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MARKETING IMPLICATIONS THROUGH THE INSTRUMENTS
OF *ZAKAT* AND *WAQF* CULTIVATION**

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Abstract:

Zakat is one of the most important instruments in the pillars of Islam, serving as a means of wealth distribution among people. Additionally, the approach of *zakat* has significant similarities with the method of *waqf*, which educates Muslims about the social responsibility of every capable individual to contribute to the welfare of the ummah. Higher education is a crucial necessity for young people to pursue further studies, but it requires support through *zakat* and *waqf* contributions, particularly for those classified as asnaf. Effective marketing and promotion are essential to ensure the continued empowerment of the *waqf* culture within the community, as *zakat* is a mandatory obligation decreed by Allah and must be observed by Muslims who meet its requirements. This study examines the marketing implications of *zakat* and *waqf* instruments on higher education institutions using qualitative methods. Data is obtained through literature review and analysis of relevant documents. This study will provide insights into the marketing implications on the involvement of Muslims, particularly in developing higher education institutions through the methods of *zakat* and *waqf*.



Introduction

The development of *zakat* and *waqf* within the context of higher education is a crucial element in the concept of welfare, highly encouraged in Islam. This approach aligns with the principles of maqasid shariah, particularly in preserving intellect. The development of higher education through the instruments of *zakat* and *waqf* not only contributes to the intellectual maturity and wisdom of individuals in decision-making but also encourages them to uphold the five essential aspects emphasized in maqasid shariah: religion, life, intellect, wealth, and lineage. Emphasizing the development of *waqf* in higher education can guide Muslims in making decisions related to matters of necessity, needs, and enhancements (Amin et al., 2024).

Primary sources such as the Qur'an and Sunnah clearly detail the benefits for those who allocate part of their wealth for the sake of Allah. The Prophet's Hadith states, "When a person dies, all their deeds come to an end except for three: ongoing charity (*sadaqah jariyah*), beneficial knowledge, and a righteous child who prays for them" (Hadith narrated by Muslim). The concept of ongoing charity mentioned by the Prophet (PBUH) can be applied in educational institutions through the instruments of *zakat* and *waqf*, where *waqf* serves as a perpetual charity (Megat et al., 2024).

To ensure the sustainability of educational development, *waqf* funds donated by the public, individuals, or companies serve as a solution to financial constraints in higher education institutions, both public and private. Public awareness of the importance of education in the modern era drives the establishment of *waqf* funds necessary for covering educational costs. For example, in Egypt, *waqf* has been an essential instrument not only for education but also for development and general welfare since the time of the Umayyad dynasty. *Waqf* funds are used to cover rising tuition fees and students' living expenses, with student debts being settled through scholarships provided by these *waqf* funds (Mohd Fauzi & Rashid, 2017).

One of the main issues in ensuring the sustainability of educational development through *waqf* funds is the lack of public awareness and participation. Despite the clear benefits that *waqf* provides for supporting education, many people are still unaware of how *waqf* can play a significant role in alleviating financial burdens in higher education. Without widespread public understanding, contributions from individuals, companies, and other entities may remain low, limiting the potential impact of these funds.

Another issue is the regulatory and legal framework surrounding *waqf* management. In many regions, there is no standardized set of rules governing the administration of *waqf* funds, leading to inconsistencies and inefficiencies. Without proper regulations, there is a risk of mismanagement or misuse of *waqf* funds, which can diminish their effectiveness in supporting educational institutions. The sustainability of *waqf* funds is also a concern. Ensuring long-term growth and financial stability requires strategic investment and sound financial management. Institutions that rely on *waqf* funds may struggle to meet the rising costs of tuition and student expenses if the funds are not managed effectively. Without proper governance, the financial aid provided through *waqf* could become insufficient to cover the growing needs of students.

However, higher education institutions face various challenges in making *waqf* an essential instrument for development. One of the main obstacles is the financial aspect of developing facilities or infrastructure using existing *waqf* funds. *Waqf* models at higher education institutions in Malaysia, particularly at public universities, often involve partnerships with private agencies. The perception and reputation of a higher education institution are crucial factors in selecting agencies for collaboration to develop the institution through the construction of permanent assets or the provision of scholarships to students (Agaileh, 2024).

Literature Review

Knowledge about *waqf* is a crucial factor in raising awareness and understanding among the public regarding the cultivation of *waqf* in higher education in our country. This factor not only benefits individuals and society but also contributes to the nation as a whole, particularly in the higher education sector. The practice of *waqf* has long been implemented, especially in the construction of traditional religious schools (pondok schools) in the past. The community has already been introduced to the basic methods of *waqf* for educational purposes, such as land endowment for building pondok schools or religious schools (Zawawi et al., 2023).

Higher education institutions have adopted various approaches to promote *waqf* products for higher education purposes, using existing methods such as email, Friday sermons, university portals, and others. Given the presence of marketing products for *zakat* and *waqf* in education, there is significant potential to expand and enhance them to increase public awareness of *waqf* for higher education. However, a major challenge at the state level is the inability of the State Islamic Religious Councils (MAIN) to promote *waqf* for higher education due to the lack of specific products in this sector (Puspita, 2021)

Creativity and innovation in developing various *waqf* products that align with shariah principles need to be standardized alongside *waqf* governance, making it easier for the public to understand in detail the benefits gained through *waqf* in higher education institutions). MAIN and higher education institutions must utilize various communication channels to convey accurate information about *waqf* development, ensuring continued public support in developing *waqf* projects. In the context of Baitulmal promotion, MAIN needs to undergo transformation in management, including in *waqf* development, to generate more competitive capital and returns. This should provide more comprehensive benefits to all parties (Mohiddin, 2022).

Expanding knowledge about *waqf* is a vital factor in raising public awareness and understanding regarding its cultivation in higher education. This knowledge benefits not only individuals and society but also contributes significantly to national progress, particularly in the development of the higher education sector. Historically, *waqf* has been practiced in the construction of educational institutions such as traditional religious schools (pondok schools), where land was endowed for religious education (Matta, 2022). The community has long been familiar with basic *waqf* practices, and this historical connection forms a solid foundation for the expansion of *waqf* into modern higher education institutions (Rahman & Shoid, 2017).

However, despite the familiarity with traditional *waqf* practices, contemporary challenges in promoting *waqf* for education remain. Higher education institutions (HEIs) have adopted various strategies to promote *waqf* products for education, such as using digital platforms like email, university portals, and even delivering messages through Friday sermons (Ascarya et al., 2023). These methods have increased the visibility of *waqf* in education, but the efforts

have yet to reach their full potential. Public awareness of the role *waqf* can play in funding education remains limited, as many may still view *waqf* primarily in its traditional forms, such as the endowment of mosques or charitable assets for the poor. This highlights the need for a broader, more dynamic approach to marketing *waqf* for education (Praja et al., 2024).

A major challenge lies in the inability of the State Islamic Religious Councils (MAIN) to develop and promote specific *waqf* products for higher education. The lack of dedicated *waqf* instruments for education hinders the councils' ability to foster a culture of *waqf* that can significantly impact the financial sustainability of HEIs. Ghani and Sabri (2020) suggest that there is an untapped potential in this area, and a more focused effort is needed to develop *waqf* products tailored to the educational sector. This would enable MAIN to position itself as a key player in the development of sustainable financial models for education (Wahid et al., 2022).

Furthermore, the creativity and innovation required to develop *waqf* products that comply with shariah principles are crucial in making *waqf* governance more effective and accessible. Othman et al., (2017) argue that *waqf* governance needs to be standardized to ensure transparency and ease of understanding by the public. This is important because a more streamlined and clear governance framework can encourage public trust and participation. By ensuring that the public understands how *waqf* funds are used in higher education and how they can contribute, institutions can drive more substantial public engagement in *waqf* projects (Pasaribu & Kemora, 2024).

Finally, communication and public engagement are key to ensuring the success of *waqf* in higher education. MAIN and higher education institutions must leverage a variety of communication channels to reach a broader audience and provide clear, accurate information about the benefits of *waqf*. Hj Mohiddin (2020) argue that strategic communication is crucial in developing public support for *waqf* projects. This involves using not only traditional methods, such as sermons and community outreach but also modern digital tools, such as social media platforms, mobile apps, and online campaigns. By doing so, institutions can cultivate a culture of *waqf* that resonates with modern society, ensuring its relevance and sustainability.

Moreover, the promotion of *waqf* must also highlight the specific educational benefits, such as scholarships, research funding, and infrastructure development, which *waqf* funds can support. This creates a more compelling narrative for potential donors, as they can see the direct impact their contributions can have on the educational sector. In this way, *waqf* can be positioned not only as an act of religious charity but also as an investment in the future of the nation's intellectual capital (Juliati & Rizki, 2024).

In conclusion, developing a successful *waqf* and zakat culture for higher education requires a multifaceted approach. It involves addressing the current challenges in public awareness, improving *waqf* governance, innovating new *waqf* products, reforming the management of *waqf* funds, and effectively communicating the benefits to the public. By integrating these elements, *waqf* can become a powerful tool for ensuring the financial sustainability of higher education institutions and driving the nation's educational and social development (Mohd Fauzi & Rashid, 2021).

Methodology

According to MacDonald (2012), research is defined as the pursuit of data using scientific methods to obtain relevant and significant information regarding a particular issue. Therefore, research methodology can be defined as a systematic approach to solving problems and the science that studies how research is conducted. Essentially, research methodology encompasses the procedures that researchers must follow, including the processes of explaining and predicting phenomena to achieve solutions.

Research methods can be categorized into three main types: qualitative, quantitative, and mixed methods. However, this study focuses solely on the qualitative approach to achieve the established objectives. According to (Melnikovas, 2018) the qualitative method emphasizes primary data, including observations and information obtained from various sources. The primary data for this study is obtained from a literature review through the analysis of relevant documents and reference materials, both printed and electronic, to fulfil the research objectives.

Data validity in research focuses on the authenticity, accuracy, and truth of scientific findings. In qualitative research, validity refers to the "appropriateness" of the instruments, processes, and data used. Data validity can be divided into four types: face validity, content validity, construct validity, and criterion-related validity (Matta, 2022). In this study, the researcher employs content validity as the primary assessment. Content validity is defined as the process of evaluating literature reviews, followed by the assessment of findings.

Through the document analysis method, the researcher selects all documents relevant to the research objectives. This approach is taken to address the objectives related to the implications of marketing through *zakat* and *waqf* instruments on higher education institutions in Malaysia. Therefore, library resources such as reports, relevant websites, books, and journal articles are thoroughly analyzed to achieve the stated objectives (Baxter & Jack, 2015).

Analysis of Marketing Implications on The Development of Higher Education Institutions

In facing current financial challenges, the pressure on organizations managing governance, whether at the level of *zakat* or *waqf* institutions, requires them to play a critical role in ensuring that public understanding of the implementation of higher education *waqf* becomes more effective (Hisham, Nawati, & Ismail, 2018). As highlighted by Rahman (2009), the concept of marketing and promotion is crucial because successful implementation can significantly raise public awareness of the importance of *waqf* in HEIs. Four key components are identified as essential for impacting the development institution in higher education.

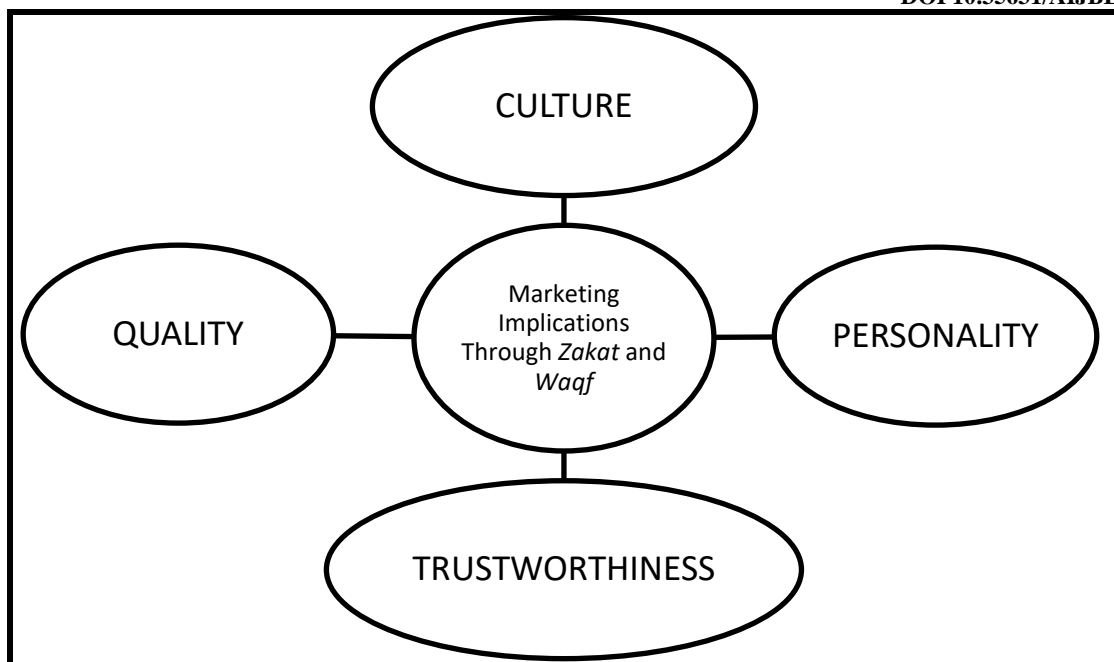


Figure 1.1: Marketing Implications Through *Zakat* and *Waqf* Instruments

Based on Figure 1.1, the marketing impact on *zakat* and *waqf* is influenced by four important factors: culture, quality, personality, and trustworthiness.

- **Culture** refers to the consistent practice of activities that positively impact community support for initiatives such as the development of higher education institutions through *zakat* and *waqf* instruments.
- **Quality** refers to the standards and benchmarks that an organization must achieve to gain public support for the projects they wish to undertake.
- **Personality** refers to individuals in positions of influence who can encourage others to participate in promoted activities.
- **Trustworthiness** refers to the reliability of the activities carried out, which can add long-term value to the initiatives undertaken.

The involvement of industries, especially in collaborations with HEIs, is greatly influenced by these factors as successful partnerships can yield benefits for both parties. The cumulative effect of these factors can have a positive impact on higher education *waqf* because public participation in *waqf* activities is driven and influenced by all four factors in Figure 1.1. These parameters must be met by institutions seeking collaboration, instilling confidence in the quality of the institutions involved. Thus, the development of higher education through *zakat* and *waqf* instruments can be enhanced, increasing the availability of funding by influencing potential contributors.

To ensure that institutions implementing *waqf* development operate smoothly and effectively, trustworthiness is a critical aspect that must be cultivated. This includes efficient governance, strong internal control systems, and consistent audit roles to ensure institutional objectives are met. This concept, often applied in the private sector, is equally important in the public sector,

where governance is the foundation for ensuring accountability, building integrity, and earning public trust. This, in turn, aligns with societal expectations and national interests, indirectly raising public awareness of *waqf* in higher education institutions.

Research Findings

Based on the analysis conducted, effective marketing strategies for *zakat* and *waqf* instruments can have a significant impact on the development of higher education institutions in Malaysia. The four factors highlighted in Figure 1.1 serve as catalysts for progress in HEIs through the utilization of *zakat* and *waqf* funds. These findings align with previous research emphasizing that systematic and organized governance improves the efficiency of *waqf* management (Hashim et al., 2016). Therefore, implementing development through *zakat* and *waqf* instruments is a viable solution to meet public needs.

This study also recommends that every HEIs in Malaysia take the initiative to develop a strategic plan to strengthen *zakat* and *waqf* instruments within their operations. This strategic plan should encompass short, medium, and long-term goals to ensure continuous and holistic implementation. This is consistent with research that stresses the importance of establishing mechanisms and frameworks to advance the development of higher education institutions (Hj Mohiddin, 2022).

In addition, each HEI is encouraged to take a more proactive approach by establishing a *zakat* and *waqf* management unit responsible for collecting funds through various channels, including *zakat*, *waqf*, *hibah*, charity, and wills, to finance physical development and provide financial aid to needy students. This recommendation is in line with previous studies highlighting the importance of establishing a dedicated entity for *zakat* and *waqf* to drive and enhance the operations of HEIs in Malaysia (Mustaffa Mohd et al., 2014).

Conclusion

The conclusion of this study highlights the importance of promotional and marketing strategies for *zakat* and *waqf* in higher education as vital tools to support and empower educational development in Malaysia, particularly in HEIs. In the post-COVID-19 economic recovery period, where many households are grappling with income instability, *waqf* provides a sustainable solution to alleviate the financial burdens faced by students and their families. For *waqf* initiatives to be successful, the management of these funds must be handled with integrity, accountability, transparency, and efficiency, following governance principles rooted in Islamic teachings. Effective governance ensures that *waqf* funds are used to achieve institutional goals, ultimately benefiting society by promoting the development of human capital and contributing to the spiritual and educational growth of the nation.

The objective of this study is to explore the role of promotional and marketing strategies in enhancing the utilization of *zakat* and *waqf* in Malaysian higher education institutions. It also seeks to evaluate *waqf*'s effectiveness as a financial mechanism to support students and families affected by economic challenges, particularly after the COVID-19 pandemic. Additionally, the study aims to examine the governance practices required to manage *waqf* funds with integrity and transparency according to Islamic principles. Finally, the study assesses the potential impact of *waqf* development on human capital and spiritual growth in Malaysia. This study contributes to the understanding of how effective marketing and promotional strategies for *zakat* and *waqf* can directly support the financial sustainability of higher education institutions in Malaysia. It also highlights *waqf* as a viable solution for students and families facing

economic hardship. The research emphasizes the importance of robust governance practices in managing *waqf* funds, ensuring that institutions adhere to Islamic principles while meeting their financial and educational objectives. Additionally, the study demonstrates how the development of higher education *waqf* can promote not only economic but also spiritual growth, contributing to a more holistic national development.

For future studies, it is recommended that research focus on identifying the most effective marketing techniques and communication strategies for raising public awareness about *waqf* contributions to higher education. Further studies should explore the long-term impact of *waqf* development on human capital, particularly regarding the academic success and employability of students benefiting from *waqf*. Comparative studies between Malaysia and other Islamic countries could provide valuable insights into best practices for *waqf* governance and management. Moreover, research should investigate the potential use of digital technologies like blockchain and AI to enhance the transparency and efficiency of *waqf* fund management. Future studies could also examine corporate *waqf* initiatives through private sector collaborations with HEIs to further expand educational opportunities.

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