

THE ISLAMIC CONCEPT OF E-COMMERCE IN SELLING AND BUYING ACTIVITIES: AN ANALYTICAL STUDY AMONG STUDENTS AT UITM TERENGGANU, DUNGUN CAMPUS

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ABSTRACT

People throughout the globe have been buying and selling items for millennia, but the method of doing so has changed over the years, making the activity unique. Money is used as a mediator in the acquisition of products, and the ownership of the items is transferred when things are exchanged for money. E-commerce, or online purchasing and selling, has been introduced in the modern world due to the advancement of technology. New *fiqh* texts do not include laws on e-commerce, and modern scholars say they are permitted as long as they do not contain aspects opposed to Shariah. This strategy is quite comparable to face-to-face sales and has more advantages than disadvantages. So, this study aims to find out how students at UiTM Campus Dungun use e-commerce, investigate how students at UiTM Campus Dungun conceptualise e-commerce in Islamic terms and provide a solution to the problem of students conceptualising e-commerce in Islamic terms. From an Islamic viewpoint, students are questioned to establish their awareness of e-commerce, particularly online commerce. This study employs a qualitative technique. A content analysis was used to examine the specifics gleaned from the study's data, which included information gleaned through in-depth interviews with participants. This research entails coding and classifying acquired data into themes to compare the findings. According to this research, most participants saw online business via an Islamic lens. All parties expect that the results of this research will assist prevent Muslims from participating in unlawful or illegal business operations inside the Islamic religion. Academics are also likely to benefit from this study.

Keywords: Islamic e-commerce, e-commerce, selling and buying, UiTM, Dungun Campus.

INTRODUCTION

The introduction of information and communication technology (ICT) has profoundly affected human civilisation in every aspect. The ease with which customers can conduct commercial transactions without leaving their homes to purchase essentials is one of the most significant improvements. He may go to any region of the globe to get the products he desires by holding an electronic device connected to the internet. Time constraints or transit expenditures do not constrain him. Consequently, e-commerce was established to refer to commercial activities handled electronically rather than requiring the seller to meet with the buyer personally to complete business transactions (Mat Jusoh et al., 2015; Suhaimi et al., 2020; Monica, 2020).

Because this is a novel business model, jurists have a new challenge in articulating and explaining the appropriate jurisprudence since the classical scriptures lack explicit reasoning. However, significant advances in science and technology have assisted humanity and resulted in complicated and difficult-to-understand phenomena. Consequently, several shariah-related challenges have emerged throughout the introduction of e-commerce, including the law regulating e-commerce transactions, the kind of contract, whether verbal, written, deed, or gesture, and various other issues. Consequently, the purpose of this study is to determine how closely the ideas and behaviours of online buying and selling fit with those of Islamic-organized muamalat (Mat Jusoh et al., 2015; Suhaimi et al., 2020).

Whether or not e-commerce transactions are permitted has been extensively addressed by academics, and several studies have been conducted. To address Shariah concerns raised by the deployment of e-commerce, jurists debated whether the law rules such transactions, which demands an explanation of the sort of contract made, whether orally, in writing, by deed, or by gesture (Mat Jusoh et al., 2015; Suhaimi et al., 2020).

Additionally, since an e-commerce contract includes two parties who are physically separated and do not see one another, the issue of the status of items sold, their existence or non-existence, and the degree of the contractual parties' qualifications emerges. The problem that arises in connection with e-commerce commodities is contract law's treatment of invisible or unseen products, whether they are not included in the contract ceremony or are included but are concealed (Mat Jusoh et al., 2015; Suhaimi et al., 2020).

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Additionally, the issue applies to commodities sold through e-commerce, regardless of whether the products are physically present at the time of the contract's execution. In e-commerce, the problem with contracting partners in establishing their legitimacy and legality (Mat Jusoh et al., 2015; Suhaimi et al., 2020).

LITERATURE REVIEW

Purchasing and selling activities from an Islamic viewpoint

Economic activity is a component of muamalah in the Islamic system. Thus the method of fiqh used to identify financial transactions is based on the rules of muamalah, which are "*al-ashlu fi al-muamalah al-ibahah hatta yadulla al-dalilu 'ala al-tahrim*," which means that anything related to muamalah that lacks provisions, both prohibitions and recommendations (Khoiriyah, 2018; Suhaimi et al., 2020; Wahab et al., 2019).

In fiqh, purchasing and selling are referred to as *al-bai'*, which translates as "to sell, replace, or exchange something for another." The term *ash-syira'* is sometimes used in Arabic to refer to the inverse of lafaz *al-bai'* (buy). Consequently, the time *al-bai'* has two distinct meanings: it refers to both selling and purchasing. Sale and buy are the voluntary exchange of one object for another between two individuals whose value is mutually agreed upon, permitted by Shariah, and mutually agreed upon. Alternatively, the transfer of rights and ownership from one party to another through the exchange of items (barter) or the use of specialised replacement equipment such as money is constantly utilised today (Siregar; et al., 2017; Ulum, 2020; Wahab et al., 2019; Iska, 2020)

Islam has developed and organised particular principles to ensure that all Muslim community members engage equally. All parties involved in any company must practise noble characteristics such as justice, honesty, and tolerance. These values are adhered to assure all transactions' success and profitability, even those conducted electronically (Baharun, 2021; Ismail et al., 2021; Suhaimi et al., 2020).

Additionally, banned components such as *riba*, *maysir*, *gharar*, and *ikrah* (coercion) must be avoided, and prohibited products such as alcohol and pork. This banned notion seeks to protect the interests of the persons engaged in the relevant transactions and to avert their damage while also highlighting the critical nature of justice as one of the *Maqasid al-Shar'iyah* (Kambol, 2018; Suhaimi et al., 2020; Baharun, 2021; Ribadu & Wan, 2019; Muhammad et al., 2019).

E-Commerce Definition

E-commerce is an acronym for "electronic commerce," and it refers to the distribution, acquisition, sale, and marketing of products and services via the use of electronic systems such as the internet, television, and websites. According to Ridwan (2017), e-commerce activity is identical to conventional commerce except that the involved parties communicate electronically through online media.

Additionally, Khoiriyah (2018), Fadhilah (2020), and Kurniawati (2019) define e-commerce as the occurrence of transactions between two parties, the exchange of commodities, services, or information, and the use of the Internet as the primary medium for the process or mechanism of trade. These qualities suggest that e-commerce is primarily the result of advancements in information and telecommunications technology. It has had a profound effect on how humans interact with their environment, which is tied to the mechanism of trade.

Additionally, Monica (2020) states that the word "e-commerce" refers to the use of the internet network to conduct online purchasing activities with a broader reach, using digital money transfer as the transaction method. E-commerce may also be defined as any commercial transactions or exchange in goods and services mediated electronically. What is certain is that e-commerce encompasses the online selling and procurement of products and services.

E-Commerce in Action

There are multiple processes involved in performing an online purchasing or selling transaction. First, buyers will explore online purchasing channels, including websites, social media platforms, and other apps. Following that, purchasers have time to choose the products they want to purchase through an online sales page. Like offline sales operations, consumers can pick whatever things match their wants. The price of the products is then totalled, and the buyer enters the payment method, which may be either a debit or credit card or an internet transfer. The buyer will input the information and make the payment according to the chosen payment method, and the seller will confirm the payment has been made (Wakhidah, 2019).

Following that, the seller will deliver the products bought by the customer to the location specified by the buyer in various ways, including direct or indirect delivery. The direct delivery method ensures that the ordered products arrive promptly and are often used to purchase food or groceries that need urgent delivery. Grab, Foodpanda, and Shopee Food are just a few well-known apps that use this strategy. Additionally, the indirect delivery technique is more time-consuming than the direct delivery method, taking days to reach the customer. Sellers will use this strategy through delivery services such as J&T, Pos Laju, and Ninja Van (Wakhidah, 2019).

In Islam, the two primary components of a sale contract are the offer (*ijab*) and acceptance (*qabul*). According to Shariah, both the offer and acceptance must occur within the contract session before both parties depart. Although the act of providing something to another person is referred to as an offer, acceptance is a second term that refers to the individual who receives ownership, even if it happens before the submission. The offer and acceptance are complete if all three of the request and acceptance's required elements are met. These needs include a clear statement of the offer and acceptance, communication with the request and acceptance, and continuation. In this instance, the continuance of the contract session (*majlis al-'aqd*) needs more confirmation about the e-commerce transaction's validity. At the moment, an offer and acceptance may be made through appropriate documentation or in any other manner that is permissible under regular business practice and does not contradict Shariah principles. For example, in e-commerce, the customer selects the item he wishes to purchase and completes a form specifying the payment method and delivery address. Following that, the consumer acknowledges his purchase by clicking the agree/confirm button (Muneer, 2016).

In an online purchasing or selling transaction, the seller and buyer do not need to meet in person but may communicate through the virtual world. However, as previously said, the issue of online buying and selling is identical to traditional buying and selling. The vendor offers and sells the items, and the consumer pays the purchase price. The majority of online transactions and purchases are made based on trust. As a result, both sides must be candid with one another (Wakhidah, 2019).

E-Commerce Legislation

Online sale and buy activity is a relatively new area of consideration in Islamic law, with no mention in prior volumes of fiqh. Thus, current scholars have concluded that purchasing and selling online is halal, subject to specific requirements being satisfied (Wakhidah, 2019).

According to Wahbah Zuhaili, the fundamental concept of muamalah and the conditions attached to it are legal as long as they do not violate Shari'ah or the dalil or *nas qath'i*. Due to increased human needs and technological advancements that should be used to improve living circumstances via online purchasing and selling, the law governing online or e-commerce transactions is founded on the *maslahah* concept. There is no denying that any system designed by humans will have flaws. Nevertheless, as long as the system is safe and protected by security measures, it is acceptable owing to its benefits (Wakhidah, 2019).

Additionally, Wahbah Zuhaili asserts that sales and purchases must adhere to the *syara'* and pillars established by fiqh scholars. Otherwise, ownership will be harmed by a faulty or void sale and purchase, as the ban may be harmed by a sale and purchase that violates sharia criteria. To summarise, e-commerce transactions are one of the transaction kinds that are permissible under the implementation approach (Wakhidah, 2019).

METHOD

Research Instruments

This article uses a library and literature-based research method to figure out what is required for online selling and buying in Islam. The instruments show a wide range of expert views on the subject, which meet the study's goals. This is because research instruments based on libraries and literature are a type of qualitative research method. It was also based on research, professional literature, and relevant studies.

When making the instrument, the things that make a good data gathering tool were considered. As a result, students at the UiTM Campus Dungun can use this tool to give honest answers.

Research Participants

Participants in this study are students from UiTM Campus Dungun in Terengganu, Malaysia, who are users of online sell and buy activities. They can best answer research questions and help people better understand the phenomenon they are studying. Students' understanding of e-commerce from an Islamic point of view led to creating the criteria used to choose the larger group of respondents. As a result, a researcher had to ask them for help finding people to participate in the study and organising qualitative data to meet the study's goals.

Data Collection

It's essential to collect data to do a study. There are many ways to get data in qualitative research, like by watching how things work, interviewing people, and looking at texts from books and journals, which this paper looks at. However, the most common way to do this research is to interview people.

In this research, interviews were the most often employed strategy. In-depth interviews are personal, including personal and direct interaction between interviewers and interviewees and semi-structured interviews. A semi-structured questionnaire was utilised as an interview guide for the researcher, as some specific questions were prepared to steer the interview towards fulfilling research goals. The saturation idea was examined in this research when respondents provided no fresh insights to conclude the number of respondents.

In-depth interviews are personal because they involve personal and direct contact between the interviewer and the person they are interviewing, as well as a less-structured interview. The researcher used a semi-structured questionnaire as an interview guide. Some specific questions were written up to help the interview move toward the research goals, but new questions about the study subject were found during the interviews. For example, the researcher will call or text students at UiTM Campus Dungun to get their thoughts on this study's study.

In addition, the researcher will ask people who were interviewed before to fill out a questionnaire, and the third step is to get data from books, journals, research reports, articles, and web articles.

Researchers used an interview approach to evaluate and collect data from study participants on their knowledge of e-commerce from an Islamic viewpoint. During this research, six participants from the UiTM Campus Dungun who had previously used and were knowledgeable about the e-commerce platform were interviewed. The respondent was randomly selected based on their previous experience and knowledge of online shopping platforms to gather data and meet the study goals.

Table 1.1 Data On The Categories of Informants Interviewed

Informants	Number	Age
Male	2	21
Female	4	20-21

Data Analysis

Content analysis was applied to examine the data and information received from personal interviews. This kind of study in which data acquired is classified and grouped into themes to be similar to the data. The four phases of data analysis are as follows: establishing codes, coding data processes, discovering articles, patterns, and linkages, and lastly, summarising the data.

One of the main advantages of content analysis is that it tends to cut down and simplify collected data. Content analysis also allows researchers to organise the qualitative data gathered to meet their research goals.

The outcomes of this research were evaluated utilising coding and theme analysis based on data collected from a semi-structured interview.

FINDINGS AND ARGUMENTS

This study shows the findings and data gleaned from individual responses from students at UiTM Terengganu, Dungun Branch Campus about their knowledge of e-commerce from an Islamic viewpoint. The study's objectives carried out data extraction and analysis.

The usage of e-commerce in sell and purchase activity

To summarise, all responders from UiTM Campus' Dungun have expertise with e-commerce, especially with selling and purchasing. All respondents have used an online platform as a buyer, and three have used it as a vendor.

The most used platform for e-commerce in sell and purchase activity

Shopee is the most often utilised platform for selling and purchasing online, according to all respondents from UiTM Campus' Dungun, followed by Lazada, Instagram, and WhatsApp. Additionally, they presented the rationale for selecting the platform, which included the following: Respondent 5 stated that the reason of mostly use Shopee is because there are a lot of promotions meanwhile Respondent 6 stated that she chooses Shopee and Lazada because the payment methods are accessible for the customer to use. In conclusion, there are several venues for online buying, with Shopee being the most popular.

Understanding of e-commerce from an Islamic perspective

The respondents provided a range of responses about e-commerce from an Islamic standpoint. However, most respondents claimed that e-commerce is a sell and buy that occurs in the same way traditional commerce does, but without face-to-face interaction, and hence is acceptable as long as Shariah requirements are met. To summarise, all respondents understand that e-commerce is good if it complies with Shariah standards.

Knowledge of prohibited activity in e-commerce

Each responder provided a unique response based on their understanding of forbidden activities in e-commerce. Respondents 4, 5, and 6 indicated that there is banned activity in e-commerce. The vendor offers prohibited commodities such as alcohol, clothing that is not Shariah-compliant, and shoes made of pigskin. Apart from that, Respondents 2, 3, and 5 claimed that fraud or scams did occur in e-commerce activity, such as sellers selling products they did not own, sellers failing to disclose defective components on the item, and items arriving not matching the description provided. In conclusion, respondents are aware of the illegal activities associated with e-commerce.

Doubt in e-commerce activity

Each responder expressed considerable scepticism over the use of sell and bought online. Respondents 1, 4, 5, and 6 expressed reservations about the delivery process and the condition of the goods they purchased, and Respondent 1 expressed reservations about whether a customer who discovers a defect in an item purchased can obtain a refund or whether *khiyar* will occur between the customer and the seller. Additionally, Respondent 3 has reservations about the seller's price if the item's price is higher but low. Finally, Respondent 2 expressed reservations about *ShopeePayLater*, a payment method created by Shopee to allow customers to pay in instalments or one-time payments within a month. In conclusion, they all have reservations about price, delivery, and quality online shopping.

The importance of knowing e-commerce for the seller and the buyer

All respondents agree that knowing e-commerce from an Islamic perspective is essential for the buyer and the seller. The reasons given by each respondent is different based on their perception. All in all, respondents stated that Muslims have to know about e-commerce in the Islamic concept not to be involved in any prohibited activity in e-commerce and get blessings from Allah.

The importance of e-commerce for the society

Each respondent said that e-commerce is essential to society. Respondents 1, 2, 5, and 6 said that in the Covid-19 scenario when individuals choose to remain at home to safeguard their safety and health, e-commerce is the ideal platform to utilise to meet their demands as a customer. Other respondents mentioned the benefits of e-commerce, such as making everyday living routines simpler, quicker, and more user-friendly. Additionally, Respondent 1 and Respondent 2 claimed that e-commerce provides several benefits to sellers, including an easier way to reach clients around the country or even globally and a reduced cost for entrepreneurs looking to start a new company.

Recommendation for the authorities and Muslims to not be involved in prohibited e-commerce activity.

The respondents provided a variety of responses to this question, in which they expressed their recommendations to the authorities, seller, and buyer. For the rules, Respondent 1 recommends that they include e-commerce into students' Islamic concepts, but Respondent 2 recommends that they tighten the regulations even more to alleviate the issue of forbidden e-commerce activity in society. Additionally, respondents advise sellers to understand the online selling process before beginning their company and provide an honest description of the things to be sold and guarantee that the products to be sold do not cause damage to clients. Additionally, respondents advise purchasers to research before purchasing any goods or services to ascertain the halal status of the items or services and review past customer comments to avoid being duped or being a victim of fraud.

Students at UiTM Terengganu's Dungun Campus are related to young people selling and buying online. Online selling is popular because it allows entrepreneurs to expand their businesses. They may use the internet to reach customers across the nation and maybe the globe. Online sales may save companies a lot of money over time.

Instagram marketing for goods and services also influences young people. A discount encourages customers to buy. Online shoppers may also benefit from many discounts and special deals. The internet platform also offers a user-friendly payment option that makes paying for products and services more straightforward. Purchases may be made from the comfort of one's own home while waiting for the products or services to arrive.

This research also interviews UiTM Terengganu's Dungun Campus students to understand Islamic online sales and purchases. Online sales and purchases are permissible as long as Shariah regulations are followed. Muslims cannot sell or buy alcohol or haram products like pigskin online. Cheating is when a merchant or buyer defrauds you.

The interviewer suggests being wary of unlawful online selling and purchasing activity. Knowing what is acceptable and what is not may help individuals determine what is best for them. They may be cautious throughout the move to avoid engaging in illegal behaviour. The Islamic perspective helps to guarantee that neither the supplier nor the customer commits fraud.

Consequently, respondents seem to be more sceptical regarding delivery and item quality. One responder raised to worry about ShopeePayLater's restrictions. SPayLater accepts both one-time payments and monthly instalments. Customers who buy an instalment plan pay a processing fee and a late payment fee. The SpayLater instalment plan is prohibited due to both charges being usury. A one-time project that doesn't need riba components may be finished in a month. However, riba al-Qard applies if the consumer is late with a payment (Mufti of Federal Territory, Malaysia, 2021).

Several additional safeguards have been adopted to discourage Muslims from making illegal online transactions. Islamic perspectives on e-commerce should be taught in schools since all ages extensively use it. So internet selling and purchasing should be taught in schools. The vendor must also be informed on online selling to prevent engaging in criminal conduct and accurately describe the offered things. Purchasers must do due diligence on the goods or services they want to purchase to avoid participating in banned e-commerce activities.

Recommendation

However, there are things that Muslims should not do when they use e-commerce to make their lives easier. To start with, authorities need to help spread the word about online sales and purchases, especially for high schoolers and young people, by putting it in the school's syllabus. Nowadays, most people, no matter what their age, sell and buy things online. High schoolers and young people aren't the only ones who can be both sellers and buyers. It isn't hard to have their own business or be an agent for any brand. Because of this, it's necessary to know how to sell and acquire goods online in an Islamic manner so that society does not engage in practices that are not permitted.

People also have to make sure they don't get caught up in any illegal e-commerce activities by constantly researching the products and services, payment methods, and more before paying for the things they want to buy, like cars. Muslims should not be involved

in a deal if there is any usury or a rule against it in Islam. Also, the seller needs to have a good track record for selling goods and services. It's because people think about the products they want to buy based on what the seller says in the description. This means that the seller must play a role in being honest when they describe the goods or services they are selling.

Many good things can happen when people sell items online, but Muslims should keep in mind that there are still many bad things that they should not do. To not do something against Islam, the authorities, buyers, and sellers all have to do their part to keep themselves and other Muslims from doing something against Islam.

CONCLUSIONS

To summarise, this research examines how students at Universiti Teknologi Terengganu's Dungun Campus see e-commerce through the lens of Islam. The usage of e-commerce is increasing in popularity as the business matures. Numerous facets of society are impacted, whether they are merchants or purchasers. This circumstance has more positives than cons. Nonetheless, all respondents demonstrated an in-depth understanding of e-commerce in the Islamic context. Buyers, sellers, and authorities must collaborate to raise public awareness about online shopping in the Islamic context, ensuring that the public does not engage in illegal online selling activities. This kind of study should be continued in the future to ascertain students' degree of knowledge about e-commerce apps that comply with *syarak's* standards.

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