

CHAPTER 3

FRAMEWORK AND HYPOTHESES DEVELOPMENT

3.1 Conceptual Framework

The main aim of the conceptual framework development is to determine the impact of the internal attributes of waqifs on cash waqf loyalty. Therefore, four internal attributes are suggested as independent variables in forming this conceptual framework namely attitude, knowledge, experience and perception. Loyalty, which in this study refers to consistent contribution to waqf, functions as the dependent variable. Correspondingly, it is essential to scrutinize the role of trust and commitment as the mediators and organism that affect the relationship between the waqifs' internal attributes and loyalty. Figure 3.1 illustrates the conceptual framework developed to answer the research questions.

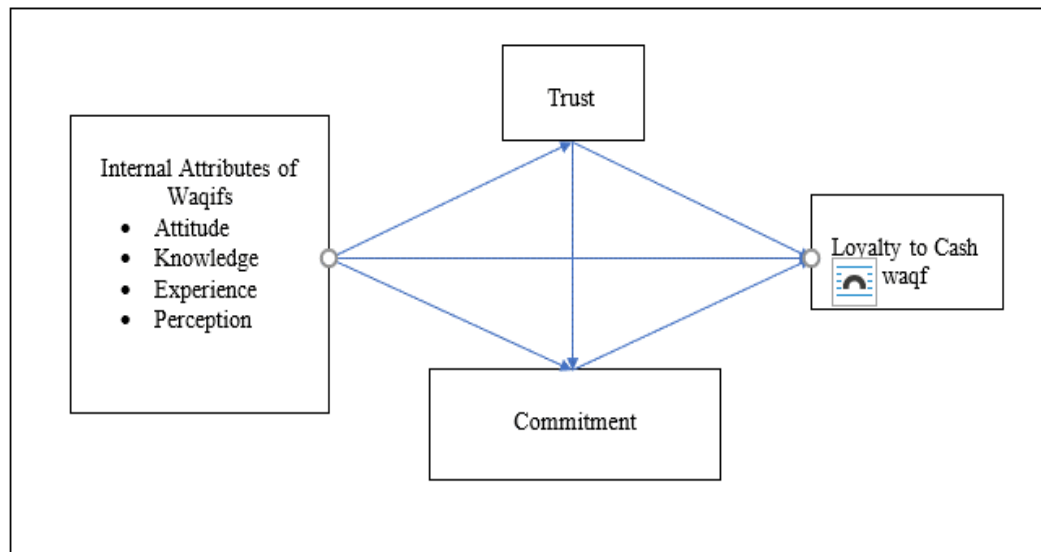


Figure 3.1: Conceptual Framework of the Research

3.2 Theoretical Framework

This study draws upon the Mehrabian-Russell Stimulus-Response Model (SOR) in creating a framework which serves as the basis for understanding the dynamics of cash waqf loyalty from the waqif's perspective in the area of marketing and psychology. Building on the SOR Model, this study investigates the relationship between the waqifs' attributes, trust, commitment, and loyalty. With regards to the SOR Model, the stimulus or "S" factors refer to the internal attributes of the waqifs namely attitude, knowledge, experience and perception, which were derived from the theory of Social Cognitive Learning.

This study also draws upon the Trust-Commitment Theory comprising the two constructs of trust and commitment as organism or "O" in examining their mediating effect on the relationship between the waqifs' internal attributes and loyalty. Loyalty serves as a behavioral outcome in this study and as the final response or "R" of this framework. The theories are presented to propose that the waqifs' attributes will likely be stimulated and eventually result in cash waqf loyalty. When mediated by trust and commitment, this relationship is anticipated to strengthen.

Fundamentally, this research includes three theoretical principles namely the Social Cognitive Theory and Trust-Commitment Theory to support the underpinning SOR Model in exploring the dynamics in the relationship between the waqifs' internal attributes and cash waqf loyalty, with commitment and trust as mediators. Finally, the hypotheses for each construct in this study are outlined in this chapter based on the suggested relationships as supported by the literatures reviewed in the previous chapter. The development of the proposed research framework is presented in the next section.

3.3 The Proposed Conceptual Framework of the Study

The proposed research framework focuses on the causal relationship analysis. This section outlines the suggested constructs with the expected hypotheses to be analysed. This proposed research framework is presented in detail with a model and supporting theories within the context of marketing which serve as the foundation for the research framework shown in Figure 3.2 below.

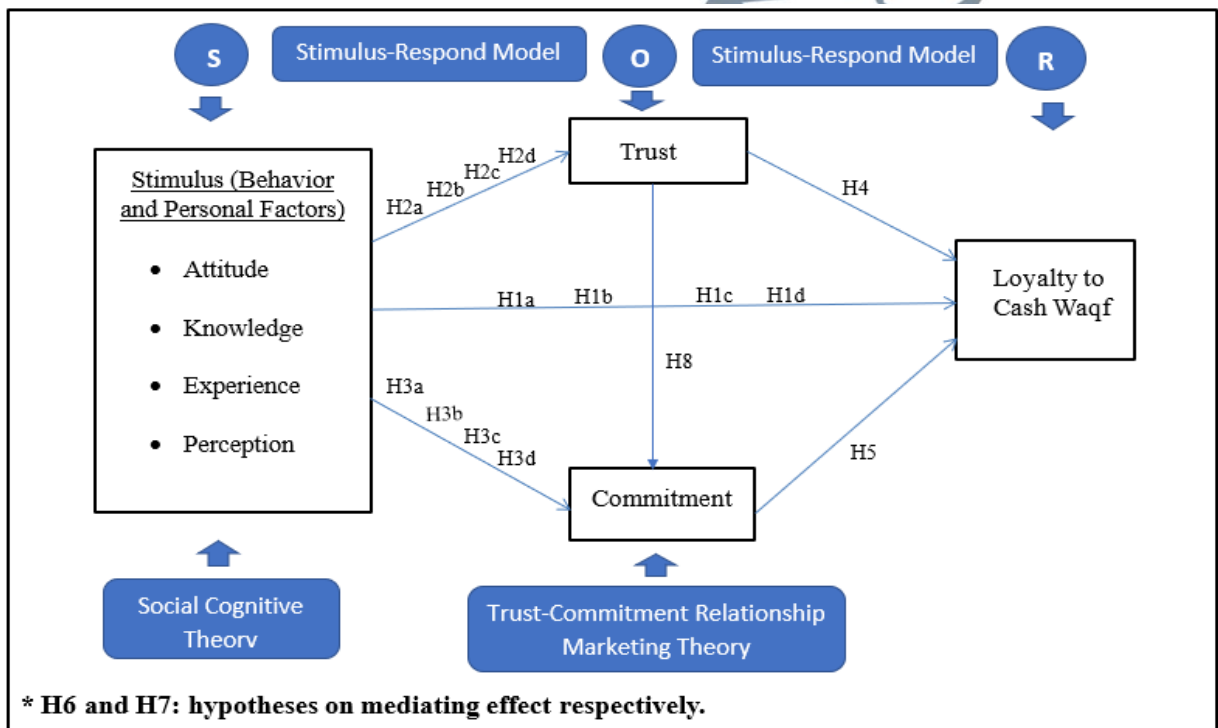


Figure 3.2: Proposed Conceptual Framework of the Study

3.4 The Relationship between Internal Attributes and Loyalty (H1)

Attributes are qualities, traits, or characteristics that can be used to describe a person or thing. Ajzen (2020) explained that most scholars refer to attributes in terms of a user's perspective, background, and character. In fact, one explanation for user perception entails the user's perceived feelings. Meanwhile, internal attribute is defined by Gillath et al. (2021)

as a person's behaviour that is associated with traits, abilities, or emotions described as personal factors. Psychologists explain attributes by using the term attributions. They stated that attribution is interpreted as the causes of people's events and behaviour as a result of their experiences and interrelations with others. Attributes strongly affect how individuals interact with others. Hence, this study intends to examine the impact of internal attributes on the waqifs' loyalty in contributing cash waqf.

Multiple researchers have identified internal and external elements that influence loyalty-related characteristics. According to a previous study, social and relational service attributes that emphasise social bonding between employees and customers are associated with customer loyalty (Auh et al., 2019). Consequently, it has been demonstrated that loyalty stems from repeated behaviours and attributes. Several studies have also implicated personal characteristics as one of the primary factors influencing and impacting charitable giving (Auh et al., 2019; Panigrahi et al., 2018). It is important to consider the impact of underlying psychological factors such as consumers' attitudes as antecedents on customer loyalty (Lee & Wong, 2021).

In this study, attitude refers to the familiarity of individuals with the concept of cash waqf and their willingness to make waqf payments (Harahap et al., 2020). The capacity of attitude to predict and explain behaviour in social science, particularly in relation to charity and waqf, has also been investigated (Aji et al., 2021; Kasri & Chaerunnisa, 2022; Laila et al., 2022). Kasri and Chaerunnisa (2022) suggested that waqf institutions should emphasize on Islamic values, waqf literacy and trust towards waqf institutions to influence the attitude of millennials. A devout Muslim is found to have a favorable attitude and strong motivation to perform charity giving. Mokhtar (2018) identified cash waqf loyalty as the primary

obstacle for waqifs to continue contributing, as it relates to intrinsic factors such as attitude, which affect the motivation to perform cash waqf. Pitchay et al. (2015) and Thaker and Pitchay (2018) both concluded that attitude influences the intention to make consistent cash waqf contributions. 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 is meant for good causes. Previous studies (Mokhtar, 2018; Pitchay et al., 2015b; Thaker & Pitchay, 2018) have indicated that individuals whom been identified as devout Muslims are tend to exhibit a positive attitude and high levels of motivation toward engaging in charitable giving. Although among them, there have been studies within the context of waqf and cash waqf, those studies have primarily focused on examining the intention to contribute or willingness to participate. However, findings indicate the relationship between attitude and loyalty has not been thoroughly examined in terms of its direct influence. Hence, it is crucial to fill the existing research void by investigating the attitude towards significant impacts on loyalty as a behavioral factor that can have significant long-term consequences.

Knowledge and other skills are also essential for ensuring completion of purchases and increasing customer loyalty (Ilyas et al., 2021). From the point of view of waqf and philanthropy, several studies had examined the effect of knowledge on repetitive behaviour (Ahmad, 2019; Kassim et al., 2019; Shukor et al., 2016). Khan et al. (2022) clearly identified the role of knowledge as a stimulus for the behaviour response of charitable donors as proposed by the SOR Model. Meanwhile, Xiao and Yue (2021) came to the conclusion that knowledge can motivate charitable acts, thus resulting in loyalty provided

that the reason for donation is transparent and clearly asserted. This assertion is supported by other studies such as Johari et al. (2015), Khamis and Salleh (2018), and Musahidah and Sobari (2021). Hence, customer knowledge is deemed to have a positive impact on customer loyalty (Alam et al., 2021). In this study, knowledge is defined as the waqifs' good knowledge, familiarity of information, willingness to learn, awareness of activities, and realization of the advantages, potential and latest news pertaining to cash waqf endowment. It also entails understanding of the functions of the waqf institutions. Meanwhile, the aforementioned studies by Khan et al. (2022) and Xiao and Yue (2021) have provided consistent findings within the realm of charitable activities, it is worth noting that the matter of loyalty has not been extensively explored. The studies previously conducted by Ahmad (2019), Kassim et al. (2019), and Shukor et al. (2016) have not explicitly addressed the concept of loyalty, despite the observed consistency in the relationship between knowledge and repetitive behavior. However, a study conducted by Alam et al. (2021) has demonstrated a noteworthy correlation between knowledge and loyalty. It is important to note that this study specifically focused on the knowledge of customers, rather than the knowledge of waqifs, in relation to the loyalty of cash waqf. According to this study, having a profound comprehension of waqf institutions, along with an extensive awareness of cash waqf-related information and news, is imperative for individuals seeking to acquire a robust understanding of waqifs' expertise. This comprehension can function as a compelling incentive for waqifs to make consistent contributions that result in loyalty, thus bridging the current research gap in the academic literature by examining the impact of knowledge on loyalty.

In order to harness the potential value of delivering experiences, companies must consciously customize engaging experiences in what they produce, design, and offer. By doing so, they will quickly produce high and enduring customer loyalty (Guan et al., 2021). In addition, Guan et al. (2021) found that the quality of an individual's experience when shopping online has a significant relationship with repeat purchase intent. Brand experience influences consumer loyalty conceptually and empirically, and create positive effects (Khan & Fatma, 2019b). Ong et al. (2018) and Khan and Fatma (2019) found that brand experience influences customer brand loyalty. On the contrary, Japutra and Molinillo (2019) found that behavioural experience does not influence brand loyalty in the fast moving goods industry. In this current study, experience refers to the waqifs' attainment of clear information, convenience to be involved, feeling of security with their contributions, willingness to communicate to others about cash waqf, and experience with cash waqf activities regardless of any difficulties and confidential issues. Based on the aforementioned previous studies, it has been found that there is a positive impact and a strong influence between experience and loyalty. However, while the concept of brand marketing has been extensively discussed, it has not been extensively explored in the context of cash waqf. The cash waqf market possesses a distinctive nature that establishes a strong connection between waqifs (those who contribute to the waqf) and the waqf institution, thereby influencing their behavior towards making repetitive contributions. The participants in this study demonstrated noteworthy experiences, including the reception of clear information, a sense of convenience and assurance, a willingness to share information, and prior engagement without any concerns regarding confidentiality. Therefore, in order

to gain insight into the phenomenon of cash waqf loyalty, it is necessary to bridge the gap and dive deeper into the distinctive market response as compared to the consumer market.

In addition, several research such as those by Senaldi (2019) and Hassan et al. (2021) demonstrated that marketing activities and outcomes are strongly connected to the donors' perceptions and are likely to create donors' loyalty. Fang et al. (2018) proved that the pricing-loyalty idea has been accepted. Meanwhile, Mokhtar (2018) found that donors' perceptions of ukhwah, religious obedience, rewards, and awareness affect cash waqf wage deduction in Penang. Han and Hyun (2018) discovered that health perception influence customer and employee loyalty in the hotel business. In this current study, perception is defined as the waqifs' belief that having good intention and performing cash waqf is a duty in Islam that benefits the society and nation, in addition to being rewarded by Allah SWT. Not doing so will make them feel guilty as they understand the purpose and importance of cash waqf. The relationship between perception and loyalty has only been studied in the donation context (Rajibul Hasan et al., 2021; Senaldi, 2019). On the other hand, Mokhtar (2018), Ali and Markom (2020), and Rofiqo et al. (2021) has discussed perception into cash waqf context but it was not to the realtion of loyalty. Thus according to the operational definations of perception in this study, it is appropriate to explore the impact of perceptio toward loyalty in the context of cash waqf so that it will close the gap. Recognizing the significance of cash waqf, waqifs might feel a sense of remorse for not implementing it. Therefore, in order to ensure consistent contributions to cash waqf, this study proposes that perception be examined as a behavioral determinant, thereby addressing the research gap that has not been empirically and conceptually explored in previous studies.

According to Bandura (2018), consistency is influenced by an intrinsic element that directs certain behavior. In this study, intrinsic elements refer to the internal attributes of the waqifs namely attitude, knowledge, experience, and perception. Hence, it is vital to examine the impact of the waqifs' internal attributes on cash waqf loyalty. Accordingly, the hypotheses below are proposed:

H1: There are relationships between the *waqifs'* internal attributes and cash *waqf* loyalty.

H1a: There is a relationship between the attitude of the *waqif* and cash loyalty.

H1b: There is a relationship between the knowledge of the *waqif* and cash *waqf* loyalty.

H1c: There is a relationship between the experience of the *waqif* and cash loyalty.

H1d: There is a relationship between the perception of the *waqif* and cash *waqf* loyalty.

3.5 The Relationship between the Internal Attributes and Trust (H2)

According to Alharbey and Van Hemmen (2021), one of the characteristics that explains the majority of a person's willingness to contribute to charity is trust. It is essential for charitable companies to focus on the aspects that impact a person's trust in them. Trust is deemed as the cornerstone of charity and voluntary organisations due to the fact that charity organizations manage public funds and that there are no assurances that the funds would be spent responsibly (Jiamian, 2021; Wymer et al., 2020).

In reality, trust is significantly vital in charitable organisations as they rely mainly on individual donations and struggle to collect sufficient funds if the public does not trust them. According to Jiamian (2021), trust is also essential for generating public goodwill, which could result in donor loyalty and an increase in the amount of contributions to the organization. Glaveli (2021) asserted that trust is the basis of every long-term connection between an organization and its clients, and this is especially true with non-profits and their contributors. In this study, trust refers to waqifs who hold 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 and activities.

Attitude, which refers to an individual's favorable or unfavorable evaluation of an issue and later becomes the source of their conduct (Bae & Chang, 2021). Another study asserted that cultural dimensions, values, attitudes, and beliefs can affect trust, solidarity, and reciprocity and inspire community collaboration (Ridwan et al., 2021). Through a psychological mechanism, a favorable attitude towards a given behavior improves the likelihood of performing a specific activity (Chua et al., 2020). The definition of attitude is an individual's overall assessment of a proposition. Attitude also refers to the extent to which a person has a positive or negative evaluation of the conduct to be performed (Ajzen, 2020). According to Brownstein et al. (2020), an attitude is a steady, explicit behaviour that impacts a person's standing. Zhu et al. (2020) defined attitude as the responsiveness to particular types of stimuli and the willingness to react consistently in a given manner. Meanwhile, Khan and Idris (2019) defined attitude as the sum of all behaviors that lead to or indicate a specific action of the organism. As a result, attitude is a dynamic component

of human behavior and the impetus for action. The majority of attitudes are attributed to personal experience or environmental observation.

Individuals have a greater degree perception of unpredictability when confronted with a situation of change; therefore, it is advantageous to have knowledge (Solberg et al., 2020). Furthermore, Japutra and Molinillo (2019) revealed that the perception of a brand is practical, realistic, reasonable, sensible, unlikely to fail, firmly established, accountable, and most importantly, trustworthy. The level of stress experienced by people refers to the degree to which they support change and is influenced by their knowledge (Fitzgerald, 2020). Individuals with greater knowledge tend to be more secure in their decision-making abilities and less interested in other facts and perspectives (Kim & Loewenstein, 2021). In another study by Bhatt and Nagar (2021), it was found that consumers' perceived knowledge of financial services has a substantial impact on trust. In addition, Mortensen and Neeley (2012) discovered that growth in the level of knowledge is responsible for the development of trust in general as well as the increase in trustworthiness. On the other hand, in the area of media study, Dahlgren (2018) concluded that difficulties in acquiring knowledge in a media environment are marked by new forms of knowledge, which intersect with the issue of trust.

The next attribute in this study is experience. In the area of services, it is vital for service providers to create a positive customer experience and earn the trust of their customers (Barbu et al., 2021). Therefore, the customer journey or customer experience has a substantial impact on trust. Communication with service providers can have a significant impact on the customer's experience. Typically, when a customer puts confidence in a service provider, there will be an increase in trust towards that company (Shin, 2022; Wong

et al., 2019; Zamry & Nayan, 2020). Whereas a breach of trust breaks the customer-company relationship (Isaeva et al., 2020). Thus, in order to encourage repeat contributions of monetary waqf, waqf institutions must consider both experience and trust. Another scholar explained that customer experience provides the opportunity for assessing a company's competence, generosity, and integrity (Jørgensen et al., 2022). According to research, when customers have a negative experience with a brand, they will develop mistrust against the messages communicated by that brand (Mal et al., 2018). Likewise, Sofia et al. (2021) emphasized that consumer experience of trust greatly influences loyalty, such that the more consumers trust the company, the more loyal they will become and the less likely they are to migrate to a competitor. In the same vein, customer experience refers to the occurrence that results from a direct or indirect encounter with a company. The level of customer trust may be impacted by consumer experience following service delivery (M. Li et al., 2020). Hence, it can be concluded that once a waqif experiences a satisfying feeling, it will lead to his loyalty in contributing to cash waqf.

Next, perception is another form of internal attribute. A person's psychological attributes might simultaneously influence how they perceive other individuals. Many risk analysis studies have revealed the relevance of trust in risk perception and the acceptance of innovative technology. In specific cases, trust is substantially connected to risk perception, according to Siegrist (2021). When people lack understanding about an important problem, they may be less trusting. Furthermore, Suhartanto et al. (2019) found that higher service quality commonly results in a higher perceived level of trust. Establishing trust is a very difficult task, but it has the utmost significance in shaping the attitudes and perceptions of customers especially in emerging nations (Raue et al., 2019).

For example, a previous study has shown that if an online store has a high-quality website, buyers will develop a high level of trust to purchase from that online retailer (Qalati et al., 2021). Thus, the significance of perceived service quality is critical in generating consumer trust. Recent research indicates that consumers' perceptions of a brand's credibility may increase their trust, attitudes toward the brand, and purchase intentions (Kurdi et al., 2022; Saima & Khan, 2020; Vidyanata et al., 2018). In the same vein, in the context of retailers' social issue advertising, trust in the retailer increases when consumers have stronger perceptions of the message's credibility (Mena et al., 2020). Meanwhile, Dwivedi and McDonald (2020) found that the extent of communication efficacy can be increased by improving customer perceptions, thus bolstering consumers' trust in retailers.

Based on the above discussion on the relationship between the internal attributes and trust, this study proposes that:

H2: There are positive significant relationships between the antecedents of trust and cash *waqf* loyalty.

H2a: There is a positively significant relationship between the *waqif*'s attitude and trust towards cash *waqf* loyalty.

H2b: There is a positively significant relationship between the *waqif*'s knowledge and trust towards cash *waqf* loyalty.

H2c: There is a positively significant relationship between the *waqif*'s experience and trust towards cash *waqf* loyalty.

H2d: There is a positively significant relationship between the *waqif*'s perception and trust towards cash *waqf* loyalty.

3.6 The Relationship between the Internal Attributes and Commitment (H3)

Definitions of commitment are very broad. Bhatti et al. (2019) described commitment as a continuous relationship between people and their behaviours in any given scenario, and that the more an individual performs, the more engaged they become. In short, commitment is the desire to maintain a valued relationship (Al-Jabar & Ghazzawi, 2019). In this study, the concept of commitment as defined by Sargeant and Bryant (2020) is utilised. Commitment is defined as the purpose to maintain a relationship with the waqf organisation and the willingness to exert effort to maintain the relationship.

In addition, scholars believe that an individual's personal norms influence the decision to give (Ajzen, 2020; Berger & Jaussi, 2018). Personal norms are the process of behavioural decision making involving the establishment of self-based criteria for specific behaviour based on the individual's own internalised values (Fitzgerald, 2020). Hence, internally held values are likely to inspire feelings of commitment, regardless of whether or not a donation is made (Y. Lee et al., 2020).

Evidently, the influence of attitude on donation commitment is widely deployed for colleges in the United States of America (Francioni et al., 2021). Subsequently, in the aspect of organizational commitment, employees will exhibit a commitment attitude if they are content with what they receive from the company. This depicts loyalty to the firm, as employees will always strive to achieve success and reduce the likelihood of employees leaving the company (Pratama et al., 2022). According to Senaldi (2019), for Chinese donors, the factor of attitude positively correlates with donation because donating is aligned with the subjective norm of the people. Meanwhile, Li et al. (2019) studied Chinese and Korean individuals staying in the United States and found that a positive

attitude encourages the commitment to donate. Masser et al. (2020) concurred that donors' attitudes and beliefs are important in generating a sense of confidence in being committed to donate.

As illustrated by Mandelbrot et al. (2020), an increase in knowledge and awareness leads to an increase in the commitment to donate. Meanwhile, efforts to increase the public's commitment to donate depends on the knowledge of the suitability of the donation (Jacob Arriola et al., 2019). Laila et al. (2022) in their study on the owners of small medium enterprises who are committed to waqf contribution found that knowledge has a substantial impact on intention. Conversely, there is no correlation between the knowledge of clients in Jakarta and their commitment to perform cash waqf through *Syara'* banking (Witjaksono et al., 2019). Nevertheless, in the pandemic situation, Gangi et al. (2019) discovered that there is a link between employees' knowledge regarding the effect of corporate social responsibility (CSR) and their commitment to the organization. In the same vein, there is a relationship between knowledge of information disclosure and waqf commitment (Hafiz et al., 2019b). Kassim et al. (2019) discovered that donors will have sufficient information or knowledge and will know where their money is spent if declared by the religious authorities, and if details of the possible project are presented to them in detail. It is essential for this to be done in order to guarantee that the donor is conversant with the waqf organisation.

In recent years, there has been an increasing amount of literature on how mixed marketing contribute to attracting and securing donation experience to better understand donation commitments (Bradford & Boyd, 2020). Other research findings seem to be consistent, i.e., that communication received during the donation process appeared crucial

for sustaining the donor's commitment (Shang et al., 2019). This also accords with another study by Attar et al. (2019) which showed that knowledge donation is the process of communicating to others about the donors' dedication and commitment. Concurrently, it is crucial to communicate with the donors about knowledge donation in order to increase the commitment of employees towards their organization (T. Islam et al., 2019).

Subsequently, once donors are devoted and loyal to an organisation, they prefer to give on a more consistent basis, ensuring a steady cash stream for the organisation. Loyal donors will spread positive "word of mouth" by telling their friends and encouraging others to donate to the organisation (Caviola et al., 2020). This is explained by the transparency and accountability of cash waqf, i.e., a higher perception results in higher donor trust (Z. A. Ahmad & Rusdianto, 2020). Indeed, individual perception enhances charity giving commitment when the decision-making process related to donation is well understood (Kentish-Barnes et al., 2019). Published research in the field of philanthropic studies has demonstrated that people's propensity to donate again increases when they have a favourable perception of the effect of their donations (Mao et al., 2021). This is due to the importance of charitable trust and perceptions, and the accountability of fundraising organisations (Stötzer et al., 2021). Hence, such belief is likely to increase if donors have a positive perception about the effectiveness of charity organisations (Thomas & McGarty, 2018).

The literature review discussed above resulted in the formation of the hypotheses below:

H3: There are positively significant relationships between the antecedents of commitment and cash *waqf* loyalty.

H3a: There is a positively significant relationship between the *waqif's* attitude and commitment towards cash *waqf* loyalty.

H3b: There is a positively significant relationship between the *waqif's* knowledge and commitment towards cash *waqf* loyalty.

H3c: There is a positively significant relationship between the *waqif's* experience and commitment towards cash *waqf* loyalty.

H3d: There is a positively significant relationship between the *waqif's* perception and commitment towards cash *waqf* loyalty.

3.7 The Relationship between Trust and Loyalty (H4)

Trust was found to have a significantly stronger association with donating, and it is generally accepted that trust plays a major role in organisational giving (Chapman et al., 2021). Sargeant and Bryant (2020) found that the higher the level of service that a charity provides to its contributors, the more faith the donors would have in the organisation. Isaeva et al. (2020) found that the loyalty of an individual is influenced by both trust and emotional bonds. Moreover, Hollebeek and Macky (2023) revealed a positive relationship between trust and repeated purchases. Alharbey and Van Hemmen (2021) also depicted that the trust and behaviour of customers towards businesses have an effect on purchasing decisions and the message they convey to others. Johari et al. (2015) found that if the institution has healthy ties with their waqifs, it might encourage them to channel their endowment funds. This strong relationship is strengthened by trust. Osman et al. (2015) suggested that the intention to provide waqf funds is influenced by one's level of trust in the waqf organisation. Based on the review above, the below hypothesis is formulated.

H4: Trust has a positive impact on the loyalty in cash waqf.

3.8 The Relationship between Commitment and Loyalty (H5)

The definition of commitment is a sincere desire to maintain a connection into the future. In the context of donation, it refers to real commitment or confidence in the goals of the organisation (Tabrani & Nizam, 2018). According to the existing marketing literature, commitment is a relationship-enhancing state that is "crucial for generating valuable results" in buyer-seller partnerships (Barra et al., 2018). The study also found that a donor's trust in an organisation ultimately results in their continued dedication and happiness as supporters of the organisation (Kassim et al., 2019; Shang et al., 2019). Loyalty can be defined as a condition in which the customer has a favourable attitude towards the products or services provided by the company and intends to maintain the relationship for the long term. Customers who already have a commitment to the company's products or services will develop loyalty to the company's products or services (Nisa, 2021). Consumer trust is another factor that has the potential to enhance relationship quality, which in turn has a beneficial effect on both the commitment of customers to relationships and their loyalty to brands (Hajli et al., 2016; D. Hermawan, 2019).

According to Rashedul Hasan et al. (2019), the key mediating variable (KMV) model by Sargeant and Woodliffe (2007) has determined the antecedent and role of commitment in building donor loyalty in the context of charity-giving. This has given rise to the idea of modifying the original KMV model in order to better understand the role of commitment in the long-run relationship between the donor and waqf institution, which leads to the implication of loyalty. Commitment is an essential component of successful relationships,

as it leads to repeat purchases or loyalty (Jalil et al., 2019). Thus, in the context of cash waqf, repeat purchase is regarded as necessary for cash waqf growth. Purnomowati et al. (2020) discussed a person's loyalty and commitment to accepting the moral rules and laws of their religion and following them in practice. If a person or donor believes that the charity or awqaf institutions work in accordance with their religious values, they will then be encouraged to donate and add value.

According to Rashedul Hasan et al. (2017), commitment is defined as the enduring desire to maintain a valued relationship, which must be applied between the waqf institution and the waqif in order to result in loyalty. The current study's analysis discovered that, in the case of Bank Muamalat Malaysia Berhad's (BMMB) cash waqf management, assurance in maintaining a higher standard of online service or facility combined with a clear motive in charitable cause has paid off with increased trust and commitment from donors, leading to long-term future relationships and greater loyalty (Fauzi et al., 2019). Accordingly, the following hypothesis is formulated:

H5: Commitment has a significant impact on cash *waqf* loyalty.

3.9 Trust and Commitment as Mediators (H6 & H7)

This section describes the effect of trust and commitment as mediators in the relationship between the waqifs' internal attributes and loyalty of cash waqf. Indeed, there is now considerable agreement that both are best regarded as a mediating construct derived from factors on subsequent customer behaviour (Anderson et al., 1987; Dwyer et al., 1987).

As suggested by Sundermann (2017) and Shang et al. (2019), loyalty is the donor's

intention to donate again depending on many factors contributing to the links among the constructs, which are crucial for research expansion. There is evidence that higher levels of relationship-related factors such as mediators lead to an ongoing relationship (Boenigk & Helmig, 2013). As predicted by Grönroos (1995) and supported by Shabbir et al. (2007), relationships underlie a dynamic process when it is influenced by many factors. Therefore, trust and commitment as mediators in this study should strengthen the relationship between the waqifs' internal attributes and cash waqf loyalty.

3.9.1 Trust as a Mediator

Trust has been the focus of many previous researchers, serving as a mediator to key variables like behaviour prediction, buyers' responses, and the impact of commitment itself (Garg et al., 2014b; Hao et al., 2015; Shang et al., 2019; Shin et al., 2019). Li et al. (2020) revealed that customer trust fully mediates the influence of customer engagement on brand loyalty in the tourism social media context. This is supported by recent studies on the role of trust as a mediator in customers' decisions regarding brand loyalty (Hanaysha, 2022; Ibrahim et al., 2021). It has also been argued that customer trust acts as a mediator in the relationship between corporate identity and corporate image as elements of a firm's reputation and customer loyalty to the firm (Nguyen et al., 2013; Vlachos & Tsamakos, 2009). On the other hand, Khan and Fatma (2019) indicated that there is no direct impact of consumer perceived corporate social responsibility (CSR) on brand loyalty, except with the presence of trust as a mediator.

In contrast, in the context of cash waqf, a high level of waqif trust towards the waqf institution is necessary for it to be a beneficial instrument in accomplishing community

welfare goals (Hasan et al., 2019). This is supported by Jalil et al. (2019) who stated that trust has a significant impact in attracting consistent contributions to waqf funds. The significance of maintaining trust for the survival of waqf institutions is crucial, and this has provided new directions for waqf institutions to improve their strategies towards gaining the trust of waqifs (Hasan et al., 2017). Prior to the study of waqf, studies on conventional instruments such as giving and donations have examined the importance of trust in strengthening the existing relationships between donors and non-profit organizations (R. Bennett & Barkensjo, 2005; Francioni et al., 2021; Sargeant & Lee, 2002a, 2004; Sargeant & Woodliffe, 2007a; Skarmeas & Shabbir, 2011).

In this study, the role of trust as a mediator in the relationship between the waqifs' attributes (attitude, knowledge, experience and perception) and loyalty towards cash waqf has been proven. As for attitude, Akhgari et al. (2018) demonstrated the role of customer trust as a mediator in the link between attitudes and loyalty. In this study, attitude as an attribute-based aspect of perceived financial service generate greater trust than enhancing a non-attribute aspect in keeping loyalty to financial institutions. Whereas in the context of cash waqf, Jalil et al. (2019) argued that it ensures that donors maintain an attitude of willingness to participate consistently in cash waqf. Trust also influences the waqifs' attitudes, resulting in loyalty and the sustainability of waqf institutions (Hasan et al., 2019).

As for knowledge, a recent study suggested that knowledge and trust play a significant role in influencing the intention of Indonesian millennials to donate cash waqf online (Kasri & Chaerunnisa, 2022). The significance of trust as a mediator in the relationship between management knowledge capabilities and the waqif's willingness to contribute in the future has also been discussed (Fauzi et al., 2019). In another context, trust

mediates the relationship between knowledge and loyalty among organizations in the financial sector (Suhail A. Bhat et al., 2018). A study on service quality in Islamic banks also discovered a positive relationship between service quality dimensions and customer loyalty, one of which was knowledge, with trust acting as a mediator (Haron et al., 2020). However, another study found that trust does not mediate the relationship between environmental knowledge and loyalty in the case of energy efficiency consumption (Issock et al., 2020).

From the perspective of experience, several studies have shed light on the significance of trust in affecting waqifs' experiences, whether in general waqf or cash waqf (Shukor et al., 2019; Ahmad, 2019; Fauzi et al., 2019; Kassim, et al., 2019; Shaikh et al., 2018). According to Kassim et al. (2019), in order to encourage and gain full donor loyalty, waqf organizations are advised to provide good experience and waqf knowledge to waqifs through confidence (trust as discussed) of waqf institutions. In their study, Fauzi et al. (2019) remarked that the trust of waqifs depends on the capabilities for experience management in order for them to continue contributing in the future. Trust has also contributed to the study as a mediator in the link between experience and loyalty in entertainment business service (Ngatno, 2017). Similarly, in the online retail context, it was revealed that experience influences purchase loyalty intention both directly and indirectly through trust (Hao et al., 2015).

From the perception perspective, in cash waqf donation, it is anticipated that trust will act as a mediator that influences the trustee's risk-taking behaviour, based on their perception of loyalty in cash waqf (Hasan et al., 2019). Trust acts as a mediator between the giver's perceptions (particularly in quality of information) and their giving behaviour,

thereby increasing the tendency to give which directly leads to loyalty (Sargeant et al., 2006). Recent research has shown the crucial role of trust whereby if donors' perceive that the charity or waqf institution works in accordance with their religious values, they will have trust in the institutions and thus encouraged to donate and continue donating in the future (Purnomowati et al., 2020). In addition, Zehir et al. (2011) pointed out that perception on brand communications and product or service quality can be regarded as the antecedent to brand trust, which in turn affects brand loyalty.

Based on the literatures, it is valid to observe the role of trust especially in this cash waqf study. However, more research is needed on the role of trust as a mediator in the waqf context, particularly with regards to waqifs' loyalty in cash waqf. As a result, the following hypotheses are proposed to investigate trust as a mediator in the link between internal attributes (attitude, knowledge, experience, and perception) and cash waqf loyalty:

H6: Trust mediates the relationship between the *waqif's* internal attributes and cash *waqf* loyalty.

H6a: Trust mediates the relationship between the *waqif's* attitude and cash *waqf* loyalty.

H6b: Trust mediates the relationship between the *waqif's* knowledge and cash *waqf* loyalty.

H6c: Trust mediates the relationship between the *waqif's* experience and cash *waqf* loyalty.

H6d: Trust mediates the relationship between the *waqif's* perception and cash *waqf* loyalty.

3.9.2 Commitment as a Mediator

Commitment, by definition, will always involve some degree of self-sacrifice and is unlikely to occur in circumstances where trust is absent; the existence of a commitment relationship is widely supported in marketing literature and is a logical conclusion (Sargeant et al., 2006). According to Moorman et al. (1993), commitment is the enduring desire to preserve a valued relationship. Similarly in this study, commitment is defined as the waqifs' interest in cash waqf activities or projects and their willingness to exert maximum effort by maintaining good relationships via repeat contributions, giving more, becoming loyal supporters, and caring about the future of cash waqf. In the logical conclusion mentioned by Sargeant et al. (2006), commitment should be examined whenever there is a present relationship pertaining to trust and loyalty, as in this study. However, the relationship between the internal attributes of waqifs (attitude, experience, knowledge, and perception) and cash waqf loyalty was examined through the lens of commitment as a mediator. These distinctions are addressed in the following discussion to confirm the role of commitment as a mediator.

A single act of commitment does not produce loyalty unless it is followed by successful repeat contributions by waqifs who can direct their attitude towards commitment in cash waqf (Jalil et al., 2019). However, the authors clarified that numerous studies have found that attitude has a significant impact on the behavioral intention to donate cash waqf rather than repeat contribution. In the context of donation, a study on commitment has found engagement in affective commitment has positively influenced attitudes toward donation by American students at higher education institutions (Francioni et al., 2021). This demonstrates that repeat donations occurs when there is a positive attitude and strengthened

by an affective commitment. In the study carried out by Inoue et al. (2017) on the subject of attitudes toward corporate social responsibility, it was found that commitment acts as a mediator in the link between involvement and behavioural loyalty. Meanwhile, Agyeiwaah and Dayour (2022) argued that employee commitment plays a mediator role in the attitudinal loyalty framework.

While the role of commitment as a mediator in the relationship between knowledge and loyalty has been discussed in the field of waqf and in areas related to waqf, such as donation and giving, the scholars' interpretations varied. Non-profit organizations may be able to identify donors with a higher likelihood of long-term commitment if they have knowledge of motive, and if properly nurtured, the donors can form the core of a loyal supporter base and consequently contribute significantly to higher lifetime values (Sargeant & Woodliffe, 2007). Similarly, in cash waqf, waqifs must gain knowledge to understand the significance of waqf from the Quran and hadith and have the willingness to contribute more consistently. Thus, this study supports the contention that the commitment of waqifs fosters their knowledge of cash waqf, resulting in long-term contributions and loyalty. In the context of services, Choon and Chai (2015) indicated that new theoretical knowledge regarding the mediating effect of commitment foci in service relationships significantly enhances knowledge about loyalty. The importance of commitment as a mediator in the link between customers' attributes and brand loyalty has been studied and proven (Hilman & Hanasya, 2015; Kaur & Soch, 2018). Although many researchers have studied loyalty as a result of trust and commitment, the empirical validation of customer knowledge and customer commitment as loyalty's antecedents has received less attention.

While the role of commitment as a mediator in the relationship between knowledge and loyalty has been discussed in the field of waqf and in areas related to waqf, such as donation and giving, the scholars' interpretations varied. Non-profit organizations may be able to identify donors with a higher likelihood of long-term commitment if they have knowledge of motive, and if properly nurtured, the donors can form the core of a loyal supporter base and consequently contribute significantly to higher lifetime values (Sargeant & Woodliffe, 2007). Similarly, in cash waqf, waqifs must gain knowledge to understand the significance of waqf from the Quran and hadith and have the willingness to contribute more and consistently. Thus, this study supports the contention that the commitment of waqifs fosters their knowledge of cash waqf, resulting in long-term contributions and loyalty. In the context of services, Choon and Chai (2015) indicated that new theoretical knowledge regarding the mediating effect of commitment foci in service relationships significantly enhances knowledge towards loyalty. The importance of commitment as a mediators in the link between customers' attributes and brand loyalty has been studied and proven (Hilman & Hanasya, 2015; Kaur & Soch, 2018). Although many researchers have studied loyalty because of trust and commitment, the empirical validation of customer knowledge and customer commitment as loyalty's antecedents has received less attention.

Finally, from the organization's perspective, perception is an individual's or consumer's belief regarding the service quality of an organization (Berry et al., 2002). Whereas in marketing, perception refers to an individual's attributes that lead to relationship marketing (R. Bennett & Barkensjo, 2005). Similarly, perception in endowment refers to the decision-making of endowment organizations (Sargeant et al., 2004). Nevertheless, perception of cash waqf in this study refers to the waqifs' belief that having good intentions

and contributing cash waqf is a religious obligation in Islam that benefits the people and nation and will be rewarded by Allah SWT. Consequently, the mediating role of commitment in the relationship between the waqifs' perceptions and their loyalty to cash waqf is crucial as it strengthens the direct relationship between perception and loyalty. According to Jalil et al. (2019), developing waqf commitment requires positive waqif perceptions of information disclosure, which leads to their behavior (loyalty). In the context of donation, a donor's commitment to an organization can influence their perceptions of the organization and their propensity to donate in the future (Sargeant et al., 2006). Interestingly, commitment has been found to have a negative mediating effect because consumers' involvement in the company's corporate social responsibility (CSR) efforts has increased, making them feel more committed to the company (Inoue et al., 2017). Izogo (2017) discovered that affective commitment mediates the relationship between continuance commitment and customer loyalty. Affective commitment is an individual's commitment to an organization, while continuance commitment is the cognitive evaluation of the benefits and costs that result from comparing various marketing offerings.

Given the rationale for the majority of the favorable test results for the mediating construct (commitment), additional testing and discussion in the context of cash waqf is recommended. Hence, the suggested hypotheses are:

H7: Commitment mediates the relationship between the waqifs' internal attributes and cash waqf loyalty.

H7a: Commitment mediates the relationship between the waqif's attitude and cash waqf loyalty.

H7b: Commitment mediates the relationship between the waqif's knowledge and cash waqf loyalty.

H7c: Commitment mediates the relationship between the waqif's experience and cash waqf loyalty.

H7d: Commitment mediates the relationship between the waqif's perception and cash waqf loyalty.

3.10 The Relationship between Trust and Commitment (H8)

From the nature of the relationship marketing paradigm, Morgan and Hunt (1994) proposed that successful relationship marketing requires relationship commitment and trust. These two characteristics are essential components in building relationships through marketing. According to Morgan and Hunt (1994), trust and commitment to a charitable organization have a strong positive causal relationship (Sargeant et al., 2006). The degree of trust and commitment changes as a customer identifies and gets personally involved with a company (Johnson et al., 2006). Several studies have found that trust has a direct relationship with commitment (Nadeem et al., 2020; Nurhayati et al., 2018; Syakur et al., 2017; Tabrani & Nizam, 2018). Indeed, the relationship between trust and commitment has also been explicitly addressed in the non-profit context, where such a causal relationship has been empirically proven to exist (Sargeant & Woodliffe, 2007).

Interestingly, Sargeant et al. (2006) suggested that since trust and commitment have a strong relationship, they would also play sequential and mediating roles between donor perceptions and giving behavior (Sargeant et al., 2006). Charities could measure the trust and commitment engendered in donors by their organization (Sargeant & Lee, 2004).

Hence, based on the relationship between trust and commitment presented above, this study hypothesizes that:

H8: Trust and commitment have a positively significant relationship with one another.

3.11 Sumarization of all Research Hypothesis Discussed

Research Question 1: What factors determine the loyalty of waqifs in cash waqf?

H1: There are positive significant relationships between the factors and the waqifs' loyalty in cash waqf.

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

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

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

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

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

H2: There are positively significant relationships between the waqifs' internal attributes and trust.

- H2a: There is a positively significant relationship between the waqifs' attitude and trust.
- H2b: There is a positively significant relationship between the waqifs' knowledge and trust.
- H2c: There is a positively significant relationship between the waqifs' experience and trust.
- H2d: There is a positively significant relationship between the waqifs' perception and trust.
- H3: There are positively significant relationships between the waqifs' internal attributes and commitment.
- H3a: There is a positively significant relationship between the waqifs' attitude and commitment.
- H3b: There is a positively significant relationship between the waqifs' knowledge and commitment.
- H3c: There is a positively significant relationship between the waqifs' experience and commitment.
- H3d: There is a positively significant relationship between the waqifs' perception and commitment.

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

H4: Trust has a positively significant impact on the loyalty of waqifs in cash waqf.

H5: Commitment has a positively significant impact on the loyalty of waqifs in cash waqf.

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

H6: Trust mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

H6a: Trust mediates the relationship between the waqifs' attitude and cash waqf loyalty.

H6b: Trust mediates the relationship between the waqifs' attitude and cash waqf loyalty.

H6c: Trust mediates the relationship between the waqifs' attitude and cash waqf loyalty.

H6d: Trust mediates the relationship between the waqifs' attitude and cash waqf loyalty.

H7: Commitment mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

H7a: Commitment mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

H7b: Commitment mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

H7c: Commitment mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

H7d: Commitment mediates the relationship between the waqifs' internal attributes and loyalty in cash waqf.

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

H8: There is a positive significant relationship between trust and commitment

