



Contents list available at: <https://journal.unesa.ac.id>  
**al-Uqud: Journal of Islamic Economics**  
Journal homepage: <https://journal.unesa.ac.id/index.php/jie>



## The determinants of cash waqf re-endow intention in Malaysia

<sup>1</sup>Marina Kassim, Institute of Islamic Banking and Finance, International Islamic University Malaysia, Malaysia.

<sup>2</sup>Nor Azizan Che Embi, Department of Finance, Kulliyah of Economics and Management Sciences, International Islamic University Malaysia, Malaysia.

<sup>3</sup>Razali Haron, Institute of Islamic Banking and Finance, International Islamic University Malaysia, Malaysia.

<sup>4</sup>Khairunisah Ibrahim, NF Inspires Trading & Consultancy, Malaysia.

---

### Article Info

#### **Paper type:**

Research paper

#### **Keywords:**

Cash waqf, Familiarity, Intention to endow, Perceived efficacy, Trust.

#### **Article history:**

Received: 24 May 2022

Revised: 14 October 2022

Accepted: 19 October 2022

Available online: 01 January 2023

---

### Abstract

Cash waqf has significant potential to improve Muslims' economies, particularly in financing social and cultural activities. Most governments today are experiencing financial difficulties, with inadequate means to cover public needs and ensure that all residents are in good standing. Thus, this paper discusses internal factors such as trust, familiarity, and perceived efficacy as possible factors influencing cash waqf endowers' intention to reendow. The population for this study is 13,940 cash waqf donors in the Klang Valley, which covers Selangor and Kuala Lumpur, and a purposive sampling method was used. Based on the finding gathered using PLS analysis on 382 respondents indicated that internal factors (trust, familiarity, perceived efficacy) positively influence intention to reendow among cash waqf endowers. Trust is the most dominant factor that influences the intention to reendow. It may indicate that the higher the trust level a person has, the higher the intention to reendow. These study suggestions are other variables influencing the intention to reendow and should be explored further. Moreover, this study offers management implications, such as empirically proven conclusions on internal factors (trust, familiarity, perceived efficacy) that influence endowers' intention to reendow to waqf organisations.

---

\*Corresponding author: [marinahj.kassim@yahoo.com](mailto:marinahj.kassim@yahoo.com)

Please cite this article in APA style as:

Kassim, M., Che Embi, N. A., Haron, R., & Ibrahim, K. (2023). The determinants of cash waqf re-endow intention in Malaysia. *Al-Uqud: Journal of Islamic Economics*, 7(1), 126–137. <https://doi.org/10.26740/aluqud.v7n1.p126-137>

---

### Introduction

Cash waqf is still considered a new type of waqf (Anuar et al., 2019). Cash waqf plays a significant part in the country's economy and society and the progress of the Muslim community's socioeconomic well-being (Ali & Markom, 2020). It is also one of the alternative

mechanisms in Malaysia that can promote overall social welfare and eliminate poverty while reducing the government's burden. Most governments today are experiencing financial difficulties, with inadequate means to cover public needs and ensure that all residents are in good standing. For example, the Malaysian government has set aside RM 2.6 billion in its recent "Bantuan Rakyat 1 Malaysia" Social Safety Net Program (Ismail, 2021). In Malaysia, construction and land use are standard practices for waqf. The country has also practised decentralisation of management of the assets of the waqf (Anuar et al., 2019).

Despite waqf's contributions to society, there are some challenges peculiar to waqf from a local perspective. According to Azizi et al. (2019), Malaysians' response to cash waqf still needs to be improved. Even though Malaysia's cash waqf programme has gained traction recently, other issues surfaced when the scheme's contributors demanded transparency in the fund's use. The activities have forced the plan to develop slower and reach fewer people due to a few obstacles (Farhanah et al., 2015). As a result, cash waqf development in Malaysia is still in its early stages.

In Malaysia, cash waqf institutions in Pinang, Pahang, and Johor show a reduction in the growth of cash waqf collections in the first two states. However, there needs to be uniformity in the growth of cash waqf collections in Johor (Haron et al., 2016). The situation in Selangor is similar, with inconsistencies in the collection and distribution of monetary waqf (Khan, 2022). The cause of the problem is reported to be a need for marketing initiatives to encourage people to invest their money, resulting in poor collections (Haron et al., 2016). As a result, recognising the factors that influence the giving intentions of recurrent endowers is critical to optimise gifts vs attracting new endowers (Azizi et al., 2019). However, little is known about the characteristics that influence donors' willingness to donate a second or continuing time. Thus, to ensure the success of waqf institutions in Malaysia, this study investigates how internal (trust, familiarity, perceived efficacy) factors influence waqf endowers' desire to endow and repeat endowing behaviour (Faudah et al., 2015). As a result, this research aims to forecast endowers' intentions in cash waqf in the future and identify the factors that influence endowers' intentions.

## Literature Review

According to Johari et al. (2015), internal factors influence the intention to reendow and relate to controllable elements that cause a donor to continue donating after the first time. According to previous research, religious obligation (Pharoah & McKenzie, 2013; Wright, 2002), donating experience (Sargeant & Lee, 2004b), familiarity with the organisation (Beldad et al., 2014), perceived efficacy (Beldad et al., 2014), trust in the organisation (Sargeant & Lee, 2004a), and accessibility to donate all influence people's decision to donate to charitable organisations (Aziz et al., 2013).

### *Trust*

Voluntary organisations are established on the foundation of trust (Sargeant & Lee, 2004). Trust is defined as a donor's belief in a charity's ability to behave as expected and fulfil its pledges (Sargeant et al., 2004b). A high level of public trust aids charities in maintaining a positive social image, which is necessary for fundraising and achieving their goals (Bendapudi et al., 1996). Although there have been few empirical studies on the impact of trust in non-profit-donor relationships, there is now a wealth of empirical evidence to demonstrate the essential function of trust in shaping relationships between corporations and customers (Sargeant et al., 2005; Gounaris, 2005). Higher levels of trust improve the chances of forming a connection. If a relationship already exists, trust leads to higher levels of commitment, which leads to increased sales and loyalty (Dwyer et al., 1987). According to Gaskin (2000), trust is also necessary for establishing public goodwill, which can lead to donor retention and increasing

donations. According to [Sargeant et al. \(2007\)](#), trust in charitable organisations can lead to commitment and devotion to those organisations. Donors dedicated to a cause are more inclined to give consistently, assuring the organisation's financial stability.

#### *Familiarity*

The experience and understanding of a brand, product, or organisation are referred to as familiarity ([Torres-Moraga et al., 2010](#)). Familiarity refers to the ability to understand something based on prior interactions, experiences, and knowledge ([Gefen, 2000](#)). It results from consumers' previous experiences as customers or participants in previous events ([Hoch & Deighton, 1989](#)). A donor's acquaintance with the charity sector is strongly linked to their awareness of the charity organisation's activities and activities related to the organisation's social role ([Sargeant et al., 2004a](#)). Donor familiarity with charity organisations is linked to donor trust and participation ([Sargeant & Lee, 2002a](#)). It has also been observed that familiarity with the organisation influences financial contributions ([Torres-Moraga et al., 2010](#)). [Snipes & Oswald's \(2010\)](#) revealed that familiarity with the non-profit organisation is a factor in monetary donations. They discovered that celebrity involvement makes people aware of a non-profit organisation.

#### *Perceived Efficacy*

The decision to donate money to a charitable organisation is known as the perceived effectiveness of the donor's contribution, and it is usually founded on the notion that the donation, regardless of its size, would help alleviate others' suffering or help resolve a societal ill ([Beldad et al., 2014](#)). [Duncan \(2004\)](#) points out that a donor's perception of assisting others, such as charitable giving, is founded on the desire to "make a difference" in other people's lives. According to a prior study, people are only willing to give again if they perceive their efforts had little impact ([Bekkers, 2003](#)). In the domains of charity, economics, and psychology, efficacy is frequently investigated ([Bekkers & Wiepking, 2011](#)). Felt efficacy and perceived need are more robust indicators of a desire to donate money to the institution ([Diamond & Kashyap, 1997](#)). However, displaying perceived need may backfire if the need is considered unsolved or donors believe their donation would have little influence ([Bekkers & Wiepking, 2011](#); [Thornton et al., 1991](#)). Knowledge of need and efficacy in the charity sector should be connected because understanding need may drive giving charity more strongly when efficacy is high. Donations to religious causes, international support, and domestic public benefit groups are more strongly connected with perceived efficacy among persons with strong altruistic values ([Bekkers & Wiepking, 2003](#)).

#### *Hypotheses Development*

##### *Trust and Intention to reendow*

The assumption that an organisation/sector and its personnel would never take advantage of stakeholder weaknesses by being fair, reliable, competent, and ethical in all transactions is what trust is defined as ([Sargeant & Lee, 2004](#)). A trusting relationship with customers is a crucial source of competitive advantage for every organisation ([Barney & Hansen, 1994](#)). The necessity of trust is notably more substantial in the case of waqf institutions, as a failure to sustain people's trust could result in adverse effects such as lower donations, image harm, or even organisational collapse ([Sargeant & Lee, 2004](#)). [Fauzi et al. \(2019\)](#) revealed that trustworthiness's waqif toward waqf institutions contributed effectively positively to waqf motivation to engage in waqf when studying the impact measurement of trust in cash waqf contribution in Wakaf Selangor Muamalat. Although not empirically proven, [Fuadah et al.](#)

(2015) propose that a waqf institution in Malaysia should establish a positive reputation to increase confidence and intention. Thus, the following hypothesis is proposed:

*H1: Trust has a significant influence on the intention to reendow.*

*Familiarity and Intention to reendow*

Snipes & Oswald (2010) found that familiarity with the non-profit organisation is a factor for cash donations. Torress-Moraga et al. (2010) found that familiarity with the non-profit organisation is a factor for cash donations. Donors' cheerful attitudes influenced individual performance in making zakat donations (Muda et al.,2009). According to Aaker (1996), brand awareness may be divided into two dimensions: brand familiarity and brand recognition. Brand perception and awareness are dynamic and inextricably linked to the construction of attitudes (Einwiller, 2003). This concept, however, entails a bond with associations in the consumer's memory and can be viewed as a significant influencing factor in the consumer's decision-making process (Hoeffler & Keller, 2002; Faircloth, 2005). Thus, the hypothesis form as below:

*H2: Familiarity has a significant influence on the intention to reendow.*

*Perceived Efficacy and Intention to reendow*

A study by Beldad et al. (2014) identified a favourable correlation between internal factors and donor repeated donations, which they feel is related to the donor's expectations, such as perceived efficacy. Donors are more willing to contribute when they believe their donation will make a difference in society (Bekkers & Weipking, 2011). Furthermore, according to Nathan & Hallam (2009), contributors are motivated by their expectations and perceptions of their donation contributions. Thus, the hypothesis form as below:

*H3: Perceived efficacy significantly influences the intention to reendow.*

*Framework of Study*

To empirically test the interrelationships between trust, familiarity, perceived efficacy and intention to reendow, a conceptual model is developed on the reviewed factors that influence intention to reendow based on literature. In this conceptualised model, trust, familiarity, and perceived efficacy is the predictor that influences the intention to reendow. Figure 1 depicts this conceptualised research model.

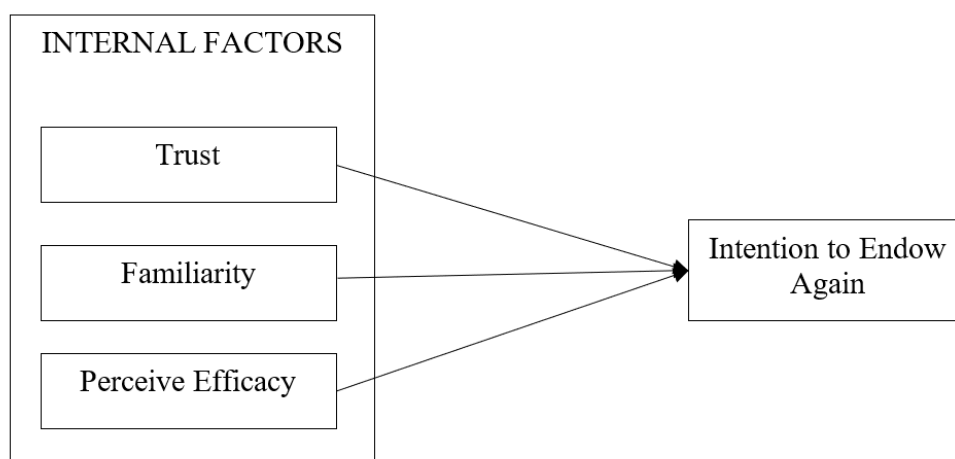


Figure 1. Framework of Study

## Methodology

This study's population includes the 13,940 cash waqf donors in the Klang Valley, which covers Selangor and Kuala Lumpur. The data was obtained from Klang Valley organisations coordinating the development of waqf-related issues. Purposive sampling is the ideal methodology because this study focuses on a specified quality target group with appropriate expertise and knowledge (Sekaran & Bougie, 2009). A total of 385 questionnaires were gathered from respondents, with three needing to be discarded owing to missing data. As a result, 382 questionnaires were employed in the data analysis. The sample size of 382 is more than adequate to generate reliable and valid results, according to Wisdom & Creswell (2013), which is higher than the minimal need of 272 based on Slovin's formula (Sekaran & Bougie, 2009).

The donor's trust in charity organisations is measured using six measures modified from Naskrent & Siebel (2011) and Sargeant & Lee (2013). Meanwhile, the familiarity scale was developed utilising six items drawn from prior research (Johari et al., 2015; Snip, 2011). Furthermore, five items are used to examine how donors perceive the efficacy of their endowment, which is adjusted and altered using Diamond & Kashyap (1997) and Yu et al. (2009) studies. The remaining three elements were constructed to capture the donor's perception of contribution efficacy. Finally, six items for the intention to reendow were created using a questionnaire adapted from Beldad et al. (2014).

Structural equation modelling was used to test the measurement and structural models (SEM). Component-based partial least squares utilising the Smart PLS statistical approach were used to examine the psychometric qualities of measuring scales and test the research hypotheses proposed in this work. SEM allows for the simultaneous investigation of a path (structural) and factor analysis (measurement) models in one model. With the purpose of variance explanation, partial least square (PLS) combines a factor analysis with linear regressions and requires only minimal assumptions (R-square). The estimations were made using the Smart-PLS Version 3.3 software programme.

## Results and Discussion

### *Construct Reliability*

The construct measuring process used in this study may return a detailed description of particular phenomena if the measurement is repeated, which concerns stability and consistency. This study used Cronbach's alpha and Composite reliability to examine construct reliability (CR). Cronbach's alpha for the research components varied from 0.809 to 0.963, exceeding the optimal level by Hair et al. (2017), as shown in Table 1. The CR values also ranged from 0.858 to 0.970, exceeding the 0.70 thresholds. Overall, the constructs' reliabilities are adequate, so the model is a good measure.

Table 1. Measurement Model

Constructs	Cronbach's Alpha	CR	AVE
Trust	0.944	0.957	0.818
Familiarity	0.809	0.858	0.550
Perceived Efficacy	0.946	0.959	0.824
Intention to Reendow	0.963	0.970	0.844

### *Convergent Validity*

Individual item loadings and AVE represent the convergent validity of each of the measures for reflectively modelled constructs. Table 2 demonstrates that all reflective measuring items have high and significant loadings, exceeding Hair et al. (2017)'s recommended benchmark of 0.7,



indicating that they contribute considerably to the measured construct. The AVE for all constructs was more than 0.50 (ranging from 0.818 to 0.844), indicating that the measurement items were convergent.

*Discriminant Validity*

Three methodologies were used to confirm discriminant validity. First, the correlations between research constructs must be less than a unit value (1.0). The maximum correlation between constructs is 0.747, which is lower than Fraering & Minor's (2006) recommended value of 0.8 as evidence of discriminant validity. Second, the researchers looked to see if the AVE's square roots were more significant than the inter-construct correlations. Table 2 shows that all of the measures have adequate discriminant validity. Finally, each measuring item is subjected to a discriminant validity test to determine that it has a more extensive loading on its allocated factor than on the other factors (Hair et al., 2017). As shown in Table 2, each measuring item scores higher on the proper construct than any other, implying that the measures are discriminantly valid. Overall, the study provides enough evidence that the measuring scales used are accurate and dependable.

Table 2: Correlations between constructs

	<b>Familiarity</b>	<b>Intention to Reendow</b>	<b>Perceived Efficacy</b>	<b>Trust</b>
Familiarity	0.742			
Intention to Reendow	0.582	0.919		
Perceived Efficacy	0.682	0.698	0.908	
Trust	0.625	0.695	0.747	0.904

*Structural Model*

This study employs Smart PLS 3.3 with bootstrapping as a resampling technique to estimate each path's structural model path coefficients and statistical significance (5000 random samples). The path coefficients, which were used to evaluate the model, and t-values, which were used to check the statistical significance, were employed (Hair et al., 2017). The findings of the PLS analysis are shown in Table 3 and Figure 1. The path coefficients' statistical significance allows us to evaluate whether the hypotheses were supported. As indicated in Table 3, H1, H2 and H3 are considered statistically significant, confirming that all the posited relationship paths presented in Figure 2 are positive (H1, H2, H3) and were supported.

Table 3: Results of Structural Model

	<b>Beta</b>	<b>Standard Deviation</b>	<b>T Value</b>	<b>P Values</b>	<b>Result</b>
H1: Trust → Intention to Reendow	0.362	0.055	6.560	0.00	Significant
H2: Familiarity → Intention to Reendow	0.121	0.053	2.292	0.01	Significant
H3: Perceived Efficacy → Intention to Reendow	0.345	0.062	5.580	0.00	Significant

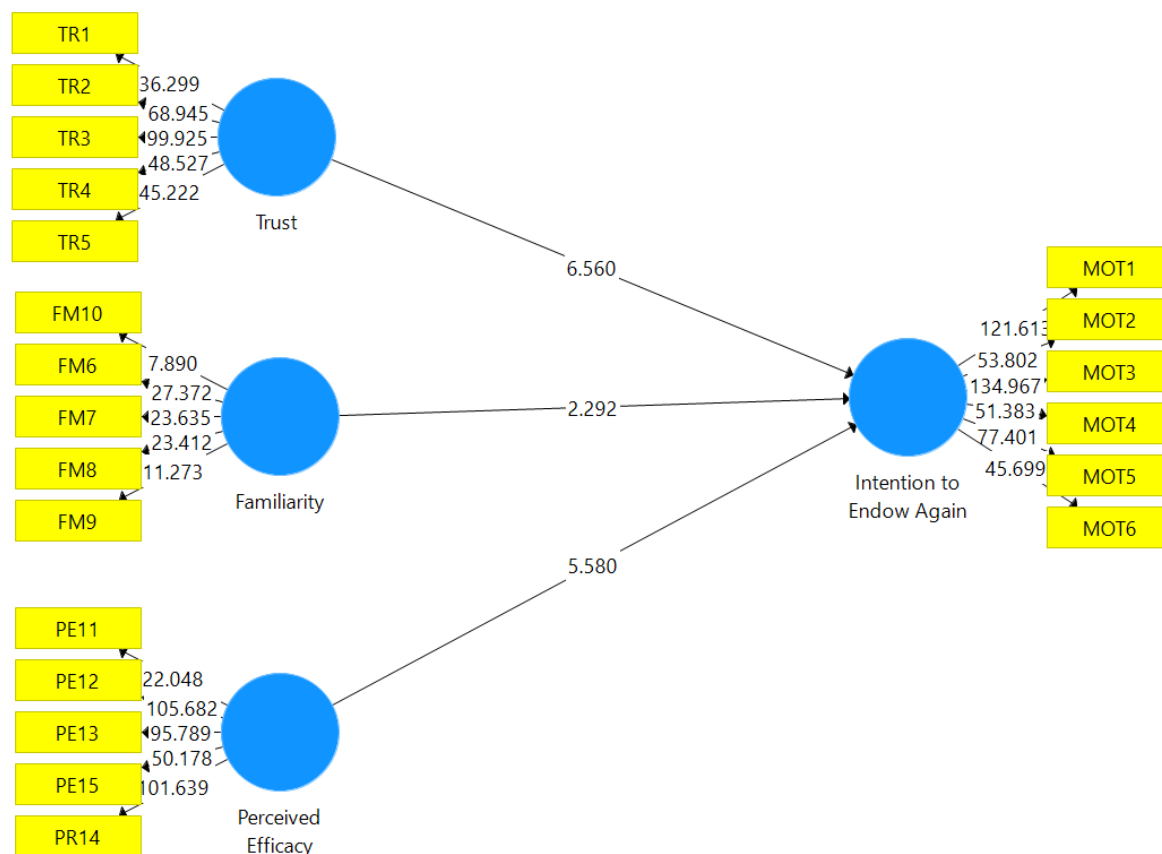


Figure 2: Structural Model Results

Hypothesis 1 (H1) posited that trust significantly influences the intention to reendow. The results in Table 3 support the hypothesis that trust is the dominant and significant relationship (0.362). This result supports the belief that increased levels of trust enhance the intention to reendow. Hypothesis 2 (H2) predicts that increased levels of familiarity enhance the intention to reendow. The results shown in Table 3 support this hypothesised relationship with a robust and significant relationship (0.121). This finding supports that familiarity significantly influences the intention to reendow. Hypothesis 3 (H3) posited that perceived efficacy significantly influences the intention to reendow. The results in Table 3 show that familiarity significantly influences the intention to reendow (0.345). This finding highlights the increased perceived efficacy and enhances the intention to reendow.

The results of this study revealed that trust had a profound influence on the intention to reendow. Our findings support the empirical link between trust and the desire to reendow. As a result, Hypothesis 1 (H1) is confirmed. Trust is the most crucial internal factor influencing individual money-giving, according to [Degasperri & Mainardes \(2017\)](#). Furthermore, according to [Snip \(2011\)](#), trust is one of the elements that explains a significant amount of a person's intention to donate to a charity organisation. Charitable organisations should focus on the variables that impact a person's trust. As a result, charity and volunteer organisations are built on trust ([Moraga et al., 2010](#); [Tonkiss & Passey, 1999](#)). It is because there is a written agreement and an assurance that the funds or time given to charitable organisations will be handled appropriately. When people have faith in a charity, it will gather enough money to help its recipients and, as a result, will be able to continue operating.

This study's results show that familiarity significantly influences the intention to reendow. Hence, Hypothesis 2 (H2) is supported. This finding aligns with a study by [Zdravkovic et al. \(2010\)](#), in which familiarity is essential in generating brand trust. These findings keep with the

literature from familiarity, which has established its relevance for several aspects of donation-brand partnerships. If the organisation is unfamiliar, it makes people less trust in contributing their money. These findings suggest that a partnership with a regular donation may be a suitable means of building brand trust (Singh & Duque, 2019). Familiarity is the ability to comprehend something based on previous contacts, experiences, and education (Gefen, 2000). According to Muda et al. (2009), the pleasant mood experienced by donors influenced individual performance in making zakat donations. In the charity sector, a donor's awareness of the organisation's activities and activities relating to its social function is significantly linked to their familiarity with the sector (Sargeant & Lee, 2004a).

Hypothesis 3 (H3) suggested that perceived efficacy significantly influences the intention to reendow. This study's results showed that perceived efficacy significantly influences the intention to reendow. Therefore, these results validate the empirical linkage between perceived efficacy and intention to reendow. Hence, Hypothesis 3 (H3) is supported. Based on a previous study, such as the study by Diamond and Kashyap (1997), perceived efficacy is a stronger predictor of intention to donate money to the institution. The knowledge of need and efficacy in the charity sector should be aligned, as awareness of need may motivate giving charity more strongly when efficacy is high. Bekkers (2003) found that donations to religious causes are more significantly associated with perceived efficacy. People's willingness to donate again is increased if they have a positive impression of the impact of their gifts (Diamond & Kashyap, 1997). It is because efficacy judgments are linked to donation trust and perceptions of fundraising organisation overhead and fundraising costs (Sargeant, 2013). Donors with a higher level of trust in charity organisations believe their contributions are less likely to be used for fundraising, overhead, or even staff wages (Bekkers & Wiepking, 2011; Sargeant, 2013). It processes better to promote donor engagement, ensuring leaders' capacity to serve and improve communications for one-time and repeat donors. Reduced attrition, drastically improved efficiency, service delivery, and financial gain would all be advantages.

## Conclusion

The findings revealed that trust, familiarity, and affinity influence the intention to reendow. Even though this study supported some hypothesised correlations between variables, the results must be taken considering the study's limitations, which were acknowledged. This study focused solely on waqf agencies. The current study used a quantitative approach and depended on a single data-gathering method. In this study, the only instrument utilised to collect data was a questionnaire. Respondents may only sometimes be willing to provide complete answers to inquiries. The survey was conducted using a cross-sectional design, in which respondents' opinions were recorded at a single point in time. Because the data was collected all at once, it is possible that it needs to reflect the respondents' long-term habits accurately.

Based on the results, it was found that several aspects need further research and clarification. Other variables contributing to the factors influencing the intention to reendow should be explored further. Then, there are mediator variables to be considered for future study. In addition, future research should look beyond the banking/financial institutions and consider other sectors, such as the insurance sector, small-scale enterprises, manufacturing industries, healthcare, mining, building and construction companies, and the educational sector. Future research should adopt a longitudinal study with enough time for data collection and consider combining both quantitative and qualitative methods (mixed methods).

This study implies that the foundation for a Malaysian "Mutawalli" or trustee needs to understand their endowers and create an effective retention plan. This research also provides an essential guide for fundraisers to develop successful communications strategies. The findings of this study may aid mutawalli (fundraiser) in better-serving endowers, attracting new endowers, and retaining present endowers.



### Author Contribution

Marina Kassim: Review literature, review of the draft, research results and analysis.

Nor Azizan Che Embi: The method and supervising research results.

Razali Haron: Conceived and designing the analysis.

Khairunisah Ibrahim: Checking research results and proofreading.

### Acknowledgements

The authors are grateful to the International Islamic University Malaysia, Malaysia for its valuable support.

### Declaration of Competing Interest

We declare that we have no conflict of interest.

### References

- Aaker, D. A. (1996). Measuring brand equity across products and markets. *California management review*, 38(3), 1-10. <http://dx.doi.org/10.2307/41165845>
- Aziz, M. R. A., Johari, F., & Yusof, M. A. (2013). Cash waqf models for financing in education. *In The 5th Islamic Economic System Conference (iECONS2013)*, 835-842.
- Sargeant, A. (2013). Donor Retention: What Do We Know & What Can We Do about It? *Nonprofit Quarterly*. 12-23.
- Ali, N. A., & Markom, R. (2020). The challenges in implementing cash waqf in Malaysia. *Journal of Contemporary Islamic Studies*, 6(2), 13-23.
- Anuar, A. S., Bahari, Z., Doktoralina, C. M., Indriawati, F., & Nugroho, L. (2019). The Diversity of Waqf Implementations for Economic Development in Higher Education. *IKONOMIKA*, 4(1), 13-34. <https://doi.org/10.24042/febi.v4i1.3808>
- Azizi, N. D., Shukor, S. A., & Sabri, H. (2019). Determinants Of Repeated Endowers' donation Intention in Cash Waqf: A Case Study in Majlis Agama Islam dan Adat Melayu Perak (MAIPk). *Jurnal Manajemen Bisnis*, 10(2), 154-163. <http://doi.org/10.18196/mb.10175>
- Barney, J. B., & Hansen, M. H. (1994). Trustworthiness as a source of competitive advantage. *Strategic management journal*, 15(S1), 175-190. <https://doi.org/10.1002/smj.4250150912>
- Bekkers, R., & Wiepking, P. (2011). A literature review of empirical studies of philanthropy: Eight mechanisms that drive charitable giving. *Nonprofit and voluntary sector quarterly*, 40(5), 924-973. <https://doi.org/10.1177/0899764010380927>
- Bekkers, R. (2003). Trust, Accreditation, and Philanthropy in the Netherlands. *Nonprofit and Voluntary Sector Quarterly*, 32(4), 596-615. <https://doi.org/10.1177/0899764003258102>
- Beldad, A., Gosselt, J., Hegner, S., & Leushuis, R. (2014). Generous But Not Morally Obligated? Determinants of Dutch and American Donors' Repeat Donation Intention (REPDON). *Voluntas*, 26(2), 442-465. <http://doi.org/10.1007/s11266-013-9419-9>
- Beldad, A., Snip, B., & van Hoof, J. (2014). Generosity the Second Time Around. *Nonprofit and Voluntary Sector Quarterly*, 43(1), 144-163. <https://doi.org/10.1177/0899764003258102>
- Bendapudi, N., Singh, S. N., & Bendapudi, V. (1996). Enhancing Helping Behaviour: An Integrative Framework for Promotion Planning. *Journal of Marketing*, 60, 33-49. <https://doi.org/10.1177/002224299606000303>
- Degasperi, N. C., & Mainardes, E. W. (2017). What motivates money donation? A study on external motivators. *Revista de Administração (São Paulo)*, 52, 363-373. <http://doi.org/10.1016/j.rausp.2017.08.002>
- Diamond, W. D., & Kashyap, R. K. (1997). Extending models of prosocial behavior to explain

- university alumni contributions. *Journal of Applied Social Psychology*, 27(10), 915–928. <https://doi.org/10.1111/j.1559-1816.1997.tb00278.x>
- Duncan, B. (2004). A theory of impact philanthropy. *Journal of Public Economics*, 88, 2159–2180.
- Dwyer, R., Schurr, F. P. H., & Oh, S. (1987). Developing buyer-seller relationships. *American Journal of Marketing*, 51(2), 11–27. <https://doi.org/10.1177/002224298705100202>
- Einwiller, S. (2003). When Reputation Engenders Trust: An Empirical Investigation in Business-to-Consumer Electronic Commerce. *Electronic Markets*, 13(3), 196–209. <http://doi.org/10.1080/1019678032000092246>
- Faircloth, J. B. (2005). Factors influencing nonprofit resource provider support decisions: applying the brand equity concept to nonprofits. *Journal of marketing theory and practice*, 13(3), 1-15. <https://doi.org/10.1080/10696679.2005.11658546>
- Farhanah, M. M., Emira M. S. & Dzuljastri A. R. (2015). Operation of cash waqf in Malaysia and its limitations. *Journal of Islamic Economics, Banking and Finance*, 11(4), 100-114. <http://doi.org/10.12816/0024792>
- Fuadah, J., Ahmad Fahme, M. A., Muhammad Ridhwan, A. A. (2015). A Review of Literatures on Current Zakat Issues: An Analysis between 2003 – 2013. *International Review of Research in Emerging Markets and the Global Economy (IRREM) An Online International Research Journal*, 1(2), 34-45.
- Fauzi, M., Yahya, S., Hanaysha, J. R., Haron, M. S., & Zahrin, S. (2019). The impact of trust in cash waqf contribution: a case study of wakaf Selangor muamalat (WSM) service of bank Muamalat Malaysia Berhad (BMMB). *International Journal of Business, Economics and Law*, 18(2), 1-10.
- Fraering, M., & Minor, M. S. (2006). Virtual Community in Financial Institutions: Development of The Virtcomm Scale. *Marketing Management Journal*, 16(2), 13-32.
- Gaskin, K. (1999). Blurred vision: Public trust in charities. *International Journal of Nonprofit and Voluntary Sector Marketing*, 4(2), 163-178. <https://doi.org/10.1002/nvsm.66>
- Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega*, 28(6), 725–737. [https://doi.org/10.1016/S0305-0483\(00\)00021-9](https://doi.org/10.1016/S0305-0483(00)00021-9)
- Gounaris, S. P. (2005). Trust and commitment influences on customer retention: insights from business-to-business services. *Journal of Business research*, 58(2), 126-140. [https://doi.org/10.1016/S0148-2963\(03\)00122-X](https://doi.org/10.1016/S0148-2963(03)00122-X)
- Hair Jr, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2017). Advanced issues in partial least squares structural equation modeling. saGe publications.
- Hoch, S. J., & Deighton, J. (1989). Managing What Consumers Learn from Experience. *Journal of Marketing*, 53(2), 1-14. <https://doi.org/10.1177/002224298905300201>
- Hoeffler, S., & Keller, K. L. (2002). Building brand equity through corporate societal marketing. *Journal of Public Policy & Marketing*, 21(1), 78-89. <https://doi.org/10.1509/jppm.21.1.78.17600>
- Ismail, W. M. W. (2021). Significance of Technology to Cash Waqf Collection: Application of Unified Theory Acceptance and Use of Technology (UTAUT). *International Journal of Academic Research in Business and Social Sciences*, 11(1), 777-788. <http://dx.doi.org/10.6007/IJARBS/v11-i1/8994>
- Johari, F., Alias, M. H., & Shukor, S. A. (2015). Factors That Influence Repeat Contribution of Cash Waqf in Islamic Philanthropy. *Malaysia Accounting Review*, 14(2), 56–78.
- Moraga, E. T., Parraga, A. Z. V., & Barra, C. (2010). Antecedents of donor trust in an emerging charity sector: The role of reputation, familiarity, opportunism and communication. *Transylvanian Review of Administrative Sciences*, 29 E, 159–177.
- Muda, M., Marzuki, A. and Shaharuddin, A. (2009). Factors influencing individual participation in Zakat contribution: exploratory investigation. *Seminar for Islamic*

*Banking and Finance 2006 (iBAF2006)*, 29 – 30 August 2006, Kuala Lumpur (Faculty of Economics and Muamalat, KUIM, Nilai NS)

- Haron, M., Kamarudin, M. K., Fauzi, N. A., Ariff, M. M., & Zainuddin, M. Z. (2016). Cash waqf collection: Any potential factors to influence it. *International Journal of Business, Economics and Law*, 9(2), 27-33.
- Khan, A., Mohd. Shafiai, M.H., Shaique, M. and Khan, S. (2022). Demographic determinants of charity donors and its implication for cash waqf institutions in Malaysia. *Journal of Islamic Marketing*, 13(2), 508-525. <https://doi.org/10.1108/JIMA-10-2019-0211>
- Naskrent, J., & Siebelt, P. (2011). The Influence of Commitment, Trust, Satisfaction, and Involvement on Donor Retention. *Voluntas*, 22(4), 757–778. <http://doi.org/10.1007/s11266-010-9177-x>
- Nathan, A., & Hallam, L. (2009). A qualitative investigation into the donor lapsing experience. *International Journal of Nonprofit and Voluntary Sector Marketing*, 14(4), 317-331. <https://doi.org/10.1002/nvsm.378>
- Pharoah, C., & Mckenzie, T. (2013). Giving back to communities of residence and of origin: An analysis of remittances and charitable donations in the UK. UK. London: Alliance Publishing Trust.
- Reichheld, F. F., & Sasser, W. E. (1990). Zero defections: quality comes to services. *Harvard Business Review*, 68(5), 105–111.
- Sargeant, Adrian, West, D. C., & Ford, J. B. (2004a). Does perception matter?: an empirical analysis of donor behaviour. *The Service Industries Journal*, 24(6), 19–36. <http://doi.org/10.1080/0264206042000299167>
- Sargeant, Adrian, & Woodliffe, L. (2007). Building Donor Loyalty: The Antecedents and Role of Commitment in the Context of Charity Giving. *Journal of Nonprofit & Public Sector Marketing*, 18(2), 47–68. [https://doi.org/10.1300/J054v18n02\\_03](https://doi.org/10.1300/J054v18n02_03)
- Sargeant, Adrian, & Woodliffe, L. (2005). The antecedents of donor commitment to voluntary organizations. *Nonprofit Management & Leadership*, 16(1), 61–78. <https://doi.org/10.1002/nml.90>
- Sargeant, Adrian, & Lee, S. (2004b). Donor Trust and Relationship Commitment in the U.K. Charity Sector: The Impact on Behavior. *Nonprofit and Voluntary Sector Quarterly*, 33(2), 185–202. <https://doi.org/10.1177/0899764004263321>
- Sekaran, U., Bougie, R. 2009. Research Methods for Business: A Skill Building Approach. 5th Edition. Wiley, United Kingdom.
- Singh, S., & Duque, L. C. (2019). Familiarity and format: cause-related marketing promotions in international markets. *International Marketing Review*, 2(2), 1-15. <https://doi.org/10.1108/IMR-10-2018-0307>
- Snip, B. (2011). Factors Influencing The Intention To Donate To Charity Organizations: Importance of Trust. Unpublish thesis University of Twente, Netherland.
- Snipes, R. L., & Oswald, S. L. (2010). Charitable giving to not-for-profit organizations : factors affecting donations to non-profit organizations. *Innovative Marketing*, 6(1), 73–80.
- Thornton, B., Kirchner, G., & Jacobs, J. (1991). Influence of a Photograph on a Charitable Appeal: A Picture May Be Worth a Thousand Words When It Has to Speak for Itself. *Journal of Applied Social Psychology*, 21(6), 433–445. <http://doi.org/10.1111/J.1559-1816.1991.TB00529.X>
- Tonkiss, F., & Passey, A. (1999). Trust, Confidence and Voluntary Organisations: Between Values and Institutions. *Sociology*, 33(2), 257–274. <https://doi.org/10.1177/S0038038599000164>
- Torres-Moraga, E., Vásquez-Parraga, A., & Barra, C. (2010). Antecedents of donor trust in an emerging charity sector: The role of reputation, familiarity, opportunism and

- communication. *Transylvanian Review of Administrative Sciences*, 6(29), 159-177.
- Wisdom J. & Creswell J. W. (2013). Mixed methods: Integrating quantitative and qualitative data collection and analysis while studying patient-centered medical home models. Agency for Healthcare Research and Quality, Rockville MD
- Wright, K. (2002). Generosity vs. Altruism: Philanthropy and Charity in the United States and United Kingdom. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations* 12, 399–416. <https://doi.org/10.1023/A:1013974700175>
- Yu, C. C., Au, W. T., & Chan, K. S. K. (2009). Efficacy = endowment× efficiency: Revisiting efficacy and endowment effects in a public goods dilemma. *Journal of personality and social psychology*, 96(1), 155.
- Zdravkovic, S., Magnusson, P., & Stanley, S. M. (2010). Dimensions of fit between a brand and a social cause and their influence on attitudes. *International Journal of Research in Marketing*, 27(2), 151-160. <https://doi.org/10.1016/j.ijresmar.2010.01.005>