

CHAPTER 6

DISCUSSION AND CONCLUSION

6.1 Introduction

This chapter interprets and discusses the empirical findings reported in the preceding chapter, based on each hypothesis pertaining to the research questions and objectives of the study. It begins with Section 6.2, which provides an overview of the study describing the aims and theories employed in this research. Section 6.3 discusses the research findings regarding the relationships between the waqifs' internal attributes (attitude, knowledge, experience, perception), trust, commitment, and loyalty as well as the relationships and impacts of the two mediators suggested by the conceptual framework. Subsequently, Section 6.4 discusses the theoretical and managerial implications. Section 6.5 focuses on the limitations of the current study, while Section 6.6 discusses the direction of future research. The conclusion of this chapter is provided in Section 6.7.

6.2 Overview of the Study

This study applies Mehrabian and Russell's model to explicate the influencing factors comprising the internal attributes of the waqifs and their effect on waqf participation, thus leading to cash waqf loyalty. In the Stimulus-Organism-Response (SOR) model, the internal attributes (attitude, knowledge, experience, and perception) are treated as stimulus. Trust and commitment serve as the organism that mediates the relationship between the

stimulus and the response, which are the relationship between waqifs' internal attribute and loyalty in cash waqf. In addition to this model, two other supporting theories were utilized to explain the variables. The Social Cognitive Theory explicates the exogenous variables, i.e., the internal attributes of the waqifs. Meanwhile, the Trust-Commitment Theory explores the relationship between trust and commitment, as well as the impact of trust and commitment as mediators in the conceptual framework of this study. In order to provide insights on the factors that may cause the development of a strong waqif-loyalty relationship, this study addressed several research questions pertaining to the internal attributes of the waqifs that could influence their cash waqf loyalty and offered recommendations to waqf institutions to enhance their service. Specifically, this research successively addressed five research questions (RQ) as below:

Research Question 1 : What is the impact of the internal attributes of the waqifs that determine cash waqf loyalty?

Research Question 2 : Is there any relationship between the internal attributes of the waqifs with trust and commitment?

Research Question 3 : What are the impacts of trust and commitment on the waqifs' cash waqf loyalty?

Research Question 4 : Do trust and commitment have a mediating effect on the relationship between the internal attributes of the waqifs and cash waqf loyalty?

Research Question 5 : Is there any relationship between trust and commitment?

The following discussions are based on the research objectives (RO) of this study with respect to the research questions above:

Objective 1: To determine the impact of the internal attributes of the waqifs on cash waqf loyalty.

Objective 2: To examine the relationship between the internal attributes of the waqifs with trust and commitment.

Objective 3: To analyze the impacts of trust and commitment on the waqifs' cash waqf loyalty.

Objective 4: To investigate the mediating effect of trust and commitment on the relationship between the internal attributes of the waqifs and cash waqf loyalty.

Objective 5: To determine the relationship between trust and commitment.

6.3 Discussion of Research

In accordance with the conceptual framework (shown in Figure 6.1), this section compares and contrasts the findings for all the hypotheses developed for this study. The theoretical framework introduces loyalty as the endogenous construct and as a response of action to the internal attributes of the waqifs (attitude, knowledge, experience, perception) which serve as stimulus, in response to RQ1. Concurrently, RQ2 describes the relationship between the waqifs' internal attributes with trust and commitment. Next, RQ3 aims to clarify the impact of trust and commitment as organism on the waqifs' cash waqf loyalty.

RQ4 aims to describe the mediating effect of trust and commitment in the relationship between the waqifs' internal attributes and cash waqf loyalty. From the standpoint of this study, it is essential to investigate the relationship between trust and commitment in response to RQ5. Comprehensiveley, the RQs and ROs produced twenty-three hypothesis statements based on the study framework.

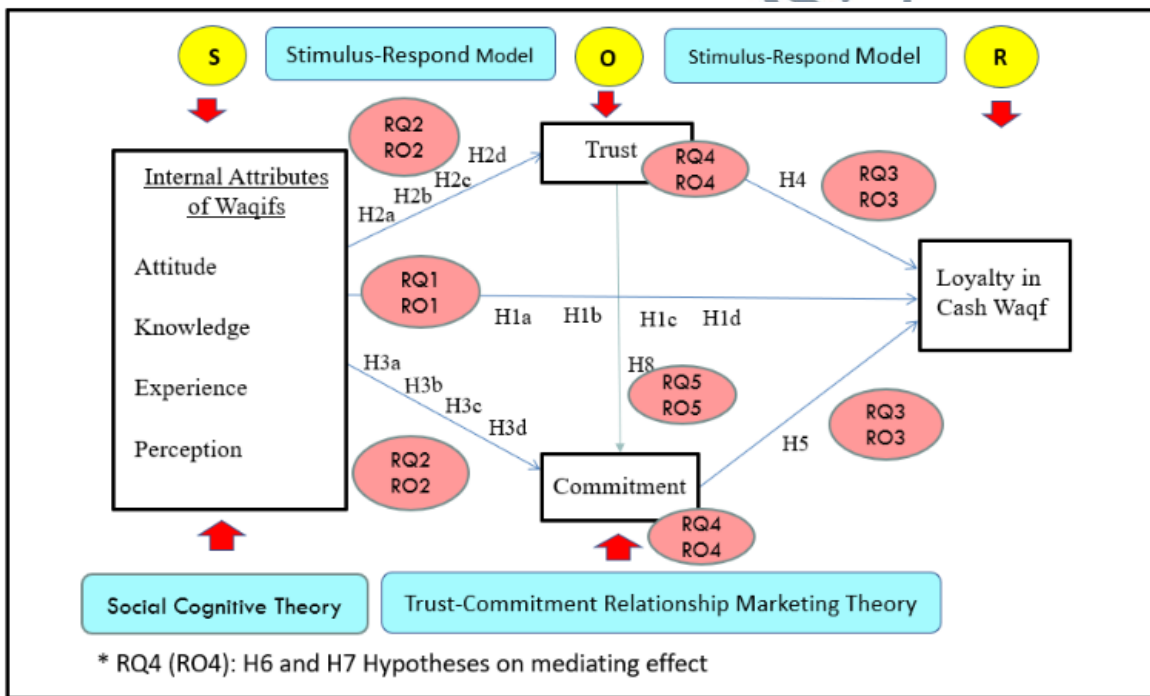


Figure 6.1: Research Framework of the Study

6.3.1 Research Objective 1: To determine the impact of the waqifs' internal attributes on cash waqf loyalty.

RO1 seeks to determine the direct relationships between the factors influencing the waqifs' cash waqf loyalty, i.e., their internal attributes consisting of attitude, knowledge, experience, and perception. Four hypotheses were developed to answer RQ1. The results are as follows:

Table 6.1: The impact of the internal attributes to cash waqf loyalty

| Hypothesis | Constructs | B | t - Statistics | p - Values | Result |
|------------|-----------------------|--------|----------------|------------|-----------------|
| H1a | Attitude -> Loyalty | 0.169 | 4.335 | 0 | Significant |
| H1b | Knowledge -> Loyalty | -0.006 | 0.182 | 0.428 | Not Significant |
| H1c | Experience -> Loyalty | 0.052 | 1.246 | 0.107 | Not Significant |
| H1d | Perception -> Loyalty | 0.018 | 0.4 | 0.345 | Not Significant |

H1a: There is a positively significant relationship between the waqifs' attitude and cash waqf loyalty.

Table 6.1 presents a summary of the direct effect result of hypothesis H1a. It was revealed that the waqifs' attitude has a positively significant relationship with cash waqf loyalty. Hence, the null hypothesis is rejected, indicating support for the relationship between the tested constructs.

Attitude has been identified as a crucial area in social behavioral science and has been examined for its ability to predict and explain behavior especially in relation to giving, charity, and waqf (Ajzen & Fishbein, 1980, 2005; Green & Webb, 1997; Rodriguez-Ricardo et al., 2018a; Shukor et al., 2016; Supphellen & Nelson, 2001; Teah et al., 2014;

Webb et al., 2000). Mokthar (2018) mentioned that cash waqf loyalty relates to the waqifs' intrinsic attributes, one of which is attitude. Similarly, Pitchay et al. (2015) discovered that attitude has a significant influence on the intention to perform repeated cash waqf contributions via salary deduction in the context of private and government staff in the Klang Valley. Teah et al. (2014) also found that attitude towards religious belief has a significant relationship with the intention to make repeat donations.

In different context, Alizadeh and Saghafi (2014) also discovered that the attitude of tourists towards revisiting a destination leads to loyalty. A positive relationship between attitude and loyalty in other service areas such as online shopping, medical services, hotels, banks and others have also been indicated (Choi & Jo, 2021; Fatima et al., 2018; Patria Laksamana, 2018; Shabbir et al., 2018; Vijay et al., 2019; Yang & Ahn, 2016; Yao et al., 2019).

Literally, every Muslim understands the benefits of waqf specifically cash waqf. There is a potential to increase this positive attitude so that it can result in loyalty, i.e., the performing of repetitive waqf contributions. Such loyalty may benefit the waqf institution itself in further implementing their waqf promotional activities. It is vital for the institution to provide adequate facilities and a proper medium for the waqifs to contribute in order to secure their loyalty. Therefore, the attitude and loyalty of the waqif can positively contribute to accurate information about the waqf institutions. This in turn helps to promote the clear objectives and advantages of cash waqf to both waqifs and non-waqifs. Hence, it can be concluded that attitude is one of the factors influencing the loyalty of waqifs in contributing cash waqf, which corresponds to hypothesis H1a.

H1b: There is a positively significant relationship between the waqifs' knowledge and cash waqf loyalty

The second relationship, i.e., between knowledge and cash waqf loyalty is represented by the direct effect for hypothesis H1b. Knowledge was found to have an insignificant relationship with cash waqf loyalty. Hence, the null hypothesis is accepted due to the insignificant relationship between the exogenous and endogenous variables. Thus, hypothesis H1b is not supported.

From waqf and philanthropy perspectives, some studies postulated the effect knowledge on repetitive behavior (Ahmad, 2019; Hibbert et al., 2007; Johari et al., 2015; Kassim et al., 2019; Shukor et al., 2016; Supphellen & Nelson, 2001). Hibbert et al. (2007) clearly identified knowledge as a stimulus to the behavior response of donors which is consistent with the SOR model. In the SOR model, the exogenous construct of waqifs' attributes (attitude, knowledge, experience, and perception) serve as stimulus components to loyalty as a behavior response. Supphellen and Nelson (2001) concluded that knowledge motivates charity performance which directly results in loyalty if the reason for donation is understandable and evidently justifiable. Other studies in various fields also found the positive effect of knowledge on loyalty such as in the financial industry (Bell & Eisingerich, 2007; Suhail Ahmad Bhat & Darzi, 2016; Liu et al., 2012; Soliha et al., 2020), online learning (Waheed et al., 2016), services quality (Wang et al., 2016), food-risk business (Tuu & Olsen, 2009), personal care services (Cossío-Silva et al., 2016), cosmetic (Yousaf et al., 2012), and insurance (Alawni et al., 2015).

Interestingly, studies on online shopping and omni-channels which basically involve the usage of technology devices seem to indicate the negative impact of knowledge on loyalty (Han, 2017; Yoon et al., 2013). According to both studies, shoppers in the new era are knowledgeable; therefore, fast and efficient technology for purchasing convenience is required to keep them loyal. An earlier study by Bettman and Park (1980) asserted that knowledgeable consumers tend to process by brand. Likewise, Huda et al. (2022) showed that knowledge has no significant direct effect on the intention to contribute money via salary deduction. Another study on knowledge computer also suggested that knowledge has no effect on loyalty (Valvi & West, 2013).

Although the waqifs may have possessed a considerable understanding of cash waqf, it is important to note that this knowledge did not automatically result in a sense of loyalty. Numerous variables have the potential to exert an influence on loyalty, encompassing personal experiences, social norms, and religious beliefs. The individuals participating in the study may have possessed a considerable degree of familiarity with cash waqf, yet they did not exhibit a profound personal affinity towards it or perceive it as the most optimal means to fulfill their philanthropic aspirations. Muslims may be knowledgeable enough about the benefits of waqf, specifically cash waqf. Nevertheless, waqf or cash waqf is not a matter of brand, but rather of faith and responsibility towards the religion of Islam. It is difficult to motivate an individual to perform ibadah even if they understand about the rewards of Allah SWT and the benefits of waqf for the ummah. The marketing and management manager of Pusat Wakaf Selangor (PWS) explained this by stating that knowledge remains only at the awareness level and does not extend to knowledge of repetitive contribution or loyalty. Perhaps, people misunderstand the distinction between waqf and sadaqah. Both are

often described as behavior that will be rewarded by Allah SWT. Thus, an individual's knowledge is not prominent in the context of cash *waqf*, and that knowledge does not have any influence on cash *waqf* acceptance or continuous contribution. As such, hypothesis H1b is rejected.

H1c: There is a positively significant relationship between the waqifs' experience and cash waqf loyalty.

The null hypothesis for H1c was accepted, indicating that the relationship between experience and loyalty is unsupported or insignificant. This means that cash *waqf* loyalty is not determined by the waqifs' prior experience. A study on the same relationship was conducted by Kassim et al. (2019) but derived no results. In contrast, Aly et al. (2017) found a significant relationship between experience and the continuous act of donating. In areas other than cash *waqf*, experience has always been found to have a significant relationship with loyalty such as in the tourism and hotel context. Suhartanto et al. (2018) revealed the significant effect of quality experience on loyalty. In the context of festivals, Girish and Chen (2017) found a positive and significant relationship between experience (pleasure and arousal) and loyalty. In another study, each customer experience dimension has a distinct significant impact on hotel brand loyalty (Khan, Fatma, et al., 2020).

Brakus et al. (2009) found that experience has a behavioral impact on consumer loyalty both directly and indirectly, with significant and insignificant outcomes. This is supported by other studies in different contexts such as that of Stein and Ramaseshan (2020) and Nysveen et al. (2018) who found that behavioral experience does not influence

brand loyalty. Ong et al. (2018) found that brand experience can significantly affect customers' brand loyalty based on whether the experience is affective, intellectual, or sensory. Meanwhile, brand community experience was found to have a negative and insignificant influence on brand loyalty (Arduyan et al., 2018).

Customers require experience from a marketing standpoint in order to make repeat purchases. This is due to the fact that purchasing experience helps the buyer in assessing the quality of the goods or service. But cash waqf is not a product or service in Islam, but rather an obligation that must be carried out in accordance with Islamic law. While waqf is not mandatory like zakat, Muslims are unconcerned about its significance. Most only contribute when they have additional money and do not perform it on a regular basis, especially if they have no prior experience with cash waqf. From the perspective of the waqifs, it is plausible that they may have encountered a favorable encounter with cash waqf. However, it is important to note that this particular experience is not necessarily reflected in a sense of loyalty. The relationship between experience and loyalty can be influenced by various factors. One such factor is the level of satisfaction individuals have with the services provided by waqf institutions. For instance, individuals may consider the convenience of payment channels when making contributions to cash waqf. The negative and dissatisfactory outcomes encountered in previous instances of cash waqf implementation may result in a lack of interest among individuals to continue contributing. It is conceivable that waqifs may have had favorable encounters with cash waqf; however, they may not have experienced a strong personal attachment due to the absence of ownership or status association with cash waqf as a brand. Furthermore, the pursuit of their philanthropic objectives may be interrupted by economic factors, such as a downturn,

which could potentially erode loyalty. Hence, H1c is rejected as there is an insignificant relationship between experience and cash waqf loyalty.

H1d: There is a positively significant relationship between the waqifs' perception and cash waqf loyalty.

Perception is the fourth factor that is hypothesized to influence cash waqf loyalty, as asserted by H1d. However, the finding shows that the relationship between the waqifs' perception and cash waqf loyalty is insignificant, leading to the acceptance of the null hypothesis and rejection of hypothesis H1d. In contrast, Bennett and Barkensjo (2005) and Sargeant et al. (2004) revealed that marketing activities and performances are significantly associated with donors' perceptions and that they are likely to generate valuable payoffs for the donators' loyalty. Likewise, Hermawan et al. (2017) found a significant relationship between perception (i.e., pricing) and loyalty. Han and Hyun (2018) also found that the health perception of the effect of nature-based solutions has a significant and positive effect on customer and employee loyalty in the hotel industry. In the context of cash waqf, Mokhtar (2018) discovered that the perception of donors in terms of *ukhwah*, religious obedience, rewards and awareness have a significant impact on their loyalty to continue contributing to cash waqf via salary deduction. Collectively, all these studies found significant results of the relationship between perception and loyalty.

In contrast, Shier and Handy (2012) found insignificant results when examining the relationship between donors' perception and repetitive (loyalty) online donation behaviour as most of the donors prefer to donate via offline means and irregularly. Another study also

found insignificant results regarding the relationship between perception (price fairness) and customer loyalty (Malik et al., 2020). In cash waqf, perception is formed on the service quality of the waqf institutions or organizations (Shukor et al., 2014). In Malaysia, the administration of waqf institutions are separated according to every state; thus, the perceptions on the quality of waqf differ. There is a possibility that the people would generalize their perception solely based on their experience with certain waqf institutions in certain states. As stated in the problem statement of this study, cash waqf is frequently perceived as a form of adaqah rather than waqf, which is another reason the public is misled and misinterprets cash waqf.

The insignificant results appear to suggest that perception has no impact on loyalty. This indicates that the waqifs could possibly remain loyal regardless of their positive or negative perception. Although it is widely acknowledged that Muslims generally hold a favorable perception of engaging in cash waqf and comprehend the societal and national advantages it offers, it is imperative for waqf institutions to effectively disseminate and raise awareness about the benefits of cash waqf on a substantial and widespread level. The public, particularly individuals of the Muslim faith, should be provided with additional information regarding the means and methods of contributing to cash waqf. It is crucial to inform them about the appropriate institutions to which they should direct their contributions, as well as the fundamental objectives underlying the collection of funds through cash waqf.

The level of technology-enabled participation in cash waqf may influence the effectiveness of cash waqf perception. Waqifs and the public are currently prone toward adopting systematic information technology for the purpose of executing tasks and carrying

out routine activities. Consequently, if a waqf institution demonstrates a willingness to invest in reliable systems and technology to collect cash waqf, it is likely to generate a favorable perception among waqifs. This, consequently, may indirectly attract new contributors and foster long-term loyalty among existing waqifs. The delivery of optimal service by waqf institutions can contribute to the enhancement of their reputation, specifically in terms of their competence in managing waqf assets and funds. This, in turn, may possess an impact on the repetitive contributions and the level of loyalty exhibited by waqifs. Therefore, it is imperative to prioritize service quality as a crucial component in the implementation strategy of cash waqf institutions.

6.3.2 Research Objective 2: To examine the relationship between the waqifs' internal attributes with trust and commitment.

The RQ2 intends to examine the direct effect relationship between the waqifs' internal attributes namely attitude, knowledge, experience, and perception and the organism namely trust and commitment. Eight hypotheses were generated to answer RQ2, four of which focused on the relationship between the internal attributes and trust, and the remaining four on the relationship between the internal attributes and commitment.

6.3.2.1 Internal Attributes and Trust

Table 6.2: Relationships between Internal Attributes and Trust

| Hypothesis | Constructs | β | t - Statistics | p - Values | Result | 95% CI |
|------------|---------------------|---------|----------------|------------|---------------|--------|
| H2a | Attitude -> Trust | 0.201 | 3.982 | 0 | Supported | 0.282 |
| H2b | Knowledge -> Trust | 0.036 | 0.711 | 0.239 | Not supported | 0.117 |
| H2c | Experience -> Trust | 0.481 | 9.219 | 0 | Supported | 0.557 |
| H2d | Perception -> Trust | 0.205 | 3.231 | 0.001 | Supported | 0.304 |

H2a: There is a positively significant relationship between the waqifs' attitude and trust in cash waqf loyalty.

Hypothesis H2a postulates a positively significant relationship between the waqifs' attitude and trust. The finding revealed that the said relationship is positively significant, thus supporting hypothesis H2a. Bin-Nashwan et al. (2022) revealed the same finding when predicting the effect of donors' attitudes on their trust to contribute online to grassroots fundraising campaigns. Studies on psychological factors including attitude revealed significant associations with trust. For example, Valvi and West (2013) found significant implications between psychological factors such as attitude and online consumers' trust and Al-Nasser et al. (2014) demonstrated a positive correlation between trust in online retailers and attitude. Azam (2015) revealed customer attitude as one of the antecedents of trust. This finding is in line with that of Osman et al. (2016) and Shukor et al. (2017) which found the impact of a positive attitude on trust in cash waqf.

Based on this finding, waqf organizations may benefit by emphasizing on the importance of the waqifs' internal attributes in attracting trust to give cash waqf. Waqf institutions should also be more transparent in delivering information, retain their excellent

reputation, and continue to build confidence among the Muslim population. This was demonstrated by Webb et al. (2000) in their study, which revealed that promotional communication, charity image, and transparency might affect attitudes toward trust in giving.

H2b: There is a positively significant relationship between the waqifs' knowledge and trust in cash waqf loyalty.

Hypothesis H2b proposes a positive relationship between the waqifs' knowledge and trust in cash waqf loyalty. The finding, however, indicated that the relationship between the waqifs' knowledge and trust in cash waqf is insignificant and does not support hypothesis H2b. The findings contradicted the results of several other studies, regardless of context. For instance, several studies suggested that individuals with extensive knowledge are more confident in making decisions and are not easily influenced by other people's opinions (Clark & Goldsmith, 2006; Shukor et al., 2017). The appropriate and widespread knowledge of cash waqf is important and expected to influence further response such as trust in order to encourage donors' participation. In line with this, Amin et al. (2014) and Mokhtar (2016) asserted that knowledge (information) positively influences people's decisions to donate.

Knowledge of cash waqf has been indicated to make the individual more confident in making donation decisions. However, Kasri and Chaerunnisa (2022) showed that knowledge has the lowest mean average compared to the other factors in their study. Another study showed that the direct relationship between knowledge in Islamic social

finance instruments and zakat participation is insignificant (Umar, 2022). As noted in the study's problem statement, cash waqf poses a trust issue which may impede essential information from reaching the waqifs. This means that cash waqf institutions have not disseminated enough information about waqf to the waqifs and public and not being transparent to the contributors. This will in turn tarnish the waqifs' trust towards the institution. Hence, waqf institutions should disseminate all necessary information to the waqifs including the amount of cash waqf collected and the recipients of the funds. It is hard to develop trust until there is an increase in public awareness.

The acquisition of knowledge does not invariably result in the establishment of trust. The possession of extensive knowledge about a particular subject does not necessarily imply a corresponding level of trust in said subject. For instance, individuals who possess extensive knowledge regarding cash waqfs may exhibit skepticism towards the credibility of waqf institutions due to unfavorable incidents they have encountered. There exists a potential scenario wherein waqifs possess a considerable degree of understanding regarding cash waqf yet harbor concerns towards both the cash waqf institution and its managerial personnel. This occurrence may be attributed to various factors, including previous unfavorable encounters with cash waqf and a perceived absence of transparency and accountability within the cash waqf institution.

The relationship between knowledge and trust can be subject to various external factors, including personal and shared experiences, the environment, and religious convictions. The manner in which knowledge is obtained may also have an impact on trust. Individuals are prone to place trust in information that they obtain from a reputable source.

Nevertheless, in the absence of trust in the waqf institution, the reliability of the information disseminated by them becomes questionable; thus, the trustworthiness of knowledge can be influenced by the specific context in which it is employed. When an individual utilizes knowledge to arrive at a decision resulting in adverse outcomes, their propensity to place trust in said knowledge in subsequent instances is diminished. The complex structure of the relationship between knowledge and trust renders it subject to variability based on particular circumstances. Nevertheless, it is crucial to keep in mind that the acquisition of knowledge does not always result in the establishment of trust. Additionally, trust may be predicated on elements beyond mere knowledge.

H2c: There is a positively significant relationship between the waqifs' experience and trust in cash waqf loyalty.

The null hypothesis denied the assertion of H2c, thus indicating a significant relationship between the waqifs' experience and trust in cash waqf loyalty. This suggests that experience influences the waqifs' trust in this study. In contrast, the study on e-brand community experience by Garg et al. (2014) revealed a negative insignificant effect on trust. In another study, trust is also found to be independent of donor experiences, which may explain the non-significant effect (Sundermann, 2017).

Nonetheless, according to the findings of this study, which are supported by Zhou (2012), the willingness to be vulnerable due to a positive experience implies trust in the customers' future behavior. Trust was also identified as a key element in effective service marketing (Parasuraman et al., 1991). Another study claimed that experience is the primary

predictor of consumer trust in e-commerce (Azam, 2015). Therefore, it is necessary to link experience and trust when examining cash waqf loyalty since the flow of experience in contributing to the waqf institution may affect the waqifs' trust. The waqifs' trust towards the institutions is a guarantee that they would acquire positive results in the future. The dissemination of accurate information and transparency about how the waqf fund is utilised would enhance the waqifs' trust. A positive experience would increase their trust and willingness to contribute again as they feel that their contribution is meaningful, secure and can assist people in need. Waqf institutions can provide exceptional experiences, such as via a technology that enables the expansion of big data and convenience facilities, so as to increase trust in cash waqf.

H2d: There is a positively significant relationship between the waqifs' perception and trust in cash waqf loyalty.

Hypothesis H2d proposes a statistically significant relationship between the waqifs' perception and trust. The results showed a significant relationship between the waqifs' perspective and loyalty in cash waqf, thus supporting hypothesis H2d. Perception of transparency was found to have a significant impact on trust and the intention to donate cash waqf in Islamic finance institutions (Ahmad & Rusdianto, 2020). This is in line with the current challenge confronting waqf institutions, and is something that should be addressed immediately to ensure that waqifs continue to contribute. Rofiqo et al. (2021) demonstrated that there is a positive correlation between the perception of waqf and trust in managing waqf assets. Waqifs embrace their duty as a Muslim by contributing to cash

waqf and understand that they will be rewarded by Allah SWT. Waqifs will feel guilty if they fail to help others economically. Therefore, since perception is a critical element affecting trust, waqf institutions should focus on how to create a favorable perception among waqifs.

Other studies also found significant relationships between donors or waqifs' perception and their trust in the organizations (Ghoorah et al., 2021). Trust creates a sense of security and reduces the perception of risk in a relationship (Bennett & Gabriel, 2003). Perception of service quality positively affects customers' trust in the context of mutual funds service provider (Cho & Hu, 2009). Perception is also indicated as the primary predictor of consumer trust (Azam, 2015).

6.3.2.2 Internal Attributes to Commitment

Table 6.3: Relationships between the Internal Attributes and Commitment

| Hypothesis | Constructs | β | t - Statistics | p - Values | Result | 95% CI |
|------------|-----------------------------|---------|----------------|------------|---------------|--------|
| H3a | Attitude -> Commitment | 0.056 | 1.038 | 0.15 | Not supported | 0.145 |
| H3b | Knowledge -> Commitment | -0.011 | 0.248 | 0.402 | Not supported | 0.059 |
| H3c | Experience -> Commitment | 0.172 | 2.674 | 0.004 | Supported | 0.289 |
| H3d | Perception -> Commitment | 0.499 | 8.542 | 0 | Supported | 0.6 |

H3a: There is a positively significant relationship between the waqifs' attitude and commitment to cash waqf loyalty.

Hypothesis H3a postulates that attitude has a significant relationship with the commitment of the waqifs in cash waqf. But the outcomes show that the null hypothesis is accepted, indicating that the relationship between the waqifs' attitude and commitment to cash waqf is insignificant. Therefore, hypothesis H3a is not supported. This is similar to the findings of Francioni et al. (2021) on universities examining options for alternative funding streams. Another study also found that the attitude of Indonesian Muslims was insignificant in affecting their commitment to donate through mosques (Kasri & Ramli, 2019). Muslims understand that zakat is compulsory as it is one of the pillars in Islam. However, the interpretation and understanding of sadaqah and waqf are still unclear. Having an uncertain attitude toward cash waqf does not significantly increase commitment to cash waqf contribution. In contrast, Jalil et al. (2019) found that attitude affects donors' commitment in maintaining their cash waqf contribution. Sargeant et al. (2006) asserted that commitment is crucial in ensuring the sustainability of fundraising. Laila et al. (2022) suggested that attitude has a significant impact on the intention of SME owners to remain committed to waqf contribution.

Conversely, a lack of ability to perform in financial terms may hinder the delivery of positive outcomes which in this case is commitment, even when accompanied by a positive attitude. The cost of living in Asian countries such as Malaysia has experienced a significant increase due to rapid economic development. Hence, the economic burden has emerged as a significant factor influencing individuals' reluctance to commit to with their contribution unless they have a high level of confidence in the recipients. The act of consistently deliver commitment, particularly through salary deduction, is not a trivial choice made solely by individuals facing financial challenges, although individuals

acknowledge the significance and advantages of cash waqf, they find themselves unable to make substantial contributions, or even meet the minimum required amount.

It is also may be due to the level of commitment of individuals and type of charity that individuals willing to contribute. For example, previously they committed to perform in cash waqf consistently but due to other institution who they believe more as compared to previous, therefore they change to whom they committed to as long they still contribute. In the previous reason such as financial issue, they might cancel to contribute consistently via salary deduction but choose to contribute freely and randomly at mosque or other waqf entities.

H3b: There is a positively significant relationship between the waqifs' knowledge and commitment in cash waqf loyalty.

Hypothesis H3b asserts a substantial correlation between waqifs' knowledge and their loyalty in cash waqf. Based on the results, the null hypothesis is accepted thus indicating an insignificant relationship between waqifs' knowledge and loyalty in cash waqf. Likewise, Witjaksono et al. (2019) identified that customers' knowledge has no effect on commitment to cash waqf through Shariah banking. Meanwhile, Maleki and Hosseini (2020) reported that religious-based commitment does not necessarily develop individuals' behaviors and intentions. In the context of this study, knowledge is defined as information regarding cash waqf; however, it is not a factor that affects the waqifs' commitment to donate. This is because the waqifs lack important information about waqf, thus resulting in their poor understanding of cash waqf and low commitment to contribute. Waqf institutions

must provide the necessary waqf information via various mediums so that it would reach every Muslim in Malaysia. More information on cash waqf need to be communicated clearly especially on how the waqifs can contribute.

Several other studies highlighted the significant relationship between knowledge and loyalty in waqf. For example, one study indicated the relationship between knowledge of information disclosure and waqf commitment (Jalil et al., 2019). Laila et al. (2022) suggested that knowledge has a significant impact on the intention of SME owners to remain committed to waqf contribution. Meanwhile, in another study, it was discovered that there was a relationship link between these two mentioned variables regarding the employees' knowledge on the effect of corporate social responsibility (CSR) and their commitment to the organization during a pandemic situation (John et al., 2022).

Waqifs and individuals may lack awareness regarding the advantages associated with cash waqf loyalty. These benefits include the potential to accrue rewards in the afterlife, the reassurance derived from the knowledge that their funds are being utilized to assist others, and the potential for societal improvement and enhanced well-being on a larger scale. Waqif individuals may possess misconceptions regarding the concept of cash waqf loyalty, as previously mentioned in the problem statement of this study. These misconceptions may include the notion that cash waqf loyalty is akin to infaq, zakat, other forms of endowment, or even other types of waqf. The absence of familiarity with the process of contributing to cash waqf can pose challenges, as waqifs may not possess sufficient knowledge regarding the requisite processes. Waqifs may place a lower priority on cash waqf loyalty in the presence of financial obligations and other competing priorities, such as family or work commitments. Additionally, the absence of commitment may be

attributed to waqifs' potential lack of trust in the institutions responsible for managing cash waqf or their apprehension regarding the potential loss of their funds. This can be understood within the framework of the trust-relationship marketing theory, where trust is identified as a crucial determinant of commitment.

H3c: There is a positively significant relationship between the waqifs' experience and commitment in cash waqf loyalty.

Hypothesis H3c anticipates that experience has a significant relationship with cash waqf loyalty. The results show that the null hypothesis is rejected, thus indicating the positive significant relationship between the waqifs' experience and commitment in cash waqf contribution. The experience of sacrifice in donor-based non-profit organizations can influence individual commitment in utilizing marketing strategies (Bradford & Boyd, 2020). Experience is essential in developing greater supporter commitment to the non-profit brand (Boenigk & Becker, 2016; Wymer et al., 2015). Keiningham et al. (2017) defined experience as a complex cognitive process, associated with sensory features, problem solving, and abstract thinking. In relation to Albert Bandura's Social Cognitive Theory, which was applied to explain the waqifs' internal attributes, the authors recognized that an individual's behavior can be affected by the application of consequences.

This means that in order to engage in a commitment, such as contributing to cash waqf, waqifs rely on their experience which determines whether or not they would continue to donate. This is confirmed by various studies which indicate that experiences with organizations and waqf institutions drive the waqifs' commitment to making monetary

donations and cash waqf (Kassim, et al., 2019; Snipes et al., 2010; Torres-Moraga et al., 2010). Understanding the relationship between customer experience and customer commitment is critical so as to achieve the organizational goal. Waqif experience includes all the good stories, feeling of security to contribute, and willingness to communicate to others. Although it is challenging for waqf institutions to deal with cash waqf commitments, creating a positive experience by understanding the needs and concerns of the waqifs can benefit the institutions in the long term in terms of raising cash waqf collection. Hence, the waqifs' experience positively and significantly influence their commitment towards cash waqf contribution.

H3d: There is a positivey significant relationship between waqifs' perception and commitment towards cash waqf loyalty.

Hypothesis H3d predicts that the waqifs' perception has a significant effect on their loyalty towards cash waqf. The outcomes show that the null hypothesis is rejected, thus indicating that the waqifs' attitude and loyalty to cash waqf are significantly related. The link between perceptions of the reputation of a not-for-profit organization and commitment to charitable donations was demonstrated by Ghoorah et al. (2021). The perception of the mutawallis' accountability assurance towards various stakeholders and its impact on the waqifs' commitment towards the waqf institution were examined by Hasan and Siraj (2017). Another study found that perceptions of accountability are related to charitable commitment (Sargeant et al., 2006). Consumers have different perceptions, which serve as

their behavioral responses to firms' donation strategies; this increases their commitment to the firms' charitable efforts (Jin & He, 2018).

Perception is defined in this study as the waqifs' perception of the organization's performance in terms of its goal achievement, reputation, professional management, service provided, and religious perception. A credible and unique message can affect perception in a marketing and promotional campaign. Waqf institutions should enhance brand awareness and reputation by portraying a positive image and a strong reputation. Likewise, employees of waqf institutions are responsible for providing good service, as it reflects the image and reputation of the institution and leads to a favorable perception among the waqifs towards cash waqf and the waqf institution.

6.3.3 Research Objective 3: To analyze the impacts of trust and commitment on the waqifs' cash waqf loyalty.

This section discusses the direct relationship between the mediators of trust and commitment and the waqifs' loyalty in cash waqf. Each of the relationship has produced opposite results in this study.

6.3.3.1 Trust to Loyalty

Table 6.4: Relationships of Trust to Loyalty in Cash Waqf

| Hypothesis | Constructs | β | t -Statistics | p -Values | Result | 95% CI |
|------------|------------------|---------|---------------|-----------|---------------|--------|
| H4 | Trust -> Loyalty | 0.045 | 1.034 | 0.151 | Not supported | 0.116 |

H4: *Trust has a positively significant impact on cash waqf loyalty*

With regards to hypothesis H4, the null hypothesis is accepted, indicating that the waqifs' trust and loyalty in cash waqf have an insignificant relationship. This means that trust is not a major determinant of the waqifs' loyalty in cash waqf. This result is in contrast to that of other studies especially those in marketing. Garg et al. (2014) mentioned that brand trust has a positive and significant influence on loyalty. Cho and Hu (2009) revealed that customer trust is the key to maintaining loyal customers. Similarly, Shin et al. (2019) and Chaparro-Peláez et al. (2015) stated that brand loyalty is a key outcome of brand trust. Johari et al. (2015) claimed that trust is a key aspect in affecting repeat cash waqf donations. Therefore, waqf organizations should create a strong reputation and integrity to attract significant contributions among Malaysian Muslims. In the context of charity institutions, trust plays a role in building and maintaining the relationship between donors and charitable institutions (Sargeant & Lee, 2004). Consequently, trust in charity organizations can lead to loyalty (Sargeant & Woodliffe, 2007). In cash waqf collection, trust was also found to have a significant impact on loyalty (Shatar et al., 2021).

As previously stated, there is a low degree of trust among waqifs towards waqf institutions due to the lack of transparent information, hence the relationship is expected to be insignificant. This is verified by a recent study which found that trust does not play a crucial role in affecting customer loyalty (Valvi & West, 2013). Based on these findings, trust does not support the waqifs' loyalty in cash waqf. Waqifs in Malaysia specifically in Selangor do not trust all of the information provided by waqf institutions (Rahayu & Idris, 2014). Issues such as transparency and ethical conduct (Rahayu & Idris, 2014; Sargeant, Adrian and Lee, 2004) should be tackled seriously and rapidly by waqf institutions. In creating trust, the waqf institutions must improve their efforts in communicating the

benefits of cash waqf and ensuring that cash waqf accurately reflects Islamic values (Laluddin et al., 2021). Raising awareness about cash waqf and encouraging the public to learn more about it through educational programs is also essential. Waqf institutions should be more open and accountable if they want to gain and grow the public's trust. As a whole, these results can help increase repetitive contributions or loyalty. Meanwhile, the demographics of the respondents also contribute to the insignificant relationship. Perhaps, this is due to the fact that the study used government servants who are already willing to contribute to cash waqf every month through salary deduction. Hence, trust is not an issue for them.

6.3.3.2 Commitmet to Loyalty

Table 6.5: Relationship between Commitment and Loyalty in Cash Waqf

| Hypothesis | Constructs | β | t - Statistics | p - Values | Result | 95% CI |
|------------|-----------------------|---------|----------------|------------|-----------|--------|
| H5 | Commitment -> Loyalty | 0.705 | 15.02 | 0 | Supported | 0.777 |

H5: Commitment has a positively significant impact on cash waqf loyalty

The null hypothesis is rejected for H5, indicating that the relationship between the waqifs' commitment and loyalty in cash waqf is significant. This suggests that commitment influences the waqifs' loyalty in cash waqf in this study. Commitment is defined as a genuine desire to maintain a relationship well into the future (Tabrani & Nizam, 2018; Wang et al., 2019). According to the existing marketing literature, commitment is essential

to produce worthwhile outcomes in the buyer-seller relationship (Hunt & Morgan, 1994). Therefore, customers who have previously made a commitment to the company's offer are more likely to develop brand loyalty and maintain a long-term relationship with the company (Nisa, 2021). Pritchard et al. (1999) defined commitment as the emotional or psychological attachment to a brand that develops before a customer can figure out that their repeated purchases come from a sense of loyalty. Recent evidence suggested that customer loyalty is the enduring psychological attachment of a customer to a particular target of commitment as a consequence of consumer relationship commitment (Chai, Malhotra, & Dash, 2015). As a result, it is critical for any organization or institution to provide consistent quality of service in order to gain consumers' commitment, so that it positively affects customer loyalty (Hajli et al., 2016; Hermawan, 2019).

In a scenario analogous to cash waqf donations, Sargeant and Woodliffe (2007) stated that commitment is a genuine passion that donors hold and the belief in what the organization is trying to achieve. Donors or waqifs who voluntarily contribute and are willing to contribute more in the future because they comprehend the goals and rewards they will receive – not just for their own advantage, but also for the benefit of the community – are more likely to continue giving and contributing to waqf (Kassim et al., 2019; Sargeant & Sargeant, 2017; Sargeant & Woodliffe, 2007). Commitment represents the central influencing variable of donor retention as it forms the basis for the actual retention and, with that, the willingness to continue with the exchange relation, where the more a donor feels associated with cash waqf or any charities institutions, the stronger the donor retention is (Naskrent & Siebelt, 2011). Consequently, these factors can help drive the waqifs' commitment and help cash waqf to receive the waqifs' supports for a longer

period of time, while also increasing cash waqf collection and loyalty. It can be concluded here that commitment is an attribute that requires strong intentions which will likely be followed by action. Thus, the internal attribute of the waqifs' individual demographic characteristic as government servants and their willingness to commit through salary deduction had influenced their loyalty to contribute to cash waqf.

6.3.4 Research Objective 4: To investigate the mediating effect of trust and commitment on the relationship between the waqifs' internal attributes and cash waqf loyalty.

This section discusses hypotheses H6a, H6b, H6c, and H6d concerning the mediating role of trust in the link between the waqifs' internal attributes (attitude, experience, knowledge and perception) and loyalty in cash waqf. This is followed by the discussion on H7a, H7b, H7c, and H7d, which entail the mediating role of commitment in the relationship between the waqifs' internal attributes and cash waqaf loyalty. In this study, trust and commitment are the mediators, and both had been described earlier in this study's framework by adopting the Mehrabian-Russell Stimulus-Organism-Response (SOR) Model. The SOR Model postulates that trust and commitment serve as an organism that mediates the relationship between the stimulus and responses. Shang et al. (2019) investigated trust and commitment by proposing conceptually causal priorities such as the meditation frameworks between them.

6.3.4.1 Trust Mediates the Relationship between the Waqifs' Internal Attributes and Loyalty

Table 6.6: Trust as a Mediator in the Link between the Internal Attributes and Loyalty in Cash Waqf

| Hypothesis | Relationship | * β | Std. Error | *t-statistic | *p-value | **Confidence Interval | | Decision | Type of Mediation |
|------------|----------------------|-----------|------------|--------------|----------|-----------------------|-------|---------------|---------------------------------|
| | | | | | | LL | UL | | |
| H6a | Att -> Tru -> Loy | 0.041 | - 0.001 | 2.666 | 0.008 | 0.0016 | 0.076 | Supported | Complementary/partial mediation |
| H6b | Exp -> Tru -> Loy | 0.097 | - 0.002 | 3.467 | 0.001 | 0.0485 | 0.155 | Supported | Indirect only/ full mediation |
| H6c | Kno -> Tru -> Loy | 0.007 | 0 | 0.652 | 0.515 | -0.0113 | 0.033 | Not Supported | No effect/no mediation |
| H6d | Per -> Tru -> Loy | 0.041 | 0.001 | 2.245 | 0.025 | 0.0134 | 0.084 | Supported | Indirect only /full mediation |

Based on Table 6.6, all the hypotheses were found to be significant except for H6c, which indicated that trust does mediate relationship between waqifs' internal attributes (attitude, experience and perception) and loyalty in cash waqf except not mediate the relationship between knowledge and loyalty. Hypothesis H6a predicts that trust mediates the relationship between attitude and loyalty. The result rejects the null hypothesis and shows significant partial mediation. Partial mediation is when both the direct and indirect (mediated) relationship are significant. This indicates that the waqifs' attitudes have influenced their loyalty, and trust has made the waqifs more confident in repeating their contributions to cash waqf. This view is supported by a previous waqf literature whereby trust is shown to act as a mediator in the link between attitude and loyalty to cash waqf in the context of information disclosure (Jalil et al., 2019a). Likewise, Hanaysha (2022),

Ibrahim et al. (2021), and Akhgari et al. (2018) also showed that trust mediates the relationship between attitudes and loyalty. The attitude of the waqifs is critical; since cash waqf is a religious contribution which will be rewarded in the hereafter, more positive attitude is realized. To ensure that this continues in the future, waqf institutions must facilitate convenience in the form of multiple payment channels and communicate closely to the waqifs via promotional strategy (Jalil et al., 2019; Pitchay et al., 2015).

A significant correlation was found for hypothesis H6b which postulates that trust significantly mediates the relationship between experience and loyalty. The finding rejects the null hypothesis, thus indicating significant full mediation. Full mediation occurs when the indirect relationship with the mediator is significant, but the direct relationship is insignificant. In performing cash waqf, experience is not essential for the waqifs. However, as trust becomes crucially influential, when waqifs value their experience with cash waqf. In the marketing context, customers gain loyalty towards the brand based on their purchase experiences (Garg et al., 2014; Hao et al., 2015; Khan & Fatma, 2019; Shin et al., 2019). This is supported by Date et al. (2017) who revealed that trust mediates the link between experience and loyalty in the entertainment business. Contrary to this study on cash waqf, it appears that experience does not influence loyalty. However, the waqifs' experience is valid if they establish trust in cash waqf, particularly with waqf institutions. This motivates the waqifs to contribute more and repeatedly, which has a long-term effect on their loyalty. This finding is supported by previous studies including Shaikh et al. (2018), Ahmad (2019), Shukor et al. (2019), Hafiz et al. (2019), and Kassim et al. (2019).

The result obtained for hypothesis H6c did not show that trust mediates the relationship between the waqifs' knowledge and loyalty in cash waqf. The outcome was

insignificant, indicating no mediation effect. Moreover, the direct effect of knowledge appeared as an insignificant influential factor to the waqifs loyalty in cash waqf. Knowledge is expected to have a positive effect on loyalty (Li et al., 2020) and has a strong influence on cash waqf (Johari et al., 2015; Kassim, et al., 2019; Osman, 2014; Shukor et al., 2015). According to Purnamasari et al. (2021), knowledge concerning cash waqf is associated with the institution's insufficient promotional efforts. Thus, waqifs are unable to receive the entire knowledge or properly appreciate cash waqf. This discovery generated neither loyalty nor trust. The outcome of trust as a mediator in the link between knowledge and loyalty were found in several other studies such as Aslam et al. (2019), Haron et al. (2020), Khan and Fatma (2019), Le et al. (2021), and Issock et al. (2020), whereby trust does not mediate the relationship between knowledge and loyalty in cash waqf. Thus, waqf institutions should consider implementing efficient marketing and promotional strategies to increase product awareness of waqf, particularly cash waqf, in order to motivate trust and in turn increase loyalty.

Following this, hypothesis H6d conceptualized trust to mediate the relationship between perception and loyalty in cash waqf. The significant result revealed that the relationship between the waqifs' perception and loyalty in cash waqf is mediated by trust. According to Vlachos and Tsamakos (2009), consumer trust mediates the relationship between a company's identity, image, and reputation with the loyalty of its clients. Elements of a company's reputation include the company's identity and image, as well as its standing in the market (Nguyen et al., 2013).

The insignificant effect of the waqifs' perception towards loyalty in cash waqf suggests that trust fully mediates the relationship. The waqifs' perception towards the

quality and transparency of the waqf institutions influence their trust. The decision's outcome can have an impact on how the waqifs will be contributing to cash waqf in the future, i.e., their long run loyalty. Waqf institutions can improve their service quality and performance by addressing issues such as transparency and understanding the waqifs' needs. Increasing the waqifs' trust can help the waqf institutions in achieving their goals, gaining awareness and reputation, improving professional management, and enhancing service quality. The results of this study are also supported by Ahmad and Rusdianto (2020) and Kassim et al. (2019).

6.3.4.2 Commitment Mediates the Relationship between Internal Attributes and Loyalty

Table 6.7: Commitment as Mediators between Internal Attributes and Loyalty in Cash Waqf

| Hypothesis | Relationship | *β | Std. Error | *t-statistic | *p-value | **Confidence Interval | | Decision | Type of Mediation |
|------------|----------------------|--------|------------|--------------|----------|-----------------------|-------|---------------|------------------------------|
| | | | | | | LL | UL | | |
| H7a | Att -> Com -> Loy | 0.073 | 0.001 | 1.809 | 0.071 | 0.004 | 0.15 | Not Supported | Direct only/no mediation |
| H7b | Exp -> Com -> Loy | 0.2 | 0.001 | 4.909 | 0 | 0.125 | 0.281 | Supported | Indirect only/full mediation |
| H7c | Kno -> Com -> Loy | -0.002 | 0.001 | 0.08 | 0.937 | -0.06 | 0.06 | Not Supported | No effect/ no mediation |
| H7d | Per-> Com -> Loy | 0.388 | 0 | 7.935 | 0 | 0.302 | 0.491 | Supported | Indirect only/full mediation |

Hypotheses H7a, H7b, H7c, and H7d are discussed in this section. These hypotheses refer to the mediating effect of commitment in the relationship between the waqif's internal attributes namely attitude, experience, knowledge and perception and their loyalty in cash waqf. Hypothesis H7a accepts the null hypothesis, indicating an insignificant relationship between the internal attribute of attitude and loyalty to cash waqf, as mediated by commitment. The significant relationship between the waqifs' attitude and their loyalty to cash waqf was mediated directly but insignificantly by commitment. Helping others is essential to a wide range of actions, including giving support, being generous, providing cash and time, and other resources for a good cause (Rodriguez-Ricardo et al., 2018; Webb et al., 2000). Hence, it is not surprising that the context of cash waqf reflects a considerable attitude towards loyalty. A good and optimistic mindset always encourages good things, particularly religious and good practices that are widely accepted and rewarded. It is clear that commitment does not serve as a mediator because the attitude in contributing to cash waqf is accomplished without force, and waqifs can perform voluntarily even while doing it repeatedly. A similar finding was made by Kasri and Ramli (2019) in the context of uncommitted attitude towards donation to the mosque. Meanwhile, Maleki and Hosseini (2020) emphasized on the insignificant role of commitment in affecting charity reputation using applications. Other studies in different contexts also revealed that commitment acts as a mediator (Agyeiwaah & Dayour, 2022; Fullerton, 2005; Hur & Kim, 2011; Inoue et al., 2017).

Next, hypothesis H7b predicts that commitment significantly mediates the relationship between the waqifs' experience and loyalty in cash waqf. The results confirmed the significant and full mediation effect as the direct relationship between

experience and cash waqf loyalty was found to be insignificant. The findings showed that the waqifs' commitment plays an important role in affecting loyalty to cash waqf even without prior experience. Another reason is that experience is related to emotional bonding in order to feel secure and fulfilled (Garg et al., 2014) with the service provided by the waqf institution; in turn, these will encourage the waqifs to contribute more and repetitively. On top of salary deduction, other easier ways to contribute need to be introduced to motivate repeat contributions. This supports the problem statement of this study, i.e., that there is insufficient cash waqf funds in Malaysia. From the marketing point of view, Naskrent and Siebelt (2011) argued that loyalty is influenced by customers' experience. Likewise, Sargeant and Woodliffe (2007) proved that experience drives commitment in donation.

Subsequently, hypothesis H7c envisages that commitment mediates the relationship between waqifs' knowledge and loyalty in cash waqf. The outcomes, however, revealed that commitment insignificantly mediates the said relationship. It seems that knowledge has no effect in this study since both direct and indirect relationships were insignificant. Knowledge can be translated to informativeness, perceived relevance, and interactivity that have a positive effect on purchase decision (Hilman & Hanasya, 2015). In cash waqf, understandable and meaningful information should be conveyed properly to the waqifs to increase their awareness about the advantages and benefits of cash waqf. Knowledge is also related to the dissemination of information on cash waqf so that the message can encourage waqifs to contribute more and repetitively. Information disclosure should be implemented by waqf institutions to support commitment (Jalil et al., 2019a, 2022). All of the above are related to the highlighted research problem, i.e., that cash waqf is still at a nascent stage

and thus is suffering from inadequate funds (Asni & Sulong, 2017; Chowdhury et al., 2011; Ismail et al., 2014; Alias, 2011).

Lastly, hypothesis H7d postulates that commitment mediates the relationship between the waqifs' perception and loyalty in cash waqf. The results rejected the null hypothesis, thus indicating that commitment significantly and fully mediates the relationship between the waqifs' perception and loyalty in cash waqf. Full mediation is indicated due to the significant indirect relationship with the mediator, but insignificant direct relationship between the waqifs' perception and loyalty in cash waqf. According to Sargeant et al. (2004) and Shier and Handy (2012), perception towards organizations and institutions would influence the action taken by the endowers or donors. Meanwhile, the waqifs' perception is related to the waqf institutions' reputation, service performance, benefits received from cash waqf, religious obligations, and quality of information received by the waqif (R. Bennett & Barkensjo, 2005; Parasuraman et al., 1991; Rabab'h, 2015; Sargeant et al., 2004). Therefore, the waqifs' commitment can surpass the perception with proper improvement and better provision of information on cash waqf. In turn, this may enhance the reputation of cash waqf and waqf institutions. In consequence, cash waqf will be perceived positively by the waqifs.

Overall, the ultimate finding of this study suggests that trust and commitment are crucial and valid as mediators in the relationship between the waqifs' internal attributes (attitude, experience, and perception) and loyalty in cash waqf, except for knowledge. Knowledge was found to have no effect in both direct and indirect relationships in this study.

6.3.5 Research Objective 5: To determine the relationship between trust and commitment.

Table 6.8: Relationship between Trust and Commitment

| Hypothesis | Constructs | β | t -Statistics | p -Values | Result | 95% CI |
|------------|------------------------|---------|---------------|-----------|-----------|--------|
| H8 | Trust -> Commitment | 0.221 | 3.629 | 0 | Supported | 0.334 |

Hypothesis H8 conceptualizes the relationship between trust and commitment in the study of waqifs' loyalty in cash waqf. The study's findings showed a statistically significant relationship between waqifs' trust and their commitment to cash waqf. Thus, waqf institutions must strive to enhance the trust of the waqifs, which would ultimately strengthen their commitment to contribute. The majority of studies from various areas have concluded that trust and commitment are mutually supportive (Cho & Hu, 2009; Cullen et al., 2000; Hajli et al., 2016; Hermawan, 2019; Hilman & Hanasya, 2015; Hj. Fauzi et al., 2019; Hunt & Morgan, 1994; Iverson et al., 1996; Jalil et al., 2019; Naskrent & Siebelt, 2011; Rofiqo et al., 2021; Sargeant & Lee, 2004; Sargeant & Woodliffe, 2007; Wang & Tai, 2011).

Trust and commitment play vital roles especially in profitable organizations. For example, the study on the service quality of a financial institution by Cho and Hu (2009) indicated that consumer trust has a significant effect on future commitment to the financial institution. With respect to job-related and organizational variables, a significant relationship between employee trust and organizational commitment was found (Iverson et al., 1996). In addition, Fauzi et al. (2019) revealed that future commitment to online banking is dependent upon trust. Consumer trust is another dimension that is able to

improve relationship quality, thus positively affecting the relationship between commitment and customer loyalty (Hajli et al., 2016; D. Hermawan, 2019).

Intriguingly, this positive relationship is verified by the Commitment-Trust Theory of Relationship Marketing by R. M. Morgan and D.Hunt (1994), which explains that successful relationship marketing involves commitment and trust in relationships. In addition, the model identifies relational commitment and trust as important mediating variables. From the waqf or charity donation perspective, Sargeant and Woodliffe (2007) stated that trust in charity organizations can lead to commitment. Trust plays a significant role in defining the waqifs' willingness to commit and engage in cash waqf, and the finding has proven that the Commitment-Trust Theory was applicable in the study of Fauzi et al. (2019) and this study as well. Therefore, a higher degree of trust and commitment ultimately leads to greater affiliations in the long term (Hilman & Hanaysha, 2015). It is recommended for waqf institutions to focus on flexibility and customer orientation towards developing institutional commitment and trusting relationships with waqifs through appropriate marketing and strategies (Rofiqo et al., 2021).

6.4 Implications of the Study

Contributions from this study may enlighten the management and administrators of waqf institutions, policymakers, academicians, as well as waqifs and Muslims as a whole. They may benefit from the findings in ensuring the growth of waqf in Malaysia, especially pertaining to cash waqf. The implications are explained in two areas, i.e., theoretical and managerial.

6.4.1 Theoretical Implications

The present study utilized the stimulus-organism-response (SOR) model as a theoretical framework to comprehensively understand and elucidate the conceptual underpinnings. This study proposes that the behavioral factors known as waqifs' attributes, consisting of attitude, knowledge, experience, and perception, can influence the response of waqifs, primarily their loyalty. Simultaneously, the presence of trust and commitment, functioning as an organism within the framework of the SOR model, enhances the influence of behavioral factors on loyalty. Loyalty emerges as a pivotal factor that must be demonstrated in order to enhance the objectives of waqf institutions, specifically in enhancing the cash waqf fund and the number of waqifs. The novelty of this study lies in its examination of the behavioral factors as stimuli and the strength of mediators as organisms that contribute to loyalty as a response.

This study also contributes to the literature by providing a better understanding of the waqifs' attributes namely attitude, knowledge, experience, and perception. From the results of this study, among all the constructs that function as stimulus and have a direct relationship with loyalty as suggested by Albert Bandura (1986) in his Social Cognitive Theory, only attitude has a significant relationship with the *waqifs'* consistent action in cash *waqf* endowment. This finding is in line with that of Teah et al. (2014), i.e., attitude towards charity is significantly influenced by religious beliefs, which motivates people to donate repetitively. Similarly, Butt and Aftab (2013) and Tabrani et al. (2018) in the context of consumer assessments of a bank's relationship also indicated that religious consideration plays a substantial role in influencing the decision-making behaviour of Muslim customers.

The novelty of this framework lies in the internal attributes of the waqifs which serve as factors that influence loyalty in cash waqf. Meanwhile, trust and commitment play a crucial role in strengthening the relationship between the waqif's internal attributes and cash waqaf loyalty. Consequently, loyalty has become a vital factor in increasing cash waqf funds. In short, the more the waqif trusts the waqf institution, the more he will engage in waqf endowment. Apart from trust, commitment and attitude also play a significant role in enhancing loyalty. The role of trust and commitment as mediators in the link between the waqifs' internal attributes and loyalty in cash waqf indicates that waqifs are committed to continuing and maintaining their cash waqf endowment behavior. In other words, high levels of trust and commitment towards the waqf institution will reinforce high confidence among the waqifs to stay committed to their cash waqf behavior. This finding proves the trust-commitment relationship marketing theory by Morgan and Hunt (1994) which asserts that consistent action can be influenced by trust and commitment towards the waqf institutions. This process describes that trust and commitment support the sustainability of the relationship between the waqif and the waqf institutions. Apparently, waqifs who have strong internal attributes and trust towards waqf institutions are more likely to build commitment and reduce comparisons with other alternative relationships to enhance waqif loyalty.

This study has proved that trust and commitment play a mediating role in the relationship between the waqifs' internal attributes and waqif loyalty, although previous studies have identified the role of commitment and customer intimacy as an antecedent of customer loyalty (Aurier & N'Goala, 2010; Brock & Zhou, 2012; Moorman et al., 1993; Morgan & Hunt, 1994). However, there are indications that the mediation is fully

completed, which implies that trust and commitment are considered the most important mediators in this study. The strength of the mediating role indicates that the waqifs are willing to develop trust and commitment as a consequence of loyalty. This suggests that trust should be developed at the foundation level and only then commitment and loyalty are systematically established. Finally, this study reinforces the importance of trust, commitment, and internal attributes specifically attitude and loyalty in strengthening the relationship between the waqifs and waqf institutions.

Furthermore, the integration of various model and theories, such as the SOR model, social cognitive theory, and trust-commitment marketing theory, has significant implications for the Islamic social finance instrument of cash waqf. These models and theories provide a comprehensive understanding of the behavioral factors of attributes of waqifs, trust and commitment in the context of cash waqf. The utilization of marketing and consumer behavior theories in addressing the cash waqf issue is regarded as a distinctive approach within the non-competitive waqf market. The waqf market differs from a brand in that the implementation of marketing strategies is crucial for competing with other market players in a competitive market. However, given the potential impact of cash waqf on societal and national development over time, it is imperative to recognize its potential and devise strategies to attract potential waqifs while also maintaining the support of existing waqifs. Therefore, these findings are regarded as significant contributions that have major implications in the field of study.

6.4.2 Managerial Implications

The findings of this study provide several managerial implications. The findings would enable policymakers to concentrate on critical issues that could facilitate the development of trust and commitment between waqifs and waqf institutions. This study has the potential to provide valuable insights for the State Islamic Religious Council of Malaysia, specifically the Selangor State Islamic Religious Council (MAIS), by enhancing their comprehension of the trust-commitment relationship within both the fields of marketing and management. In addition to enhancing the dissemination of religious messages pertaining to the advantages of cash waqf, it is imperative for waqf institutions to ensure that the cash waqf assets they provide align with the principles and values of Islam. Furthermore, waqf institutions, specifically MAIS, have the potential to devise effective and strategic campaigns aimed at enhancing public awareness regarding cash waqf through a comprehensive understanding of the idea of a trust-commitment relationship. This is done with the expectation that raising awareness will encourage repeat giving and steadfast support for cash waqf. With this knowledge and information, MAIS hopes to encourage more Muslims to take part in waqf activities, particularly those that involve cash waqf, which would hopefully result in increased cash waqf funds and loyalty among the waqifs.

Besides that, waqf institutions also have an obligation to increase their level of accountability and transparency to foster the growth of trust in their organizations. Raising awareness about waqf institutions and social concerns in the media may influence how waqifs perceive the effectiveness of their contributions. Positive news may motivate the waqifs and the public to support and have more faith in waqf institutions to a greater extent.

While negative news may make them feel as though their contributions made no difference to the society. Therefore, lack of awareness regarding waqf progress and lack of information sharing across waqf institutions could impede efforts to increase the fund. In a similar vein, the more loyal waqifs are and the more cash is provided to the waqf institutions, the higher the perceived quality of service. Therefore, waqf institutions particularly waqf administrators should measure and monitor the quality of waqf services offered and take remedial action as needed, on top of focusing on satisfaction and perceived value as precursors to e-trust by improving the web design and assurance policies, necessitating communications to remind customers of their website's security for making online contributions.

The provider's service and effective system are among the elements that could encourage waqifs' behavior to attract and consistently contribute to the cash waqf fund. Thus, the utilization of modern and sophisticated technologies should be regarded as a potential avenue for supporting and improving operational efficiency and strategic execution within waqf institutions and religious councils. Technologies also facilitate convenience and expedite the delivery of services required by customers, specifically in the case of waqifs. Investing in technology has the potential to yield significant long-term profits, making it imperative for cash waqf to prioritize sustainability in order to promote the well-being and development of the Muslim community.

6.4.3 Methodology Implications

This study is unique in that it incorporates various behavioral factors, such as attitude, knowledge, experience, and perception of waqifs, as independent variables. Additionally, trust and commitment are considered mediating variables in relation to their impact on the loyalty of waqifs in the context of cash waqf. The identified issue has been addressed through the implementation of an analysis that aims to enhance the comprehensiveness of the research framework. Moreover, a majority of research conducted in the fields of marketing and behavioral studies has primarily focused on brand-related topics, neglecting to explore the context of Islamic financial instruments such as cash waqf. There is a limited amount of academic literature and empirical research available on the topic of cash waqf loyalty, specifically in relation to the behavioral and attitudinal characteristics of waqifs in a trust-commitment relationship.

Given that this study adopts a quantitative research approach, with a specific emphasis on hypothesis testing supported by empirical evidence, the survey method emerges as the most effective instrument for gathering data from a representative sample, thereby facilitating the generation of generalizable findings. In the research framework, a selection has been made of suitable theories, including one grand theory and two supporting theories, as well as a marketing concept focused on loyalty. These theories and concept are employed to elucidate the relationship between various constructs which aims to examine and validate the proposed hypotheses. These hypotheses will be empirically tested to determine their validity and significance.

This scarcity of research hinders the development of sustainable cash waqf practices. This study addresses a methodological gap by employing a quantitative approach,

specifically the Smart-PLS tool and sampling process, by utilizing stratified adaptive cluster sampling to develop a more intricate model that incorporates mediating variables within the research framework.

6.5 Limitations of the Study

The findings of this study provide insights into how behavioral factors of waqifs influenced the loyalty of waqifs in cash waqf, with trust and commitment acting as mediators, in accordance with the SOR model. Although the findings yielded mixed results, the influence of mediators was clearly evident and significant, with the exception of the knowledge of waqifs. The occurrence may be attributed to the lack of alignment between fundamental knowledge and the necessity for waqifs to exhibit loyalty. The limitations observed in the present study predominantly pertained to contextual, geographical, and temporal factors. The data were obtained from employees who participate in cash waqf through salary deductions in different government agencies in Selangor. It is important to recognize that this may restrict the applicability of the findings to a broader population of consistent waqifs. Moreover, while the sampling frame from Selangor is deemed suitable for targeting respondents, it is worth noting that respondents from other government agencies in different states were not included in this research. Hence, it would be intriguing to conduct a comparative analysis of findings derived from a more diverse and distinct demographic composition, such as by examining generational income groups or investigating the relationship between waqifs' gender and other relevant demographic factors. Despite attempts to address the limitations of relying on a single source of data through the implementation of procedural remedies, it is important to acknowledge that the

findings derived from the cross-sectional data may still be susceptible to common method variance (CMV).

Therefore, it is recommended to employ a more comprehensive longitudinal data collection approach in subsequent studies, wherein distinct time intervals are employed for gathering independent and dependent variables. Furthermore, the participants in this study were selected exclusively based on their involvement in cash waqf through salary deduction. This criterion was employed to ensure a consistent level of contribution, which is believed to be indicative of loyalty. However, it is essential to acknowledge that this approach may introduce a potential limitation. Specifically, individuals who have been following the practice of cash waqf for an extended period of time may exhibit a bias towards favorable behavior, thereby influencing the findings of the study. Additionally, the individuals known as waqifs are making contributions to the cash waqf of the Selangor waqf fund. This factor has the potential to influence outcomes. Hence, it is recommended that future researchers direct their attention towards alternative forms of cash waqf payments, including those provided by other waqf institutions such as banks and non-governmental organizations (NGOs), in order to mitigate the concern of homogeneity when assessing the loyalty of waqifs in cash waqf.

This research design implies that the findings should be approached with caution when attempting to draw generalizations. In this study, the examination of waqifs' loyalty is conducted using research instruments and approaches that are derived from questionnaires previously utilized in relevant literature. Consequently, the acquisition of insights may be restricted when the quantity of inquiries is excessive and the sample size for the empirical analysis is limited. Despite the thorough consideration and testing of

alternative configurations of the model, the analysis may still have limited external validity. Furthermore, with regards to the matter of questionnaires, the number of questions may present an obstacle for respondents to thoroughly scrutinize the questionnaire, particularly when they are required to fulfill additional tasks or meet deadlines concurrently. In this study, the unit of analysis pertains to individuals who engage in salary deduction for cash waqf through the human resources department of government agencies. The objective of maintaining consistency in cash waqf contributions may potentially be influenced by various factors, thereby necessitating a comprehensive understanding of the underlying issues.

6.6 Directions for Future Research

The directions for future research are suggested based on the above limitations. There are two elements to be suggested: the first one is in the context of the study, and the second one is for the study application or practicality.

From the study context, firstly, the framework applied Mehrabian and Russell's (1974) model which has been widely employed to explain consumer behavior concerning services marketing using the Stimulus-Organism-Response (SOR) model to explain the variables of attitude, knowledge, experience, perception, trust, and commitment in affecting loyalty in cash waqf. Hence, future studies are suggested to include findings from the Islamic perspective such as internal attributes as Muslim characteristics. In addition, the Islamic theories associated with the waqifs' behaviors and characteristics pertaining to cash waqf loyalty could be applied and conceptualized. Secondly, in having a wide spectrum from different views, there are other variables that can be considered for examination such

as awareness, interest, repurchase, and satisfaction which often drive loyalty in marketing. Thirdly, Islamic variables could be studied with religiosity as the moderating variable to the western model. Fourthly, from the variables of this study, it is interesting to know the findings of knowledge which have no effect on the direct and indirect relationship applied in different scenarios, target groups of samples, or other types of waqf. Fifth, although trust and commitment are essential as mediators, perhaps both can be examined with different types of variables such as exogeneous and endogeneous variables. Lastly, future studies could examine the determinants of waqifs' loyalty in cash waqf using external factors.

In terms of the practicality, it would be interesting to collect data from every state in Malaysia so that a comparative study can be conducted. Next, different groups of waqifs from different sectors, social status or according to waqf category can be identified to find out the possible distinctive patterns of waqifs in Malaysia. Lastly, different methodologies such as qualitative and mix methods could be utilised to provide more insight and practical findings regarding the waqf institutions.

6.7 Conclusion

This research measures the relationship between the waqifs' internal attributes (attitude, knowledge, experience, and perception) and loyalty in cash waqf as mediated by trust and commitment. It also studied the impact of trust and commitment as mediating variables in the said relationship. In addition, the relationship between trust and commitment was also examined. To achieve all of the study's objectives, a quantitative survey was carried out to gather data from the target respondents, i.e., waqifs. The study carried out a rigorous literature review and careful investigation on the theories used in the

study (S-O-R model, Social Cognitive Theory, and Trust-Commitment Theory). In relation to the S-O-R model, the study framework introduced the internal factors of waqifs as stimuli that impact action, trust and commitment as organisms that improve the cause of action, and waqifs' loyalty as a response to their behavior. The importance of the exogenous constructs for loyalty in the framework demonstrates that attitude influences the waqifs' loyalty in cash waqf. In contrast, while experience and perception did not support the waqifs' loyalty behavior, they were nonetheless meaningful as factors influencing loyalty with the presence of a mediator. The strength of trust and commitment as mediating variables influence the key target variable, i.e., loyalty. The relationship between experience and perception towards the waqifs' loyalty was found to be fully mediated by trust and commitment. Partial mediation exists when trust mediates the relationship between the waqifs' attitude and loyalty. However, commitment does not mediate the said relationship. Surprisingly, knowledge has no effect at all either in the direct or indirect relationship. Based on the research findings, commitment was found to support loyalty but not trust. Nevertheless, the relationship between trust and commitment was supported.

Given the rigorous research model findings, this thesis has substantial theoretical and managerial consequences. From a theoretical standpoint, this study presents a theoretical framework for investigating the factors influencing waqif loyalty in cash waqf within the context of government employees who consistently donate to cash waqf through salary deduction via Pejabat Waqf Selangor. Mehrabian and Russell's (1974) S-O-R model, Social Cognitive Theory, and Trust-Commitment Theory have seen marketing and psychological theories integrated to address issues concerning cash waqf. This study subsequently

presented several important managerial guidelines to waqf institutions and religious councils.

In general, the study's findings can assist waqifs and waqf institutions in understanding: 1) the factors that can drive waqifs to be loyal to cash waqf, 2) the significance of trust and commitment as components of cash waqf loyalty, 3) the ability of waqf institutions in leveraging on the internal attributes, trust and commitment which influence loyalty in cash waqf by adopting corrective and appropriate actions, 4) the need for waqf institutions to engage with waqifs to understand their needs and expectations, and 5) the need for comprehensive and effective marketing strategies to raise awareness among the waqifs and to retain cash waqf. Overall, understanding what and how these factors influence waqifs' loyalty in cash waqf can help waqf institutions in enhancing their services and administrative activities. The recommendations in this study are intended to serve as a guide for the general public, waqifs, and waqf institutions in particular. It is hoped that cash waqf, as an Islamic wealth product, will function effectively and provide assistance to individuals in need, the community, and the ummah. The study findings also provide new insights into the role of trust and commitment as mediators in the relationships between the waqifs' internal attributes and loyalty in cash waqf within the scope of the study on top of understanding the factors that influence loyalty in cash waqf.