



INTERNATIONAL RESEARCH JOURNAL OF SHARIAH, MUAMALAT AND ISLAM (IRJSMI)

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FACTORS AFFECTING WAQIF'S INTEREST IN CASH WAQF: A SYSTEMATIC LITERATURE REVIEW

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Article Info:

Article history:

Received date: 30.06.2025

Revised date: 17.07.2025

Accepted date: 28.08.2025

Published date: 15.09.2025

To cite this document:

Hakiem, H., Sumarwan, U., Tanjung, H., & Saptono, I. T. (2025) Factors Affecting Waqif's Interest in Cash Waqf: A Systematic Literature Review. *International Research Journal of Shariah, Muamalat and Islam*, 7 (20), 01-21.

DOI: 10.35631/IRJSMI.720002

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Abstract:

The purpose of this study is to analyse what factors affecting waqif's interest in cash waqf and to build a framework in explaining the factors affecting waqif's interest in cash waqf. This research was conducted based on the concept of a literature review with the Systematic Literature Review method using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). By using Scopus (2019-2024) as the sources, there are 32 relevant and quality studies. The highest number of articles was in 2022 and 2023, Q2 articles are the most, Malaysia is the most research location, quantitative research methods are the most, Theory of Planned Behaviour is the most widely used theory. Based on exogenous variables, 22 variables were found to have insignificant effect: Shariah compliance, community participation, information technology, moral obligation, economic factors, personal characteristics, self-image, social norms, commitment, gender, age, experience, waqf property use, attitude, knowledge/literacy, religiosity, access to CWLS, awareness, relative advantage, amount of information, community factors, and public factors. Therefore, it became gap variables. As a suggestion, the next Systematic Literature Review is expected to accommodate reputable indexers similar to Scopus, such as Web of Science.

Keywords:

Cash Waqf, PRISMA, Scopus, Systematic Literature Review, Theory of Planned Behaviour

Introduction

Background of Study

Cash waqf—monetary endowments contributed for perpetual charitable purposes—has re-emerged as one of the most dynamic instruments in contemporary Islamic social finance. Unlike traditional waqf assets that are typically tied to immovable property, cash waqf provides liquidity, flexibility, and scalability, allowing resources to be mobilized rapidly across sectors and time horizons. This liquidity eliminates many frictions associated with asset-specific waqf, enabling more agile financial intermediation, improved portfolio diversification, and responsive allocation aligned with evolving societal needs. Conceptually, cash waqf complements both public spending and voluntary charity by generating durable, income-producing streams whose returns support recurring social goods. Contemporary scholarship frames cash waqf as a revival of classical philanthropic ideals adapted to modern financial and institutional infrastructures, combining ethical motivations with disciplined capital management to achieve long-horizon, intergenerational benefits (Saiti et al., 2021).

The structural distinction between cash waqf and in-kind endowments lies in its capacity to pool small contributions, rotate capital, and redeploy resources efficiently as priorities change. The core value proposition is not episodic giving but perpetual impact—achieved through prudent investment and accountable distribution. This proposition aligns naturally with modern governance practices such as risk management, performance monitoring, and transparent reporting, allowing waqf institutions to operate in ways that are both Shariah-compliant and institutionally credible. As global Muslim communities navigate economic uncertainty, rising inequality, and increased demand for targeted social interventions, cash waqf has emerged as a vehicle capable of bridging ethical intent with financial innovation.

A growing body of literature highlights the instrument's potential in addressing persistent development gaps by channeling voluntary resources into productive uses. Its flexibility makes it well-suited for smoothing funding cycles, cushioning economic shocks, and sustaining programs whose benefits accumulate over long horizons. Scholars emphasize the value of models that pool small and recurring contributions—thereby democratizing participation and lowering barriers to entry—while relying on investment returns rather than continuous fundraising to support priority social needs. This “collection–investment–distribution” cycle, often described as a financial flywheel, depends critically on credible management, clear mandates, and standardized disclosures that allow contributors to understand the mechanism, assess performance, and connect their contributions to tangible social outcomes (Qurrata et al., 2021). Without these operational pillars, the theoretical advantages of cash waqf risk being diluted or entirely lost. The clarity of use-of-funds narratives, the visibility of governance processes, and the availability of periodic reporting help transform abstract solidarity into sustained behavioural commitment.

Institutional architecture and regulatory frameworks therefore play a central role in determining the effectiveness of cash waqf programs. Prior research underscores the importance of codified standard operating procedures, professional stewardship, competency development, technology integration, and routine audit trails in safeguarding funds and strengthening public confidence. Clear role definitions, investment policies, and disclosure standards reduce agency problems and mitigate information asymmetry, allowing contributors to evaluate the credibility of nazhir practices. A systems perspective—one that integrates internal governance mechanisms with external regulatory oversight—enables consistent execution, error

correction, and organizational learning over time (Ascarya & Masrifah, 2023). Governance, in this context, functions not merely as compliance but as the operational core that translates ethical commitments into verifiable and repeatable practices. Routine checklists, SOPs, and periodic reviews may seem mundane, but they operationalize trust by making performance legible, auditable, and replicable across programs.

Yet institutional strength alone is insufficient. The fulcrum of the cash waqf model remains human motivation—why individuals choose to contribute, and why they continue to do so repeatedly. Studies focusing on younger cohorts indicate that high levels of awareness do not always translate into willingness to contribute, suggesting the presence of an intention–action gap. This gap is often mediated by perceptions of transparency, accountability, and clarity regarding how the cash waqf mechanism differs from other charitable channels. Communication that explains the stages of collection, investment, and distribution, and that showcases concrete outcomes, can strengthen trust and reduce perceived uncertainty. Oversight signals—visible rules, Shariah assurance, independent checks, and the presence of professional fund managers—further enhance perceived credibility and encourage sustained participation (Aldeen et al., 2022). Awareness, on its own, is insufficient; donors weigh credibility, clarity, and expected impact before committing recurring funds. Targeted financial and religious literacy interventions that demystify how contributions are invested and how returns are allocated can convert curiosity into commitment.

Behavioural research additionally reveals deeper psychological drivers of cash waqf participation. Comparative analyses identify perceived donor effectiveness (the belief that one's contribution creates tangible impact) and moral obligation as robust predictors of intention, whereas motives related to social prestige or image enhancement are less decisive (Pitchay et al., 2023). In some contexts, identity alignment—feeling that contributing aligns with one's self-concept—adds explanatory power, helping to clarify why behavioural consistency emerges among certain contributor profiles. These findings caution against communication strategies that foreground reputational benefits; instead, effective messaging should emphasize demonstrable outcomes, moral commitments, and ethical alignment, all of which resonate more deeply across diverse audiences. In this sense, communication is not merely promotional; it is causal. Ethical clarity and outcome evidence reduce cognitive dissonance and justify long-term participation. Failure to align messaging with intrinsic motives risks eroding trust and discouraging sustained giving.

Digital readiness and user experience further shape behavioural intention. Emerging evidence indicates that acceptance of technology—perceived usefulness, ease of use, reliability, and security—strongly correlates with willingness to contribute through digital platforms (Ismail & Abdul Rasool, 2024). Digital interfaces that offer frictionless pathways, secure payment channels, intuitive navigation, and responsive information flows reduce transaction costs and encourage small but frequent contributions. In practice, positive user experience, security assurances, and timely feedback loops operate as behavioural nudges that convert favourable attitudes into actual contributions. Donors often infer institutional quality from the smoothness of digital interactions. Low-friction, high-trust experiences—confirmation receipts, dashboards, automated updates, and transparent reporting—help translate intention into recurring behaviour at scale.

From an operational standpoint, social entrepreneurship frameworks illustrate how cash waqf can finance both short-term services and long-term asset-building initiatives when managed with professional discipline. Program designs that combine clear theories of change with robust outcome tracking help connect investment returns to measurable social value. Communicating milestones, progress, and lessons learned establishes a culture of accountability and continuous improvement, encouraging peer learning and replication across institutions (Masse et al., 2024). Treating cash waqf as mission-driven capital—rather than episodic charity—shifts attention toward portfolio quality, risk management, and measurable outcomes. This reframing encourages disciplined experimentation: pilot initiatives, evaluate results, iterate based on evidence, and scale what works. In many cases, reliable data on outputs and outcomes becomes a powerful invitation for prospective contributors.

Synthesizing these strands suggests an integrated conceptual model: credible stewardship (governance, SOPs, transparency), compelling psychological drivers (moral obligation, perceived impact, identity alignment), and enabling technological infrastructure (digital UX, reliability, security) jointly influence intention and behaviour. Programmatically, this translates into a sequenced theory of change for cash waqf institutions: first, make stewardship verifiable; second, make mechanisms legible; third, make participation effortless. When these pillars align, small contributions can be pooled reliably, invested prudently, and distributed accountably, creating reinforcing cycles of trust and social impact (Ascarya & Masrifah, 2023; Aldeen et al., 2022; Ismail & Abdul Rasool, 2024; Pitchay et al., 2023; Qurrata et al., 2021; Saiti et al., 2021). Weakness in even one pillar—governance, motivation, or technology—can destabilize the entire system. Conversely, alignment can unlock compounding benefits: improved reporting enhances trust; trust unlocks participation; participation expands resources; resources fund better programs; and successful programs validate the ecosystem, attracting new contributors.

Understanding and measuring public intention to contribute cash waqf is therefore essential for translating the ethical promise of waqf into scalable, verifiable outcomes. Intention metrics illuminate where participation leaks—awareness, trust, user experience, perceived impact—and identify which levers yield the highest marginal gains. For practitioners, intention data guides message design, donor segmentation, process optimization, and governance improvements. For policymakers, these insights inform standards, oversight mechanisms, and incentive structures that safeguard contributors and amplify social returns. For scholars, they clarify behavioural mechanisms and enable rigorous theory testing. Ultimately, reliable intention measurement is strategic rather than peripheral: it converts diffuse assumptions into actionable diagnostics and ensures that programs, technologies, and governance systems evolve in ways that uphold both the ethical telos and the practical requirements of sustainable waqf ecosystems.

Formulation of the Problem

The factors affecting the waqif's interest in cash waqf are important and need to be examined in more depth. As a matter of consideration, cash waqf has great potential in supporting social and economic development, especially in sectors that require sustainable funding such as education, health, and the economy. Understanding the motivations, perceptions, and constraints faced by waqif or potential waqif allows waqf management institutions to design more effective strategies to increase community participation. By examining factors such as religiosity, perception of waqf institutions, and waqf literacy, *nazhir* can optimize fundraising and improve the sustainability of cash waqf. The right approach to these factors can also

improve transparency, accountability, and strengthen public trust in waqf, which in turn encourages wider participation and has a significant impact on social welfare.

Based on this description, the research question:

1. What are the factors affecting waqif's interest in cash waqf?
2. How to build a framework to explain the factors affecting waqif's interest in cash waqf?

Research Purposes

The aim of this research:

1. To analyse what factors affecting waqif's interest in cash waqf.
2. How to build a framework to explain the factors affecting waqif's interest in cash waqf?

Literature Review

Previous Research

In this section, five previous studies are selected which are considered to be related to this research topic. A summary is carried out which includes author, year, title, journal/conference, domain/context, objectives, number of studies, data source and coverage, research questions, and main results. There is one previous research article that is closest to this research. The previous research was entitled: "Factors that Affect Community in Contributing to Cash Waqf for Economic Development: A Structured Review" written by Gzahli et al. (2023). The main differences were found to be in scope, source and time range.

Table 1: Differences Between Previous and Current Research

Points of Difference	Title of previous research	Title of current research
	Factors that Affect Community in Contributing to Cash Waqf for Economic Development: A Structured Review	Factors Affecting Waqif's Interest in Cash Waqf: A Systematic Literature Review
Coverage of cash waqf benefits	Economic development	There are no limits
Source	Scopus, Web of Science (WoS), dan Springer	Scopus
Time Range	2015-2022	2019-2024

The comparison table highlights several substantive differences between the two bodies of research. First, in terms of research focus, earlier studies concentrated narrowly on community contributions to cash waqf within the specific context of economic development. By contrast, the present study adopts a broader conceptual orientation, examining the determinants of waqif interest in cash waqf without restricting the analysis to economic development outcomes. This expanded framing allows for a more comprehensive examination of behavioural, institutional, and technological factors that shape participation.

Second, regarding scope of coverage, prior research confined its investigation to the developmental benefits of cash waqf, particularly its relevance for socioeconomic enhancement. The current study, however, does not impose any thematic restrictions on benefit categories, enabling the assessment of cash waqf across a wider range of potential applications, sectors, and social objectives.

Third, the studies differ in database sources. Earlier research employed a multi-database strategy drawing from Scopus, Web of Science, and Springer, resulting in a broader but more heterogeneous dataset. The current study relies exclusively on Scopus-indexed literature, providing a more focused and quality-controlled dataset, albeit one that may be narrower in coverage.

Fourth, the temporal span of the datasets also differs. Previous work covered a seven-year period (2015–2022), capturing a longer historical trajectory of cash waqf scholarship. The present study focuses on a more recent five-year window (2019–2024), thereby emphasizing contemporary developments, post-digitalization trends, and the most current empirical evidence.

Taken together, these distinctions indicate that although the present study utilizes a more concentrated data source, it simultaneously adopts a broader conceptual scope and incorporates more recent scholarship. This positions the study to offer updated insights and a more holistic understanding of factors influencing cash waqf participation.

Method

This article was prepared based on the concept of a literature review using the Systematic Literature Review method using Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). The search for this article comes from journals obtained from reputable sources, namely Scopus. The main term used is “cash waqf” with the keywords: “cash waqf” OR “waqf” OR “endowment fund” OR “endowment funds” OR “Islamic endowment fund” OR “Islamic endowment funds” OR “Islamic commercial fund” OR “Islamic commercial funds” and determinant with the keywords: determinant OR factor OR variable OR determinants OR factors OR variables OR driver OR drivers.

Table 2: Keywords

No	Main Term	Keywords
1	“Cash Waqf”	“cash waqf” OR “waqf” OR “endowment fund” OR “endowment funds” OR “Islamic endowment fund” OR “Islamic endowment funds” OR “Islamic commercial fund” OR “Islamic commercial funds”
2	Determinant	determinant OR factor OR variable OR determinants OR factors OR variables OR driver OR drivers

Based on searches using these keywords, the results obtained amounted to 206 articles. Based on the filters listed on Scopus, Language: English, Document type: Article and Conference paper, Source type: Journal and Conference proceedings, the number of articles is 166 articles. Next, a time range filter was carried out for the last 5 years: 2019-2024, the number of articles became 105 articles.

After that, export 105 documents to RIS, then enter Mendeley using the account hilman.hakim@apps.ipb.ac.id. After that, Check for Duplicates is carried out, with the result No Duplicates found, or Duplicates 0. This means that there are no similar articles included in the Scopus indexer. Next, the title and abstract were checked, resulting in 58 relevant articles. Next, the results of the paper were checked, resulting in 58 relevant articles. The journal soft files obtained come from the download process via ProQuest.com, Researchgate.net, and Academia.edu. There were 23 articles that were not found and 3 articles that were not qualified

due to its incomplete. The total number of articles taken was 32 articles. Next, a Quality Appraisal is carried out. All articles are qualified.

The following is a systematic and efficient current literature search flow using the PRISMA review method, depicted in Figure 1.

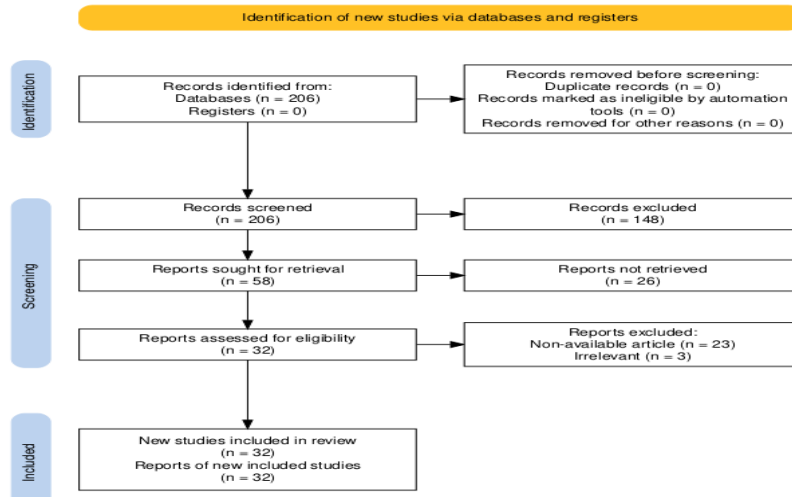


Figure 1: Journal Article Search Technique Using PRISMA

Results and Discussion

Based on the Quality Appraisal process, 32 quality journal articles were produced. Next to Extraction and Synthesis. At the Extraction Stage, information mapping is made from the articles being reviewed, based on the author's name, article title, year, source, research objectives, research questions, variables, methods, theories, location/country, main research results. Next, the Synthesis stage is carried out.

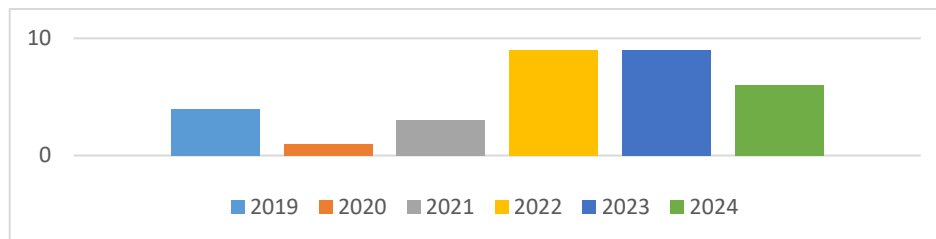


Figure 2: Number And Year of Publication

In 2019, the number of articles published was 4 articles. However, there was only 1 article published in 2020. In 2021, the number of published articles increased again, with a total of 3 articles. In 2022 and 2023, the number of articles published peaked with 9 articles each. In 2024, 6 articles will be published.

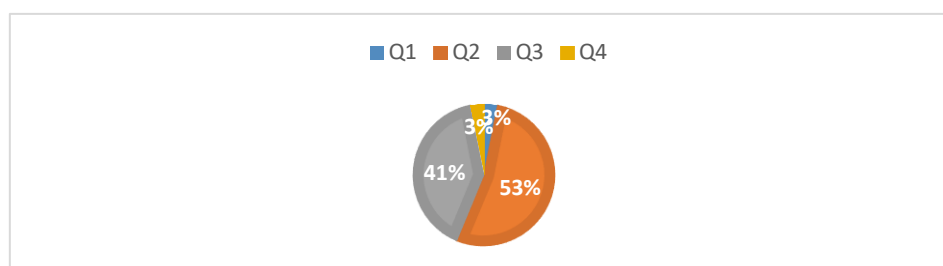


Figure 3: Scopus Categories (Q) And Number of Articles

Of the total articles published, only 1 article was in a journal in the Q1 category. Similar to the Q1 category, the Q4 category journal also only publishes 1 article. The Q2 category journal is the most dominant, with a total of 17 articles published in this category. In the Q3 category journal, 13 articles were published.

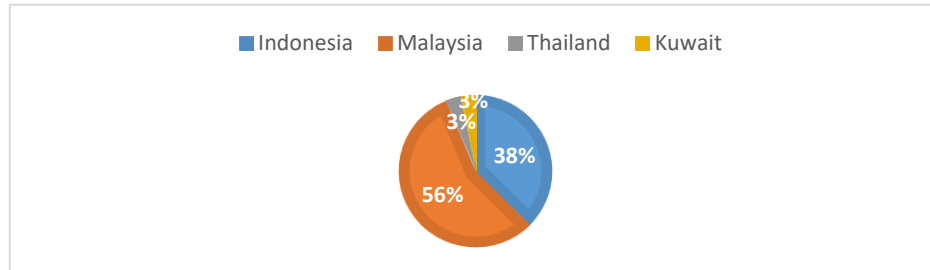


Figure 4: Research Location and Number of Articles

Indonesia is one of the main research locations, with 12 articles published. Malaysia is the research location with the largest number of articles, reaching 18 articles. Thailand and Kuwait were each the research location for 1 article.

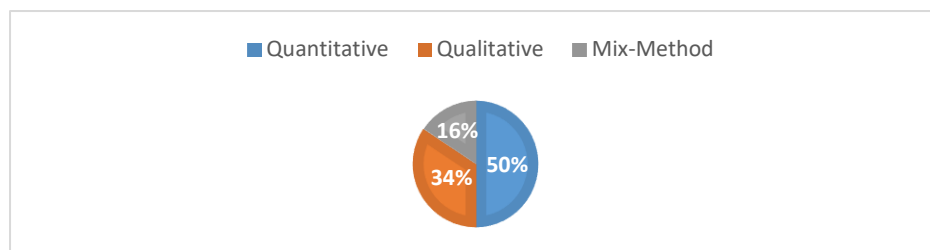


Figure 5: Methods And Number Of Articles

Quantitative research methods were most frequently used, with a total of 16 articles applying this approach. Qualitative research methods were used in 11 articles, indicating quite high popularity for this type of approach. Mixed-methods, which combine quantitative and qualitative, were used in 5 articles.

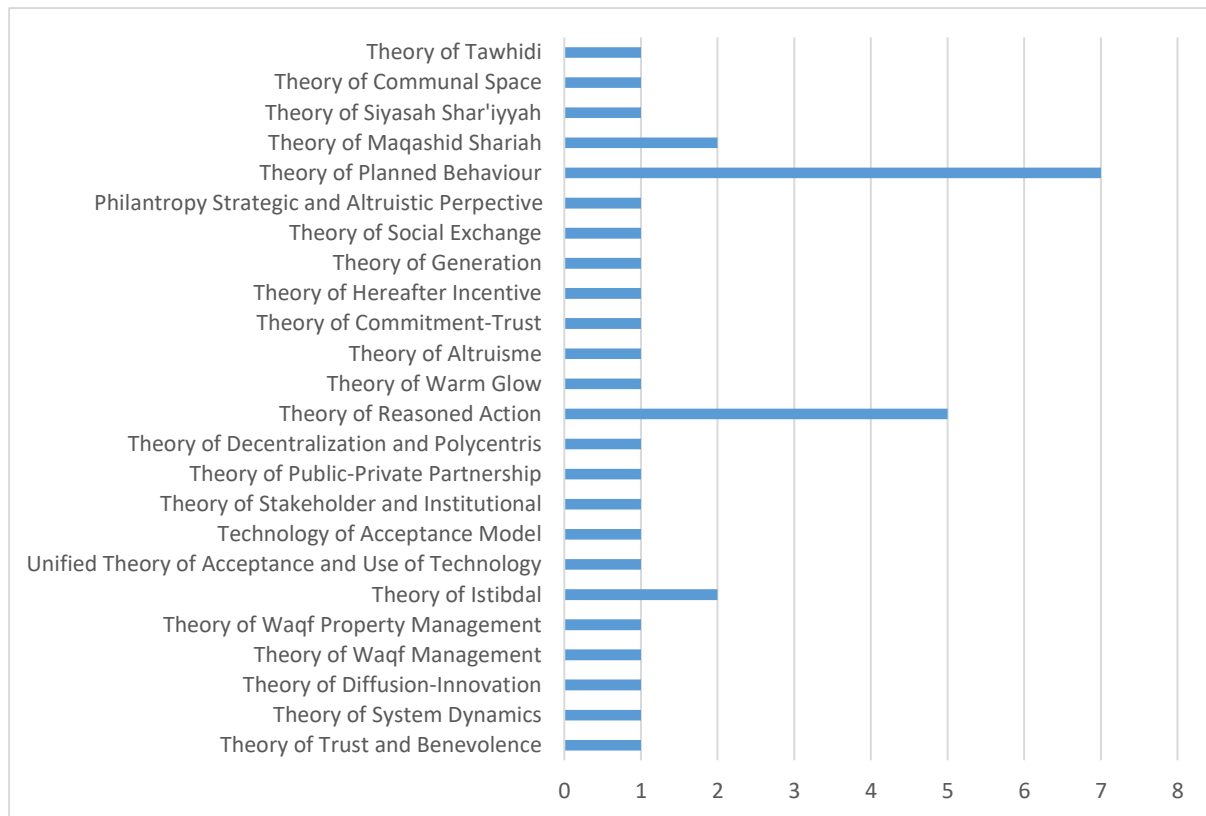


Figure 6: Theory And Number of Articles

Theory of Planned Behaviour (TPB) is the most widely used theory, with a total of 7 articles applying this theory. Theory of Reasoned Action (TRA) is also one of the most popular theories, with 5 articles using this theory. Maqashid Shariah Theory and Istibdal Theory were used in 2 articles each. Most other theories such as Tawhidi Theory, Communal Space Theory, Altruism Theory, and Warm Glow Theory were only used in 1 article.

TPB is a social psychology theory that is widely used in research on interest in waqf money because it is able to explain and predict a person's behaviour based on several relevant factors. In the context of interest in endowment, TPB is considered effective because it covers the components that underlie a person's interest in endowment. Here are the reasons why the TPB is often used in this regard:

Attitude component. A person's attitude towards cash waqf plays an important role in determining their interest in waqf. If a person has a positive view of the benefits and importance of cash waqf, then they tend to have a greater interest in doing so. The TPB helps analyse how this attitude is formed and how much it influences cash waqf intention.

Subjective norm component. It refers to an individual's perception of how important others (e.g. family, friends, or religious leaders) view cash waqf behaviour. In the context of cash waqf, social encouragement from the environment or the belief that waqf is a value embraced by society can encourage an individual to endow. TPB examines this social influence on cash waqf interest.

Perceived behavioural control component. It refers to a person's belief in his or her ability to perform an action. In the case of cash waqf, individuals need to feel capable or have sufficient resources to donate money. The TPB facilitates an understanding of how this perceived self-control affects the interest in endowing money.

1. More accurate behaviour prediction. By integrating the three components, the TPB offers a more comprehensive approach to predicting cash waqf intention. Researchers can better understand the factors that encourage or inhibit an individual's interest in cash waqf, which in turn provides insights for the development of programs and policies to increase participation.

Next, mapping was carried out based on determinant/factors/independent variables, author (year) and significance of influence.

Table 3: Determinant/Factor/Independent Variables, Author (Year), And Influence

No	Determinant/Factor/ Independent Variable	Author (Year)	Influence
1.	Shariah compliance	Choudhury <i>et al.</i> (2019)	No significant
2.	Islamic entrepreneurship	Choudhury <i>et al.</i> (2019)	Significant
3.	Tawhid	Choudhury <i>et al.</i> (2019)	Significant
4.	Waqf-based communal space	Rochani <i>et al.</i> (2024)	Significant
5.	Sacred worship space	Rochani <i>et al.</i> (2024)	Significant
6.	Business space	Rochani <i>et al.</i> (2024)	Significant
7.	Learning space	Rochani <i>et al.</i> (2024)	Significant
8.	Environmental infrastructure	Rochani <i>et al.</i> (2024)	Significant
9.	Social capital	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	Significant
10.	Management quality	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	Significant
11.	Legal regulation/government regulation	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	Significant
12.	Community participation	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	No significant
13.	Management transparency	Putra <i>et al.</i> (2023)	Significant
14.	Information/digital technology	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	No significant; Significant
15.	Government support/financial support	Putra <i>et al.</i> (2023); Mahamood & Khalid (2021)	Significant
16.	Public trust	Putra <i>et al.</i> (2023)	Significant

No	Determinant/Factor/ Independent Variable	Author (Year)	Influence
17.	Religious commitment	Nordin & Khalid (2022)	Significant
18.	Waqf nazhir communication	Nordin & Khalid (2022)	Significant
19.	Attitude towards waqf	Nordin & Khalid (2022)	Significant
20.	Perceived behavioural control	Nordin & Khalid (2022); Pitchay (2022)	Significant
21.	Subjective norm	Nordin & Khalid (2022); Afroz <i>et al.</i> (2019)	Significant
22.	Economic attitudes	Pitchay (2022)	Significant
23.	Political pressure	Pitchay (2022)	Significant
24.	Moral obligation	Pitchay (2022)	No significant
25.	Social factors	Jalil <i>et al.</i> (2019)	Significant
26.	Economic factors	Jalil <i>et al.</i> (2019)	No significant
27.	Intention to donate	Jalil <i>et al.</i> (2019)	Significant
28.	Trust	Jalil <i>et al.</i> (2019); Hasan <i>et al.</i> (2019)	Significant
29.	Religious factors	Jalil <i>et al.</i> (2019)	Significant
30.	Altruism	Hasan <i>et al.</i> (2019)	Significant
31.	Personal characteristics	Hasan <i>et al.</i> (2019)	No significant
32.	Self-image	Hasan <i>et al.</i> (2019)	No significant
33.	Religious value	Hasan <i>et al.</i> (2019)	Significant
34.	Psychological benefits	Hasan <i>et al.</i> (2019)	Significant
35.	Social norms	Hasan <i>et al.</i> (2019); Zakariyah <i>et al.</i> (2023)	No significant; Significant
36.	Personal satisfaction	Hasan <i>et al.</i> (2019)	Significant
37.	Commitment	Hasan <i>et al.</i> (2019)	No significant
38.	Gender	Hassama & Ismail (2023)	No significant
39.	Age	Hassama & Ismail (2023); Maulina <i>et al.</i> (2024)	No significant
40.	Income	Hassama & Ismail (2023)	Significant
41.	Debt level	Hassama & Ismail (2023)	Significant
42.	Donation experience	Hassama & Ismail (2023)	No significant
43.	Experience with waqf	Hassama & Ismail (2023)	No significant

No	Determinant/Factor/ Independent Variable	Author (Year)	Influence
44.	Use of waqf property	Hassama & Ismail (2023)	No significant
45.	Hereafter incentives	Hassama & Ismail (2023)	Significant
46.	Muslim identity	Hassama & Ismail (2023)	Significant
47.	Warm glow	Hassama & Ismail (2023)	Significant
48.	Consumer factors	Amin <i>et al.</i> (2024)	Significant
49.	Family factor	Amin <i>et al.</i> (2024)	Significant
50.	The ummah factor	Amin <i>et al.</i> (2024)	Significant
51.	Humanity factor	Amin <i>et al.</i> (2024)	Significant
52.	Attitude	Afroz <i>et al.</i> (2019)	No significant
53.	Awareness	Afroz <i>et al.</i> (2019); Zakariyah <i>et al.</i> (2023)	Significant; No significant
54.	Knowledge	Afroz <i>et al.</i> (2019); Zakariyah <i>et al.</i> (2023); Huda <i>et al.</i> (2022)	No significant
55.	Perceived barriers	Afroz <i>et al.</i> (2019)	Significant
56.	Religiosity	Maulina <i>et al.</i> (2024); Berakon <i>et al.</i> (2022); Masrizal <i>et al.</i> (2023); Huda <i>et al.</i> (2022)	Significant; No significant; Significant; Significant
57.	Income	Maulina <i>et al.</i> (2024)	Significant
58.	Attitude towards Islamic banks	Maulina <i>et al.</i> (2024)	Significant
59.	Transparency	Maulina <i>et al.</i> (2024); Berakon <i>et al.</i> (2022)	Significant
60.	Decentralization	Adnan <i>et al.</i> (2022)	Significant
61.	Architecture design	Adnan <i>et al.</i> (2022)	Significant
62.	Corporate governance	Adnan <i>et al.</i> (2022)	Significant
63.	Public-private partnership	Adnan <i>et al.</i> (2022)	Significant
64.	Mudharabah model	Adnan <i>et al.</i> (2022)	Significant
65.	Leadership	Kamaruddin <i>et al.</i> (2024)	Significant
66.	Organizational culture	Kamaruddin <i>et al.</i> (2024)	Significant
67.	Political will	Kamaruddin <i>et al.</i> (2024)	Significant
68.	Availability of personnel	Kamaruddin <i>et al.</i> (2024)	Significant
69.	Report visibility	Kamaruddin <i>et al.</i> (2024)	Significant

No	Determinant/Factor/ Independent Variable	Author (Year)	Influence
70.	Governance structure	Kamaruddin <i>et al.</i> (2024)	Significant
71.	Waqf reporting standards	Kamaruddin <i>et al.</i> (2024)	Significant
72.	Financial surplus	Maulina (2022)	Significant
73.	Trust in waqf institution	Maulina (2022); Justine & Jalil (2022); Berakon <i>et al.</i> (2022); Hosen <i>et al.</i> (2022); Huda <i>et al.</i> (2022)	Significant
74.	Trust in government	Maulina (2022)	Significant
75.	Knowledge of CWLS	Maulina (2022)	No significant
76.	Access to CWLS	Maulina (2022)	No significant
77.	Ease of use (PEOU)	Berakon <i>et al.</i> (2022); Faturrohman <i>et al.</i> (2020)	Significant
78.	Perceived usefulness (PU)	Berakon <i>et al.</i> (2022); Faturrohman <i>et al.</i> (2020)	Significant
79.	Perceived transparency (PT)	Berakon <i>et al.</i> (2022)	Significant
80.	Word of Mouth (WOM)	Ab Shatar <i>et al.</i> (2021)	Significant
81.	Trust	Ab Shatar <i>et al.</i> (2021)	Significant
82.	Convenience	Ab Shatar <i>et al.</i> (2021)	Significant
83.	Accessibility	Ab Shatar <i>et al.</i> (2021)	Significant
84.	Performance Expectancy	Al-Daihani <i>et al.</i> (2023); Hosen <i>et al.</i> (2022)	Significant
85.	Effort Expectancy	Al-Daihani <i>et al.</i> (2023); Hosen <i>et al.</i> (2022)	Significant
86.	Social Influence	Al-Daihani <i>et al.</i> (2023); Hosen <i>et al.</i> (2022)	Significant
87.	Facilitating Conditions	Al-Daihani <i>et al.</i> (2023)	Significant
88.	Familiarity with Waqf Institution	Justine & Jalil (2022)	Significant
89.	Attitude	Huda <i>et al.</i> (2022); Masrizal <i>et al.</i> (2023)	Significant
90.	Relative advantage	Zakariyah <i>et al.</i> (2023)	No significant
91.	Amount of information	Faturrohman <i>et al.</i> (2020)	No significant
92.	Public Factor	Maulina <i>et al.</i> (2023)	No significant

The table presents a structured synthesis of empirical determinants influencing individuals' interest or decisions to contribute to cash waqf. As an integrative evidence map, it consolidates the thematic orientation, methodological rigor, and theoretical evolution of prior studies while identifying persistent gaps—particularly those variables that have repeatedly exhibited non-significant relationships. Such a synthesis is essential given the growing academic attention to cash waqf as a modern instrument of Islamic social finance (Ayedh & Kamaruddin, 2021; Pitchay et al., 2018).

The table is organized into four primary fields: (1) sequential numbering of the studies; (2) determinants or independent variables examined; (3) author and publication year; and (4) the empirical outcome denoting significant or non-significant effects. This structure enables systematic comparison across 92 empirical investigations.

Several patterns are noteworthy. First, the temporal distribution of the studies spans 2019–2024, demonstrating sustained academic engagement, particularly in parallel with the digital transformation of Islamic philanthropy (Berakon et al., 2022; Mohd Thas Thaker, 2018). The appearance of several recent contributions (e.g., Rochani, 2024; Kamaruddin, 2024; Maulina, 2024) reinforces the continued relevance of the topic.

Second, the determinants cluster into six major theoretical domains, consistent with behavioural and technological frameworks widely used in Islamic finance research (Ajzen, 1991; Venkatesh et al., 2012):

- (a) Religious factors (e.g., Shariah compliance, tawhid orientation, religious commitment);
- (b) Technological factors (e.g., digital readiness, PEOU, PU);
- (c) Social factors (e.g., social capital, social norms, community participation);
- (d) Economic factors (e.g., income, affordability, financial support);
- (e) Psychological factors (e.g., trust, attitude, self-image);
- (f) Institutional factors (e.g., governance quality, transparency, managerial credibility).

Third, the dataset reveals several consistent empirical regularities. Approximately 75% of the examined determinants yield statistically significant effects, confirming the multidimensional nature of cash waqf decision-making. Variables such as religiosity and awareness demonstrate mixed findings, likely due to measurement variation or contextual heterogeneity (Othman et al., 2020; Ridings, Feng, & Lim, 2002). Demographic attributes (age, gender) generally exhibit non-significant influence, aligning with previous findings indicating their limited explanatory value in Islamic charitable behaviour (Huda et al., 2019). Conversely, trust-related constructs consistently exhibit strong influence, reinforcing the centrality of institutional and interpersonal trust within philanthropic and fintech-mediated giving contexts (Sargeant & Lee, 2004; Mohd Thas Thaker & Mohammed, 2020).

Fourth, across the literature, several research concentration areas emerge, including:

- (a) development of waqf-based communal and business infrastructure;
- (b) digital technology adoption within cash waqf and crowdfunding platforms;
- (c) governance elements such as transparency, Shariah assurance, and accountability;
- (d) individual motivations, including religious commitment and altruistic orientation; and
- (e) institutional attributes such as leadership practices and organizational culture.

Overall, the table offers a rigorous and analytically rich foundation for understanding the determinants of cash waqf participation. It provides strategic insights for policymakers, regulators, and Islamic financial institutions seeking to design evidence-based interventions and enhance governance structures within modern waqf ecosystems. Additionally, the documented non-significant variables highlight theoretical and empirical gaps, indicating the need for future research to refine construct operationalization, incorporate moderating mechanisms, and adopt more advanced behavioural and technological models.

Framework

The following is a framework designed to explain the factors affecting waqif's interest in cash waqf.

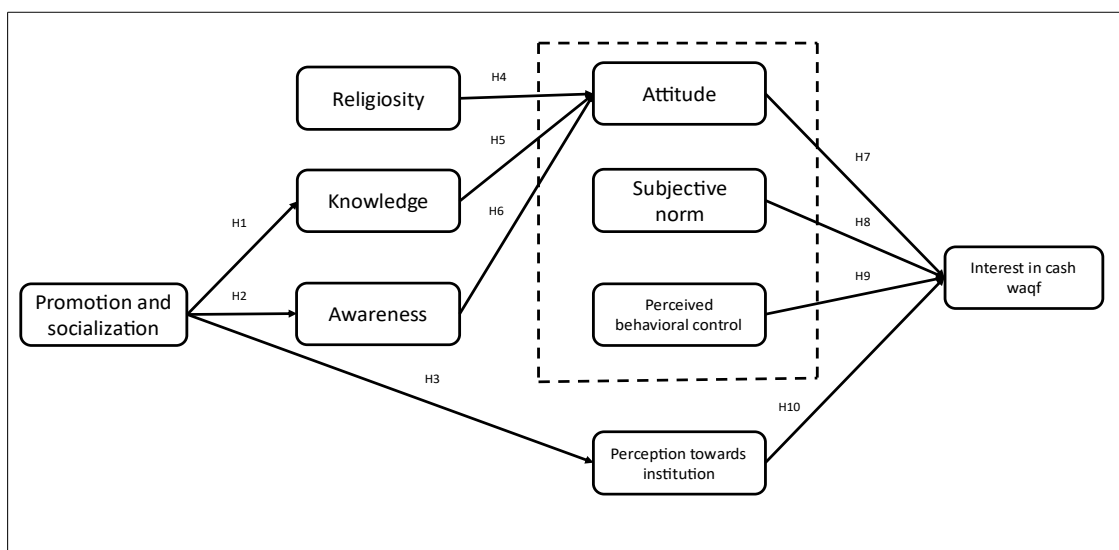


Figure 7: Framework

Based on this framework, there are several main variables that play a role in affecting the interest in cash waqf. The following is an explanation of the elements contained in the framework:

1. **Attitude.** It is an individual's attitude towards cash waqf can describe the extent to which a person has a positive or negative view of cash waqf activities. This attitude can be formed based on experience, information received, and personal assessment of the benefits of cash waqf.
2. **Promotion and socialization.** This activity aims to increase public understanding of cash waqf, so that more people are interested in participating. This can include campaigns, advertisements, seminars, and publications conducted by waqf institutions.
3. **Knowledge.** It is an individual has about the concept and benefits of cash waqf affects his or her interest in waqf. The higher one's understanding, the more likely one is to be interested in doing cash waqf.
4. **Awareness.** It includes the understanding that cash waqf is a form of worship and social contribution that can bring benefits both personally and to the wider community.
5. **Religiosity:** It is an individual's level of closeness or commitment to religious teachings. This factor can play a role in shaping positive attitudes and internal drive to endow money as part of worship or religious orders.

6. Subjective norms: It includes social pressure or a person's perception of the views of others who are considered important, such as family or friends. If the important people around him have a positive view of cash waqf, the individual is more likely to be interested in cash waqf.
7. Perceived behavioural control: This refers to one's perception of the ability to participate in cash waqf. If one feels capable, both financially and in terms of ease of procedure, then the intention to endow money may increase.
8. Perception towards institution: It encompasses one's belief and trust in the waqf institution. If the institution is perceived to be transparent, trustworthy, and has good performance, then the individual's interest in endowing money through the institution will increase.

The framework attempts to explain the factors affecting waqif's interest in cash waqf. This analysis aims to see what factors can significantly encourage public participation in donating cash waqf. The framework shows a conceptual model with several key components and relationships:

1. Primary input: Promotion and socialization. This serves as the starting point and influences three main elements: Knowledge (H1), Awareness (H2), Direct relationship to perception towards institution (H3).
2. Intermediate variables (within dotted box):
Religiosity: Connected to both attitude and subjective norm.
Attitude: Influenced by religiosity and knowledge.
Subjective norm: Social pressures and norms that influence behaviour.
Perceived behavioural control: Individual's perception of their ability to perform the behaviour.
3. Additional mediating factor:
Perception towards institution: How individuals view the cash waqf institution/organization.
4. Ultimate outcome:

Interest in cash waqf: The final dependent variable that all other factors aim to influence. Key relationships (hypotheses marked as H1-H10):

H1: Knowledge derived from promotion affects attitude.

H2: Awareness from promotion influences behavioural control.

H3: Promotion directly affects perception of institution.

H4-H6: Show how religiosity influences attitude and norms.

H7-H9: Demonstrate how attitude, subjective norms, and perceived behavioural control affect interest in cash waqf.

H10: Perception towards institution impacts interest in cash waqf.

This framework appears to be based on the Theory of Planned Behaviour (TPB) with additional constructs specific to cash waqf context. It suggests that:

1. Educational and promotional efforts are fundamental.
2. Religious factors play a significant role.
3. Both individual (attitude, control) and social (norms) factors matter.
4. Institutional trust is crucial.
5. Multiple pathways influence the ultimate interest in cash waqf.

The framework is particularly relevant for Islamic financial institutions and waqf organizations looking to increase participation in cash waqf programs, as it highlights the multiple factors that need to be addressed to successfully promote this form of charitable giving.

Conclusions and Suggestions

Based on the previous description, it can be concluded in the following table:

Table 4: Conclusions (Categories and Findings)

No	Category	Findings
1	Number of relevant and quality articles	32 articles
2	Most published years	2022 and 2023
3	Most Quartiles of Scopus	Q2
4	Most research locations	Malaysia
5	Most research methods	Quantitative methods
6	Most widely used theories	Theory of Planned Behaviour
7	Variables were found to have insignificant effect (as gap variables)	Shariah compliance, community participation, information technology, moral obligation, economic factors, personal characteristics, self-image, social norms, commitment, gender, age, experience, waqf property use, attitude, knowledge/literacy, religiosity, access to CWLS, awareness, relative advantage, amount of information, community factors, public factors

Based on the synthesized table, several important insights emerge. First, regarding research volume and temporal distribution, the analysis identified 32 high-quality and relevant articles. The publication pattern is predominantly recent, with the majority appearing between 2022 and 2023, indicating that this topic constitutes an emerging and rapidly developing field within the broader discourse on Islamic social finance and waqf studies.

Second, in terms of academic quality and geographical orientation, most studies were published in Scopus-indexed Q2 journals, reflecting a generally solid standard of scholarly rigor. Malaysia consistently appears as the primary locus of investigation, suggesting either the context-specific salience of the studied phenomenon or a comparatively higher concentration of academic interest and institutional support for waqf-related research in that country.

Third, the review highlights a clear preference for quantitative methodologies, with the Theory of Planned Behaviour (TPB) serving as the most frequently employed theoretical framework. This dominance indicates that existing scholarship is largely oriented toward modelling and predicting behavioural intentions, positioning intention-driven analyses at the core of current empirical efforts.

Fourth, the synthesis reveals several research gaps, particularly in variables that recurrently demonstrate insignificant effects across prior studies. These variables can be classified into distinct clusters. Under institutional factors, constructs such as Shariah compliance, community participation, information technology, and access to CWLS exhibited weak explanatory power.

For personal factors, variables including moral obligation, self-image, personal characteristics, demographic attributes (gender, age, experience), knowledge or literacy, and religiosity did not consistently predict behavioural outcomes. Within social or external factors, elements such as social norms, community factors, public factors, and economic conditions were similarly non-significant. For information-related factors, awareness, information availability, and relative advantage did not emerge as strong determinants. From a behavioural perspective, variables such as attitude and commitment also showed limited influence. Finally, in the category of property-related factors, waqf property use did not appear as a significant predictor.

Collectively, these findings demonstrate that, despite the growing volume of scholarship, substantial conceptual and empirical gaps remain. Future research thus holds considerable potential to refine existing models, test alternative theoretical perspectives, and provide more robust explanations for the determinants of public participation and behavioural engagement in contemporary cash waqf and crowdfunding ecosystems. As for suggestions, the next Systematic Literature Review is expected to accommodate reputable indexers similar to Scopus, such as Web of Science.

Acknowledgment

Thanks to Prof. Dr. Hartoyo, Dr. Sufrin Hannan, and Dr. Nur Hasanah for guidance and advice, so that authors can complete this research.

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