

REPEATED GIVING OF CASH WAQF: A CASE STUDY OF SABAH, MALAYSIA

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ABSTRACT

This study examines repeated waqf contributions in Sabah State, Malaysia. Religious obligation, benevolence, and familiarity with and trust in the waqf institution are the variables that are expected to have a positive relationship with the repeated behaviour of giving waqf cash. These antecedents are drawn from previous empirical studies. A total of 200 respondents who have repeatedly contributed to cash waqf shared their opinions through a survey form distributed by using the “convenience sampling” method. The collected data were then tested employing variance-based structural equation modelling and the partial least squares path modelling method using SmartPLS 3.3 software. The results of the analysis show that all the variables, namely religious adherence, benevolence, familiarity with the waqf institution, and trust in the waqf institution significantly influence the behaviour of repeated cash waqf contributions. The study findings could be used by future researchers as a point of reference. In practice, waqf institutions could also benefit from the findings by better understanding their donors’ wishes and preferences.

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I. INTRODUCTION

Waqf is a charitable action performed with the intention of dedicating it to Allah SWT by prohibiting it from being sold, inherited, granted (*hibah*), or willed (*wasiyyah*) to meet the needs of the public or family. All charitable acts are highly valued in Islam and all Muslims are encouraged to donate a portion of their earnings to charity. Furthermore, waqf plays an important role in the development of a flourishing civilisation characterised by logical human behaviour and moral character. The institution of waqf has evolved continuously throughout Islamic history, from its inception during the Prophet Muhammad's (S.A.W) time to the present day. In fact, waqf funds have aided the advancement of Islamic educational and scientific movements (Baqtayan et al., 2018).

Today, waqf comes in many forms, including religious waqf, charitable waqf (which includes waqf for family posterity), and educational waqf (Osman, Htay, and Muhammad, 2012). Because waqf has traditionally been associated with poverty reduction, various types of awqaf have been established to help the needy, such as for healthcare and education (Abd Jalil et al., 2022; Ahmed, 2007).

Waqf is also practised in the form of cash waqf. This has been in existence for a long time, dating back to the Ottoman administration, who effectively established the practice over a long period of time (Ahmad, 2015). Furthermore, several countries, including Morocco, Indonesia and Middle Eastern ones such as Kuwait and Saudi Arabia, use cash waqf. Studies show that many countries have successfully implemented cash waqf as a viable alternative to high-interest loans (Nur Fauziah, 2021). Furthermore, it has been approved and is employed in Asian countries such as Malaysia, where the Malaysian National Fatwa Council authorised its use in 2007 (Yayasan Wakaf Malaysia, 2014).

Cash waqf is a type of gift that differs from regular waqf, which was initially known as *asl al-mal*, and is entirely or partially made up of cash (Cizakca, 2000). In reality, many Muslims in countries such as Malaysia have used cash waqf models such as direct cash waqf, takaful waqf, deposit cash waqf, and corporate cash waqf (Mohsin, 2009). Cash waqf is a flexible and simple method, by which anyone with money can give or contribute to waqf organisations in cash (Johari et al., 2015). According to Osman (2010), cash waqf provides numerous benefits to all stakeholders, including society, investors, and financial institutions. Waqf is typically centred on a structure or land, but only a few individuals or donors own the assets necessary to perform waqf. As a result, cash waqf has emerged as a viable option for those who do not have a flexible asset, but do have fixed assets to donate, such as cash. Therefore, anyone may practise monetary waqf charity as long as they do so voluntarily for the benefit of Allah S.W.T's bounty in this life and the next. According to Abd Jalil (2020), cash waqf is simple to give and does not require a large sum of money or wealth; therefore, it is appropriate even for the poor to contribute through cash waqf. To summarise, anyone can contribute to a monetary waqf.

In general, the expansion of cash waqf in Malaysia is still in its early stages. There are numerous issues with waqf administration in Malaysia in general, and cash waqf in particular, that have an impact on the recurrence of cash waqf contributions. In Malaysia, waqf administration is typically administered and controlled by various laws and regulations that fall under the jurisdiction of

the State Islamic Religious Council (SIRC), which is comprised of thirteen states and federal lands (Mahamood, 2006). As a result, differences in waqf institution administration and management across states may result in administration and management issues (Hassan, 2008).

Moreover, the SIRC in Malaysia offers only a limited number of religious activities and traditional humanitarian approaches to orphans and the poor. Consequently, although the cash flows from cash waqf are wider and varied, from improving education, to the use of money for school buildings in remote areas, and to supporting health services, waqf knowledge and training have not improved (Alias, 2011). Because of the lack of understanding and familiarity with waqf, especially cash waqf, waqf contributions are seen as not encouraging (Abd Jalil, 2020b).

Sabah is an East Malaysian state that occupies the northern half of the large island of Borneo. It is bordered to the west by Sarawak, and to the east and south by Kalimantan (Indonesian Borneo). The South China, Sulu, and Celebes seas also wash over Sabah's 800–900 mile (1,290–1,450 km) long, heavily indented coastline. During the British colonial period until 1963, the state was known as North Borneo. Waqf has been practised in Sabah, as it has in other Malaysian states, since the advent of Islam. However, it is unknown when the practice of cash waqf was originally established in the state. Nonetheless, cash waqf administration in Sabah began in 2019 with the formation of the Sabah State Waqf Management Board, which reports to the Sabah Islamic Religious Council. The Sabah Islamic Religious Council (MUIS) manages wakaf in the state of Sabah, based on the enactment of the Sabah Islamic Religious Council No. 5 of 2004, in which the Majlis became the sole trustee of wakaf, vows, and trusts.

Unfortunately, to the best of author's knowledge, research on waqf in Sabah is very limited. This lack of studies is detrimental to the growth of waqf practices in the state. As a result, the community and academics lack up-to-date information and data on waqf. Continuous research is critical for improving the efficiency of any field, including the practice of waqf. This was the motivation for conducting this research. The study intends to examine the practice of waqf in Sabah by considering it from the perspective of repeated contributions of cash waqf.

The paper is structured as follows. Following this introductory section, the second section reviews the relevant literature and derives the study hypotheses. The third section explains the methods employed, while the fourth and fifth sections discuss the findings and present the discussion on and implications of the study. The final section provides the conclusion and suggestions for future studies.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Repetition Contributions

In Islam, an individual's purposes are vital in deciding whether their actions are acceptable or not. Their intentions will decide whether or not their actions will benefit them in this world and in the future. Good intentions will also lead to good actions, which could affect the continuous effort to contribute to cash waqf and to build sustainable wealth for future generations (Mo et al., 2022). The act of

committed donation is also one of the ways for waqf institutions to continue to operate and contribute to society (Abd Jalil et al., 2019). The Prophet Muhammad SAW's hadeeth emphasises this objective: "Actions are intentional, and all will receive what is meant."

Although the factors that influence the first contribution may also influence recurring donations, the consequences of these factors on the two types of behavioural motivation may differ. According to Kassim et al. (2019), donors' trust in organisations, donors' knowledge, and the perceived efficacy of contributions have the greatest influence on donors' ongoing donations. According to Azizi et al. (2019), the attitudes held by endowers have been proven to be predictors of their intentions to re-contribute to monetary waqf. Furthermore, waqifs' internal commitment to cash waqf is determined by their attitude, knowledge and experience, which encourage repeated endowment (Anwar et al., 2019).

In summary, various studies have examined the behaviour of donors in repeatedly donating cash waqf. They have found that some people refer to this behaviour as repetitive, while others call it "loyalty" or "commitment."

2.2. Religious Obligation

Previous empirical findings have shown that religious duties play a major role in shaping an individual's views. The degree of religious devotion to ideas or practices cannot be ignored as potential influencers of social conduct (Di Pietro & Masciarelli, 2022). Religions can be defined as a collection of conducts linked to the actions of adherents (Osman et al. 2012). A religious person is someone who believes and performs religion practices in their daily lives. For example, they pray and, as their faith has taught them, engage in involuntary and charitable work.

In a study conducted in the state of Selangor, Malaysia, it was found that religious obligations affect cash waqf contributions, albeit not significantly (Prima Sakti et al., 2016). The religious obligation factor includes 'consistency with sharia principles', 'Islamic philosophy', 'Islamic sources: Quran and Hadith', 'non-riba instruments', and being 'free from gharar'. In another study, Johari et al. (2015) found that religious obligation has strong relationship with donors' intention to make repeated contribution of cash waqf. The majority of those who participated in their survey agreed that religious duty had the most weight when deciding whether or not to make a recurring contribution to a cash waqf. Performing acts of charity is also seen by Muslims as a means of receiving help from Allah, atoning for sin, avoiding punishment, thanking Allah for His mercies, and bringing a believer closer to paradise on the Day of Judgment (Barnett & Stein, 2012). It is therefore hypothesised that:

H1: There is a positive relationship between religious obligation and repeated contributions of cash waqf.

2.3. Benevolence

By definition, benevolence is the extent to which a trustee is believed to be good to trustors, rather than having an egocentric profit-based motive (Hassan et al., 2018). Benevolence is also crucial in the development of charitable activities. An

organisation's perceived kindness, capacity and integrity can also be used to assess its. A benevolent, helpful and honest charity will gain the trust of the beneficiaries.

As stated by Abu Hussin et al. (2013), there are seven pull factors that have been identified as having an influence on waqifs' contributions of cash waqf to waqf institutions in Malaysia: religious obligation; donating experience; trust in the waqf institution; trust propensity; benevolence; familiarity with the waqf institution in general; and access to cash waqf. Furthermore, an empirical study based on this conceptual model found that the benevolence factor greatly influenced a waqif's behaviour in making waqf cash donations (Johari et al., 2015).

To further enrich the discussion about the relationship between benevolence and donation behaviour, some examples of the findings of previous studies in the more general discipline of charity could be used for reference. For example, Umer et al. (2022) found that having an earned endowment decreased benevolence when the recipient is a charitable organisation. The likelihood of future donations was predicted by personal rather than societal benefits. Only benevolent beliefs were linked to donation intentions, according to a path model (Umer et al., 2022). When presented with a charitable message as opposed to an altruistic one, committed donors were more inclined to donate (Ferguson et al., 2008). It is consequently hypothesised that:

H2: There is a positive relationship between the benevolence factor and repeated contributions of cash waqf.

2.4. Familiarity with Waqf Institutions

The experience and knowledge of a brand, product, or organisation are referred to as familiarity (Torres-Moraga et al., 2010). It is the result of a user's accumulation of related experiences as a consumer or participant in other interactions (Osmundsen et al., 2022). Familiarity is an understanding of something based on previous interactions, experiences, and learning (D'Antoni & De Stefani, 2022). Donors' knowledge of a charity organisation's projects and activities is strongly related to their familiarity with its social role in the non-profit sector (Sargeant & Lee, 2002). On this basis, Sargeant and Lee discovered that donor trust and participation are related to familiarity with charity organisations.

In the context of waqf, according to Jalil and Ramli (2008) donors are not aware of or familiar with the projects and activities conducted by waqf organisations. This is due to the fact that the proposed building or project to benefit from donations did not exist at the time of the contribution. Another study found that the frequency of cash waqf contributions was related to waqf familiarity (Johari et al., 2015). This study supports the idea that familiarity affects how endowers are perceived (Johari et al., 2018). Its results show that in the context of the charity sector, factors related to brands have a significant impact on behavioural intention. In particular, brand anthropomorphism, brand familiarity, and brand trust have significantly positive effects on the intention to support charities. Familiarity has also been discovered to mediate the effects of brand anthropomorphism on the intention to support charities (Ha et al., 2022). Therefore, it is hypothesised that:

H3: There is a positive relationship between familiarity with the waqf institution and repeated contributions of cash waqf.

2.5. Trust in Waqf Institutions

Trust is a factor that is usually included when testing factors that influence loyalty or repeat behaviour. According to the classical definition, trust is one's expectation of the possibility that a trustee will perform a desirable action (Deutsch, 1975). A more appropriate definition for this study is that of Sargeant and Lee (2004), who define trust as the level of donor belief that a charity will behave as anticipated and fulfil its responsibilities.

In general, trust influences a person's behaviour. Pavez, Gómez, Lauhié, and González (2021) suggest that the relationship between cognitive confidence and project team resilience has an impact on group confidence and power. Another study found that employees' trust in organisational authorities would be more strongly related to their support for the authorities if they perceived the outcomes associated with authorities' decisions to be relatively unfavourable (Brockner et al., 1997). It has also been found that trust has a significant impact on internet banking acceptance (Suh & Han, 2002).

In relation to waqf, in a conceptual study based on social exchange theory, Abd Jalil et al. (2019) proposed the trust factor as an important antecedent that influences waqif behaviour to commit to giving cash waqf. They also attempted to assert that the trust factor among waqifs was an antecedent mediator that connected the information disclosure factor with the waqif's behaviour to commit to giving cash waqf. Furthermore, several previous studies have demonstrated that trust in waqf organisations favourably affects attitudes regarding cash waqf and the intention to participate in it. As indicated by the findings of Azizi et al. (2019), the confidence factor in waqf institutions is a determinant of Malaysian Muslims' attitudes towards engaging in cash waqf. In addition, Kasri and Chaerunnisa (2022) suggest that in Indonesia waqf institutions may be able to increase the involvement of Indonesian Muslim millennials by emphasising the importance of trust. In addition, it is argued that in order to foster prospective waqifs' (waqf donor) willingness to engage in online waqf, waqf institutions need to be more open with their information dissemination, maintain a positive reputation, and continue to foster trust among the millennial generation. It is therefore hypothesised that:

H4: There is a positive relationship between trust in the waqf institution and repeated contributions of cash waqf.

Based on previous studies, the following theoretical framework is proposed.

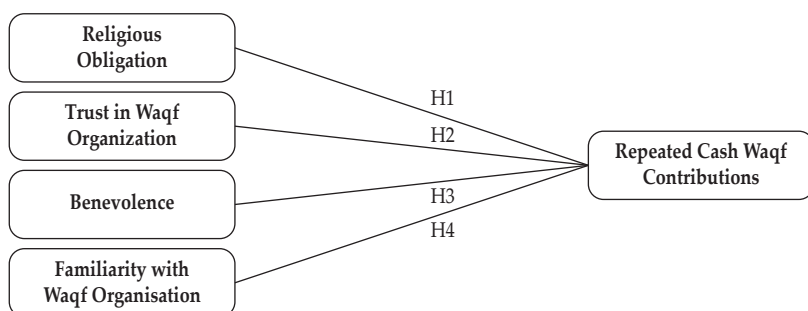


Figure 1.
Proposed Theoretical Framework of the Study

III. METHODOLOGY

3.1. Samples

This research paper employed deductive research techniques. The deductive approach allowed the researcher to conduct quantitative research by distributing questionnaires to respondents, who answered each question about their intention to make a cash waqf contribution in Sabah, which is the focus of the study and from where the data were collected. This state was chosen for its thriving economy, various business developments, and many Islamic foundations. Its majority population is Muslim, with various jobs, including in the private sector, government sector, and self-employment. However, its waqf sector is arguably underdeveloped (Peng et al., 2021). Therefore, in the research the sample targets are Muslim communities with experience of cash waqf contributions.

The questionnaire was divided into two parts; part A concerned the demographics of the respondents, while part B dealt with measurement of the variables used. The set of questionnaire was validated by an expert in the research field, then pretested with a number of respondents before being created in Google Forms and distributed to the respondents. The convenience sampling technique was used to identify respondents. Filter questions were asked to ensure that only targeted respondents completed the questionnaire. Due to time constraints, the survey was conducted for only one month.

In the convenience sampling method, according to Green (1991) for up to four predictors, the minimum sample (medium effect) size should be 84. However, a total of 200 valid responses were received through the online survey.

3.2. Measures

This quantitative study utilised a framework combining various factors to study repeated cash waqf donations in Sabah, Malaysia. Specifically, a conceptual framework was proposed to model the effect of religious obligation (Di Pietro & Masciarelli, 2022; Johari et al., 2015); benevolence (Chen & Dhillon, 2003; Johari et al., 2015); familiarity with the waqf institution (Johari et al., 2015; Kassim et al., 2019); and trust in the waqf institution (Abd Jalil, 2018; Johari et al., 2015) on repeated cash waqf (Abd Jalil et al., 2019; Johari et al., 2015).

Figure 1 above shows the proposed theoretical framework of the study, while Table 1 below explains the measurement of the variables. It is notable that all questionnaire items were measured using a 5-point Likert scale (1= strongly disagree, 2= disagree, 3= neither agree nor disagree, 4= agree 5= strongly agree). The reliability and validity of the construct have also been established. Following that, The collected data were analysed using SPSS for demographic breakdown and SEM to test the validity and relationship between the variables.

Table 1.
Measurement of Variables

Variable	Items	Sources
Repetitive cash waqf contribution	I will repeat cash waqf contributions in the near future.	(Abd Jalil et al., 2019; Johari et al., 2015)
	I will repeat cash waqf contributions in the next three months.	
	There is a high chance that I will repeat cash waqf contributions in the future.	
	I believe that habits encourage repeated cash waqf contributions.	
	I do not have any intention to donate cash waqf.	
Religious Obligation	I have a religious obligation to donate cash waqf to Islamic waqf institutions.	(Di Pietro & Masciarelli, 2022; Johari et al., 2015)
	I think donating to at least one waqf institution is a noble act.	
	I think that not donating to waqf institutions fails to fulfil religious obligations.	
	I contribute cash waqf to conform to my religious principles.	
Trust in the Waqf Institution	The process of collecting funds of the waqf institutions is trustworthy.	(Abd Jalil, 2018; Johari et al., 2015; Kasri & Chaerunnisa, 2021)
	I trust that waqf institutions do their best to help beneficiaries.	
	The management of waqf institutions is trustworthy.	
	I trust that the waqf institution will act as anticipated.	
Benevolence	I expect I can count on waqf institutions to consider how their actions affect me.	(Chen & Dhillon, 2003; Johari et al., 2015)
	I expect that waqf institutions put beneficiaries' interests before their own.	
	I expect that waqf institutions have good intentions.	
	I expect that the intentions of waqf institutions are benevolent.	
Familiarity with the Waqf Institution	Compared with others, I have significant information about cash waqf.	(Johari et al., 2015; Kassim et al., 2019)
	I am familiar with the different causes of different waqf institutions.	
	I know what kind of activities waqf institutions employ.	
	I know cash waqf is collected for specific projects.	
	I am aware of diverse waqf institutions that collect cash waqf.	

3.3. Data Analysis Method

We followed the suggestion of Byrne (2013) in conducting the data analysis using SEM and took the following steps: model specification, identification, parameter estimation, model evaluation, and model modification. We utilised SPSS version 28 to examine the demographic analysis and SmartPLS 3.3 to test the measurement model and structural model.

IV. FINDINGS

4.1. Demographics

Out of the 200 respondents, 71 per cent were female, and 29 per cent were male. The majority were 15 to 30 years old, followed by the 31 to 40, 41 to 50, and 50 years old and above age groups. We received 97 questionnaires from the M40 income group, 86 from the B40 group and 17 from the T20 group. B40, M40, and T20 refer to the household income classification in Malaysia. B40 represents the bottom 40%, M40 represents the middle 40%, while T20 represents the top 20%.

Table 2.
Profile of the Respondents

	Frequency (n)	%
<i>Gender</i>		
Male	58	29
Female	142	71
<i>Age Group</i>		
15-30 years	105	52
31-40 years	46	23
41-50 years	27	14
>50 years	22	11
<i>Income</i>		
Below RM4800 (B40)	86	43
RM4800 - RM11,000 (M40)	97	48.5
RM11,000 & above (T20)	17	7.5

4.2. Assessment of the Measurement Model

Table 2 shows the results of internal consistency reliability. This is shown to be satisfactory based on several observations, such as a Cronbach’s alpha value of each construct exceeding 0.7 (Taber, 2018); loading values above 0.5 (Maskey et al., 2018); composite reliability (CR) of each construct exceeding the threshold value of 0.7; and average variance extracted (AVE) above 0.5 (Anaza et al., 2021). The results show that the minimum threshold acceptance for the internal consistency reliability measurement is at a satisfactory level.

Table 3.
Internal Consistency Reliability

Construct	Items	Loadings	Cronbach’s Alpha	CR	AVE
Repetition	LYT 1	0.851	0.896	0.923	0.707
	LYT 2	0.798			
	LYT 3	0.822			
	LYT 4	0.878			
	LYT 5	0.852			
Religious Obligation	RO 1	0.794	0.906	0.930	0.727
	RO 2	0.857			
	RO 3	0.850			
	RO 4	0.895			
	RO 5	0.863			

Table 3.
Internal Consistency Reliability (Continued)

Construct	Items	Loadings	Cronbach's Alpha	CR	AVE
Trust	TWI 1	0.894	0.944	0.957	0.815
	TWI 2	0.900			
	TWI 3	0.916			
	TWI 4	0.896			
	TWI 5	0.908			
Benevolence	BE 1	0.813	0.899	0.925	0.713
	BE 2	0.859			
	BE 3	0.920			
	BE 4	0.799			
	BE 5	0.826			
Familiarity with Waqf Institution	FWI 1	0.825	0.885	0.925	0.713
	FWI 2	0.826			
	FWI 3	0.865			
	FWI 4	0.775			
	FWI 5	0.838			

If the square root of the AVE is greater than the correlations between the measure and all other measures, the measurement model is said to have discriminant validity. As established by the findings, all the square roots of AVE exceeded the off-diagonal elements in their corresponding row and column. The bold figures in Table 4 represent the square roots of the AVE, whereas those not in bold represent the correlation coefficient between constructs. According to the table, the square roots of all the off-diagonal elements are lower than those of the AVE (bold on the diagonal). As a result, the Fornell and Larker criterion is satisfied. In general, the reliability and validity tests of the measurement model are satisfactory, indicating that the measurement model used in this work is valid and fit for the purpose of estimating the structural model parameters.

Table 4.
Fornell-Larcker Criterion

	Repetition	Religion	Trust	Benevolence	Familiarity
Repetition	0.844				
Religion	0.695	0.826			
Trust	0.559	0.885	0.853		
Benevolence	0.586	0.790	0.843	0.841	
Familiarity	0.699	0.897	0.632	0.626	0.903

4.3. Structural Model

Figure 2 shows the results of the structural model. A bootstrapping approach with 500 resamples was used to obtain the t-values. According to Huber, Herrmann, Meyer, Vogel, & Vollhardt (2007), the path coefficients must be greater than 0.100 and statistically significant at the 0.05 level in order to account for a particular effect on the model.

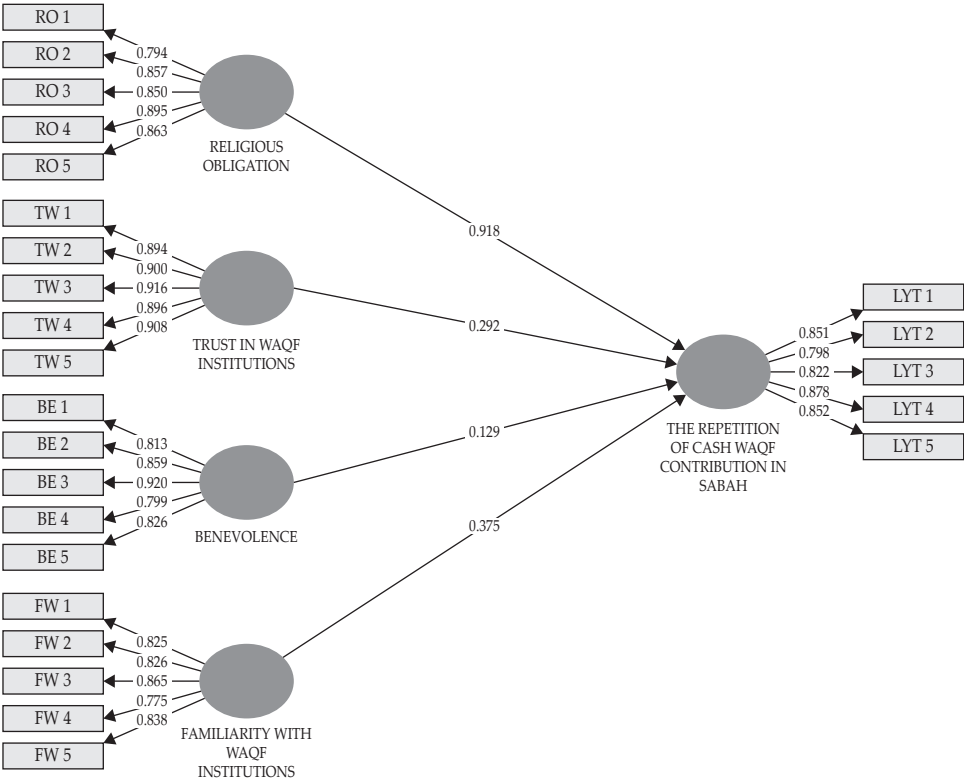


Figure 2.
Structural Model Results

Table 5.
Results of the Structural Path Analysis

Relationship	Std. Beta	Std. Error	t-value	P-value	Decision	f ²	R ²
Rel → Rep	0.918	0.426	6.094	0.000	Positive	0.737	0.262
Tru → Rep	0.292	0.204	1.831	0.001	Positive		
Ben → Rep	0.129	0.487	2.131	0.000	Positive		
Fam → Rep	0.375	0.388	1.294	0.000	Positive		

Note: Rel = Religious, Tru = Trust, Ben = Benevolence, Fam = Familiarity, Rep = Repetition

Table 5 shows the results of the structural path analysis. It was found that religious obligation, trust in waqf institutions, benevolence, and familiarity with waqf institutions were significant in influencing repeated cash waqf behaviour. It was also found that the current model can account for 26.2 per cent of the variation in repeated cash waqf contributions in Sabah.

To determine the size of the effect, this study followed Cohen’s (1987) guidelines of 0.02, 0.15, and 0.35 for minor, medium, and large impacts, respectively. According to the f² values, all other relationships between religious obligations, trust in waqf institutions, benevolence, and familiarity with waqf institutions, and repeated cash waqf contribution achieved high impact, with an f² value of more

than 0.73. Furthermore, Chin (2010) defines a cross-validated redundancy $Q^2 > 0$ as a predictive model. As shown in Table 5, the Q^2 values are greater than zero, indicating that the model is sufficiently predictive.

V. DISCUSSION AND IMPLICATIONS

Islamic financial operations, such as monetary waqf donations, need repetitive giving behaviour to increase contributions and improve organisational performance. Additionally, such behaviour also boosts the probability of past donors returning to the organisation. Furthermore, the trust institutions administer assets to make them more accessible to donors (Luhmann, 1979). From our findings, a good result was discovered with regard to the connection between waqf obligations and loyalty (in this case, one of the characteristics of loyal donors is that they repeat their donation to the same organisation.), which should lead to a large rise in the number of waqf donors in the future. Moreover, by giving cash waqf, donors are performing a charitable act which will be recompensed by God. When two parties trust one another, misunderstandings can be avoided. To achieve this, trust between the two sides is vital, as is confidence in the competence of the organisation. As such, this shows that trust between two people can sustain and drive a strong connection.

Benevolence is also essential in our day-to-day actions. If people do not have feelings of kindness, they will behave carelessly and harm themselves or others. Charitable individuals will always be ready to help, thus leading people to donate funds to Islamic endowments as they know that the money they donate will assist others in need. In order to guarantee that donees will continue to contribute, it is essential for them to be knowledgeable about waqf (in particular, contributors and other Muslims). There is a greater appreciation of issues when one has better awareness and information of waqf institutions, their purposes, and their operations.

Further analysis indicates that cash waqf offers a plethora of advantages as a result of its adaptability. Due to the modest quantity of money needed, it can draw the attention of many Muslim communities in Sabah. Through cash waqf funds, abandoned assets that need financial backing may be developed for the benefit of the Islamic economy. Cash waqf money may also be used to assist Islamic religious schools and educational institutions, as well as to preserve other Islamic assets. Therefore, it is important to consider the waqif's or contributor's motivations for donating funds to a particular council, since they are not permitted to administer their own waqf property in Malaysia.

Based on the findings and discussion above, several implications can be derived. First, in relation to academic research, the study adds to the body of knowledge by confirming the positive association between religious obligation, compassion, familiarity, trust and the behaviour in donating monetary waqf, which has been proposed and studied previously. The contribution is significant because it reinforces academic theory and previous empirical findings, allowing future researchers to develop hypotheses with greater certainty.

Second, this research can assist waqf practitioners in gaining better understanding and knowledge of cash waqf and waqf institutions, thereby

increasing their waqf literacy. The study also confirms that religious obligation, trust in waqf institutions, benevolence, and familiarity with waqf institutions all have a significant impact on encouraging repeat cash waqf contributions. This outcome is undoubtedly beneficial to practitioners because it can increase their sense of responsibility. People will gradually realise the benefits of contributing cash waqf and managing the funds well, knowing that religious obligation plays an important role as related factors. These research findings can also help waqf practitioners become more responsible in the future.

Furthermore, waqf institutions are organisations that manage property or money donated by others. Being responsible for maintaining such properties, it is critical to run a well-managed and transparent organisation, one in which practitioners can trust, since the property managed is owned by the practitioners. In this study, the variables that are involved include benevolence or kindness, which play a significant part in everyday activities. The feeling of kindness may assist organisations in improving their management system in order to operate more effectively and provide a better service to practitioners. Furthermore, religious obligations were shown to have a major effect in the study. Therefore, third, as organisations that manage property and money according to Shari'ah principles, the nature of accountability, transparency, and trust should be carefully considered and practised in their management. As a result of improved trust among practitioners, more will be encouraged to give cash waqf.

VI. CONCLUSION AND SUGGESTIONS FOR FUTURE STUDIES

The study has considered the factors which influence repeated cash waqf behaviour in Sabah State, Malaysia. The results show that religious adherence, benevolence, familiarity with waqf institutions, and trust in waqf institutions significantly influence the repeated behaviour of donating cash waqf. Therefore, all essential measures should be taken to strengthen waqf institutions in general and particularly to raise the amount of cash waqf collected. This will ultimately enhance the socioeconomic status of Muslims in general and the state in particular.

Nevertheless, it is also realised that the study has several limitations. First, the model only used a few variables due to data limitations. Second, due to the fact that the target audience is limited to Muslim groups with experience of giving cash waqf, this study does not relate to a broader population since it only contains information regarding cash waqf contributions. Third, since the surveys were only disseminated via online platforms such as WhatsApp and Telegram, and were prepared in English, some respondents were unable to reply owing to the poor internet access.

Therefore, we would like to provide some suggestions for future investigations relevant to this study area. First, the scope of the sample could be expanded; for example, to the whole of Sabah and Sarawak or the whole of Malaysia, to achieve a more comprehensive study. Second, future researchers could test other factors from different theories; for example, social exchange theory and social responsibility theory. Finally, in the future researchers could add mediator or moderator variables in the framework of the study model to further enrich the findings regarding the behaviour of cash waqf donors.

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