



Factors that Affect Community in Contributing to Cash Waqf for Economic Development: A Structured Review

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Abstract. Considering the importance of cash waqf in developing waqf institutions and enhancing the socioeconomic of the ummah. Cash waqf is seen also as alternative sustainable finance in economic development. It is easier for the community to do waqf even if they don't have land because cash waqf can be done as long as the individual has money. Research has shown that the factors that affect the community are important in ensuring the success of economic growth. Thus, this study aims to study and identify the factors that affect the community in contributing to cash waqf by conducting a Systematic Literature Review (SLR). This study employs three stages in conducting the SLR. It starts with identifying the review strategy where a search string is developed. A total of 736 publications from 2015 up to 2022 from three main academic databases, SCOPUS, Web of Science (WoS) and Springer were retrieved. After applying quality assessment criteria, 23 publications were qualified for analysis. Thematic analysis was then applied to thematically categorizes the identified factors. A large set of factors was identified in the literature. Identified factors were classified under seven main themes. These themes are; i) social influence; ii) system characteristics; iii) responsibility of waqf institution; iv) trustworthiness; v) religion; vi) individual behaviors; and vii) self-management. This study contributes theoretically by comprehensively identifying factors that affect the community in contributing to cash waqf. The findings also contribute empirically, particularly to the waqf institution, to help them understand what factors impact the community in might contribute to cash waqf and enhance their cash waqf collection to economic development.

Keywords: Cash Waqf · Economic Development · Finance · Systematic Literature Review

1 Introduction

Cash waqf is a form of charity in Islam that has been organised since the time of the Prophet SAW. It is one of the forms of giving that can strengthen the relationship of unity between Muslims. Waqf comes from the Arabic word “*waqafa*”, which means to restrain, confine, or prohibit. Waqf means prohibiting the movement or exchange of something for eternity [1]. Waqf is also known as “*sadaqah Jariah*”, which refers to the fact that the reward will continue to flow to the waqf even after the waqf has died. Waqf can be categorised into various forms such as waqf property (land, buildings, mosques, offices, hospitals and other property that can benefit society), corporate waqf (corporate shares issued and managed by Islamic banks, Shariah-compliant investment companies and takaful companies), and cash waqf (such as giving waqf in the form of cash to be used as an investment according to an agreement between waqif and waqf institution then, using the proceeds for charitable purposes [2, 3]).

Waqf is considered a socioeconomic component that effectively represents part of the Islamic ethical values in Islam, and it is used as an important source of financing for the economic development of a country. The implementation of cash waqf has attracted the attention of many researchers who are considering its potential and influence on development. However, there is no previous study that comprehensively deals with what has been done in this field. Cash waqf is popular nowadays because of its flexibility; anyone can contribute or donate in the form of cash waqf as long as they have cash. In addition, the distribution of the benefits is more practical in terms of a wide group of beneficiaries, the management is not complicated to manage, and it is easy to use for the daily needs of the beneficiaries.

The issue of waqf has taken on an important place following the efforts made by contemporary scholars, revealing the benefits related to the practice of cash waqf and its application in contemporary society. Most of the reviewed studies affirm that cash is an efficient instrument that can be an alternative to improve the development of various sectors such as education, health, commerce, and others. Such initiatives require large sums of money, which may take time for the government to fully achieve. Therefore, the search for a sustainable source of funds is necessary to address the problem of funding constraints. An indispensable part of Islamic socio-economics, cash waqf is a free social, political, and economic fund. Moreover, it is more pervasive and permanent because it is a voluntary activity characterized by eternity. In relation to the matter, this study is an effort to deal with what has been done in this field, which will further open new doors for scholars to take advantage of it for the development of the local economic sector.

Hence, this study aims to answer the research question by conducting a systematic literature review that identifies and analyses the relevant evidence for providing evidence-based results. This study examines the factors that influence community contributions to cash waqf. This study makes a theoretical contribution by identifying the factors that could be further developed to influence the community to contribute cash waqf. On the other hand, it contributes practically by helping waqf institutions increase their collection of cash waqf for economic development purposes.

2 Literature Review

In this section, we attempt to present the outlines of studied literature plus related reviews that have been done on factors that influence donors' participation in cash waqf. A detailed explanation will be presented in the next section since this article is a literature review. Cash waqf beneficiary not only for the donor (known as waqif) but also for the whole society. The study of the involvement of the community in cash waqf is limited but very instrumental in economic development and socioeconomic development. Most of the existing literature is more inclined to build their hypotheses based on observations rather than making a literature review related to the factors that influence society to give waqf in cash. There are only a few studies that examine that factor in depth. [4], for example, propose a framework based on planned behavior theory that includes knowledge, trust, and religiosity as factors that play a positive role in explaining the intention to contribute to cash waqf. Additionally, they also included social norms and perceived behavioral control. Supported by [5] study, which says that social norms and behavioral control influence a person's decision to give cash waqf. In addition to his research, it was found that additional factors were related to a person's attitude.

Reference [6] extended the unified self-structured questionnaires and post-interview fact-finding, which found that there is a lack of information about cash waqf among people that affects the collection of cash waqf funds. Using cash waqf promotions must focus on delivering a deeper understanding of the concept of cash waqf and how it differs from other types of Islamic philanthropy. In addition, they included perceived trust as a factor that impacts communities to contribute to cash waqf. This factor was also identified previously using Partial Least Squares Structural Equation Modeling (PLS-SEM) by [7]: trust in waqf institutions significantly affects Muslims' willingness to contribute to cash waqf. Another example is the work of [8], who adapted the Theory of Reasoned Action (TRA) model to study farmers' willingness to use the new cash waqf model by adding perceived barriers and socioeconomic variables in the study. This theory explains related to individual behaviors in donating their cash waqf. Furthermore, the theory also explains that the subjective norm has a significant impact on the intentions of low-income farmers to accept the model. Besides, awareness and perceived barriers have a greater impact on the elderly, wealthy farmers and highly educated. According to [9], the strongest motivation for charitable giving is religious, and it does not conflict with a humanistic motive. In addition to these studies, the management of waqf institutions can persuade people to make cash contributions to waqf. Therefore, considering the number of factors identified in this literature, it is required to pay attention to the factors that influence community participation in cash waqf. This study will focus solely on identifying factors that affect the community's ability to contribute to cash waqf for economic development.

3 Methodology

Based on previous studies, systematic literature review (SLR) will be preferred over other unstructured research methodologies if the researcher aims to trigger a critical understanding of the literature on a specific research topic [10]. Unlike other types

of non-systematic reviews such as narrative reviews, SLR consists of a staged, structured, predefined, replicable and transparent process to ensure the maximum number of methodologically relevant articles are evaluated [11]. This paper applies the systematic literature review (SLR) method due to its suitability to achieve the aim of this study which is identifying the factors that affect a community in contributing to cash waqf. The authors set a pre-defined protocol to conduct this SLR study using SLR principles established by [12]. The protocol was developed following the three main stages to conduct the SLR to analyze relevant existing literature. Figure 1 and Table 1, illustrate SLR stages by [12] and an overview of the SLR method.

This study’s methodology is following based on the procedures below:

- 1) First stage: planning, selecting the best review, and pursuing the research question. Proper planning is required for a successful result of the literature review. This study listed a main research question (outlined in Table 1) for synthesizing and comprehensively examining the factors that affect communities in contributing to cash waqf for economic development. Before starting to review publications, knowing suitable databases for selecting relevant publications is important. The databases employed

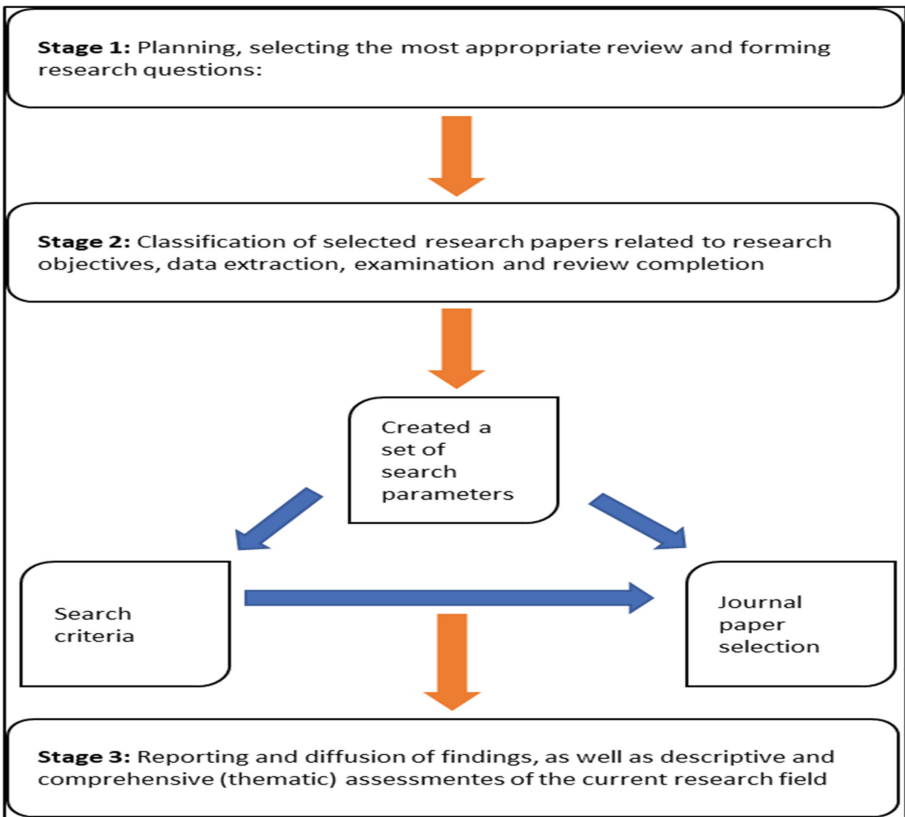


Fig. 1. SLR Stages by [12]

Table 1. An Overview of SLR Method.

Item	Description
Research question	What are the factors that affect a community in contributing to cash waqf?
Created a set of search parameters	Database used: SCOPUS, WoS and Springer Time range: 2013–2022
Search criteria	Topic choice: cash waqf The initial search in SCOPUS was followed by WoS and Springer Search words: Cash waqf Search loop: “Cash Waqf”, “Islamic Finance”, Behavioral Intentions”, Waqf Fund”, Islamic Economic Development”, “online waqf”, “Cash Collecting”, “Cash Waqf Contribution”, “Cash-waqf Financing”
Journal paper selection	Criteria for inclusion: English paper, abstract and keyword related to the research question and paper published between 2015 to 2022. Criteria for exclusion: Not English paper, not related to research paper and paper published before 2015. Choosing documents phases: examining the title of the paper, keywords used in the paper and examining the abstract
Conducting and reporting the review	Searching for appropriate paper, inclusion or exclusion based on title and abstract, inclusion or exclusion based on the full paper introduction and the conclusion, final selection of major related studies, and reporting the review

in this study were academic databases such as SCOPUS, Web of Science (WoS), and Springer. The search string that has been carried out (search words and search loop as shown in Table 1 based on the title, abstract and keywords of the publications indexed in this database.

- 2) Second stage: based on Fig. 2, the preliminary search showed 122 SCOPUS research publications, 97 research publications via WoS, and 517 research publications in Springer, for a total of 736 research publications from the databases. After merging these three lists and removing all duplicates, the list of publications was reduced to 136 publications. Then, inclusion and exclusion criteria were then applied, and all remaining publications were screened based on the criteria listed in Table 2. All non-English publications were excluded. Additionally, publications that were not related to explaining factors that affect cash waqf were also excluded. Hence, this process reduces the initial publications’ total to 23 publications.
- 3) Third stage: After the process quality assessment check was performed, only correlated publications were selected for review. Correlated publications that follow the exclusion criteria are not selected; only relevant and appropriate re-view publications are evaluated. After that, the researchers will decide to carry out the dissemination

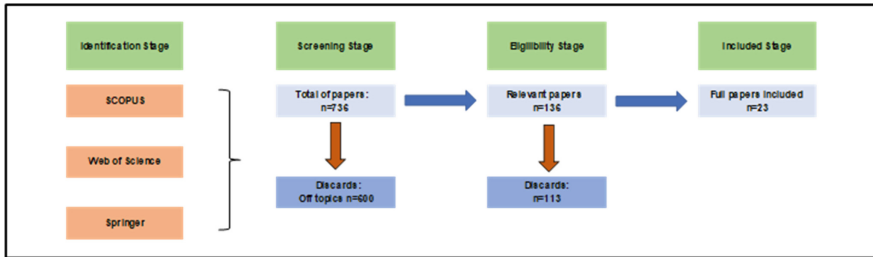


Fig. 2. Literature of Search Flow

Table 2. Inclusion and Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Publications language: English	Publications language: Non-English
Abstract included keywords associated with cash waqf, related to the research question	Not related to the research question, i.e., management of cash waqf
Paper published between 2015 to 2022	Published before the year 2015

in the third stage by carrying out both a descriptive and comprehensive (thematic) examination of the current field of study. The following section determines the year of publication, type of document, and journal title. To investigate thoroughly and in detail for each selected manuscript, a structured survey was used to facilitate the researcher to identify factors that parallel with the research question that has been set. The descriptive statistics of this study are discussed in the next section.

4 Result and Discussion

The results of a systematic literature review show that the total number of research studies related to cash waqf after filtering is limited to 23 publications studying factors that affect communities in contributing to cash waqf. Figure 3 illustrates the number of publications per year. The most publications were published in 2022, with a total of seven publications, while the fewest were published in 2015, with one paper. Figure 4 depicts the type of document for the publications, revealing that the majority of the publications were published as articles. According to Fig. 5, the majority of the publications examined used survey research as their research method.

5 Factors Derived from Systematic Literature Review

The results were classified into seven main themes; i) social influence; ii) system characteristics; iii) responsibility of the institution; iv) trustworthiness; v) religion; vi) individual behaviors; and vii) self-management. Then, these themes were translated into a sub-factor that affects the community in contributing to cash waqf. Table 3 shows these factors with the gathered evidence.

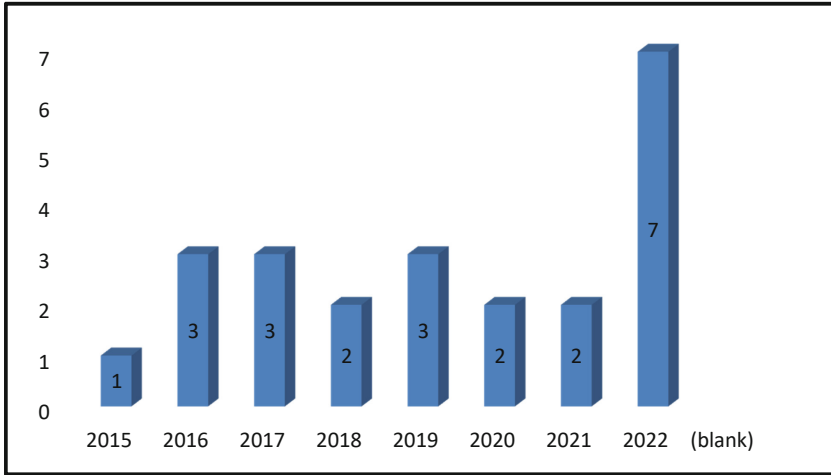


Fig. 3. Number of Publications by Year

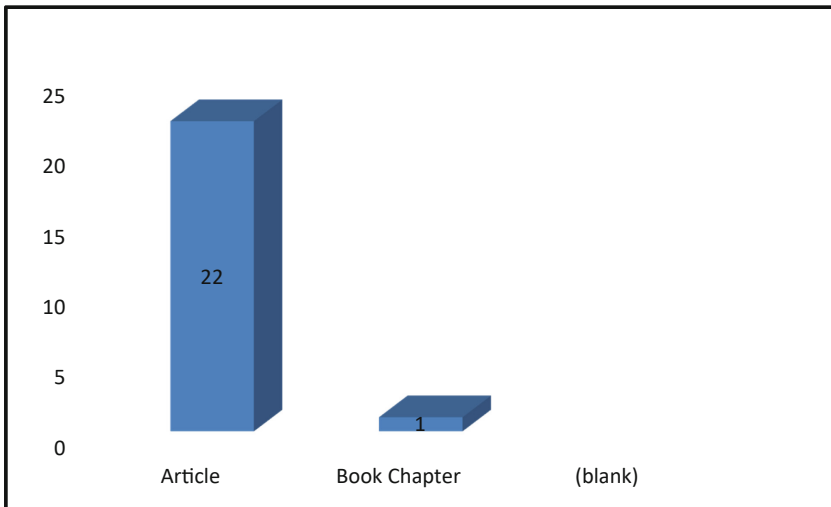


Fig. 4. Document type of publications

5.1 Social Influence

The social network effect and the use of social media are two factors that influence social influence. [13] concluded that social networks influenced by the value of sharing and rational insight in a wide group will improve the management of waqf institutions as well as increase the amount of cash waqf collections. Furthermore, one of the factors influencing people’s willingness to give cash waqf is their use of social media [6]. Social networks and the use of social media each have their characteristics, risks, and benefits that could determine the community’s decision to make a waqf with cash or not.

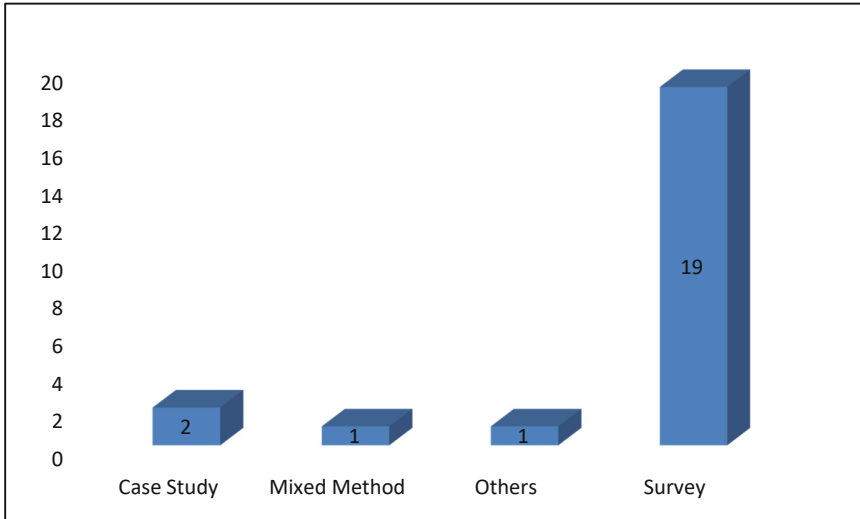


Fig. 5. Methodology of publications

5.2 System Characteristics

Accessibility [14, 15] convenience [14, 16]. Perceiving usefulness affects contribution cash waqf success [17].

5.3 Management of Institutions

References [4, 8, 16, 17, 19, 21, 22] found that campaigns to spread knowledge and awareness to the Muslim community are important so that the collection of cash waqf can be increased to be able to give benefits in various fields that are not only tied to the religious field alone. Furthermore, waqif privacy protection [9] and providing policymakers with information for cash waqf management [20] have an impact on people who contribute cash waqf. Furthermore, [9, 19] found that information about activities related to cash waqf development can play a role in determining the community's trust towards waqf institutions.

5.4 Trustworthiness

Factors related to system characteristics and institution management play an important role in developing community trust. Furthermore, [4, 6, 7, 9, 14, 16, 17] discovered that proof of waqf (saved by waqf institution) and direct interaction with waqif help to establish trust.

5.5 Religion

References [4, 16, 19, 22] discovered that the perception of *ihsan* significantly influences Muslims' sense of religiosity, which subsequently encourage generosity of waqf behavior.

Table 3. Factors affecting the community in contributing to cash waqf and studies references.

Factors Category	Sub-factors Affecting Community in Contributing to Cash Waqf	Publications
Social Influence	Social network effects	[13]
	Use of social media	[6]
Technology	Accessibility	[14, 15]
	Convenience	[14, 16]
	Perceived of usefulness	[17]
Management of Institution	Awareness	[6, 8, 17, 19]
	Privacy	[9]
	Information of activities	[9, 19]
	Policymakers	[20]
	Knowledge	[4, 21, 22]
Trustworthiness	Trust	[4, 6, 7, 9, 14, 16, 17]
Religion	Religiosity	[4, 16, 19, 22]
	Perceived <i>ihsan</i>	[9, 21, 22]
Individual's Behaviors	Attitude	[5, 17, 23–25]
	Subjective norm	[4, 8, 18, 23, 24]
	Perceived behavioral control	[4, 5, 23, 24, 26]
Self Management	Economic obstacles	[5]
	Perceived barriers	[5, 8]

5.6 Individual's Behavior

The most common factor influencing a community's decision to participate in cash waqf is individual behavior. One of the main project characteristics is the attitude that significantly influences the community's willingness to give cash waqf [5, 17, 23–25], Subjective norms [4, 8, 18, 23, 24], and perceived behavioral control have also had a favorable influence on the following waqf contribution.

5.7 Self-management

Individuals' economic omens toward the role of cash waqf might be tied to the waqif's intentions [5]. Hence, perceived barriers [5, 8] also play a role in motivating waqif to participate in a cash waqf contribution effort.

6 Conclusion

This study showed 23 publications conducted from 2015 to 2022. This study has successfully identified factors that affect communities' contributions to cash waqf using themes derived from the systematic literature review. The finding from the thematic analysis

was found that seven relevant themes affect communities to contribute cash waqf. This method of categorizing factors allows for a thorough understanding of the factors influencing the community's willingness to contribute to cash waqf. However, this study also contributes to waqf institutions' strategies about how to increase the collection of cash waqf funds from the community. The findings of this study are beneficial for waqf institutions and the community. Understanding the factors affecting waqf allows waqf institutions to design their cash waqf campaign with these factors in mind. Therefore, this approach increases the waqf institution's ability to launch a successful campaign by attracting more people to contribute cash waqf, thereby increasing the cash waqf fund.

This study addresses the theoretical gap where there is a lack of some factors that have not been identified thoroughly by other researchers. The identified factors are novel in answering the research question and serve as a foundation for future research opportunities. Using the findings of this study, future work can develop a model that can be used to test the success of cash waqf funds in a community. The model may include the measurement of community involvement in the development of cash waqf institutions. Therefore, the community will see cash waqf contributions as one alternative to financing if the implementation of the model is successful. At the same time, it will attract interest from individual contributions or corporate to contribute more on cash waqf.

The limitation of this study where it only focuses on the themes that have been identified using the SLR method by using WoS, SCOPUS and Springer as databases. However, these themes do not cover all the factors that affect the community in contributing to cash waqf. Therefore, future researchers can explore more other themes which are more expensive and related to factors that contribute to cash waqf. Moreover, future researchers also can add factors related to the theories on waqf, and another factor that influences individual intention in contributing cash waqf. Moreover, the SLR analysis can be expanded more by using various databases or sources such as Google Scholar or Emerald Insight. Furthermore, future research-er can also be carried out by focusing on developments based on cash waqf funds or the construction of an effective cash waqf management model.

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