

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The research aims to investigate the impact of the internal attributes of waqifs on cash waqf loyalty. An extensive review of pertinent literature was conducted beginning with a discussion on the importance of waqf, background of waqf, and cash waqf itself. The next section explains the model and theories applied in the study which support the research framework. The following section presents the theoretical foundation of loyalty, consisting of loyalty in marketing and cash endowment. The subsequent section reviews the main constructs of the study namely the waqifs' internal attributes comprising attitude, knowledge, experience, and perception towards cash waqf. Next, trust and commitment in cash waqf are discussed based on previous studies. Each construct is critically examined, and the gaps clarified. Finally, the summary of the chapter is presented.

2.2 The Importance of Waqf

2.2.1 Background of Waqf

In the Islamic and *Syara'* context, waqf is an act to draw closer to Allah SWT with good philanthropic intentions, in which a piece of property (cash / kind) is kept and preserved for specific purposes (Kahf, 1999). The author explained that the word waqf (وَقْفٌ) is derived from the Arabic verb waqafa (وَقَفَ), meaning stopping, containing or

preserving. The term waqf is defined by the Dewan Bahasa dictionary as something granted for public use or for a purpose related to Islam whereby the property rights are "frozen" for particular benefits associated with that property. "Ceasing" or "to stop" refers to "surrendering" full ownership of the asset to its creator, Allah SWT (Razali, 2014). It is a form of wealth submission, where the asset is being held from personal use and the benefit is given to other people or the society according to the wish of the asset owner (Rahman, 2009). This only applies to non-perishable goods from which value can be derived without consuming the goods directly (Kahf, 1999). Thus, waqf ultimately benefits not only the one who bestows it, but also the community (Atan, 2022). The jurisdictions (*Sharia*) for waqf are derived from the Al-Quran and Sunnah of the Prophet (peace be upon him). The Al-Quran and Hadith advocate the practice of waqf, and it is also allowed under the Islamic law.

لَنْ تَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ ﴿٩٢﴾

Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend indeed, Allah is Knowing of it (Surah Ali-Imran, 3:92).

The verse above clarifies that Allah will not compensate one's goodness unless he is willing to give to others (Yaacob, 2013). In the Al-Quran, the permissibility of waqf is not specifically mentioned. However, Allah favors those who spend their wealth according to His decree, and as such guarantees extraordinary compensation to those who contribute their properties as charity (Sabri, 2012). These favors from Allah are supported in *Surah Al-Baqarah*, verse 2:261:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضْعِفُ
لِمَنْ يَشَاءُ وَاللَّهُ وَسِعَ عَلِيمٌ ﴿٦١﴾

The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing (Surah Al-Baqarah, 2:261)

During the time of Prophet Muhammad SAW, a hadith was reported by Muslims: Umar acquired land at Khaibar. He came to Allah's Apostle (may peace be upon him) and sought his advice with regards to it. He said, "Allah's Messenger, I have acquired land in Khaibar. I have never acquired property more valuable to me than this, so what do you command me to do with it?" Thereupon he (Allah's Apostle) said: "If you like, you may keep the corpus intact and give its produce as Sadaqa. So Umar gave it as Sadaqa, declaring that the property must not be sold, inherited, or given away as a gift. And Umar devoted it to the poor, to the nearest kin, and to the emancipation of slaves, all in the way of Allah. There is no sin for one who administers it if he eats something from it in a reasonable manner or if he feeds his friends and does not hoard up goods for himself (Muslim Hadith, no. 4008).

The connotation denotes the irrevocable devotion of a portion of one's wealth for the purpose of devoting its usufructs to moral causes or benevolent ends with the overarching goal of drawing nearer to God (Mahmud & Shah, 2010). While from Sharia's principles and regulations, waqf is defined as a voluntary act of charity that fulfills the four pillars (*rukun*), which are: 1) people who give waqf (*waqif*), 2) people who receive waqf (*mawqūf alayh*), 3) endowment (*mauquf*), and 4) pledge (*sighah*) (Razali, 2014; Al-Ansari, 2013).

Although the term waqf itself is not directly mentioned in the Quran, the practice of waqf

is synonymous with charity, as waqf is a form of philanthropy that uses fixed assets for charitable purposes (Laldin et al., 2006). Islamic scholars have reported that waqf is a form of motivated charity practiced by Rasulullah SAW and was prioritized by the Prophet's companions (Al-Ansari, 2013).

The majority of jurists regard waqf as a recommended good act (*tabarru' mandub*), as its raison d'être is contributing to righteous philanthropic causes (*jihat al-birr/ wujuh al-khayr*), as recommended by the Quran and Sunnah. Waqf comprises two types: 1) philanthropic waqf (*khayrn*), which refers to the perpetual dedication of the capital and income of an asset for philanthropic purposes, although later on it will be dedicated to a specific group, and 2) family waqf (*ahli or dhurri*), which refers to the dedication of one's asset in favor of one's self and children, although later it will be dedicated to philanthropic causes (Mahmud & Shah, 2010). The beneficiary of waqf should be specifically recognized or addressed in the waqf declaration, and waqf should not be limited to a specific period of time in order to avoid future conflicts (Laldin, 2012). Bakar (1999) proposed that only the authorities should appoint trustees for the management of a waqf endowment, particularly a waqf without a specific purpose. According to Yakob et al. (2021), a trustee known as a *mutawalli*, *nazir*, or *qayyim* should be selected to administer waqf regardless of the individual or organization involved. He added that it would be appropriate if the waqif could appoint himself or his beneficiaries for the special waqf designated for a particular purpose. When a property is certified as waqf property, it is prohibited from engaging in any sort of transaction, including sales, inheritance, *hibah* (gift), and *wasiyyah* (will). Its physical source should be preserved and left untouched (Zakaria et al., 2012), and only the asset's yields should be utilized for general or specific charitable goals (Rahman, 2009).

Several Muslim scholars agree that, while not necessary, waqf is considered a *mukmilat* (perfection) because of its function in meeting *daruriyyah* (essential) needs. Rasulullah SAW set an example in waqf practices by constructing social infrastructure on the basis of waqf, such as the construction of the first mosque (Masjid al-Quba) in Madinah in 622 on a waqf land gifted by two orphans (Mahmud & Shah, 2010). According to Al-Ansari (2013), the Prophet endowed orchards for the poor and needy.

Giving waqf is a noble act that improves human well-being by allowing community members to share assets, information, and skills (Nor et al., 2022). However, if the waqf property is poorly managed, it will only provide subpar results and the benefit could not help the community as a whole (Alfadri et al., 2021). Thus, waqf beneficiaries should not be limited to the poor and needy, but should also include the users of places of worship, social and human resource development, education, research scholarships, and so on (Fisol et al., 2021). Only then would the fundamental idea behind waqf management, i.e., that the beneficiaries (*mawquf alaih*) may someday turn into waqif become plausible and cash waqf may be sustained and become viable (Qurrata et al., 2021).

2.2.2 Cash Waqf

Cash waqf was established during the Ottoman Turkish era in 15th century AD, and it replaced the mode of waqf in the form of real estate as the main mode in 1560 (Cizacka, 2000; Ibrahim & Rahman, 2021; Mandaville, 1979). At the early stages of Ottoman Turkey's modernization, *Sheikh al-Islam's fatwa* was implemented as law (F. Walton, 2017) despite disagreements among Turkish academicians such as Civizade and Birgevi Efendi over the requirement of cash waqf (Ibrahim & Rahman, 2021). Still, the Ottoman Turkish

government firmly embraced the *ijtihad* of *Sheikh al-Islam*, the official mufti of the Ottoman Turkish government regarding the necessity of cash waqf as a paradigm shift (Mandaville, 1979). The concept of cash waqf, according to *Syara'* itself, is a strategy for raising money to develop waqf properties for welfare purposes, whether general or specific funds (Ibrahim & Rahman, 2021). Hence, it became one of the instruments for fulfilling many crucial needs in various sectors that are today financed by the state or the government such as education, healthcare, national security, commercial and business activities, transportation facilities, shelter and food for the poor and needy, and ultimately creating jobs for many people on top of supporting the agricultural and industrial sectors without inflicting any cost on the government (Mohsin, 2013).

The *ijtihad* on the necessity of cash waqf is seen to have a significant role in the evolution of waqf during the Ottoman Turkey era where many religious and social institutions were developed using cash waqf funds (Ibrahim & Rahman, 2021). Cizacka (2000) argued that the beauty of waqf institution is on the redistribution of benefit whereby the objective is not for the sake of profit, but to support the general good and welfare of the whole society while seeking compounding rewards in the hereafter. However, cash waqf only becomes productive if it can generate funds that are beneficial to social welfare and be used for the economic interests of the community (Chowdhury et al., 2011).

Due to that, the agencies that have been appointed and responsible for managing and administering waqf funds should intensify the dissemination of information on cash waqf to the community (Ismail & Wahid, 2021). Kachkar (2017) provided the example of cash waqf accompanied by takaful as suggested by the older members of the society. This shows

that oral dissemination through friends remains a preferred method by most people (Billah, 2021).

The existence of institutions developed using cash waqf funds refutes the claims of some oriental scholars such as Kuran (2005) who stated that the narrowness of Islamic law has rendered the failure of waqf in making any optimal contribution to the economy of Muslims (Ibrahim & Rahman, 2021). This is among the misconceptions about cash waqf that must be clarified (Ismail & Wahid, 2021) as they have resulted in the poor understanding of cash waqf among Muslims (Zakaria & Muda, 2015). This stemmed from the weak medium of information delivery regarding cash waqf be it print or electronic media (Hassan et. al., 2021).

2.3 Theories Applied in the Study

This section discusses the grand model and supporting theories for the research framework. The first one is the Mehrabian-Russell Stimulus-Organism-Response Model or SOR model. This grand model explains the entire framework of the study and the relationships between the constructs. The second one is the Social Cognitive Theory utilized to elaborate on the internal attributes of the waqifs, namely the factors that influence their loyalty to cash waqf. The third underpinning theory is the Trust-Commitment of Relationship Marketing Theory which explains the hypothesized roles of trust and commitment in the study framework.

2.3.1 The Mehrabian-Russell Stimulus-Organism-Response (SOR) Model

The SOR model was established by Mehrabian and Russell (1974). The model asserts that all behavioral responses or psychological changes in individuals are influenced by the environment, and that individuals process stimuli inductively and modify psychological interactions to produce the appropriate response (Goi et al., 2014; Zhai et al., 2020; G. Zhang et al., 2021). It has been widely employed to explain the effect of the environment on customer behavior, particularly as it relates to service marketing (Vieira, 2013). The SOR model identifies emotions, perception, or cognition as action drivers, and posits that conscious and unconscious perception and interpretation of the environment influence how individuals feel.

In environmental psychology, an individual's emotions determine whether he or she will approach or avoid the surrounding environment. Environmental stimuli (S) elicit an emotional response (O), which in turn motivates a consumer's behavioral response (R) in accordance with the SOR model, which stands for "stimulus-organism-response". As a result, the SOR model contains stimulus as the independent variable, organism as the mediator, and response as the dependent variable (Goi et al., 2014; Vieira, 2013). Figure 2.1 presents the SOR model by Mehrabian and Russell.

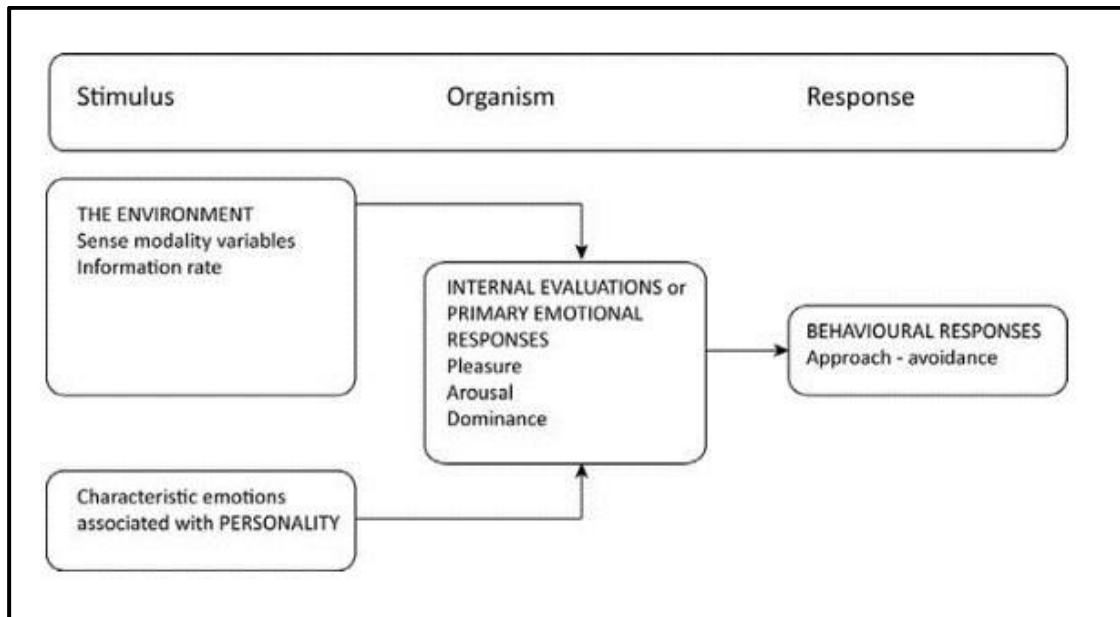


Figure 2.1: The Mehrabian-Russell Stimulus-Organism-Response Model (SOR Model)

Vieira (2013) argued that the environmental elements in service may vary across cultures. For example, a culture may reflect the level of uncertainty in the environment, as well as individual differences in terms of emotional experience, which affect how people feel about the environment. This effect makes people move towards or away from the environment. In a population with different backgrounds such as that of Malaysia, a unique SOR model that assists service providers in developing business strategies may help in the implementation of cash waqf. In addition, the SOR model may lead to a greater understanding of why and how responses such as loyalty are influenced by stimuli, as well as whether organisms aid stimuli in significantly influencing responses. Jang and Namkung (2009) and Hao et al. (2015) highlighted additional aspects of the environmental stimuli, which may play significant but distinct roles in different contexts.

In this study, the SOR model explains the entire framework, consisting of the waqifs' internal attributes namely attitude, knowledge, experience, and perception which

act as the stimulus (S) to the reaction (R), i.e, loyalty. In the causal-chain framework, stimuli that produce behavioral outcomes are always positioned on the input side of the framework which leads to the role of the organism (O), characterized by trust and commitment. These two factors serve as the mediating effect and critical elements to perform as an organism (O) in the framework. The behavioral response (R) is represented by loyalty to cash waqf. Hence, based on the SOR model, it is suggested that the waqifs' internal attributes serve as the stimulus (S) with trust and commitment as mediators or organism (O) to encourage behavioral response (R) which is loyalty to cash waqf as shown in Figure 2.2 below.



Figure 2.2: Adaptation of the Mehrabian-Russell Stimulus-Response (SOR) Model.

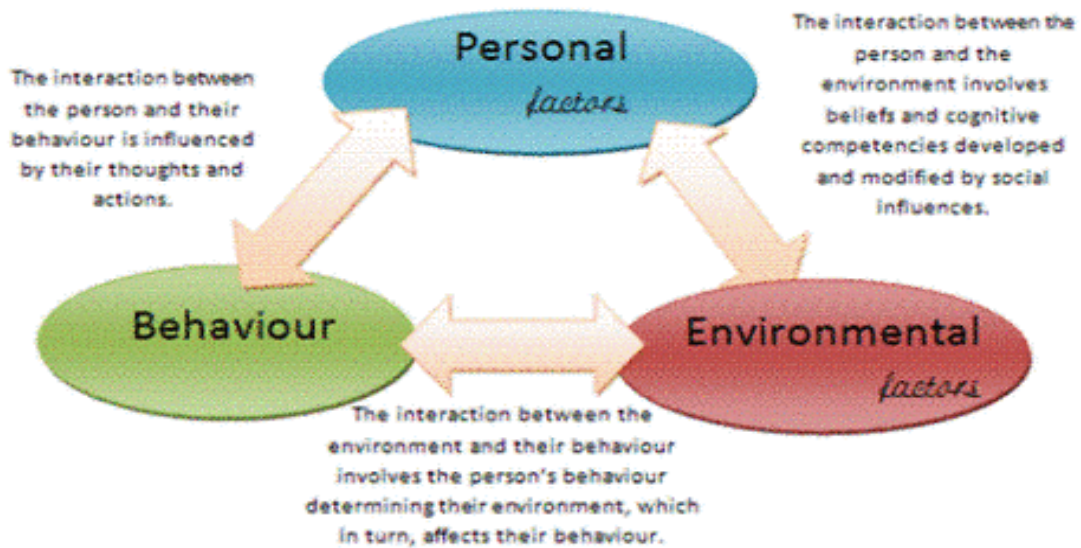
2.3.2 Social Cognitive Theory

The Social Cognitive Theory (SCT) begun as the Social Learning Hypothesis (SLH) in the 1960's as developed by Albert Bandura and only emerged in its current form in 1986. The SCT assumes that learning occurs in a social framework, with the individual, environment, and behavior interacting in an energetic and complementary manner. SCT is distinguished by its emphasis on social effect, strengthening society from inside and outside (Bandura, 1986). The SCT addresses the intriguing manner in which people acquire and maintain behavior, as well as the social environment in which the behavior is performed.

The theory takes into account an individual's previous interactions, which determine whether or not behavioral activity will occur. These previous interactions have an impact on attitudes, goals, and expectations, all of which shape whether an individual will engage in a behavior and the reasons why they do so (Bandura, 1986, 1989, 1999).

The SCT emphasizes the concept of self-efficacy, which is defined as the belief that one can accomplish a particular behavior and expect favorable results (Compeau et al., 1999). This theory looks at identity through an inquiry into social behaviors, cognition, and learning. It is based on the thought of complementary determinism, which is a dynamic interaction between individuals' behavior and their environments. Consequently, these interactions are known as a construct called reciprocal determinism (Bandura, 1999). Reciprocal determinism is a theory proposed by psychologist Albert Bandura that argues that an individual's behavior influences and is affected by social and personal factors. Bandura acknowledges that an individual's behavior can be influenced by the application of consequences. Figure 2.3 shows the constructs of the Social Cognitive Theory by Albert Bandura.

The SCT argues that the behavior of an individual is a function of the interaction among cognitive, personal, environmental and behavioral factors. Whereas Ngai et al. (2015) defined attributes such as quality, character, or characteristics that describe an individual's behavior as personal factors. Therefore, behavioral and personal characteristics are crucial to be investigated for the purpose of this research. The behavioral and personal characteristics of the SCT namely the waqifs' attributes consist of attitude, knowledge, experience and perception.



Source: Adapted from Bandura, A. "Social Foundations of Thought and Action: A Social Cognitive Theory", 1st Edition, 1986

Figure 2.3: The Constructs of the Social Cognitive Theory

Loyalty is created by the consumers who will shape their behavior towards the product or brand. According to the SCT by Bandura (1999), consumer behavior is largely shaped by internal attributes based on cognitive learning (Tsitsipis et al., 2012), affective factors such as self-efficacy (Villafañe et al., 2016), intrinsic and extrinsic attitudes (M. Kim & Song, 2010), as well as ability and experience (Xu et al., 2013). Similarly, the focus of the research based on this theory is to investigate the significance of the influencing factors (waqifs' internal attributes) that have been postulated to influence the waqifs' behavior, namely loyalty in contributing cash waqf. All these constructs will be explained further in the subsequent section, focusing on attitude, knowledge, experience and perception as behavior and personal factors.

2.3.3 Trust-Commitment Theory of Relationship Marketing

The trust-commitment theory of relationship marketing suggests that two fundamental factors, i.e., trust and commitment, must exist for a relationship to be successful (Hunt & Arnett, 2006). Prior to the development of this theory, the service marketing era relied on relational marketing theory (RM) which is defined by Berry (1995) as the act of “*attracting, maintaining, and - in multiservice organizations - enhancing customer relationships*”. Morgan et al. (1994) argued that the RM theory basically draws from relationship marketing to establish bonds with customers by meeting their needs and honoring commitments. In building long-term profits, principles of relationship marketing forge long-lasting bonds with their customers and as a result, customers trust firms and the resulting mutual loyalty helps both parties fulfill their needs. Table 2.1 and 2.2 show the evolution the RM theory until the emergence of the trust-commitment theory.

The development of relationship marketing theory began in the 1950s and 1960s with an emphasis on institutional economics, sociology, and psychology. At this time, sociological and psychological factors have been incorporated into the dominant institutional economic perspective of rational economic actors. In the 1970s, exchange theory emerged from the sociology discipline, focusing on individuals and organizations engaged in exchange relationships as well as the creation, resolution, and avoidance of exchange.

From the 1970s to the 1980s, the power and dependence theory emerged among channel partners or intermediaries. Later, in the 1980s and 1990s, the integration of the relational contracting theory and social exchange theory within a dynamic relationship framework suggests that relational norms play a significant role in guiding relationship

behaviour in business exchanges. In the 1990s, transaction cost economics was developed to concentrate on relationship governance in order to reduce transaction costs, suppress opportunistic behaviour, and encourage performance-enhancing investments.

Finally, relationship marketing went beyond the interactions between customers and sellers to offer a well-argued theory of relationship marketing (sociology marketing) based on trust and commitment. This framework was used as the default theoretical foundation for most relationship marketing research in business and psychology for the next decade.

Table 2.1: The Evolution of the Relationship Marketing Theory

Period	Theory and/or Source Discipline	Key Contribution
1950s and 1960s	Institutional economics, sociology, and psychology	Integrated sociological and psychological factors into prevalent institutional economic perspective of rational economic actors.
1970s	Exchange theory (sociology)	Redirected marketing thought by applying “exchange theory” to two key questions in marketing theory: (1) Why do people and organizations engage in exchange relationships? and (2) How are exchanges created, resolved, or avoided?
1970s and 1980s	Power and dependence theory (sociology)	Consistent with the criticality of “middlemen” to business during this period, the theory offered power/dependence among channel partners as the critical factor in understanding exchange relationship and performance.
1980s and 1990s	Relational contracting theory (political science) and social exchange theory (sociology)	Integrated the relational contracting theory with the social exchange theory in a dynamic relationship framework. It proposed that relational norms have important roles in guiding relationship behavior in business exchanges.
1990s	Transaction cost economics (economics)	Demonstrated that relationship governance can serve many of the same functions as vertical integration from a transaction cost perspective by suppressing opportunistic behaviors, reducing transaction costs (e.g., safeguarding and monitoring costs), and promoting performance-enhancing investments.

Source: Adapted from (Robert W. Palmatier, 2008) “Relationship Marketing” Marketing Science Institute.

Table 2.2: The Evolution of the Relationship Marketing Theory (continue)

Period	Theory and/or Source Discipline	Key Contribution
1990s to 2000	Commitment-trust theory of relationship marketing (sociology and psychology)	Extended relationship marketing beyond customer-seller interactions to offer a well-argued theory of relationship marketing (sociology marketing that revolves around trust and commitment). This framework provided the default theoretical basis for the majority of relationship marketing research in the next decade.

Source: Adapted from (Robert W. Palmatier, 2008) "Relationship Marketing" Marketing Science Institute

Möller and Halinen (2008) clarified that the disciplinary roots of RM do not form a general theory of marketing but instead consist of two types of relationship theory; namely market-based which leans more to consumer-oriented relationship marketing, and network-based, which is more interorganizational-oriented. Table 2.3 draws the difference between both orientations.

Consumer relationships from the market perspective describes many potential customers which come from the market potential relationship. These customers and marketers and relatively homogeneous resources result in fragmented markets with low interdependence. From the SOR perspective, it emphasizes customer response profiles, or how they react to marketers' efforts. Markets can be segmented based on response profiles, with individual "segments" representing the highest level. In general, the market is regarded as a model of competition, and provides the context for exchange relationships whereby the market is a mechanism for allocating resources. Thus, relationship competition provides market dynamics.

On the other hand, the interorganizational relationship from a network and systematic perspective entails several potential partners. Interdependence based on the heterogeneity

of resources compels actors to cooperate, resulting in the emergence of network environments. Networks and the channel system contain embedded relationships. Mutuality and history are crucial for comprehending episode relationships and the context of the network. In network relationships, there are multiple 'levels' (supplier, supplier's supplier, buyer, buyer's buyer). The primary forces that shape relationships and networks are competition and cooperation. Relationships are important not only for resource allocation, but also for resource coordination and creation. Networks are shaped by relationships, and network dynamism is pertinent.

Table 2.3: The Context of Relationships in Consumer Relationship vs. Interorganisational Relationship - Focused Research Traditions

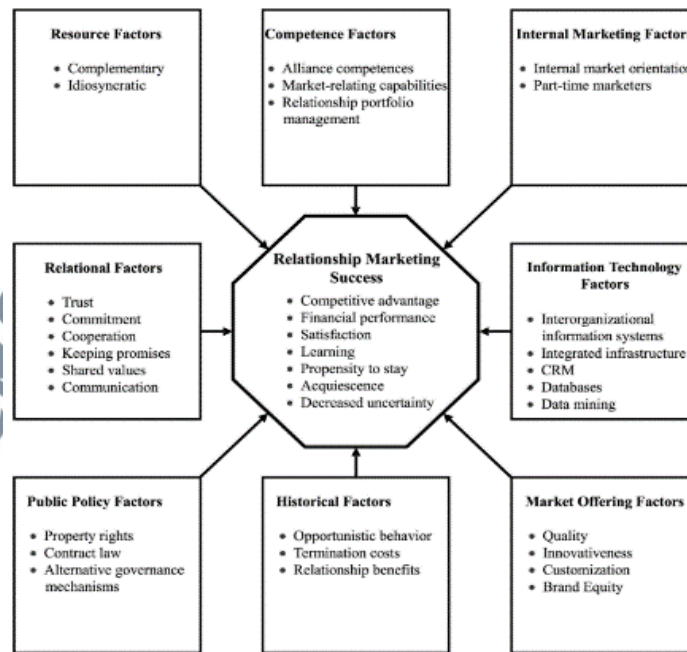
Consumer relationships: Market perspective	Interorganisational relationships: Network/ Systemic perspective
There are many potential customers who are from a market potential relationship.	There is a limited number of potential partners. Interdependence based on resources heterogeneity forces the actors to cooperate; network environments emerge.
Many customers/marketers and relatively homogeneous resources lead to atomised markets characterised by low interdependence.	Relationships are embedded in networks and the channel system.
The S-O-R view emphasises on customer response profiles; how they react to marketers' activities.	Mutuality and history are essential in understanding episodes relationships and the network context.
Markets can be segmented based on response profiles; the ultimate level is individual segments.	There are several levels in network relationships (supplier, supplier's supplier, buyer, buyer's buyer).
The market is generally taken as a given model of competition, and it forms the context of exchange relationships.	Competition and cooperation are the primary forces shaping relationships and networks.
The market is a resource allocation mechanism.	Relationships are important in coordinating and creating resources not only in allocation.
Competition for relationships provides the market dynamics.	Relationships shape networks: network dynamism is relevant.

Source: Adapted from Möller and Halinen (2008)

Hence, this research looks into the market-based and consumer-oriented perspectives by analyzing the waqifs' long-term relationship as a result of establishing loyalty to cash waqf institutions, which will in turn gain more funds and become sustainable in the future.

In the marketing context, trust and commitment are cooperative behaviors that allow both parties (marketers and customers) to fulfill their needs. Customers not only obtain the service they are paying for but also perceive benefits and value. Consequently, in the long run, firms receive customer loyalty in return, which is the main concern of every firm. Hunt and Arnett (2006) mentioned that trust and commitment are the most important criteria for an alliance.

In the context of cash waqf, waqifs will continuously contribute to cash waqf if they trust the cash waqf institution. Figure 2.4 highlights the aspects that contribute to the success of relationship marketing.



Source: Adapted from Hunt and Arnett (2006)

Figure 2.4: Factors Accounting for Relationship Marketing Success

2.4 The Foundation of Loyalty

Regardless of brand or customer loyalty, both are critical to the success of any business. Profitability not only keeps the firm growing, but also retains customers who are loyal to the brand. High customer retention rates are the result of a firm's commitment to providing outstanding value, doing all it takes to delight customers, and developing loyalty programs (Weinstein, 2018). Meanwhile, client retention strategies aim to build long-term value for the customer base. When a company gets a customer for the first time, it should immediately begin on planning to maintain that customer. Thus, firms should focus on retention strategies and understanding customer needs to provide greater values and service repeat customers at their best. Numerous research have been conducted on the factors that determine loyalty (Oliver, 1999; Suh & Yi, 2012). Most studies related to brand equity and other factors like consistency and satisfaction indicated an impact on loyalty (Keller, 1993). According to broad consensus, satisfied customers are more likely to engage in loyal behaviours through repeated purchases and word-of-mouth advertising (Jr et al., 2007) or creation of hype regarding the product (Johnson et al., 2006). Additionally, loyal customers are more willing to generate buzz and promote it to family, friends, and other potential customers (Jr et al., 2007).

According to Jr et al. (2007), customers' intent to repurchase and willingness to recommend the brand products are the two factors used to determine customer loyalty. It makes sense that for a new product on the market, tactics for loyalty should be more dynamic so as to capture customers' intention prior to them becoming loyal (Johnson et al., 2006). Following this, academics in a variety of fields including psychology, behavioural

science, and marketing have been interested in the relationship between intention and loyalty, i.e., the response of behaviour (Ajzen, 1985).

Consumer loyalty is mostly determined by consumers' internal and external judgments of trust and perceived value (Chai et al., 2015), switching effort, costs, great experience, and satisfaction (Mathwick, 2002). The decision to analyse loyalty is derived from the need to better understand retention, a component of loyalty that has a strong connection with the two parties. Conversely, the amount or extent of purchases shows that consumers have a greater knowledge of the behavioural consequences of loyalty (Chatterjee et al., 2017). In particular, the firm providers need to analyse factors that influence customer's loyalty or willingness to repurchase.

2.4.1 Loyalty in Marketing

Brand loyalty is a concept used by scholars and practitioners to explain a wide range of marketing issues. It has a primary research background, and the construct is identified as a complex mixture of attitudinal and behavioural aspects. Customer lifetime value can be determined by assessing customer loyalty in terms of both behaviour and attitude (Dandis & Eid, 2022). Attitudinal brand loyalty includes a degree of dispositional commitment in terms of some unique values associated with the brand, while loyalty consists of recurrent purchases of the brand (Punniyamorthy & Prasanna Mohan Raj, 2007). Loyalty is defined by Zeithaml et al. (2010) as the degree to which consumers are committed to a specific brand of a product or service after being satisfied with the product or service. The primary goal of any relationship marketing strategy should be to increase customer loyalty as a means of maintaining a competitive advantage (Affran et al., 2019).

According to Affran et al. (2019), in order to foster loyalty, a firm must effectively fulfil customers' needs, act professionally in one's duties, and promptly react to customers' complaints. Similarly, Fandos and Flavián (2006) proposed that attributes are viewed as the attitude of consumer behaviour which can enhance consumer buying intention and loyalty. Meanwhile, level of satisfaction, customer loyalty, and high returns are the leading indicators of a high quality product (Fandos & Flavián, 2006). Recent evidence suggests that the different advantages associated with brand or product image be it functional, social, symbolic, experiential, and appearance may enhance overall satisfaction and therefore influence the desire to remain loyal (Chih et al., 2020). Consumer loyalty has been shown to be very significant to the marketing principles application (Rohman et al., 2021). Rayat et al. (2017) mentioned that social media marketing could improve loyalty.

Behavioural loyalty occurs when a customer makes repeated purchases because they prefer a certain brand or service (Parasuraman & Zeithaml, 1996; J. Zhang et al., 2015). Similarly, the desire of a customer to make repeat purchases and promote products to others is shown in their attitude towards loyalty (Baumann et al., 2012; Bowen & Chen, 2001; Hennig-Thurau et al., 2001; A. Wong & Zhou, 2006). This concept heavily relies on the consumers' advocacy and dedication to re-patronize, as well as their willingness to commit regularly pay extra for a product or service they value in the future (Chai et al., 2015; Ladhari et al., 2011; Oliver, 1999). Environmental factors and marketing initiatives could lead to altering behaviour (Oliver, 1999). This view is supported by Shamma (2022) who asserted that ethical customers support ethical businesses by being loyal regardless of brand alternatives, and by being willing to pay extra for their goods or services. Customer loyalty focuses on a simplistic definition which indicates that customers are committed to choosing

a particular brand or company in the future (Baumann et al., 2012; Henrique & de Matos, 2015; Ladhari et al., 2011; Zeithaml et al., 2010).

2.4.2 Loyalty in Waqf Endowment

In this study, loyalty refers to waqifs contributing more and consistently to cash waqf to support waqf institutions in their implementation of activities or projects and any future planning that benefits the ummah. It also refers to the waqifs' willingness to suggest cash waqf to others and thinking positively about cash waqf endowment. Several scholars argued that a waqif's attitude, knowledge, and experience influence their loyalty to cash waqf, which in turn encourages repeated endowments (Anwar et al., 2019; Johari et al., 2015; Sargeant & Woodliffe, 2007). However, when it comes to waqf programmes, waqf institutions rely on periodic waqf fundraising campaigns through which loyal waqifs are constantly reminded to contribute to waqf and other Islamic philanthropic initiatives (Shulthoni et al., 2022). Since individual waqifs are the primary source of funding for these waqf institutions, they need to stay committed (Shulthoni et al., 2022). In this sense, interpersonal communication is the approach used by the waqf institutions to engage potential waqifs and maintain their loyalty (Shulthoni et al., 2022). The authors argued that such giving patterns show that people are motivated to contribute across cultures and countries, including Malaysia, based on their concern for others, sense of sympathy, moral commitment, sense of loyalty, and gratitude for the institution (Rohayati et al., 2016). In addition to encouraging social welfare and economic development, waqf is a highly effective way for the state to increase its power and promote loyalty among the various nationalities (Çabuk et al., 2018).

Several authors also emphasized that the focus on team development raises job satisfaction rate, which drives employee loyalty to the endowment and encourages them to improve their work output in order to meet the established goals (Al-Qahtani et al., 2016). Surprisingly, women were found to be well-suited to serve as trustees and founders in the development of waqf and generate more waqf assets and funds if they choose to become waqf founders. They can contribute to waqf management and administration in religious institutions and governmental organizations if they choose to be managers, and women in particular often demonstrate greater commitment and loyalty to the organization for which they work (Mahmud et al., 2019). As a result, market-oriented fundraising approaches could purposefully target people (potential and loyal contributors) in order to generate consistent charitable donations by incorporating marketing strategies into their fundraising activities (Kasri & Putri, 2018).

The cash waqf market is thought to be unique in that waqifs are typically not compared to the brand, which in this case is the institution to which they wish to contribute. In a sense, the cash waqf market is not consumer-oriented, as in buying and selecting consumer products, services, and brands in a competitive market. As a result, loyalty to cash waqf must be explored in order to achieve the goals of increasing funds and waqifs. There are numerous opportunities for cash waqf to aid in the development of community well-being, particularly among Muslims; however, in order to ensure the sustainability of this Islamic financial instrument, this study introduces marketing theories to promote loyalty to cash waqf. Since waqifs are the independent contributors to the cash waqf fund, the behavior or attributes of waqifs, including attitude, knowledge, experience, and perception, must be examined as stimuli (according to the SOR Model) to the behavior

response. Incorporating the SOR model and social cognitive theory contributions in this study has aided in explaining the study's theoretical framework. Meanwhile, the trust-commitment relationship theory assists in a better understanding of the related cause-response relationship represented in this study by waqifs' trust and commitment. It is an intriguing result to investigate how conventional theories may contribute to the Islamic financial issue from marketing and management perspectives.

2.5 Internal Attributes of Waqifs in Cash Waqf

2.5.1 Attitude of Waqifs

Attitudes have a subject that can serve as an object, an individual, or concept. Thus, attitudes are relevant to numerous areas, such as marketing and attitudes toward products. In this study, attitude refers to the waqifs' acceptance of cash waqf through their generosity, support, and willingness to help others with good intention, on top of having a positive image of the waqf institutions and confidence that the cash waqf will be spent for good causes. The link between attitude and construct is best viewed as an empirical question distinct from the definition of attitude, which focuses solely on the evaluative nature of attitudes such as favor or dislike (Albarracín & Shavitt, 2018). Attitude has also been characterized as an interpersonal connection between the participants and as a social predictor of the participants' willingness to assist others (Green & Webb, 1997; Rodriguez-Ricardo et al., 2018). For decision-making, it is important to have valid and reliable assessments of how people feel about giving to charity; this helps people who work for non-profits come up with successful and efficient marketing strategies to attract and retain donors (Green & Webb, 1997).

Past studies have reported attitude as the most accurate predictor in comparison to other elements. Additionally, after controlling for moral norms, the set of variables was still able to predict a sizable portion of the variation in loyalty intention to give to corporate waqf (Hasbullah et al., 2015). Donation behavior is found to be influenced by attitudes toward helping others (Rodriguez-Ricardo et al., 2018a). Individuals who have previously donated and participated in numerous projects or charity projects may have a more positive attitude towards helping others. Osman et al. (2012) noted that the effect of attitude on behavioral intention is shown to be crucial in comprehending cash waqf acceptance. A number of researchers have reported that Malaysians understanding of waqf is still low (Laldin, 2008). It is believed that consumer knowledge is also essential to the strength of the relationship between attitudes and behavior (Shukor et al., 2015). Previous studies have identified attitude as significant in the context of waqf (Osman et al., 2016; Shukor et al., 2015). Therefore, it is crucial to identify the role of attitude in this study pertaining to cash waqf loyalty.

According to Teah et al. (2014), attitudes toward charities have a favorable impact on people's motives to donate. In addition, behavioral intentions are significantly predicted by attitude and subjective norms (Pitchay et al., 2015). According to Pitchay et al. (2015), a Muslim's behavioral intention to make cash contributions to waqf from their employment income was found to be significantly influenced by the attitude construct. One's philanthropic mindset, perceived organizational judgement, role competence, and service quality may be best viewed as determinants of one's level of trust in the voluntary sector (Sargeant & Lee, 2002b). Another study found that the main factors influencing endowment decisions are people's attitudes about charity (Sargeant et al., 2004).

Previous research has examined the importance of attitude toward behavior response in the consumer market as well as endowment and charitable activities. However, in the context of cash waqf, particularly in Malaysia, does attitude really matter to the consistency of cash waqf loyalty, given that the primary goals of raising cash waqf funds and increasing the number of waqifs has yet to be achieved?

2.5.2 Knowledge of Waqifs

Knowledge helps the individual evaluate responses to questions, thus reducing the cognitive cost of using information and increasing the benefit of obtaining it, leading to a greater search with increased knowledge. In this study, knowledge is defined as the waqifs' good knowledge, familiarity with information, willingness to learn, awareness of activities, awareness of the advantages, potential and latest news pertaining to cash waqf endowment, and understanding of the functions of waqf institutions. O' Cass (2004) found that consumer knowledge is related to consumer confidence in making decisions. The author argued that consumer knowledge is important because it can affect the strength of the relationship between attitudes and behavior. Individuals with more knowledge tend to be more confident about making correct decisions and demonstrate less interest in other people's information and opinions (Beaden & Rose, 1990; Clark & Goldsmith, 2006). Knowledge helps an individual understand more and reduces the cognitive cost of searching for information (Brucks, 2002).

According to Brucks (2002), there are two types of knowledge namely objective and subjective. He clarified that: "*Differences between measures of subjective knowledge (i.e., what individuals perceive that they know) and measures of objective knowledge (i.e., what*

is actually stored in memory) occur when people do not accurately perceive how much or how little they actually know, assuming that the measures are equally sensitive. Of course, measures of objective knowledge can never be entirely objective in themselves. That is, such measures necessarily depend on some form of communication from the individual about his/her knowledge.”

Supphellen and Nelson (2001) added four other potential determinants to explore which one of them was knowledge about charities. This is because knowledge about charity will be likely used to make inferences about charity performance, which would lead to the formation of opinion about the charitable institutions. Therefore, an individual's knowledge of waqf is important to ensure the success of cash waqf as a new Islamic financial product. Improving an individual's knowledge of waqf is crucial due to the growth factor of the waqf instrument and its role in stimulating the economy of the ummah and the state (Osman et al., 2012). As reported by Siswantoro and Dewi (2002), the ineffectiveness of cash waqf fund raising in Indonesia is due to, among others, a lack of waqf literacy among the people. The Indonesian public still assumes that waqf is only limited in the form of fixed assets such as land and building. Similarly, the understanding of waqf among Malaysians is too narrow (Laldin, 2008), limited to donations for building mosques and graveyards.

Recent studies found the positive impact of knowledge in determining the endower's trust towards the waqf institution (Amirul Faiz Osman et al., 2016; Johari et al., 2015; Shukor et al., 2015). Thus, in this study, it is expected that knowledge and positive attitude towards cash waqf will positively impact the individual's trust on the waqf institution. Knowledge alone does not help in creating awareness. This reinforces the argument that high-knowledge individuals do not necessarily lead to a high level of awareness without

other supporting factors. Efficient promotion can help develop the knowledge that leads to proper behavior. Likewise, knowledgeable societies will not participate in cash waqf if the promotion for it is weak (Zulkiflee et al., 2015).

Different kinds of knowledge structures should affect the kinds of information that are processed and the heuristics that are used by consumers. For example, consumers with less knowledge may spend more time than consumers with more knowledge trying to figure out what to decide (Bettman & Park, 1980). There are so many problems arising from the lack of knowledge among practitioners on top of the lack of knowledge among the Islamic society. The combination of these two scenarios has contributed to mismanagement and corruption in many waqf institutions.

In this study, knowledge referring to the waqifs' good knowledge, familiarity of information, willingness to learn, awareness of activities and advantages, potential and latest news pertaining to cash waqf as well as entails good understanding of the functions of waqf institutions. Therefore, does knowledge plays roles in stimulating the consistency of cash waqf loyalty need to be examined properly. As stated in few studies above by Amirul Faiz Osman et al., 2016; Johari et al., 2015 and Shukor et al., 2015 that positive impact of knowledge determines the endower's trust towards the waqf institution, but does this may lead to the waqifs' loyalty? Are the knowledge of cash waqf really helps waqifs to understand and decide properly their decision to persistently contributes? Hence, the purpose of this study is to examine this factor as one of the waqifs' attributes that influence cash waqf loyalty.

2.5.3 Experience of Waqifs

In marketing, total customer experience means totally positive, engaging, enduring, and socially fulfilling physical and emotional customer experience across all major levels of one's consumption chain and one that is brought about by a distinct market offering that calls for active interaction between consumers and providers (Mascarenhas et al., 2006). In this study, the operational definition of experience is explained as the waqifs receiving clear information, feeling convenient to be involved, feeling secure with their contributions, willing to communicate with others about cash waqf, and having experience with cash waqf activities regardless of difficulties and confidential issues. Experience is also a popular theme in decision making; however, for a long time, decision research was almost exclusively focused on new decisions and had neglected the importance of experience (Tilman Betsch, 2014). In choosing a brand, for example, consumers often evaluate their prior experience with products or brands. Despite this observation, the effect of experience on consumer choice processes has been a relatively neglected area of research. In addition, there has been study on how prior choices affect present choices for instance, the linear learning model. However, there has been relatively little empirical work on the effects of experience on choice processes (Bettman & Park, 1980). In recent study by Garg et al., (2014a) described, the concept of customer experience is; the resultant that depends upon the set of interactions occurs between a customer and an organization, which creates a reaction.

Thus, total customer experiences that are engaging and lasting serve as intangible assets that add immeasurably to brand equity and create customer loyalty, referrals, and lifetime brand value (Mascarenhas et al., 2006). As the customers' experience with a

particular offering grows over time, emotional feelings toward the products, brands, and relationships should become stronger, more “top of mind” or accessible, persistent, resistant to change, and likely to guide intentions and subsequent behavior, including brand loyalty and equity (Johnson et al., 2006). Furthermore, the present environment of increased competition and rapid market entry of new products and services causes consumers to experience product knowledge with a wider choice of alternatives and opportunities (Jr et al., 2007).

In the similar context of donation, brand experience is found to have a significant influence on intention to re-donate (Aly et al., 2017). The experience of waqf in Islamic countries shows that the benefits of waqf can achieve objectives related to the development of social roles. For example, urban services, education, health and treatment are all indexes of development (Salarzahi et al., 2010). Everyone can participate in the act of endowing in cash waqf because there are numerous channels available for them to commit at their convenience, for example, public and waqifs can contribute through online banking and payroll deduction. With the introduction of cash waqf, waqifs can experience another different types of waqf. Prior to the decision made by the Malaysian National Fatwa Council to allow cash waqf, participants had difficulties in contributing waqf as it is limited to immovable property such as lands and buildings. Similarly, with the development of social roles, loyalty can be stimulated by the experience of the waqifs in cash waqf.

Previous studies above have proven that experience may leads to buy more or the intention to donate. Nevertheless, it does not mention the impact of experience in ensuring the persistent contribution even to the sustainability of the social development of a community. Hence, the aim of this study is to examine the experience as one of the factors

that influence cash waqf loyalty. Good experience is obvious can result to favourable response, however in this study context does waqifs' experience for example in receiving clear information, feeling convenient to be involved and secure with their contributions as well as willing to communicate with others about their contribution can lead to loyalty?

2.5.4 Perception of Waqifs

Perception in this study can be defined as the waqifs' belief that having good intention and contributing cash *waqf* is a duty in Islam which benefit the society and nation, and of which will be rewarded by Allah SWT. The perception of performance may best be conceptualised by examining both the effectiveness and efficiency of voluntary organisations. These include the donors' perception of the organisations' performance in terms of their goal achievement, reputation, professional management, and service delivery (Sargeant et al., 2004). Similarly, Parasuraman et al. (1991) asserted that consumer perception can be used to assess an organization's service quality and expectation. Perception also refers to the consumers' overall assessment of a service (R. Bennett & Barkensjo, 2005; Berry, 1995). In addition, Rabab'h (2015) revealed that a positive impact of self-perception will lead to great achievement.

Mokthar (2018) discussed the perception of donors in terms of *ukhwah*, religious obedience, rewards and awareness towards cash waqf loyalty. Meanwhile, a result of another study showed that perception towards the organisation influences the likelihood of making endowments (Shier & Handy, 2012). This has been supported with other study, that public perceptions of charities are the key variables affecting the decision to endow (Sargeant et al., 2004). The same study suggested three distinct constructs namely: (1)

perceptions of charity in general, (2) perceptions of specific organisations, and (3) perceptions of the benefit. In the same vein, the donors' overall perception of the quality of an institution is formed based on their opinions of the attributes leading to relationship marketing (R. Bennett & Barkensjo, 2005).

Similarly, these findings show that analysing the effectiveness and efficiency of non-profit organizations, which determine how deserving they are to be supported or believed in, may be the most effective way to conceptualize performance perception. To conclude, the waqifs' perception of the service quality of an institution or organization (Shukor et al., 2014) and their endowment decision making (Sargeant et al., 2004) are influenced by the attributes that lead to relationship marketing (R. Bennett & Barkensjo, 2005). Nevertheless, in this study, perception been explored as the belief held by waqifs that adhering to good intentions and engaging in cash waqf is a religious obligation within Islam. It is argued that such practices not only yield rewards from Allah SWT, but also contribute to the betterment of society and the nation. Individuals may experience negative emotions such as sadness and guilt if they fail to fulfill their obligation to perform cash waqf, as they possess a comprehensive understanding of the underlying purpose and significance of this practice. Therefore, it is expected that perception will contribute to the loyalty of waqifs in cash waqf.

2.6 Trust and Commitment in Cash Waqf

2.6.1 Trust in Waqf Institution

The concept of trust has received a lot of attention in business literature. Currently, management research is focusing on trust in the context of relationships from a range of

perspectives and disciplines (Tencati et al., 2020). The operational definition of trust in this study refers to the waqifs' good faith that the waqf institutions will act in their best interest, operate ethically with integrity, avoid exploitation, utilize the funds and resources appropriately, provide accurate information, and have enough experience to be able to carry out necessary projects or activities. A number of studies have been conducted on trust in the non-business sector (Farwell et al., 2019). As in the profit sectors, there is a wealth of empirical evidence highlighting that trust towards the organization plays an important role in building relationships between companies and customers (Fitria, 2018; T. T. H. Nguyen et al., 2020; Nurhayati et al., 2018). Trust can influence behavior and actions, both positively and negatively (Z. A. Ahmad & Rusdianto, 2020).

Trust is defined as the confidence that one party has towards the other's promise to respect and protect the rights and interests of all parties in a cooperative venture or economic exchange (Özen, 2019). Trust has been described as reliability and integrity (Morgan & Hunt, 1994), trust in other parties (Gillespie & Mann, 2004), and mutual trust to act (Serva et al., 2005). Using meta-analysis, Tencati et al. (2020) explained trust as a fundamental concept entailing willingness, expectation, confidence, belief, attitude, and reliance. Entrepreneurial ventures create very different types of trusting and distrusting attitudes among their stakeholders, and their trust-building efforts are determined by the initial amount of resources available to the companies at the start of their entrepreneurial projects (Lascaux & Kolesnikova, 2021).

In the waqf context, Shatar et al. (2021) claimed that trust has a significant positive impact on cash waqf collection. While in the context of a charity institution, Sargeant and Lee (2002) explained that trust plays a role in building and maintaining the relationship

between donors and charitable institutions. Trust entails the relationship between the trustor and trustee. Different terms are used to refer to the subjects, ranging from generic ones (e.g., agent, other, another, party) to specific descriptions (e.g., consumer, customer, buyer, salesperson, seller) (Castaldo et al., 2010). Trust is a defining concept in legal, organizational, and behavioral debates on charity and charitable giving (Sargeant & Lee, 2004). Trust also serves as a mediator variable in the relationship between information disclosure and waqf commitment (Jalil et al., 2019a). Trust has been found to play a positive role in explaining the intention to donate cash waqf online among Indonesia's millennials (Kasri & Chaerunnisa, 2022). Although the scope of trust has expanded to cover the economic field, it is still considered a religious exercise in Morocco (Law & Zohr, 2022). The subjects displayed positive or negative reciprocity (reciprocal responses greater or smaller than that for altruism, respectively) depending on the amount of trust they receive (Aspé-Sánchez et al., 2020).

In contrast, waqf institutions in Northern Nigeria have not achieved their inherent *Sharia* objectives because members of the public have little or no trust or confidence in the institutions (M. Ahmad, 2019). The respondents identify that lack of trust, small donations, inability to verify activities of charities, and difficulty to ensure privacy as the major obstacles in charitable giving (Shaikh et al., 2018). However, this was contradicted by Engel and Goerg (2018) who found that trust does not deter generosity.

On the other hand, a study has indicated that trust in awqaf institutions and convenience to endow served as among antecedents of the Muslim towards participating in cash waqf, which consequently leads to individual intention to participate in the practice (Shukor et al., 2017). Hence, trust plays a significant role in defining the donors'

willingness to engage in cash waqf (Hafiz et al., 2019). The integrity and reputation of awqaf institutions have been shown to have a direct impact on the endowers' trust towards the awqaf institution, which consequently leads to the endowers' intention to contribute cash waqf (Shukor et al., 2019). At the same time, trust towards awqaf institutions plays a significant mediating role in the relationship between integrity and personal religious values (Purnomowati et al., 2020). In addition to religiosity and attitude, trust has been identified as an important factor in determining waqif satisfaction, which leads to their intention to endow cash waqf (Shukor et al., 2017).

This study aims to examine the perspective of waqifs regarding their trust in the good faith of waqf institutions. Specifically, it focuses on their belief that these institutions will act in their best interest, adhere to ethical principles with integrity, refrain from exploitation, effectively utilize funds and resources, provide accurate information, and possess sufficient expertise to successfully undertake essential projects or activities. According to Johari et al. (2015) and Michalak (2021), research findings indicate that waqifs exhibit a diminished level of trust towards waqf institutions. This lack of trust is primarily attributed to the perceived lack of transparency in disseminating information, particularly with regard to the identification of beneficiaries of the waqf fund. It has supported by (Sargeant & Lee, 2004) who stated, trust plays a crucial role in enhancing the credibility and legitimacy of charitable organizations. In the past, there existed a deficiency in the transparency of reporting the allocation of cash waqf funds by institutions. Consequently, this has resulted in a diminished level of trust among waqifs in comprehending and discerning the intended objectives of their contributions. Thus, it is essential to examine trust as a significant element within the theoretical framework of this

study. This is because the issue of trust has been connected to the decrease in contributions made by waqifs.

2.6.2 Commitment to Contribute

In this study, commitment is described as the waqifs' concern with cash waqf activities or projects, and their willingness to give maximum effort via higher and repeated contributions, becoming loyal supporters, and caring for the future of cash waqf. Commitment is also defined as the enduring desire to maintain a valued relationship whereby the role of commitment in human relationships has long been the subject of discussion (Sargeant & Lee, 2004). Commitment is the most important predictor of (following) relationship behaviour. It is the result of a complex blend of physical, emotional, and social variables (Sargeant & Lee, 2004). It has also been clarified as a customer's desire to sustain a valued relationship, warranting maximum efforts to do so and signifying the customer's willingness to make sacrifices for the relationship's long-term success (Sargeant et al., 2006). The willingness to commit to waqf is demonstrated by statements such as: *"I am committed to contribute to cash waqf"*, *"I believe my effort in contributing to cash waqf should be maintained"*, and *"I am willing to give more to cash waqf"*.

Morgan and Hunt (1994) defined relationship commitment as an ongoing relationship that warrants maximum effort to maintain. Gummerus et al. (2017) asserted that customers' commitment in the sharing economy is driven by a mix of relational benefits (in comparison to traditional firm-customer relationships). The authors argued that peer service providers must focus on providing confidence benefits, social benefits, and safety

benefits. They claimed that safety benefits play a central role and have the largest effect on commitment. Similarly, Rather and Hollebeck (2019) revealed that cultivating a sense of commitment is helpful in generating loyal consumer behavior toward a brand. This may reflect a greater level of interest in the subject through either broadened or deeper participation in a variety of relevant activities. Commitment also reflects an implicit or explicit pledge of relationship continuity between exchange partners (Khan et al., 2020).

Another definition of commitment is the continuing desire to maintain valued relationships with clients (Moorman et al., 1992). Jones et al. (2008) described commitment as a psychological motivation for an individual to remain in a relationship with a specific objective. This definition is also based on emotional bonds with the expectation of gaining greater advantages (Moorman et al., 1992; Morgan & Hunt, 1994). According to Chai et al. (2015), this concept reflects the different fundamental psychological conditions regarding the maintenance of a long-term relationship with service providers.

In the Islamic banking context, Sumaedi et al. (2015) argued that customers' commitment to remain in a relationship with Islamic banks is due to their obligation to do so. Religion, altruism, and personal fulfillment are all crucial for comprehending waqf commitment and for demonstrating that the variables of commitment have a positive and significant effect on waqf behavior (Zawawi et al., 2023). Consequently, commitment to cash waqf entails the willingness of the waqifs to make cash waqf through pay reductions (Nurul Huda et al., 2021). Active cash donors are capable of experiencing similar degrees of devotion to so-called "committed" donors (Sargeant & Woodliffe, 2007).

In the present research context, commitment is regarded as the willingness of waqif individuals to exert their utmost effort by fostering strong relationships through repeated

contributions, demonstrating increased dedication, becoming loyal supporters, and displaying concern for the future of cash waqf. These efforts are aimed at augmenting the cash waqf fund to ensure the long-term sustainability of Muslim development. This study proposes that commitment plays a vital role in enhancing the attributes of waqifs, encompassing their attitude, knowledge, experience, and perception towards loyalty in cash waqf. The study framework has utilized the trust-commitment theory to establish the proposed relationship.

2.7 Summary

This chapter presented a review of the literature on the importance of waqf and cash waqf. The theoretical and conceptual ideas of the proposed framework of loyalty behavior towards cash waqf are based on the SOR model, social cognitive theory, and trust-commitment theory of relationship marketing. The foundation of loyalty, which is the subject matter of the study, has been elaborated in terms of marketing and waqf endowment. The purpose of the suggested model is to identify the internal attributes of waqifs that influence their loyalty to cash waqf, namely: (1) attitude, (2) knowledge, (3) experience, and (4) perception. The constructs of trust and commitment were also discussed in this chapter.