTSE then calculating and disseminating the indexes. FTSE and Yasaar Research Inc.’s screening process is managed in accordance with written guidelines relating to the *Shariah*. These guidelines have been set by Yasaar’s *Shariah* Board who also monitor compliance. The *Shariah* guidelines can be grouped into two separate components – business activity and financial ratios. However, this is only part of the picture. The Dow

Jones Islamic market Indexes prohibit any involvement in the activities mentioned, while the FTSE *Shariah* Global Equity Index Series allows companies to be included if the income on their total interest and noncompliant activities does not exceed 5% of the company's total revenue. Similarly, the MSCI Islamic Index Series only prohibits companies who derive more than 5% of their revenues (cumulatively) from any prohibited activities, as does S&P. Like Dow Jones Indexes, the Russell-Jadwa *Shariah* Index prohibits non-compliant companies from inclusion.

Basically, the *Shariah* screening process have to be review from time to time. So, its means that the number of securities that classified as *Shariah* compliant securities instrument are keep changes. The changes may be due to current capital market situations, current policy and guidelines as well.

IV. Dividend Purification Methods

Generally, there are two means of purification of property in Islam, they are; *zakat* and charity. According to Investopedia, *zakat* is an Islamic finance term referring to the obligation that an individual has to donate a certain proportion of wealth each year to charitable causes. *Zakat* is a mandatory process for Muslims and is regarded as a form of worship. Giving away money to the poor is said to purify yearly earnings that are over and above what is required to provide the essential needs of a person or family.

M. Rodzi et. al (2013) defined *zakat* as 'purification' or 'growth'. *Zakat* enables the wealthy or rich people to purify their hearts from greed by giving a part of their wealth to the needy. The needy who receive the *zakat* are then able to fulfil their needs, and, thus, the economic wealth bestowed by Allah s.w.t is spread to all the people and real economic growth is achieved [10]. *Zakat* have positive impact especially to the *zakat* recipient as they can get benefit and also improve their lifestyle if they used the *zakat* given wisely.

Zakat (Almsgiving) is one of the most important instruments in the Islamic economic system, and it plays a significant role in eliminating inequalities in society. Muslims who possess surplus wealth are obligated to pay *zakat*, and this fund will be distributed to prescribed eight beneficiaries known as *zakat* recipient (*asnaf*) group with the priority given to the poor and needy [11]. *Zakat* given also reduce the greedily of the payer and reduce the envy and jealous feeling of the *zakat* recipient.

AAIOFI indicates that the responsibility of the purification falls upon the institution, in case it is trading for itself or managing the operations. According to DeLorenzo (2000), the matter of dividend purification for Islamic mutual funds is best left to the investors themselves, since it depends on the circumstances of each investor [12]. When the flexibility are given to the investors, it could be some of them will negligent or just take this for granted and does not think it is an importance matter. So, it is important for unit trust managers or SAC of SC to produce a guideline or regulation pertaining

this matter in order to make sure that those that eligible to pay *zakat* are not miss it.

There are a lot of opinion about dividend purification methods. According to AAOIFI standards, in order for investors to calculate the impure income that should be purified per share, the total impure income should be divided by the total number of shares of the corporation [13]. However the standard does not tell how the calculation will be done in detail. This is regardless of whether the company declared a profit or suffered a loss and whether the profit is distributed or not. However, some scholars require that the impermissible income portion is purified only from the dividends distributed (DeLorenzo, 2000) [12]. However, some scholars require purifying interest income only (Dar Al Istithmar, 2009) [14], whereas others such as Dow Jones and S&P do not require interest rate income purification (Khatkhatay and Nisar, 2006) [15]. Clearly, the way of purifying the impure income portion is controversial and subjective. Different index provider having their own method. It's happened due to different inconsistencies in *Shariah* screening criteria among Islamic investment institutions, especially in terms of the tolerance level. This is because there is no universal consensus on a predetermined fixed set of *Shariah* screening criteria and hence, each Islamic investment institution has its own *Shariah* board or a *Shariah* consultant firm in order to set *Shariah* guidelines for its operations (Saeed and Habib, 2014) [8].

The second method for dividend purification is *Sadaqah*. *Sadaqah* or charity is the other means of purification of property in Islam. While the *zakat* is made compulsory to the Muslim who possesses the nisab, the *sadaqah* on the other hand is optional to them (A.Z. Salleh and M.Z. Zakaria, 2015) [5]. *Sadaqah* is an optional not an obligation. So, it's mean the investor having bigger flexibility and choice either to purify their dividend income or not. Nobody can argue and tell it a sin, but it depends on the Barakah of the income. If the investors know that the income is come from prohibit or haram sources, so in order to get barakah in their daily life, they should give *sadaqah*.

Sadaqah can be given during any period of happiness or sadness or as a sign of gratitude to Allah. *Sadaqah* comes in many forms, whether in monetary or non-monetary. Inviting people to do kindness, giving a smile, giving *sadaqah* or food to street beggars is also a charity. As long as, it give benefits to others and it is done with sincerity, it is considered a *sadaqah*. However, for the process of dividend purification, it would be unpractical if there is no rate or percentage of dividend should be given as charity. It is important to have a guideline for investors to clean up the dividend earned.

In Malaysia, the dividend purification process is fully handed over to the investors. They are responsible for knowing the status of their investment instrument and taking their own initiative to purify it. The method of purification is also up to the investor himself. Compared to countries like Singapore, the fund manager is responsible for the dividend purification process. According to Saw, S.H. & Karyn W., in Singapore, the fund manager is responsible for taking out the

tainted portion of the returns and giving it away to charity before an Islamic unit trust fund, as well as other Islamic equity funds, are made available to the public [16].

v. Conclusion

Dividend purification is important things especially in Islamic unit trust funds investment activities. As we know unit trust fund is a diversification portfolio investment. So, the fund cannot run from invested in non-compliant *Shariah's* elements, especially when invested in mixed business activity. Besides that, it also shown that the dividend purification process also have different methods for different country. When comparing between Malaysia and Singapore practices, in Malaysia, the purification process is voluntarily done by the investor themselves. However, there is no specification on how much or the calculation of the purification process will be done.

The impact of not purify our income or dividend will affected the country as well the economy. As we know, it is important and become an obligation for those having property or wealth that reach nisab or exceed it, they must pay *zakat*. *Zakat* is the right of poor and needy. So, the economic cannot develop and expand if those are suppose to give *zakat* are denying the *asnaf's* right. When *asnaf* not receive *zakat*, they cannot improve their life. As a consequence, the objective of *zakat* institutions to eliminate the poverty cannot be accomplish. For *sadaqah*, it is subjective seen it fully depends on the investors willingly either to give it or not. If they choose to give *sadaqah*, it is good, but if they not, nobody can say anything because it is voluntary not obligatory.

Hopefully, there will be research conducted to evaluate the percentage of *zakat* taken out from the dividend for the purification process. In case the investor choose to give *sadaqah* as method to purify their income, SAC of SC should provide a clear guideline to the investors on how the process will be done.

On the other hand, in Singapore, the purification process will be done by the fund manager. Therefore, the amounts are taken out before the returns are distributed to the investors. It will make the investors clearer and know that the returns that they receives are clean and pure from haram element.

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Faktor Yang Mempengaruhi Kejayaan Usahawan Di Terengganu

Muhammad Nukman Zolkefli
Fakulti Perniagaan, Ekonomi dan Pembangunan Sosial,
Universiti Malaysia Terengganu,
Kuala Nerus, Terengganu, Malaysia.

Diana Nabila Chau Abdullah
Fakulti Perniagaan, Ekonomi dan Perakaunan,
Universiti Malaysia Sabah,
Kota Kinabalu, Sabah, Malaysia.

Nor Ermawati Hussain
Institut Biodiversiti Tropika dan Pembangunan Lestari,
Fakulti Perniagaan, Ekonomi dan Pembangunan Sosial
Universiti Malaysia Terengganu,
Kuala Nerus, Terengganu, Malaysia.
ermawati@umt.edu.my

Abstrak - Kerjaya sebagai usahawan pada abad ke-21 dilihat semakin mendapati tempat di hati penduduk Malaysia khususnya Terengganu untuk menjalankan pelbagai jenis aktiviti perniagaan. Malah bantuan yang diberikan oleh kerajaan negeri Terengganu sedikit sebanyak telah menarik minat golongan muda dan golongan tua dari kawasan bandar dan luar bandar untuk membuka premis perniagaan mereka. Pelbagai pihak termasuklah Yayasan Pembangunan Usahawan Terengganu (YPU) dan SME Corp negeri Terengganu telah membuka banyak peluang perniagaan kepada penduduk di negeri ini untuk mempermudah penglibatan penduduk tempatan untuk menceburi bidang ini. Justeru itu, objektif utama kajian ini adalah untuk mengenalpasti faktor-faktor yang mempengaruhi kejayaan usahawan di Terengganu. Dengan menggunakan kaedah pengedaran borang soal selidik terhadap 100 orang usahawan di Terengganu, hasil kajian mendapati faktor kemahiran pengurusan, latar belakang keluarga dan motivasi merupakan faktor kejayaan usahawan di Terengganu. Namun begitu, terdapat beberapa kekangan selain kekangan modal telah dikenalpasti seperti masalah persaingan dan pemasaran produk, harga bahan mentah meningkat serta keadaan ekonomi semasa yang tidak menentu. Justeru itu, satu pelan strategi dan modul perniagaan perlu dirangka oleh pihak kerajaan negeri bagi membantu usahawan di Terengganu terus memasarkan produk mereka dengan baik.

Kata kunci – *Usahawan; perniagaan; kemahiran pengurusan; motivasi; modal.*

I. Pengenalan

Masyarakat yang mempunyai ramai usahawan merupakan masyarakat yang terbaik kerana usahawan merupakan individu yang bersifat dinamik, kreatif dan inovatif. Usahawan dilihat lebih berdaya inovatif dan kehendak pencapaian tinggi [16]. Mereka bersedia untuk berhadapan dengan ketidakpastian melalui kreativiti dan

kesungguhan untuk mencapai kejayaan. Semangat ini telah menyebabkan mereka melihat hari esok dengan penuh peluang dan berkeyakinan untuk merebut peluang berkenaan. Oleh itu, usahawan perlu mencipta dan menceburi bidang baru bagi meningkatkan daya saing dengan memberi lebih banyak pilihan kepada masyarakat serta kesejahteraan mereka [1][2].

Kuratko dan Hodgetts [13] telah mendefinisikan usahawan sebagai seorang yang berusaha untuk mengatur, mengurus dan mengambil risiko dalam perniagaan. Ini kerana keusahawanan merupakan satu proses yang dinamik untuk mencipta kekayaan [12][9] melalui pembaharuan serta inovasi untuk kesejahteraan organisasinya sendiri [26][22]. Namun begitu, menjadi usahawan bukanlah semudah yang dijangka kerana wujud halangan dan rintangan ketika menjalankan perniagaan [17].

Di Malaysia, pelbagai usaha dan sokongan pihak kerajaan bagi membantu memartabatkan usahawan di Malaysia khususnya golongan bumiputera. Antara badan yang bertanggungjawab membantu memperkasakan bidang keusahawanan di Malaysia ialah Tabung Ekonomi Usaha Niaga (TEKUN), Majlis Amanah Rakyat (MARA), Bank Rakyat, Jabatan Pembangunan Koperasi (JPK), Amanah Ikhtiar Malaysia (AIM), Maktab Kerjasama Malaysia (MKM), Perbadanan Perusahaan Kecil dan Sederhana (SMECORP) serta Syarikat Pembangunan Ekonomi Negeri (SEDCs). Terdapat beberapa kajian yang dijalankan oleh penyelidik sebelum ini terhadap usahawan bumiputera [27][18][25]. Faktor kejayaan bumiputera dilihat melalui kesanggupan mengambil risiko, sikap berdikari dan minat [4] serta faktor latar belakang diri dan kemahiran mengurus perniagaan [27].

Walaupun jumlah usahawan di Malaysia semakin hari semakin meningkat, namun bagi negeri-negeri kurang maju seperti Perlis, Terengganu, dan Pahang masih lagi kekurangan jumlah usahawan. Berdasarkan Laporan Tahunan SMECorp (2016), Peratusan usahawan di Terengganu paling rendah berbanding dengan peratusan usahawan di negeri-negeri pantai timur yang lain iaitu hanya 3.5% (22,514 orang) dari jumlah keseluruhan usahawan perusahaan kecil dan sederhana (PKS) di Malaysia (SMECorp, 2016).

Pelbagai insentif telah diberikan oleh kerajaan negeri seperti penubuhan Pembangunan usahawan Terengganu (YPU) dengan bantuan dari SMECorp negeri, namun jumlah usahawan di Terengganu masih lagi rendah. Peluang perniagaan kepada usahawan dilihat mampu membantu mengurangkan masalah pengangguran di Terengganu seterusnya dapat membantu meningkatkan pertumbuhan ekonomi negeri ini. Satu kajian bagi melihat kecenderungan kejayaan usahawan Terengganu dalam menceburi bidang ini perlu dijalankan. Justeru itu, tujuan utama kajian ini adalah untuk mengenal pasti faktor-faktor yang mempengaruhi kejayaan usahawan di Terengganu.

ii. Ulasan Karya

Terdapat beberapa kajian yang berkaitan dengan keusahawanan dijalankan [4][15][6][18][21][11][27][26]. Kebanyakan kajian yang dijalankan di Malaysia menggunakan kaedah pengedaran borang soal selidik. Manaf et al [15] telah mengkaji faktor yang mempengaruhi penglibatan usahawan dalam perniagaan. Kaedah yang digunakan adalah pengedaran borang soal selidik kepada 70 orang responden. Hasil kajian mendapati bahawa faktor yang mendorong kepada penglibatan usahawan dalam bidang perniagaan adalah keinginan kebebasan dan kepuasan, menyara keluarga, mendapat peluang untuk berniaga serta desakan hidup.

Dengan menggunakan borang soal selidik ke atas 292 orang responden usahawan wanita, Idris dan Daud [11] telah mengkaji faktor-faktor pendorong yang mempengaruhi penyertaan usahawan wanita dalam aktiviti hiran di tanah rancangan FELDA. Hasil kajian mendapati elemen kawalan diri dan sokongan psikologi menjadi pendorong usahawan wanita untuk menyertai aktiviti hiran. Faktor psikologi boleh membentuk keperibadian usahawan dan dipupuk sejak dari bangku sekolah bagi menceburi dan mempelajari bidang perniagaan dan keusahawanan.

Selain itu, terdapat beberapa kajian yang melihat kepada usahawan bumiputera di Malaysia [4][27][24][18][21][26]. Di Hulu Langat, Selangor, Ali et al. [4] telah mengkaji tentang faktor yang mempengaruhi peruncitan kaum Melayu. Dengan menggunakan kaedah pengedaran borang soal

selidik ke atas 65 orang responden, hasil kajian mendapati bahawa terdapat 8 indikator yang menjadi pendorong kepada kejayaan mereka iaitu kesanggupan menghadapi risiko, berdikari, pengkhususan kerja, keyakinan diri, minat, tidak takut berhadapan dengan pesaing, memiliki kemahiran yang tinggi dan mahir menguruskan masa.

Sementara itu, Tunggak dan Salamon [24] telah mengkaji budaya niaga usahawan bumiputera dalam Perusahaan Kecil dan Sederhana (PKS). Dengan menggunakan borang soal selidik terhadap 241 orang responden dan 15 orang ditemubual, hasil kajian mendapati bahawa sikap efektif dan beretika dapat melahirkan usahawan yang professional.

Nadzri et al. [18] pula telah mengkaji faktor penyumbang kepada kejayaan PKS. Hasil kajian mendapati terdapat 2 faktor iaitu faktor dalaman dan faktor luaran yang mempengaruhi kejayaan atau kegagalan PKS. Faktor dalaman merangkumi ciri-ciri dan orientasi keusahawanan, pegangan serta ketaatan agama. Sementara faktor luaran merangkumi kemahiran pengurusan, pengalaman pengurusan dalam industri, perancangan dan keadaan ekonomi, hubungan sosial, jaringan dan pemasaran serta bantuan dan sokongan kerajaan. Semua faktor ini mempunyai hubungan yang positif dengan kejayaan usahawan.

Wahab et al. [26] mengkaji hubungan kejayaan firma dengan faktor amalan agama. Hasil kajian mendapati hubungan kejayaan firma bukan hanya bergantung kepada faktor kejayaan rangkaian semata-mata, namun hubungan tersebut boleh disederhanakan oleh faktor amalan agama. Hubungan yang wujud dapat memberi implikasi dalam meningkatkan kejayaan sesebuah firma usahawan islam. Faktor amalan agama mempunyai hubungan perantara di antara faktor rangkaian dengan kejayaan firma usahawan islam. Hubungan yang wujud dapat memberi implikasi dalam meningkatkan kejayaan sesebuah firma usahawan.

Manakala Sabri et al. [21] telah mengkaji pengaruh dalaman yang menyumbang kepada kejayaan usahawan bumiputera di bawah Yayasan TEKUN Nasional di daerah Sabak Bernam, Selangor. Dengan menggunakan kaedah pengedaran borang soal selidik ke atas 100 orang responden yang merupakan usahawan bumiputera yang telah berjaya mendapat suntikan modal tahap kedua daripada TEKUN serta mempunyai rekod pembayaran pinjaman yang baik, hasil kajian mendapati faktor dalaman iaitu elemen latar belakang keluarga, sikap dan kemahiran mendapat skor min yang tinggi manakala elemen motivasi mendapat skor min yang sederhana.

Seterusnya di Pulau Langkawi, Yusof et al. [27] telah mengkaji tentang faktor yang mendorong penglibatan kaum Melayu dalam

bidang perniagaan. Dengan menggunakan kaedah pengedaran borang soal selidik ke atas 500 orang responden, hasil kajian mendapati faktor latar belakang diri, kemahiran mengurus perniagaan dan kemahiran analitikal paling kuat mempengaruhi kajian yang telah tersebut.

Sementara itu, Nadzri et al. [18] telah melihat keusahawanan di Malaysia dari aspek graduan dari Institusi Pengajian Tinggi iaitu dengan mengkaji profil demografi graduan Institusi Pengajian Tinggi yang menceburkan diri dalam dunia keusahawanan selepas mengikuti program keusahawanan. Kaedah pengedaran borang soal selidik telah dijalankan terhadap 100 orang pelajar. Hasil kajian mendapati bahawa pekerjaan bapa adalah signifikan dalam pemilihan jenis perniagaan kepada graduan pelajar manakala jantina dan bidang pengajian adalah tidak mempengaruhi pemilihan jenis perniagaan.

Manakala Bakar et al. [6] telah mengkaji faktor-faktor penglibatan belia dalam bidang keusahawanan. Dengan menggunakan kaedah pengedaran borang soal selidik terhadap 1444 orang belia, hasil kajian mendapati bahawa faktor berdikari merupakan faktor utama yang mempengaruhi keputusan belia di Bandar Sri Putra untuk menceburkan diri dalam bidang keusahawanan. Selain itu, bakat kepimpinan dan disiplin diri dapat dibentuk melalui pengalaman mengurus serta mengendalikan perniagaan sendiri.

III. Metodologi

Responden kajian ini adalah usahawan dan kajian ini dijalankan di sekitar negeri Terengganu. Sebanyak 100 orang responden telah menjawab borang soal selidik yang disediakan. Bagi menjawab objektif kajian ini iaitu untuk mengenalpasti faktor-faktor yang mempengaruhi kejayaan usahawan di Terengganu, maka model berikut dibentuk:

$$DV = f(FD, FL) \quad (1)$$

di mana DV merupakan pembolehubah bersandar yang terdiri daripada tempoh perniagaan (TP) dan pendapatan bersih (PB). Bagi pembolehubah bebas, ia dipecahkan kepada 2 komponen iaitu FD (faktor dalaman) dan FL (faktor luaran). Faktor dalaman terdiri daripada 3 elemen utama iaitu latar belakang keluarga (LBK), motivasi (MT) dan minat (MN). Manakala faktor luaran juga terdiri daripada 3 elemen iaitu sokongan kerajaan dan institusi (SKI), kemahiran pengurusan (KP) dan perancangan dan keadaan ekonomi (PKE). Justeru itu, persamaan (1) dipecahkan menjadi persamaan (2) dan persamaan (3).

$$TP_i = \beta_0 + \beta_1 LBK_i + \beta_2 MT_i + \beta_3 MN_i + \beta_4 SKI_i + \beta_5 KP_i + \beta_6 PKE_i + \varepsilon_i \quad (2)$$

$$PB_i = \beta_0 + \beta_1 LBK_i + \beta_2 MT_i + \beta_3 MN_i + \beta_4 SKI_i + \beta_5 KP_i + \beta_6 PKE_i + \varepsilon_i \quad (3)$$

di mana i merujuk kepada 1 – 100 responden, $\beta_0 - \beta_6$ merujuk kepada nilai koefisien dan ε merujuk kepada ralat. Justeru itu, Jadual 1 menunjukkan definisi bagi setiap pembolehubah kajian ini.

Jadual 1: Definisi Pembolehubah

Pembolehubah	Huraian
Tempoh Perniagaan (TP)	Tempoh perniagaan merujuk kepada jangkamasa usahawan tersebut menjalankan perniagaan. Jangkamasa usahawan yang di ambil kira dalam kajian ini adalah melebihi tempoh setahun beroperasi. Soalan mengenai tempoh perniagaan ini adalah bersifat soalan terbuka. Ini kerana memudahkan responden untuk memberitahu jangkamasa spesifik bagi tempoh perniagaan yang dijalankan.
Pendapatan Bersih (PB)	Pendapatan bersih merujuk kepada jumlah pendapatan yang diperoleh usahawan dalam nilai Ringgit Malaysia setelah ditolak dengan wang modal.
Motivasi (MT)	Motivasi merujuk kepada semangat yang mendorong responden untuk menceburkan diri dalam bidang keusahawanan
Minat (MN)	Minat merujuk kepada kesanggupan responden untuk menjadi usahawan. Sejauhmana keputusan untuk menjadi usahawan dibentuk oleh responden. Minat kebiasaannya lahir dari diri usahawan disebabkan oleh kecenderungan untuk berniaga dan bekerja sendiri tanpa kebergantungan pada mana-mana pihak.
Sokongan Kerajaan dan Institusi (SKI)	Sokongan kerajaan dan institusi merujuk kepada bantuan yang diberikan oleh pihak-pihak lain seperti bantuan kewangan dan latihan kepada usahawan oleh agensi kerajaan dan institusi tertentu.
Kemahiran Pengurusan (KP)	Kemahiran pengurusan merujuk kepada sejauhmana usahawan mahir

	menguruskan perniagaan yang dijalankan. Sebanyak 5 soalan berbentuk likert dibentuk bagi menggambarkan kecenderungan kemahiran pengurusan usahawan terhadap perniagaan mereka.
Perancangan dan keadaan Ekonomi (PKE)	Perancangan dan keadaan ekonomi merujuk kepada tujuan usahawan menceburkan diri dalam bidang keusahawanan serta keinginan usahawan untuk memulakan perniagaan.

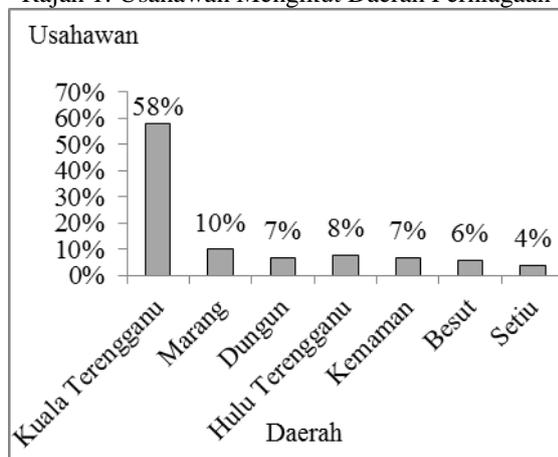
Kajian ini menggunakan analisis deskriptif bagi memberi gambaran tentang latar belakang responden dengan lebih sistematik secara lebih tepat. Kaedah analisis tabulasi silang (*crosstab*) juga turut digunakan. Tujuan analisis tabulasi silang ini adalah bertujuan untuk melihat hubungan antara dua atau tiga pembolehubah. Seterusnya, ujian regresi kuadrat terkecil (*Ordinary Least Square, OLS*) dijalankan bagi melihat hubungan di antara pembolehubah bersandar dan tidak bersandar seperti dalam persamaan (2) dan persamaan (3).

iv. Dapatan Kajian

A. Demografi Responden

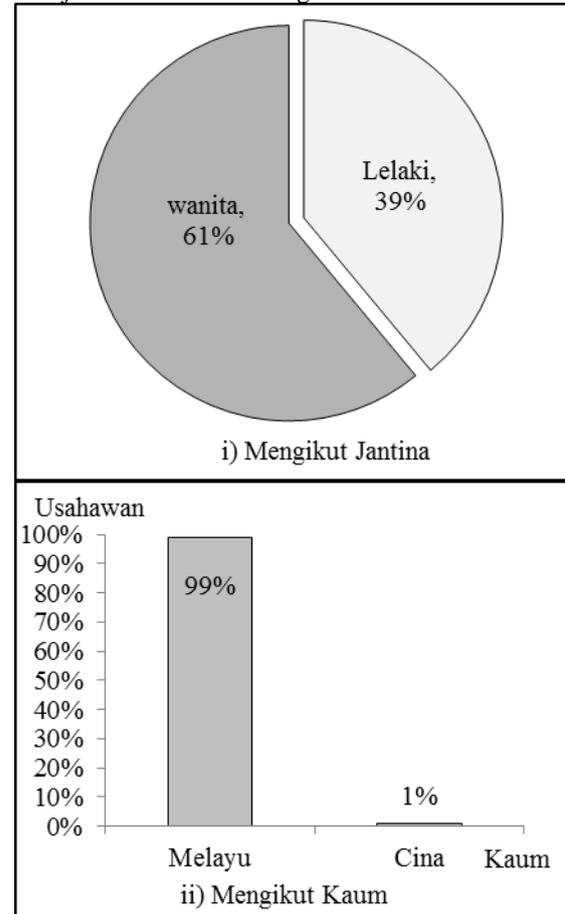
Jumlah responden yang terlibat dalam kajian ini adalah sebanyak 100 orang. Berdasarkan Rajah 1, peratusan usahawan yang paling ramai berada di Kuala Terengganu iaitu sebanyak 58% responden, 10% di Marang, 7% di Dungun, 8% di Hulu Terengganu, 7% di Kemaman, 6% di Besut dan 4% di Setiu. Oleh kerana Kuala Terengganu merupakan kawasan Bandar, maka kebanyakan penduduk dari Kuala Terengganu menceburkan diri dalam bidang keusahawanan ini.

Rajah 1: Usahawan Mengikut Daerah Perniagaan



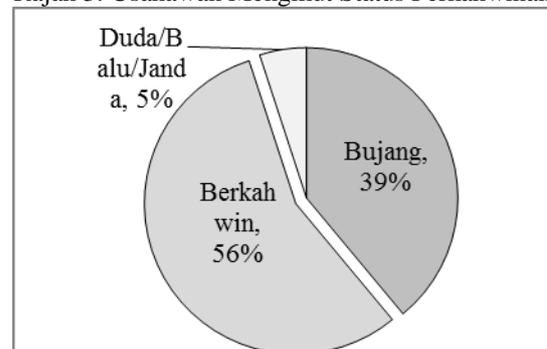
Seterusnya Rajah 2 menunjukkan peratusan usahawan mengikut jantina dan kaum. Sebanyak 61% usahawan di Terengganu adalah wanita manakala sebanyak 39% usahawan di Terengganu adalah lelaki. Bagi peratusan usahawan mengikut kaum pula, sebanyak 99% responden adalah berbangsa Melayu manakala hanya 1% responden berbangsa Cina.

Rajah 2: Usahawan Mengikut Jantina dan Kaum



Rajah 3 pula menunjukkan peratusan usahawan mengikut status perkahwinan. Peratusan responden paling tinggi adalah status berkahwin iaitu sebanyak 56%. Manakala sebanyak 39% responden adalah bujang dan 5% adalah status duda/balu/janda.

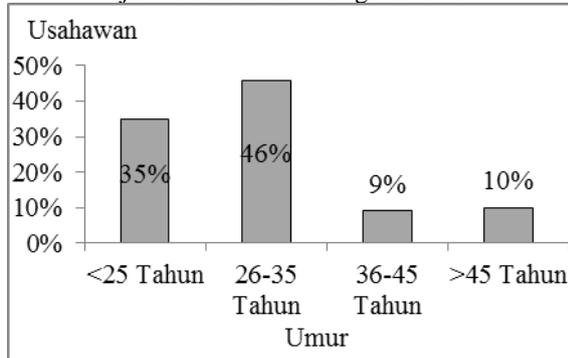
Rajah 3: Usahawan Mengikut Status Perkahwinan



Rajah 4 pula menunjukkan peratusan responden mengikut umur. Peratusan responden

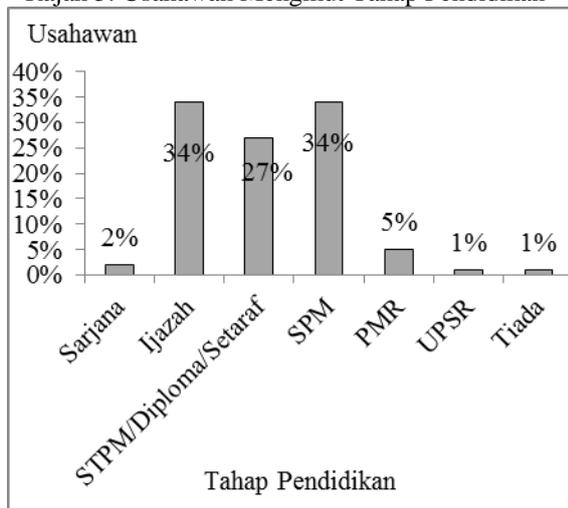
yang paling tinggi adalah di antara lingkungan umur 26 hingga 35 tahun iaitu sebanyak 46%. Sementara itu, sebanyak 35% responden yang menjadi usahawan di Terengganu adalah dalam lingkungan umur bawah 25 tahun. Sebanyak 10% responden berumur lebih dari 45 tahun manakala sebanyak 9% responden adalah berumur di antara 36 hingga 45 tahun.

Rajah 4: Usahawan Mengikut Umur



Seterusnya Rajah 5 menunjukkan peratusan usahawan mengikut tahap pendidikan. Sebanyak 34% responden merupakan pemegang ijazah dan juga memiliki Sijil Pelajaran Malaysia (SPM), manakala sebanyak 27% responden memiliki Sijil Tinggi Pelajaran Malaysia (STPM)/Diploma/setaraf. Hanya 5% responden memiliki sijil Penilaian Menengah Rendah (PMR), sebanyak 2% responden memiliki Sarjana manakala masing-masing sebanyak 1% responden memiliki sijil Ujian Penilaian Sekolah Rendah (UPSR) dan tidak memiliki apa-apa sijil pendidikan.

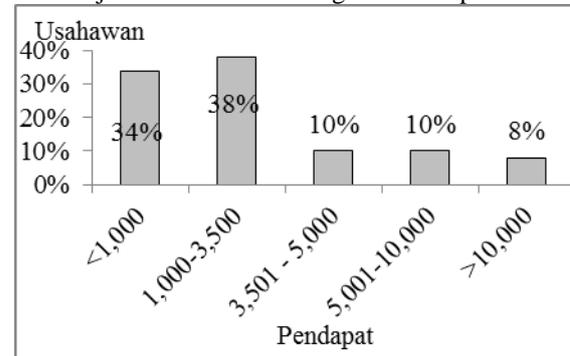
Rajah 5: Usahawan Mengikut Tahap Pendidikan



Rajah 6 pula menunjukkan peratusan usahawan mengikut pendapatan bulanan. Peratusan pendapatan bulanan usahawan di Terengganu paling tinggi adalah di antara RM 1,000 – RM 3,500 iaitu sebanyak 38% manakala peratusan usahawan yang berpendapatan kurang dari RM 1,000 berada di kedudukan kedua iaitu sebanyak 34%. Selain itu, sebanyak 10% responden

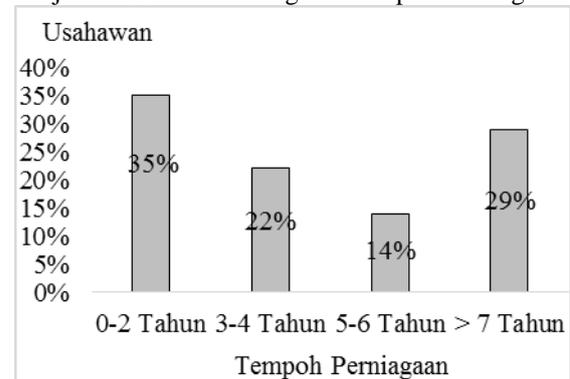
berpendapatan antara RM 3,500 – RM 5,000 dan RM 5,001 – RM 10,000 manakala sebanyak RM 8% responden berpendapatan lebih dari RM 10,000 sebulan.

Rajah 6: Usahawan Mengikut Pendapatan



Sementara itu, Rajah 7 menunjukkan tempoh perniagaan usahawan di Terengganu. Sebanyak 29% responden telah menceburkan diri dalam bidang perniagaan melebihi 7 tahun manakala sebanyak 35% responden baru sahaja menceburkan diri dalam bidang perniagaan ini iaitu antara tempoh perniagaan 0 hingga 2 tahun. Selain itu, sebanyak 22% responden mempunyai tempoh perniagaan antara 3 hingga 4 tahun manakala sebanyak 14 responden lagi mempunyai tempoh perniagaan antara 5 hingga 6 tahun.

Rajah 7: Usahawan mengikut Tempoh Perniagaan



Seterusnya Jadual 2 menunjukkan analisis tabulasi silang dua pemboleh ubah antara jantina usahawan dengan daerah dan juga tahap pendidikan responden. Berdasarkan analisis tabulasi silang antara jantina dan daerah, peratusan responden yang paling ramai adalah dari daerah Kuala Terengganu iaitu sebanyak 58%, dimana 21% adalah usahawan lelaki manakala 37% adalah usahawan wanita. Daerah Marang pula mencatatkan peratusan usahawan kedua tertinggi iaitu sebanyak 10% (4% usahawan lelaki dan 6% usahawan wanita). Manakala daerah yang mencatatkan peratusan usahawan terendah adalah dari daerah Setiu iaitu sebanyak 4% (2% usahawan lelaki dan 2% usahawan wanita). Selain itu, analisis tabulasi silang antara pendidikan dengan jantina pula menunjukkan peratusan pendidikan tertinggi responden adalah di peringkat SPM iaitu sebanyak

34%, dimana sebanyak 12% merupakan usahawan lelaki dan 22% merupakan usahawan wanita. Peratusan kedua tertinggi adalah pada tahap pendidikan ijazah iaitu sebanyak 30% (13% usahawan lelaki dan 17% usahawan wanita) manakala peratusan tahap pendidikan tertinggi usahawan adalah UPSR dan tidak berpendidikan iaitu masing-masing mencatatkan 1% keseluruhan dan ia merujuk kepada tahap pendidikan usahawan wanita. Justeru itu, majoriti usahawan adalah dari daerah Kuala Terengganu dan tahap pendidikan tertinggi bagi usahawan di Terengganu ini adalah di peringkat SPM.

Jadual 2: Analisis Tabulasi Silang antara Jantina Usahawan dengan Daerah dan Tahap Pendidikan

Maklumat Crosstab	Jantina (Peratus)		
	Lelaki	Wanita	Jumlah
Kuala Terengganu	21%	37%	58%
Marang	4%	6%	10%
Dungun	5%	2%	7%
Hulu Terengganu	3%	5%	8%
Kemaman	1%	6%	7%
Besut	3%	3%	6%
Setiu	2%	2%	4%
Jumlah	39%	61%	100%
<i>Pendidikan</i>			
Tiada	-	1%	1%
UPSR	-	1%	1%
PMR	3%	2%	5%
SPM	12%	22%	34%
STPM/ Diploma/ Setaraf	11%	16%	27%
Ijazah	13%	17%	30%
Master	-	2%	2%
Jumlah	39%	61%	100%

B. Faktor Dorongan menjadi Usahawan

Jadual 3 dan persamaan (4) menunjukkan dapatan hasil kajian regresi kuadrat terkecil (OLS) bagi tingkat pendapatan yang diperoleh dengan faktor pendorong menjadi usahawan. Hasil kajian mendapati hanya faktor luaran iaitu kemahiran pengurusan mempunyai hubungan yang positif dan signifikan dengan tingkat pendapatan responden pada aras keertian 5%. Justeru itu, peningkatan sebanyak 1% bagi kemahiran pengurusan akan meningkatkan tingkat pendapatan usahawan sebanyak 0.166%.

Jadual 3: Pendapatan yang Diperoleh Dengan Faktor Pendorong Menjadi Usahawan.

Pembolehubah	Koefisien (B)	T-stat	Prob.
C	0.041	0.048	0.962

LBK	-0.047	-1.574	0.119
MT	0.022	0.422	0.674
MN	-.040	-0.618	0.538
KP	0.166**	3.784**	0.000**
PKE	-0.020	-0.527	0.600
SKI	0.031	1.482	0.142

Nota: ** merujuk kepada nilai signifikan pada aras keertian 5%.

$$PB = 0.041 - 0.047 \text{ LBK} + 0.032 \text{ MT} - 0.040 \text{ MN} + 0.166 \text{ KP} - 0.020 \text{ PKE} + 0.031 \text{ SKI} \quad (4)$$

Seterusnya Jadual 4 menunjukkan analisis tabulasi silang antara pendapatan dengan faktor kemahiran pengurusan. Bagi faktor kemahiran pengurusan “saya mempunyai kemahiran yang berkait rapat dengan perniagaan saya”, sebanyak 74 responden bersetuju dengan pernyataan ini dimana 8% adalah reponden yang berpendapatan lebih dari RM 10,000, 9% responden berpendapatan antara RM 5,001 – RM 10,000 dan berpendapatan antara RM 3,501 – RM 5,000, sebanyak 28% responden berpendapatan antara RM 1,000 – RM 3,500 dan sebanyak 20% responden berpendapatan kurang dari RM 1,000.

Bagi faktor kemahiran pengurusan “saya bersetuju bahawa usahawan perlu dilengkapi kemahiran dan pengalaman sebagai langkah permulaan menjadi seorang usahawan” pula, sebanyak 86% responden bersetuju dengan pernyataan ini dimana 8% adalah reponden yang berpendapatan lebih dari RM 10,000, 10% responden berpendapatan antara RM 5,001 – RM 10,000 dan berpendapatan antara RM 3,501 – RM 5,000, sebanyak 32% responden berpendapatan antara RM 1,000 – RM 3,500 dan sebanyak 26% responden berpendapatan kurang dari RM 1,000.

Selain itu, sebanyak 75 responden bersetuju dengan faktor kemahiran pengurusan “saya mempunyai pengalaman sebelum saya betul-betul memulakan perniagaan sendiri”. Daripada jumlah 75 responden yang bersetuju dengan pernyataan tersebut, sebanyak 8% adalah reponden yang berpendapatan lebih dari RM 10,000, 9% responden berpendapatan antara RM 5,001 – RM 10,000 dan berpendapatan antara RM 3,501 – RM 5,000, sebanyak 27% responden berpendapatan antara RM 1,000 – RM 3,500 dan sebanyak 22% responden berpendapatan kurang dari RM 1,000.

Seterusnya, faktor kemahiran pengurusan “kemahiran beserta pengalaman menjadikan saya lebih berani menghadapi risiko dalam perniagaan”, sebanyak 87 responden bersetuju dengan pernyataan ini dimana 8% adalah reponden yang berpendapatan lebih dari RM 10,000, 10% responden berpendapatan antara RM 5,001 – RM 10,000 dan berpendapatan antara RM 3,501 – RM 5,000, sebanyak 35% responden berpendapatan antara RM 1,000 – RM 3,500 dan sebanyak 24% responden berpendapatan kurang dari RM 1,000.

Berikutnya, faktor kemahiran pengurusan “kemahiran dan pengalaman pengurusan dalam dunia perniagaan menjamin kestabilan perniagaan” mendapati sebanyak 85 responden bersetuju dengan pernyataan ini dimana 8% adalah reponden yang berpendapatan lebih dari RM 10,000, 9% responden berpendapatan antara RM 5,001 – RM 10,000, sebanyak 10% responden berpendapatan antara RM 3,501 – RM 5,000, sebanyak 33% responden berpendapatan antara RM 1,000 – RM 3,500 dan sebanyak 25% responden berpendapatan kurang dari RM 1,000.

Jadual 4: Analisis Tabulasi Silang antara Pendapatan dengan Faktor Kemahiran Pengurusan.

Faktor Luaran	Tidak Setuju	Tidak Pasti	Setuju	Jumlah
<i>Saya mempunyai kemahiran yang berkait rapat dengan perniagaan saya</i>				
< RM 1,000	5	9	20	34
RM 1,000 – RM 3,500	4	6	28	38
RM 3,501 – RM 5,000	-	1	9	10
RM 5,001 – RM 10,000	-	1	9	10
> RM 10,000	-	-	8	8
Jumlah	9	17	74	100
<i>Saya bersetuju bahawa usahawan perlu dilengkapi kemahiran dan pengalaman sebagai langkah permulaan menjadi seorang usahawan.</i>				
< RM 1,000	5	3	26	34
RM 1,000 – RM 3,500	3	3	32	38
RM 3,501 – RM 5,000	-	-	10	10
RM 5,001 – RM 10,000	-	-	10	10
> RM 10,000	-	-	8	8
Jumlah	8	6	86	100
<i>Saya mempunyai pengalaman sebelum saya betul-betul memulakan perniagaan sendiri.</i>				
< RM 1,000	2	10	22	34
RM 1,000 – RM 3,500	5	6	27	38
RM 3,501 – RM 5,000	1	-	9	10
RM 5,001 – RM 10,000	-	1	9	10
> RM 10,000	-	-	8	8

10,000				
Jumlah	8	17	75	100
<i>Kemahiran beserta pengalaman menjadikan saya lebih berani menghadapi risiko dalam perniagaan.</i>				
< RM 1,000	3	7	24	34
RM 1,000 – RM 3,500	2	1	35	38
RM 3,501 – RM 5,000	-	-	10	10
RM 5,001 – RM 10,000	-	-	10	10
> RM 10,000	-	-	8	8
Jumlah	5	8	87	100
<i>Kemahiran dan pengalaman pengurusan dalam dunia perniagaan menjamin kestabilan perniagaan.</i>				
< RM 1,000	4	5	25	34
RM 1,000 – RM 3,500	3	2	33	38
RM 3,501 – RM 5,000	-	-	10	10
RM 5,001 – RM 10,000	-	1	9	10
> RM 10,000	-	-	8	8
Jumlah	7	8	85	100

Sementara itu, Jadual 5 dan persamaan (5) menunjukkan dapatan hasil kajian regresi kuadrat terkecil (OLS) bagi tempoh perniagaan dengan faktor pendorong menjadi usahawan. Hasil kajian mendapati faktor dalaman iaitu faktor latar belakang keluarga dan motivasi mempunyai hubungan yang positif dan signifikan dengan tempoh perniagaan pada aras keertian 5%. Justeru itu, peningkatan sebanyak 1% bagi latar belakang keluarga akan meningkatkan tempoh perniagaan usahawan sebanyak 0.091% manakala peningkatan sebanyak 1% bagi motivasi akan meningkatkan tempoh perniagaan sebanyak 0.217%.

Jadual 5: Tempoh Perniagaan dengan Faktor Pendorong menjadi usahawan.

Pembolehubah	Koefisien (B)	T-stat	Prob.
C	2.337**	2.844**	0.005**
LBK	0.091**	3.151**	0.002**
MT	0.217**	4.340**	0.000**
MN	20.121	1.943	0.055
KP	0.031	0.729	0.468
PKE	-0.027	-0.725	0.470
SKI	0.013	0.652	0.516

Nota: ** merujuk kepada nilai signifikan pada aras keertian 5%.

$$TP = 2.337 + 0.091 \text{ LBK} + 0.217 \text{ MT} + 0.121 \text{ MN} + 0.031 \text{ KP} - 0.027 \text{ PKE} + 0.013 \text{ SKI} \quad (5)$$

Berdasarkan Jadual 6, analisis tabulasi silang antara tempoh perniagaan dengan latar belakang keluarga serta tempoh perniagaan dengan minat telah dijalankan. Bagi faktor latar belakang keluarga “saya berasal dari keluarga yang menjalankan perniagaan”, sebanyak 75 responden bersetuju dengan pernyataan ini dimana 29% responden mempunyai tempoh perniagaan melebihi 7 tahun, 13% responden mempunyai tempoh perniagaan antara 5-6 tahun, 12% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 21% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Selain itu, sebanyak 86 responden bersetuju dengan faktor latar belakang keluarga “keluarga menggalakkan saya menceburi bidang perniagaan”. Daripada jumlah 86 responden tersebut, sebanyak 29% responden mempunyai tempoh perniagaan melebihi 7 tahun, 14% responden mempunyai tempoh perniagaan antara 5-6 tahun, 16% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 27% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Bagi faktor latar belakang keluarga “saya didedahkan dengan urusan perniagaan sejak kecil lagi”, sebanyak 75 responden bersetuju dengan pernyataan ini dimana 29% responden mempunyai tempoh perniagaan melebihi 7 tahun, 13% responden mempunyai tempoh perniagaan antara 5-6 tahun, 11% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 23% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Seterusnya bagi faktor latar belakang keluarga “saya mewarisi perniagaan keluarga saya”, sebanyak 87 responden bersetuju dengan pernyataan ini dimana 29% responden mempunyai tempoh perniagaan melebihi 7 tahun, 14% responden mempunyai tempoh perniagaan antara 5-6 tahun, 19% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 25% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Manakala bagi faktor latar belakang keluarga “keluarga saya bangga dengan kejayaan perniagaan saya sekarang”, sebanyak 85 responden bersetuju dengan pernyataan ini dimana 29% responden mempunyai tempoh perniagaan melebihi 7 tahun, 14% responden mempunyai tempoh perniagaan antara 5-6 tahun, 17% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 26% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Namun bagi faktor motivasi pula, faktor motivasi “saya tidak mahu menjadi peniaga yang biasa dalam kalangan pengusaha perniagaan”, sebanyak 85 responden bersetuju dengan pernyataan ini dimana 23% responden mempunyai tempoh perniagaan melebihi 7 tahun, 12% responden mempunyai tempoh perniagaan antara 5-6 tahun, 18% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 32% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Selain itu, faktor motivasi “kejayaan ahli keluarga atau saudara mara dalam bidang keusahawanan telah mendorong saya untuk mengejar kejayaan seperti mereka”, sebanyak 75 responden bersetuju dengan pernyataan ini dimana 20% responden mempunyai tempoh perniagaan melebihi 7 tahun, 11% responden mempunyai tempoh perniagaan antara 5-6 tahun, 16% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 28% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Seterusnya bagi faktor motivasi “saya menceburi bidang perniagaan kerana ingin melakukan perubahan dalam hidup”, sebanyak 90 responden bersetuju dengan pernyataan ini dimana 23% responden mempunyai tempoh perniagaan melebihi 7 tahun, 13% responden mempunyai tempoh perniagaan antara 5-6 tahun, 20% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 34% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Bagi faktor motivasi “saya mendapat peluang untuk berniaga dan perniagaan tersebut sesuai dengan diri saya” pula, sebanyak 88 responden bersetuju dengan pernyataan ini dimana 21% responden mempunyai tempoh perniagaan melebihi 7 tahun, 12% responden mempunyai tempoh perniagaan antara 5-6 tahun, 21% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 34% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Manakala bagi faktor motivasi “saya mempunyai ramai kawan yang berjaya dalam mengurus perniagaan mereka”, sebanyak 82 responden bersetuju dengan pernyataan ini dimana 19% responden mempunyai tempoh perniagaan melebihi 7 tahun, 10% responden mempunyai tempoh perniagaan antara 5-6 tahun, 21% responden mempunyai tempoh perniagaan antara 3-4 tahun dan sebanyak 32% responden mempunyai tempoh perniagaan antara 0-2 tahun.

Jadual 6: Analisis Tabulasi Silang antara Tempoh Perniagaan dengan Latar Belakang Keluarga dan Motivasi

Faktor Dalam	Tidak Setuju	Tidak Pasti	Setuju	Jumlah
<i>Latar Belakang Keluarga</i>				

<i>Saya berasal dari keluarga yang menjalankan perniagaan.</i>				
0 – 2 Tahun	5	9	21	35
3 – 4 Tahun	4	6	12	22
5 – 6 Tahun	-	1	13	14
> 7 Tahun	-	-	29	29
Jumlah	9	16	75	100
<i>Keluarga menggalakkan saya menceburi bidang perniagaan.</i>				
0 – 2 Tahun	5	3	27	35
3 – 4 Tahun	3	3	16	22
5 – 6 Tahun	-	-	14	14
> 7 Tahun	-	-	29	29
Jumlah	8	6	86	100
<i>Saya didedahkan dengan urusan perniagaan sejak kecil lagi.</i>				
0 – 2 Tahun	2	10	23	35
3 – 4 Tahun	5	6	11	22
5 – 6 Tahun	1	-	13	14
> 7 Tahun	-	-	29	29
Jumlah	8	16	75	100
<i>Saya mewarisi perniagaan keluarga saya.</i>				
0 – 2 Tahun	3	7	25	35
3 – 4 Tahun	2	1	19	22
5 – 6 Tahun	-	-	14	14
> 7 Tahun	-	-	29	29
Jumlah	5	8	87	100
<i>Keluarga saya bangga dengan kejayaan perniagaan saya sekarang.</i>				
0 – 2 Tahun	4	5	26	35
3 – 4 Tahun	3	2	17	22
5 – 6 Tahun	-	-	14	14
> 7 Tahun	-	-	29	29
Jumlah	7	7	86	100
Motivasi				
<i>Saya tidak mahu menjadi peniaga yang biasa sahaja dalam kalangan pengusaha perniagaan.</i>				
0 – 2 Tahun	1	2	32	35

Tahun				
3 – 4 Tahun	2	2	18	22
5 – 6 Tahun	1	1	12	14
> 7 Tahun	-	6	23	29
Jumlah	4	11	85	100
<i>Kejayaan ahli keluarga atau saudara mara dalam bidang keusahawanan telah mendorong saya untuk mengejar kejayaan seperti mereka.</i>				
0 – 2 Tahun	4	3	28	35
3 – 4 Tahun	5	1	16	22
5 – 6 Tahun	1	2	11	14
> 7 Tahun	3	6	20	29
Jumlah	13	12	75	100
<i>Saya menceburi bidang perniagaan kerana ingin melakukan perubahan dalam hidup.</i>				
0 – 2 Tahun	-	1	34	35
3 – 4 Tahun	1	1	20	22
5 – 6 Tahun	1	-	13	14
> 7 Tahun	-	6	23	29
Jumlah	2	8	90	100
<i>Saya mendapatkan peluang untuk berniaga dan perniagaan tersebut sesuai dengan diri.</i>				
0 – 2 Tahun	1	-	34	35
3 – 4 Tahun	1	-	21	22
5 – 6 Tahun	1	1	12	14
> 7 Tahun	1	7	21	29
Jumlah	4	8	88	100
<i>Saya mempunyai ramai kawan yang berjaya dalam mengurus perniagaan mereka.</i>				
0 – 2 Tahun	1	2	32	35
3 – 4 Tahun	1	-	21	22
5 – 6 Tahun	1	3	10	14
> 7 Tahun	2	8	19	29
Jumlah	5	13	82	100

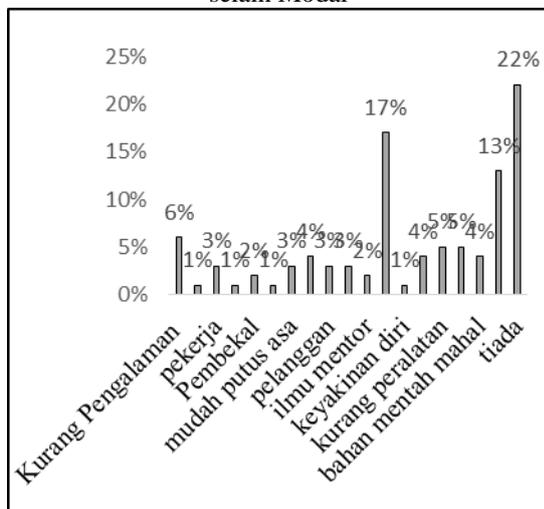
C. Kekangan yang Dihadapi oleh Usahawan

Rajah 8 pula menunjukkan kekangan yang dihadapi oleh usahawan selain modal perniagaan.

Berdasarkan Rajah 8, sebanyak 18 kekangan yang telah dikenalpasti oleh usahawan dalam kajian ini. Kekangan yang paling utama dihadapi oleh usahawan adalah wujudnya persaingan (17%) dan diikuti dengan permasalahan pemasaran produk mereka (13%). Selain itu, sebanyak 6% responden menyatakan bahawa kekangan utama mereka adalah kurangnya pengalaman dalam menjalankan perniagaan manakala masing-masing sebanyak 5% kekangan yang telah dikenalpasti iaitu kurangnya peralatan serta kurangnya komitmen dan sikap usahawan itu sendiri.

Sementara itu, sebanyak 4% responden menyatakan bahawa kekangan yang wujud selain masalah modal adalah keadaan ekonomi semasa, tempat operasi perniagaan serta harga barang mentah mahal manakala sebanyak 3% responden menyatakan bahawa kekangan yang wujud adalah masalah pekerja, mudah putus asa, masalah pelanggan dan kekangan masa. Selain itu, sebanyak 2% responden menyatakan bahawa kekangan yang dihadapi oleh mereka adalah masalah pembekal dan kekurangan ilmu dari mentor. Manakala sebanyak 1% responden menyatakan kekangan yang mereka hadapi adalah harga pasaran jatuh, pihak luar kurang memberi kerjasama serta kurangnya keyakinan diri. Seterusnya, sebanyak 22% responden menyatakan bahawa tidak wujud kekangan lain selain modal perniagaan.

Rajah 8: Kekangan yang Dihadapi oleh Usahawan selain Modal



v. Kesimpulan

Secara kesimpulannya, tujuan utama kajian ini adalah untuk mengenalpasti faktor-faktor yang mempengaruhi kejayaan usahawan di Terengganu. Kaedah pengedaran borang soal selidik dijalankan terhadap 100 orang responden di sekitar Terengganu. Hasil kajian mendapati terdapat satu

faktor luaran yang mempunyai hubungan yang positif dengan tingkat pendapatan usahawan iaitu faktor kemahiran pengurusan. Manakala terdapat dua faktor dalaman yang dilihat mempunyai hubungan yang positif dengan tempoh masa perniagaan iaitu latar belakang keluarga dan motivasi. Justeru itu, bagi memajukan dan meningkatkan jumlah usahawan di Terengganu, ketiga-tiga faktor ini harus diberi keutamaan.

Hal ini demikian kerana sekiranya usahawan dapat menguruskan perniagaan dengan baik, maka pendapatan usahawan di Terengganu dijangka meningkat. Begitu juga dengan latar belakang keluarga serta motivasi diri. Latar belakang keluarga yang cenderung ke arah usahawan dilihat dapat membantu usahawan kekal lebih lama dalam perniagaan manakala faktor motivasi yang tinggi juga dilihat turut mempengaruhi tempoh masa perniagaan usahawan. Justeru itu, bagi membantu usahawan di Terengganu terus berjaya, pihak kerajaan boleh menyediakan satu pelan strategi dan modul perniagaan bagi membantu usahawan di Terengganu memasarkan produk mereka dengan baik. Selain itu, pihak kerajaan juga boleh memberi latihan serta pendedahan kepada usahawan Terengganu khususnya usahawan luar bandar untuk menjalankan aktiviti perniagaan melalui media sosial.

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From Traditional Volunteering to Online Volunteering: Moving Beyond Real Border

Norzaila Mohamad Nor
Kulliyyah Muamalat dan Sains Pengurusan
UniSHAMS
Kuala Ketil, Malaysia
norzaila@unishams.edu.my

Nafishah Othman
College of Arts and Sciences
Universiti Utara Malaysia
Sintok, Malaysia

Asnani Bahari
Kulliyyah Muamalat dan Sains Pengurusan
UniSHAMS
Kuala Ketil, Malaysia

Abstract— The rapid growth in the Internet technologies and social media networks has changed the world in unpredictable ways. Social media for example is transforming the way people communicate, sharing knowledge, deliver the services and support their activities. The new form of volunteering work utilizing the social media platform created a phenomenon that overcomes many obstacles present in traditional volunteering. This paper presents the definition of online volunteering which has become a popular phenomenon with the advent of technology. Next, the paper goes on to review the why and wherefore people volunteering online as well as the views of online volunteering situations in Malaysia. Lastly, the paper briefly reviews the virtual border created when individuals volunteer online, from the perspective of border theory and concluded with further suggestion.

Keywords— border theory; online volunteering; virtual border

I. Introduction

The global Internet technology has changed the world in unpredictable ways. According to the International Communication Union (ITU) [1], by end of 2018, 51.2 percent of the global population or nearly 3.9 billion people have accessed to the Internet. In addition, in 2019 the number of mobile phone users around the world is predicted to reach 4.68 billion people or 67 percent of the population in the world [2]. This circumstances has influence various aspects of economies, human lives and jobs to become more digital, more connected and gradually more automated. In addition, with the wide usage of social media, a new form of volunteerism called online volunteering has become a phenomenon [3].

As a result, many non-profit oriented organizations have opened the door to attract professionals' participation in a growing number of virtual communities offered online volunteering opportunities. In Malaysian, one of the

significant player in this field is the DoktorBudak.com; an online avenue comprises of pediatrician's online volunteers who share knowledge with parents to respond to children's health-related issues.

Online volunteers commit their time and skills over the Internet, for free and without financial considerations and for the benefit of society. Online volunteering has greatly increases the freedom and flexibility of volunteer engagement since it eliminated the need for volunteerism to be tied to specific times and locations. Online volunteerism also allows organizations to extend the benefits of their current volunteer programs and deploy volunteers in new areas [4]. Moreover the volunteering tasks done through the Internet can bring a real world impact [5]. For example, non-profit organizations who rely on grant or donation from outside can benefit from online volunteering [6]. Online volunteers (OV) engage in operational and managerial tasks such as fundraising, technological support, communications, marketing and providing professional consulting expertise. Increasingly, they also engage in activities such as research and writing and leading e-mail discussion groups.

II. Online Volunteering Definition

[7] and [8] stated that there is no general consensus on the definition of online volunteering. Various terms have been used to refer to online volunteering. They include virtual volunteering, digital volunteering, micro-volunteering, cyber service, crowdsourcing telementoring, teletutoring, and online mentoring. The variations of terms arise as they represent the same concept, such as doing work away from the work site, using the Internet as the medium, formal or informal involvement as workers, volunteers or consultants, and whether the tasks involved are short-term or long-term. In

general, the different terms connote that the tasks done are voluntary and with no expectation of monetary rewards. However, not all terms are suitable to be used when referring to online volunteers as the setting may be different.

[9] used 'online volunteering' in most of their research works. They expressed the notion of online volunteering as any volunteer tasks completed off-site from the organization, in whole or in part, through the Internet at home, work or public access through a mission-based organization (non-profit, civil society etc.). From this definition, there are some OV tasks that can be done entirely online while there may be some tasks that can be implemented in a mixture of online and offline. Then, the voluntary projects could be proposed by individuals, a company or any public or other mission-based organization. Even though some researchers refer OV as virtual volunteering, [5] argued that the word 'virtual' implies that as if the person who volunteers do not exist for real. Thus, they suggested using the term 'online volunteer' to represent volunteers' tasks done through the Internet. The United Nations Volunteers (UNV) agreed with the term used by [5], which they use officially in their organization. The UNV identified three main characteristics for volunteering: (1) volunteering is done willingly by the volunteers, (2) no incentive is received (e.g., monetary reward), and (3) it is done for the sake of the community [10]. These characteristics can be applied to online volunteering, too, as its philosophy is similar. Meanwhile, [8] reviewed thoroughly the concept of online volunteering. She suggested that the terms teletutoring and telementoring do not reflect online volunteering because the context is rather different in that the activities are profit related. That is, the concepts are about tutoring in a virtual learning environment (teletutoring) and providing a private coach in an organization (telementoring). Instead, she suggested the use of online volunteers, virtual volunteers, and e-volunteers.

iii. The Why and Wherefore Volunteering Online

In the United States and several European countries, the highest rate of engagement in the volunteering sector comes from individuals in the labor force. A study by [11] reported that those in the workforce are likely to volunteer than the unemployed (e.g., students, housewives, senior citizens) and most of them are between 35 and 44 years old. Thus, studying the experience and the state of mind of the employed individuals especially professionals who go beyond the realm of work and juggling the different life domains is warranted.

[5] identified several reasons for individuals to volunteer online. They include factors as being impossible to reach by the onsite means due to disability, issues on mobile or home obligation, and preference for working from home using a computer and communicating online. They stressed that volunteering online takes time just as onsite volunteering because the information provided must be updated and the latest. Their view is in line with [11] and [12], who pointed

out that volunteering cannot be easily restricted to either work or leisure, as its activity is characterized by the freedom of choice of the individuals; yet, a strong social commitment is required which differentiates it from other leisure activities, such as hobbies.

The impact of voluntary work on the individual can take many forms, ranging from positive to negative. A considerable amount of literature published on the advantages of online volunteering. These studies viewed the advantages from the perspective of the employees, organizations, and communities. The most significant benefits of online volunteering identified are increased job performance [13], promotion of leadership, increased family interaction, and lower depression level [14]. [15] and [16] pointed out that participation in volunteering is also associated with individuals' ability to build job-related skills. As an example, individuals may acquire other skills that are not possible in their present job. Other researchers asserted that the positive impact of onsite volunteering can be achieved also for online volunteering [5], [17]. For example, individuals may gain social recognition, better health, self-esteem, and job-related skills and expand career paths [18]. They also may experience a low depression level, overall life satisfaction, and other health-related outcomes [11]. According to [19], volunteerism through the Internet may improve pro-social behavior among volunteers just as onsite volunteers, and, therefore, supports a helping behavior to occur. The pro-social behavior could be defined as "voluntary actions that are intended to help or benefit other peoples or group of peoples" [19]. He grouped the success factors of online volunteering into three: the individual level, interpersonal level, and group level.

It was also found that OV claimed that their work followed a very flexible pattern with no time commitment [20], thus enabling them to improve their work-life balance. For example, the use of Internet whether at home or at work, especially via mobile devices, allows their OV tasks to take place at any time of the day or night, which eventually give a chance for the volunteers to plan their leisure times and to balance their time between work and family.

In addition, some organizations are considering online volunteering as one of the keys to solving their staffing ,problems which need immediate attention [21] and to support a flexible workforce [22], thus reducing shortages of experts. Many managers reported that they employ OV to do tasks that they are not able to afford in the past. In this case, the volunteers acquired are those with available skills in specific areas, such as information technology. Online volunteering also allows small or startup organizations to employ volunteer online, particularly expert workers beyond their locations [21]. Thus, organizations can structure their operations to cut costs, maximize resources, and improve productivity.

One of the potential drawbacks of online volunteering is the inability of OV to effectively manage their time well at home or at work. As doing online volunteering tasks means that individuals may be removed from the traditional spatial

and temporal boundaries of work or family [23], the activity may blur the boundaries between the domains and become challenges toward developing workplace behavior [24]. Lacking physical workspace where OV of professional (e.g. doctors) may accomplish their online voluntary activities at work or at home changes how they manage their boundaries.

A study on the use of health virtual community (HVC) for ParkinsonNet, a professional network for Parkinson disease, found that doctors feel uncertain to adopt the Internet-based platform as a medium to deliver patient care [25]. Doctors imply that these technologies may cause an interruption to their traditional practice pattern and require their additional times. Similar findings by [26] reported that doctors perceive extra burden of time and resources as one of the barrier hinders them to use social media for health-related purposes.

Some organizations also have concerns with online volunteering. As reported by [22], online volunteers may replace the current employees, especially those with a specific skill, with unskilled OV as tasks are split into smaller tasks. Even simple or complex tasks, such as translation, speech transcription, and product design can be done by the OV with a suitable process design and technological support. Besides, [27] argued that managers of OV are facing the same issues with onsite managers in terms of dependability and quality of work produced by the volunteers. The same opinion is shared by [28], where she recommended that organizations should give some time for online volunteers to familiarize themselves with the tasks given and the organizations or communities they serve and have a clear communication with them. As there are a few barriers for employees to volunteering online, [16] suggested that companies should take preventive actions to mitigate the obstacles faced by OV. Among their suggestions are that managers provide flexible hours to OV, provide a culture that recognizes the values of volunteering, support volunteer to find the right roles, and enables the formation of teams.

iv. Online Volunteering in Malaysia

In Malaysia, even though online volunteering represents a small proportion of voluntary sector, it is a growing field. According to the World Giving Index (WGI) report, Malaysia moved to the 7th place in 2014 from the 71st place in 2010 in the global league of generosity, indicating a significant improvement in all three ways of giving behavior such as volunteering time, donating money and helping a stranger [29]. Another survey on seventeen traditional and online volunteer platforms in Malaysia showed that approximately less than 30% of Malaysians were actively volunteered for an organization [31]. This situation reflects that Malaysia has a strong culture of helping and giving back to the community, but there is much more to be done to make volunteering, particularly online volunteering, a mainstream in the Malaysian culture. By taking into account that the

volunteering patterns have revolutionized from face-to-face volunteering to online channels, more studies need to be conducted on volunteerism among Malaysians, especially professionals who are engaged in online volunteering.

In the year 2013, the Malaysian government gave its strong support for volunteering activities by allocating a hundred million ringgit grant under the 1M4U program [32]. One of the government key propositions was to increase the number of professionals, such as doctors, counselors, and teachers, to meet the needs of skilled volunteers. This initiative was geared towards achieving the status of a developed country, whose success is not merely measured in terms of its progress and development but also in the volunteering activities as a lifestyle, regardless of its platform, online or onsite. Thus, the effort made to volunteer online by Malaysian is in conformity with the country's aspiration.

One example of an online volunteering work is the HVC, known as DoktorBudak.com, which is a collective effort of several pediatrician volunteers in Malaysia. This HVC aims at aiding parents and sharing knowledge with them by creating an online channel to respond to children's health-related issues about. The members of the community are volunteers of pediatricians and pediatric-related specialists who work in the government and private hospitals all over Malaysia. Although most of the online volunteer project aims at eliminating geographic barriers, to allow for a more diverse volunteer workforce and access to wider skill sets and expertise [21]); sometimes OV working online also may volunteer onsite for the organization, [28] such as the DoktorBudak team did.

Although there have been a number of volunteer projects undertaken by several non-profit organizations or groups that focus on online volunteering, minimal research has been done on online volunteering groups in Malaysia. This may be due to the fact that such organizations operate in a 'faceless network' [4]. The groups work on diverse projects in a combination of onsite and online activities in various areas, such as healthcare [33], [35], leadership development [33], [36] and humanitarian [37], [38].

v. The Virtual Border

Technology has moved from workplaces to become part of nearly every aspect of everyday life. To a certain extent, difference between activities that are work-related and are not is becoming less significant, as often the domains of work and family blur into each other. [39] suggest that the Internet should not be viewed as an external world as it has becoming integrated into the normal practices of daily life. Technologies such as the Web 2.0 applications coexist with other technologies that consume our time in the day and at the same time they have become deeply embedded in our lives. Therefore, individuals volunteering online who used the social media as their main platform has add another new domain from the online world into their everyday life. Whether OV are at work situations or at home domains, technology such as

smartphone, social media applications or instant messaging have truly blurred the boundaries between work and family as they are 'always on' through these technology. Thus, a broader understanding of different forms of 'life' is needed [40], by taking into account that the concept of border theory is relevant to further study individuals who volunteer online.

The Border theory hypothesizes that work and family are independent spheres that influence each other separated by physical (place), temporal (time), and psychological borders between them [42]. The strength of the border between the work and family domains will dictate the degree of interaction between them. According to [42], individuals are border-crossers in that they make frequent crossings between the work and family domains. To a certain extent, border-crossers are capable of structuring the environments in which they exist and negotiating the borders between their family and home domains. Moreover, this theory explains how the integration or segmentation of the boundary, boundary management and its characteristics, and the relationship between border-crosses and others at work and home influence work-family balance. The characteristics of the borders may bring great impact on the way individuals segment or integrate their work and family life, which may influence work-family balance.

However, this theory can be extended to understand of how the embracement of Internet technology for volunteering online affects the negotiation of work-family boundaries as the work and non-work (e.g. family, online volunteering) activities are no longer bound to a particular place or time. Even the Internet technology provides the OV flexibility to balance their work and family responsibilities; the existence of virtually borderless world requires a re-examination of work-family border theory. This is particularly important because the emerging online volunteering phenomenon among working individuals may affect their lives directly or indirectly.

[42] argued that it is difficult to provide specific definition of the virtual border that could cover all the manifestations that are taking place online. The virtual border are created when real borders and online borders overlap, producing the blurry border domains and may affect the interaction situations in life outside online world. We can indeed say that the technology could play a role in maintaining, negotiating, changing and facilitating boundaries.

VI. Conclusion

Online volunteering proliferation enhance opportunities for individuals and organizations to volunteer. Obviously, the technologies used by individuals to volunteer online may appear in the workplace and at home with no boundaries. However, little is known regarding how OV mark the boundaries between different activities in life, particularly as the borders change from real border to virtual border over time. Further studies are needed to understand and identify how the dynamics of virtual borders help individuals

volunteering online work to define the boundaries themselves. This has implications for both conceptually as well as practically in relation to design of pervasive and cooperative technologies.

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Measurement of Islamic Religiosity in Quantitative Research

Yusuf Haji-Othman

Center for Islamic Finance Education and Research,
Sultan Abdul Halim Mu'adzam Shah International Islamic
University,
09300 Kuala Ketil, Kedah, Malaysia
yusufhajiothman@unishams.edu.my

Mohd Sholeh Sheh Yusuff

Kulliyyah of Usuluddin and Quranic Sciences,
Sultan Abdul Halim Mu'adzam Shah International Islamic
University,
09300 Kuala Ketil, Kedah, Malaysia

Masri Azrul Nayan

Center for Islamic Finance Education and Research,
Sultan Abdul Halim Mu'adzam Shah International Islamic
University,
09300 Kuala Ketil, Kedah, Malaysia

Abstract— Islam is the only true religion recognized and approved by Allah. Islam is wider than religion since it covers religion as well as the world. Religious commitment is used as a key variable to measure individuals' levels of religiosity based on the application of religious values, beliefs and practices in their daily lives. Most of the religiosity scales used with the Muslim population have been adapted from Judeo-Christian-based scales. Therefore, there is a need to develop religiosity scales using Islamic perspectives. This study attempts to reveal reliable and valid instruments to measure religiosity scales using Islamic perspectives. The study employs library research and survey design. Data is collected using documentation as well as a pilot study using questionnaires to test the validity and reliability of the Islamic religiosity instruments. This study finds that the religiosity scales using Islamic perspectives and constructed by [9] are valid and reliable instruments to measure Islamic religiosity. Therefore, this study recommends that these instruments are used by future studies that use Islamic religiosity as one of the constructs.

Keywords— *Measurement; Islamic Religiosity; Quantitative Research*

I. INTRODUCTION

Islam is the only true religion recognized and approved by Allah. Allah says in the Quran: "This day I have perfected for you your religion and completed My favor upon you and have approved for you Islam as religion" (Al-Qur'an: Al-Maidah: 5, verse: 3). Islam means the acceptance of and obedience to the teachings of Allah which He revealed to His last prophet, Muhammad (PBUH). Islam is a complete religion that covers all aspects of life and is associated not only with religion but also worldly matters. Hence, Islam is wider than religion since

it covers religion as well as the world. Islam is associated with religion and the world, aqidah and Shariah, ibadah and muamalah, da'wah missions and state administrations, and akhlaq and strength [2]. From an Islamic perspective, according to [1], religiosity consists of three dimensions: aqidah, specific ibadah and muamalat with other people (akhlaq Islamiyyah). Religiosity plays an important role in influencing people's ethic [11]. Religious commitment is used as a key variable to measure individuals' levels of religiosity based on the application of religious values, beliefs and practices in their daily lives. The issue in studies related to Islam is that the majority of religiosity scales used with the Muslim population have been adapted from Judeo-Christian-based scales. Therefore, there is a need to develop religiosity scales using Islamic perspectives. This study attempts to reveal reliable and valid instruments to measure religiosity scales using Islamic perspectives. This study tries to examine the acceptable internal consistency for all instruments of the proposed Islamic religiosity.

II. LITERATURE REVIEW

The notion that Islamic religiosity is multidimensional is supported by [6]. The study revealed that there were three dimensions of religiosity: seeking religious education, Islamic current issue and sensitive products. The study concluded that the nature of religiosity, Islam in this case, is a profoundly complex construct to measure. The idea that Islamic religiosity is multidimensional was also supported by [9]. However, unlike the three-dimension proposed by [6], [9] proposed three different dimensions of Islamic religiosity: Tawhid, Special Ibadah and General Ibadah. In addition, [12] proposed items to measure Islamic religiosity that consisted of specific ibadah and faith. Specific ibadah includes, among other things,

performing prayers, paying zakat, performing hajj and giving donations while faith consisted of, among other things, believing in Allah's reward and punishment. On the contrary, a recent study by [18] proposed a measurement instrument which was termed as Muslim Daily Religiosity Assessment Scale, MUDRAS) which consisted of three-dimension: sinful acts, recommended acts, and engaging in bodily worship.

Religiosity is related to many aspects of our lives including ethical sensitivity. [11], who studied the influence of religiosity on ethical sensitivity among Malaysian students, discovered that religious affiliation, religious education background and the type of higher learning institution that the students attended influenced their religiosity and religiosity played an important role in influencing their ethical sensitivity. The study also revealed that the students who had strong religious views had a close relationship with God or had both a good spiritual relationship with God and a good relationship with members of the society.

[24] revealed that religiosity affected the subjective well-being of people in Algeria especially in the case of health deficiencies. This result implies that people turned to God especially when they had health issues and spirituality helped them to heal better. This finding is supported by [3] who revealed that spirituality had positive correlations with satisfaction with life and spirituality was related to prosocial behavior. Thus, this study supported the notion that religiosity made people happy and happy people are more creative and better problem-solvers than unhappy people, which consequently resulted in success in many different areas of life.

Not only that, religiosity was discovered to help people in many other ways. The idea that religiosity was able to prevent youth from engaging in at-risk behaviors was supported by [8]. Subsequently, this finding was reinforced by [8] who supported that rural Muslim youth had significantly higher levels of religiosity compared to their urban counterparts across all of the religiosity variables. These findings imply that rural Muslim youth are less likely to engage in at-risk behavior compared to their urban counterparts because of their religiosity.

Similarly, [16] mentioned that religiosity played important roles in many areas of our lives including tax compliance. This study supports the notion that religious commitment had an impact on tax compliance. In the context of zakat compliance, [21] discovered that the measurement of religiosity has four dimensions. This study found that business owners who are highly religious are also more likely to comply with zakat law, and religiosity played an important role in zakat compliance behavior. On the other hand, [10], who studied the relationships between commitment to moral self-improvement, religiosity, ethical problem recognition and intentions, contradicted this finding. The study revealed that religiosity was not a good predictor of perceived importance of ethics, ethical problem recognition and ethical behavioral intentions.

There are voluminous studies that have examined the impact of religiosity in many areas including tax and zakat compliance. Such studies include [4], [13], [25], [26], [5], [17], [15], [21], [14], [5], [20] and [16].

Most of the previous studies which attempted to measure Islamic religiosity have employed religiosity measures that have been adapted from Judeo-Christian-based scales. Therefore, there is still a gap in the literature regarding religiosity scales from an Islamic perspective.

III. METHOD

The study attempts to employ library research design. Data is collected using documentation. Documentation is where external and internal documents, such as journal articles and websites, are used to gain more insight into the phenomenon of interest or to corroborate other forms of evidence. In addition, this study conducted a pilot study to test the validity and reliability of Islamic religiosity instruments. This study selected a total of 150 respondents which consists of teachers who work under the Malaysian federal government located in the state of Kedah. However, only 100 of them completed and returned the questionnaires. To test the internal consistency and reliability of the items within each scale, this study uses Cronbach's Alpha. Cronbach's Alpha is a reliability coefficient which shows how well the items as a set are correlated to one another. This study computed Cronbach's Alpha in terms of the average inter-correlated among the items measuring the concepts. The closer Cronbach's Alpha is to 1, the higher the internal consistency reliability. [22] suggested that Cronbach's Alpha values greater than 0.60 are adequate for testing the reliability of factors.

IV. FINDINGS

This study adapts and adopts the Muslim Religiosity Personal Index (MRPI) as constructed by [8] is a measure of Islamic religiosity.

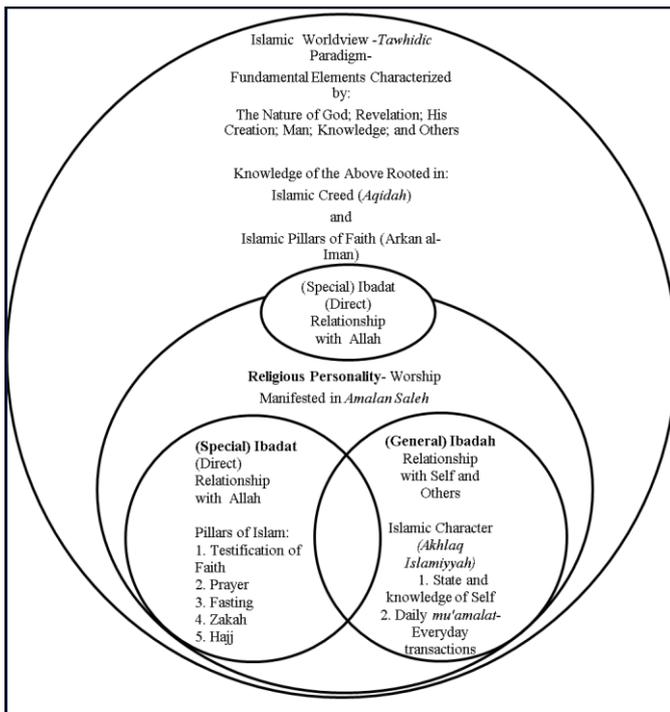


Figure 1: MRPI Muslim Religiosity Measurement Model Adapted from [8].

According to [8], there are three dimensions of Muslim religiosity: Tawhid, Special Ibadah and General Ibadah. Tawhid is measured through Islamic Worldview, which is the Tawhidic paradigm, which has fundamental elements characterized by the nature of God, revelation, His creation, man, knowledge and others. Knowledge of the Tawhidic paradigm is rooted in Islamic creed (Aqidah) and Islamic Pillars of Faith (Arkan al-Iman). Specific Ibadah is a direct relationship with Allah, manifested in the Pillars of Islam: testification of faith, solah five times a day, fasting in the month of Ramadan, zakah and performing Hajj when has the ability. General ibadah is a relationship with self and others, which is expressed in the form of Islamic character (Akhlak Islamiyyah). Akhlak Islamiyyah is manifested in state and knowledge of self and daily mu'amalat with other people [8].

According to [23], most of the previous studies attempting to measure Islamic religiosity have used religiosity scales that have been adapted from Judeo-Christian-based scales. This study finds that the religiosity scales developed using Islamic perspectives and constructed by [8], [7] and [9] are valid and reliable instruments to measure Islamic religiosity.

. This study recommends 18 items to be used to measure the dimensions of religiosity: aqidah, specific ibadah and muamalah with other people. The first 6 items measure aqidah, items 7 through 12 measure specific ibadah and the last 6 items measure muamalah with other people. An example of a statement respondents are asked to assess aqidah is "Certain rules ordained by Allah can be violated to achieve success in worldly life". An example of a statement

respondents are asked to assess ibadah is "I make sure all my family members are following the teachings (sunnah) of Rasulullah". An example of a statement respondents are asked to assess muamalah with other people is "I do not enter a person's house until I am invited". All items chosen have factor loading of greater than 0.5.

For positive statements, score 1 is given to the answer "strongly disagree", score 2 for the answer "disagree", score 3 for "not sure", score 4 for "agree", and score 5 for "strongly agree". On the other hand, for the negative statements score 5 is given to the answer "strongly disagree", score 4 for the answer "disagree", score 3 for "not sure", score 2 for "agree", and score 1 for "strongly agree". The highest score of 90 (18 items x 5 points) indicates the highest Islamic religiosity index, while the lowest score of 18 (18 items x 1 point) represents the lowest level of Islamic religiosity index. This study chooses 18 items that could be used to measure Islamic religiosity in any areas of research as shown in Table 1 (Appendix 1).

This study conducted a pilot study to test the validity and reliability of the questionnaire's instruments. This study selected a total of 150 respondents. However, only 100 of them completed and returned the questionnaires.

To test the internal consistency and reliability of the items within each scale, this study uses Cronbach's Alpha. This study computed Cronbach's Alpha in terms of the average inter-correlated among the items measuring the concepts. The closer Cronbach's Alpha is to 1, the higher the internal consistency reliability. Table 2 displays the statistical summary of each variable of the pilot test analysis.

Table 2: Reliability of the Items of the Pilot Study

Variable	No. of Items	Items Deleted	Cronbach's Alpha Values
Islamic Religiosity			
<i>Aqidah</i>	6	0	0.818
<i>Ibadah</i>	6	0	0.894
<i>Akhlak Islamiyyah</i>	6	0	0.865

Table 2 shows that Cronbach's alpha values range from 0.818 to 0.894, which indicates that internal consistency, is acceptable for all instruments of Islamic religiosity. Therefore, this study recommends that these instruments are used by future studies that are interested in measuring Islamic religiosity.

V. CONCLUSION

The majority of religiosity scales used in previous studies have been adapted from Judeo-Christian-based scales. This might be misleading since Islam has its own Islamic worldview. Therefore, there is a need to develop religiosity scales using Islamic perspectives. This study attempts to reveal reliable and valid instruments to measure religiosity

scales using Islamic perspectives. This study finds that the religiosity scales using Islamic perspectives and constructed by [8], [7] and [9] are valid and reliable instruments to measure Islamic religiosity. Therefore, this study recommends that instruments revealed by this study be used by future studies that employ Islamic religiosity as one of the variables in their studies, which is hoped to shed more light on religiosity from Islamic perspectives.

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Appendix 1

Table 1: Items to measure Islamic Religiosity

	Items	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree
1	Certain rules ordained by Allah can be violated to achieve success in worldly life.	1	2	3	4	5
2	To fully develop their nations, Muslims cannot completely follow Islamic teachings.	1	2	3	4	5
3	All Islamic laws can be modified to fulfill contemporary needs.	1	2	3	4	5
4	People who impart beneficial knowledge to others will be rewarded for it in this world only.	1	2	3	4	5
5	Islamic teachings do not fulfill the needs of human beings' natural state (<i>fitrah</i>).	1	2	3	4	5
6	Islamic values are applicable only in certain situations, places and times.	1	2	3	4	5
7	I make sure all my family members are following the teachings (<i>sunnah</i>) of the Prophet.	1	2	3	4	5
8	I try to understand the meaning of Qur'anic words/verses.	1	2	3	4	5
9	I make an effort to have ablution (<i>wudhu'</i>) at all times.	1	2	3	4	5
10	I make an ongoing effort to increase the frequency of non-obligatory (<i>nafil</i>) prayers.	1	2	3	4	5
11	I make sure that when I read the Qur'an, I understand its demands.	1	2	3	4	5
12	I make an effort to deepen my understanding of Islamic law.	1	2	3	4	5
13	I do not enter a person's house until I am invited.	1	2	3	4	5
14	I worry if I cannot pay my debt on time.	1	2	3	4	5
15	I respect all opinions.	1	2	3	4	5
16	I feel worried if I hurt my parents' feelings.	1	2	3	4	5
17	I do not expose the shortcomings of others.	1	2	3	4	5
18	I make an effort to make my guests feel as comfortable as possible.	1	2	3	4	5