

THE ROLE OF ONLINE FACILITY IN CASH WAQF CONTRIBUTION: EXPERIENCE OF BANK MUAMALAT MALAYSIA BERHAD (BMMB)

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ABSTRACT

The paper aims to explore the cash waqf service of BMMB in relation to online facility and its role towards cash waqf contribution. Secondly, this paper provides an input to the waqf institutional and practitioner on how technology plays a significant role in influencing cash waqf donors. The qualitative approach was used to obtain the experiences on the current practices of cash waqf service offered by BMMB. Interviews, journals, working papers, relevant internet resources and experiences of BMMB in managing cash waqf service, were the main references for data and information collections. Based on the findings, this study reveals that online donation shows the inclination of participation by everyone, representing various levels of income. This is due to the fact that many people were having cash in hand and only minimal amount was required for cash waqf participation. It is in fact not the issue of amount but rather the willingness to help each other is more valuable. The result also indicates the increase number of contribution especially among the IT literate customers. It proves that greater and easy access to online service is a useful mechanism in promoting cash waqf donation. This can be seen in the collection trend of cash waqf fund for three consecutive years. Besides that, the finding further demonstrates the significant relationship between online facility users with trust. It shows that trust is a determinant factor for internet banking users before consuming their online transaction. This is corresponding with the commitment-trust theory (CTT) whereby when one partner has confidence towards their exchange partner's reliability and integrity, trust comes to effect. Thus, the results of this research help to increase our understanding of how online facility affects the donor behavior in cash waqf contribution. Finally, several recommendations were suggested to address the issues before hand for betterment of cash waqf management.

Key words: cash waqf, internet banking, online facility, management, Islamic banking, charity

INTRODUCTION

Bank Muamalat Malaysia Berhad (BMMB) has launched its cash *waqf* service in September 2012 (Bank Muamalat Malaysia Berhad, 2019). This service is known as Wakaf Selangor Muamalat (WSM). Cash *waqf* is basically an amount of money donated from one's possessions for social welfare or any special purposes (Mohsin, 2013). In other words, it is in the form of cash which is donated to the authorized *waqf* trustee or manager for the benefit of the beneficiaries irrespective of status, position, race and religion (Yayasan Wakaf Malaysia, 2019; Jalil, 2018; Nurrachmi, 2012). There are three types of *waqf* namely religious *waqf*, philanthropic *waqf* and family *waqf*. Philanthropic *waqf* normally refers to activity that support and promote social programs such as education and health care, whereas family *waqf* relates to *waqf* dedicated by parent to their children and heirs (Yusof & Aziz, 2013). Besides investment, health and education are the two major sectors selected for the distribution of cash *waqf* fund of BMMB (Fauzi *et al.*, 2019; Ramli & Jalil, 2014; Mokhtar *et al.*, 2015).

BMMB offers cash *waqf* collection service through various channels such as cash over the counter, deduction of dividend, periodic payment instruction (PPI), cash deposit through deposit machine (CDM), debit cash from savings and current accounts and online banking. Nevertheless, the response towards cash *waqf* contribution is still low. Previous literatures outline several reasons contributed to this situation. This shall include but not limited to religious belief, culture, education, literacy of *waqf*, trustworthiness, demographic factor, efficient management, service quality, internet facility and convenience (Baqutayan *et al.*, 2018; Khadijah *et al.*, 2017; Adeyemi *et al.*, 2016; Said & Saad, 2016; Osman *et al.*, 2012). Internet facility is one of the reasons. Therefore, it is important to observe the impact of technology in facilitating the cash *waqf* giving behavior among donors.

In line with the abovementioned affirmation, the following research is purposely to examine to what extent online facility would influence cash *waqf* donors and whether a technology tool determines positive relationship towards cash *waqf* giving behavior. Therefore, interview, journals, working papers, relevant internet resources and experience of cash *waqf* service offered by BMMB, would mainly be references, for data and information collection. The present research also explores the relationship between commitment and trust in the context of online banking service or facility for cash *waqf* contribution. The commitment-trust theory (CTT) framework introduced by Morgan and Hunt would be the main catalyst (Morgan and Hunt, 1994).

LITERATURE REVIEW

Distribution of wealth is a key issue in the modern economy to promote dynamic, prejudice-free and entrepreneurial wealth (Ab. Aziz *et al.*, 2015). To support and resolve this issue, *waqf* is suggested to be promoted and played its role. *Waqf* literally means to stop, forbid, and detain (Zuhaili, 1985). The concept of *waqf* denotes an act of holding or preserving property for an objective of devoting its revenue, usufruct and benefit to uplift the beneficiaries with the intention of getting closer to Allah (Rizal & Amin, 2017; Rafien *et al.*, 2017). The list of the beneficiaries is unlimited, depends on donor's determination and within *Shari'ah* ambit

(Puad *et al.*, 2014). *Waqf* can be established in many forms either in the forms of property or cash (Rizal & Amin, 2017; Pitchay *et al.*, 2015; Sanusi & Shafiai, 2015). In Malaysia, cash *waqf* has been recognized as one of *waqf* instruments and legally endorsed by Muzakarah Jawatankuasa Fatwa Kebangsaan in 2009 (Jabatan Kemajuan Islam Malaysia (JAKIM), 2019; Yayasan Wakaf Malaysia, 2019). *Waqf* is considered as an asset or fund that perpetual in nature, no withdrawal and transfer of its right by the *waqf* giver once created (Baqutayan *et al.*, 2018; Rafien *et al.*, 2017; Khadijah *et al.*, 2017; Nadwi, 2015).

A hadith narrated by Abu Hurairah (R.A.) whereby Prophet Muhammad (Pbuh) said “*when a man dies, all his acts come to an end, but three; recurring charity (sadaqah jariyah) or knowledge (by which people are benefited) or by pious offspring who pray for him*”. (Muslim, no. 4223). According to Ab Aziz *et al.*, (2013), this hadith has been considered as the origin of *waqf* principle in Islam. The Holy Quran also touches in the case of donation and endowment in Surah Ali Imran, verse 92 which means “*Ye shall not attain to the virtue and the (complete) service before ye shall devour part of what ye love. And whatsoever thou dost, then lo! Allah knoweth it*”.

Currently, many *waqf* institutions are facing liquidity problems (Pitchay *et al.*, 2015; Mohsin (2009). To overcome this situation, cash *waqf* comes as a great solution to the liquidity problem faced by *waqf* institutions (Cizacka, 2013). Furthermore, compared to fixed assets contribution, cash *waqf* is more flexible, affordable and practical to everyone (Nadwi & Kroessin, 2013; Osman *et al.*, 2012). The fund received even will be invested to generate some returns which will be used in various activities (Sanusi & Shafiai, 2015). Among the advantage or benefit of cash *waqf* outlined by some literatures are solving poverty alleviation (Marzuki *et al.*, 2012), wealth redistribution (Rafien *et al.*, 2017; Asmak, 2009), helping the government resource (Marzuki *et al.*, 2012; Saduman & Aysun, 2009; Cizacka, 1998), create job opportunity (Marzuki *et al.*, 2012), healthcare (Jalil, 2018; Harun *et al.*, 2016; Johari *et al.*, 2015; Mokhtar *et al.*, 2015) and education (Adeyemi *et al.*, 2016; Osman, 2014).

However, the efficiency of cash *waqf* management is still questionable due to several internal management issues (Khamis & Salleh, 2018). Based on available literatures, issues before hand are to include sustainability of collection, factors to influence the collection, operation of cash *waqf* fund and awareness on cash *waqf* (Fauzi *et al.*, 2019; Yusoff *et al.*, 2018; Fatah *et al.*, 2017; Khairunisa *et al.*, 2017; Haron *et al.*, 2016; Adeyemi *et al.*, 2016; Pitchay *et al.*, 2015; Osman *et al.*, 2015; Mokhtar *et al.*, 2015; Khairi *et al.*, 2015; Osman, 2014; Mohsin, 2009).

One of the very crucial issues that need to be addressed accordingly is sustainability of collection. The empirical analysis by Haron *et al.*, (2016); Johari *et al.*, (2015) provided the important of continuity and repetition of cash *waqf* collection in ensuring more impactful *waqf* programs can be performed by current *waqf* institutional. Nowadays, technological support making cash *waqf* more user friendly and easier (Shukor *et al.*, 2017; Yusof *et al.*, 2014; Ab Aziz *et al.*, 2013; Ibrahim *et al.*, 2013; Rosland *et al.*, 2012). Even, hypothesis in relation to access of cash *waqf* is positively significant to the intention to repeat cash *waqf* contribution (Johari *et al.*, 2015). In fact, many of Islamic banking institutions in Malaysia such as Bank Muamalat Malaysia Berhad (BMMB), CIMB Islamic Bank, Bank Islam Malaysia Berhad (BIMB), Maybank Islamic Berhad (MIB), AmIslamic Bank, Hong Leong Islamic Bank, Public Islamic Bank Berhad, RHB Islamic Bank, Affin Islamic Bank, Bank Kerjasama Rakyat Malaysia Berhad (BRakyat) and also Kuwait Finance House offered internet banking service for *waqf* fund collection (AIBIM, 2019; Ahmad *et al.*, 2014; Yayasan Wakaf Malaysia, 2013). Thus, given the mindset that banks are involving in cash *waqf* service collection through various channels including online facility, it is suggested that a study should be engaged in relation to impact of technology innovation particularly online service of cash *waqf* offered by BMMB.

Online banking for customers refers to several types of banking activities which customers can request information and carry out most retail banking services such as balance reporting, inter-account transfers, bill-payment, etc. via a telecommunication network (Chong *et al.*, 2010; Jones *et al.*, 2000; Tan & Teo, 2000; Sathye, 1999). Meanwhile, online *waqf* according to Amin *et al.*, (2014), is viewed as one of the services provided by Islamic banks via electronic means (e.g. Internet banking facilities). There are many forms of online transaction available in the market for example JomPAY, Financial Process Exchange (FPX), SnapNPAY and Quick Response Code (QR Code) (Bank Muamalat Malaysia Berhad, 2019). Some the advantages and benefits of online service to the *waqf* affairs are improving the collection of the fund, motivating the internet banking users to perform donation, facilitating donors in charitable cause with no specific time and place, creating greater access in reaching IT literate all over the world, increasing the level of awareness, reducing the cost of managing *waqf* fund, providing more systematic track record for *waqf* transaction and issuing the receipt in the form of digital certificate (Shukor *et al.*, 2017; Adeyemi *et al.*, 2016; Haron *et al.*, 2016; Yusof *et al.*, 2014; Amin *et al.*, 2014). On the different setting of study, a lot of findings documented the positive and significant impact of technology and social media tools. For example, Mano (2013) had found the significant impact in voluntary engagement and money contribution among USA residents, Househ, (2013) highlighted the impact in healthcare service, Gombachika *et al.*, (2011) in blood donation behavior, Hanaysha, (2018) in customer retention program and branding, Persuad (2013) in purchase intention of consumer and Rosland *et al.*, 2012 in banking service.

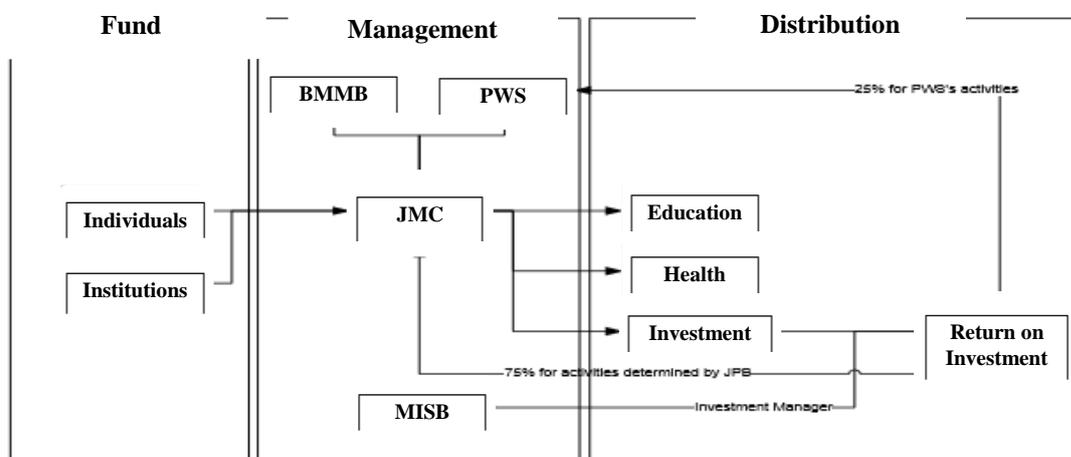
In relation to security, privacy and integrity in the context of online banking, many studies have explained the important of them to the internet banking users (Hammoud *et al.*, 2018; Sakhaei *et al.*, 2014; Zahid *et al.*, 2010; Black *et al.*, 2002; Pravettoni *et al.*, 2007; Sathye, 1999; Tan and Teo, 2000;). In this regards, trust is to believe mediates the relationship among internet banking usage (Pay *et al.*, 2015; Zahid *et al.*, 2010; Casalo *et al.*, 2007; Bart *et al.*, 2005). According to the research of Mukherjee & Nath (2003), they found out trust enhances significantly customers' commitment in online banking transaction. The future commitment of the customers to online banking is also depending on trust. Morgan and Hunt (1994) felt trust exists “*when one party has confidence in an exchange partner's reliability and integrity*”. As trust increases, it reflects the confident reliance of one person on another party and that trust is manifest by behaviors which will lead to positive outcomes (Caldwell & Holloway; 2017; Muhammad *et al.*, 2013). In Islam, trust it is known as *amānah* which relates to reliability,

faithfulness, integrity and honest. This concept takes a significant role in developing the moral behaviour of a Muslim (Hasan and Siraj, 2017).

Online Cash Waqf Facility by BMMB

The service of cash *waqf* offered by BMMB is the result of collaboration between BMMB and Perbadanan Wakaf Selangor (PWS), a subsidiary of Selangor Islamic Religious Council (Majlis Agama Islam Selangor (MAIS)). This collaboration is accordance with Section 32 Wakaf (State of Selangor) Enactment 1999 (No.7 of 1999), states that: “*Notwithstanding any provision to the contrary contained in any instruments or declaration creating, governing or affecting any wakaf, Majlis Agama Islam Selangor (MAIS) shall be the sole trustee of all wakaf, whether wakaf am (general waqf) or wakaf khas (specialized waqf), situated in the state of Selangor*” (Thaker and Thaker, 2015). It involves the collection, distribution and fund management of cash *waqf* fund. A special joint management committee (JMC) has been established in managing and utilizing the fund. The utilization of fund involves three main sectors namely health, education and investment. The minimum contribution is RM10 by individuals and RM100 by institutions. There is no maximum amount for contribution by both. The contribution also subject to income tax relief, based on the section 44 (6) of the Income Tax Act 1967 (Bank Muamalat Malaysia Berhad, 2019; Fauzi *et al.*, 2019; Ramli & Jalil, 2014). Table 1 detail out the operation framework of BMMB’s *waqf* fund.

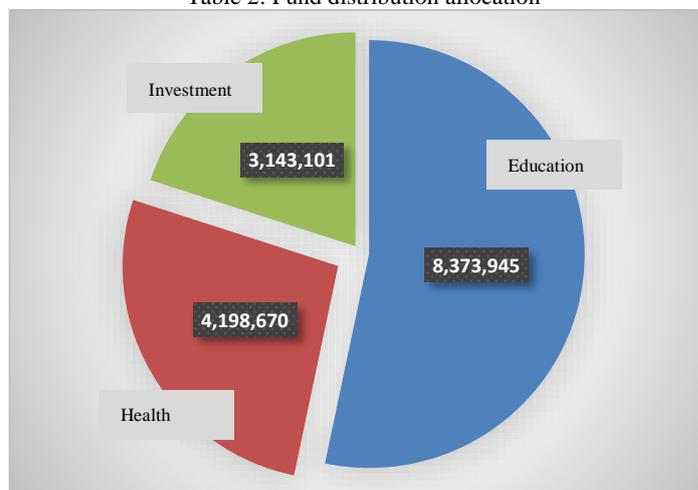
Table 1: Financial and Operational Framework of *Waqf* Fund



Source: Fauzi *et al.*, 2019; Ramli & Jalil, 2013; Baharudin *et al.*, 2015

Based on data on the latest collection, the accumulated funds have surpassed RM20 million (Bernama, 2018). Meanwhile, more than RM12 million has been distributed to fund academic buildings, classrooms, mobile clinics, dialysis machines, hospital equipments and investment (Bank Muamalat Malaysia Berhad, 2019; Fauzi *et al.*, 2019; Chik, 2018). Summary of fund allocation is depicted in Table 2.

Table 2: Fund distribution allocation



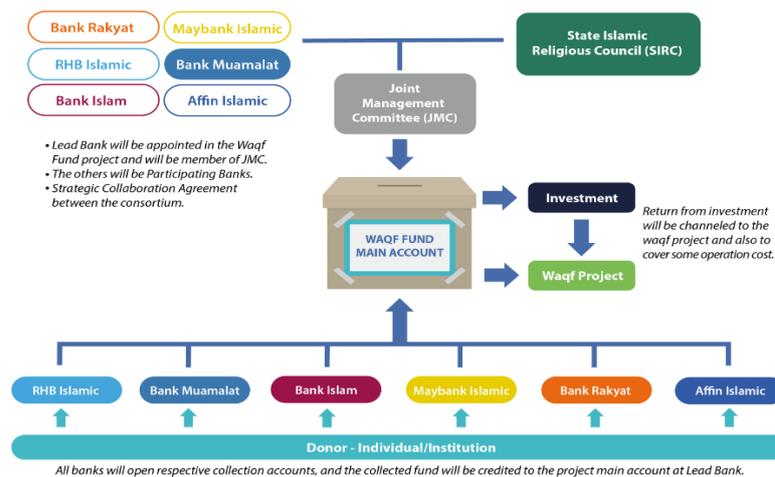
Source: Bank Muamalat Malaysia Berhad, 2019

During the launching in 2012, channels available for cash *waqf* contribution are cash over the counter (OTC), standing instruction (SI), hibah/dividend deduction, debit of savings/current accounts and cheque (Bank Muamalat Malaysia Berhad, 2019). Nevertheless, with the target of boosting more collection, few more channels introduced in 2015 namely salary deduction, automatic teller machine (ATM), cash deposit machine (CDM) and debit/credit card (Mokhtar *et al.*, 2015). This further followed by interbank transaction (IBT) and internet banking facility such as JomPAY, FPX and coming soon QR code. With 64 branches of BMMB all over country, customers may visit any of BMMB branches for contribution. (Bank Muamalat Malaysia Berhad, 2019; Ramli & Jalil, 2013).

In addition to that, July 2016, BMMB further launched its first shariah-compliant debit card, equipped with a *waqf* feature. Any customers who perform a transaction using their debit card at any of the merchants, it enables BMMB to contribute to the *waqf* by putting aside 20% of its interchange fee income. No additional fee or charge imposes to the customer (New Straits Times, 2016). Another product with *waqf* feature is M-Tiara Golden Age under Takaful (Islamic Insurance) service. In the case of death, a will up to 30% of sum covered can be allocated by participant or subscriber for *waqf* fund, managed by BMMB (Bank Muamalat Malaysia Berhad, 2019). Expecting these two products will attract more engagement from customers and end up with an improvement of cash *waqf* collection.

In a difference setting of *waqf* agenda, few more Islamic banks in Malaysia have agreed to spread out and empower *waqf* role in the Islamic banking framework. This initiative is known as myWakaf and being led by Islamic Banking and Financial Institutions Malaysia (AIBIM). Six banks have committed namely Affin Islamic Bank Berhad, BIMB, BRakyat, BMMB, Maybank Islamic Berhad and RHB Islamic Malaysia Berhad (New Straits Times, 2018). Under this arrangement, Islamic Banks would collaborate with State Islamic Religious Council (SIRC) in developing the potential of *waqf* and empower the economy of ummah in Malaysia. The *waqf* fund from endowment of individuals and corporations aims to be utilized for education, health, investment and economy empowerment (myWakaf, 2019; AIBIM, 2019). Table 3 illustrates the *waqf* fund structure of myWakaf.

Table 3: *Waqf* Fund Structure



Source: myWakaf, 2019; AIBIM, 2019

In term of collection, funds available through participated bank branches have exceeded RM1.5 million. Therefore, in April 2019 myWakaf has entered its second phase with the launching of the myWakaf portal, offering various channel of collection across the country (malaymail, 2019). Donors may choose to subscribe JomPAY or internet transfer to channel funds to their project of choice located in several states, including a hemodialysis service at the Tunku Fauziah Hospital in Perlis, a boat *waqf* project in Perak, the Sekolah Menengah Islam Seremban in Negeri Sembilan, and the Al-Bait *waqf* fund in Sarawak. It is easier, more effective and tax-exempt contributions (myWakaf, 2019; AIBIM, 2019).

METHODOLOGY

This study applies a qualitative approach. The focus is to develop an in-depth understanding and comprehensive explanations of an issue within the research. According to Creswell (2013) and Saunders *et al.*, (2003), qualitative is an appropriate method in inquiring and exploring the fundamental phenomenon of the issue before hand. Besides that, in order to gain more insights on the subject matter, this study also uses a semi-structured interview with purposive sampling techniques. This technique minimizes researcher's biasness due to answers are direct from the individual's own perspectives (Horton *et al.*, 2004). The questions were primarily based on the standardized set of questions from previous studies with a few adjustments for more systematic, accurate and sensitive to different styles (Suryani, 2008). The theme is related to online service aspect of cash *waqf* transaction, its convenience, time efficiency, trust and security.

Data Collection

The study used semi-structured interview. To support and familiarize with the theory and conceptual practice of BMMB cash *waqf* service, the duration of experiences of selected staff is more than 2 years. In this case, two staff of BMMB from *waqf* management and related administrator were chosen. This is because BMMB can be considered as leader for cash *waqf* business with more than five years in banking industry (Fauzi *et al.*, 2019). As a common standard and practice, all interviewees' names were coded and English is using as medium of language. All conversations are recorded and then transcribed verbatim. When further clarification is required, the interviewees were contacted via telephone and email. The interview questions were divided into three sections as depicted in Table 4. The first section explores their view on facility easy and convenience. Second part is basically touching on time efficiency of the service. Lastly is concerning the issues of security, confidential and trust of BMMB online facility. The data then were analyzed accordingly to discover and highlight any relevant issues for further discussion and deliberation.

Table 4: Categorical section and major interview questions

Categorical Section		Interview Questions	
1)	Easy and Convenience	a)	Could you explain how online transaction helps cash <i>waqf</i> collection?
		b)	How do you find the online service for cash <i>waqf</i> contribution offered by BMMB? Easy and convenience? Please clarify
2)	Time efficiency	a)	Do you agree that using online service would improve others (public) contribution to <i>waqf</i> fund of BMMB? Please explain
		b)	Why the management of BMMB think it is a necessary for them to offer online facility for <i>waqf</i> fund collection? Please clarify
3)	Trust and Secure	a)	Do you find any difficulty when performing cash <i>waqf</i> contribution via online service?
		b)	Do you find online facility for cash <i>waqf</i> collection in BMMB is secured and can be trusted? Please justify

RESULT AND DISCUSSION

This section will discuss on the findings based on the in-depth interview done to three selected staff of BMMB from *waqf* management and administration. This discussion will be segregated according to the three themes as follows;

1) Easy and Convenience

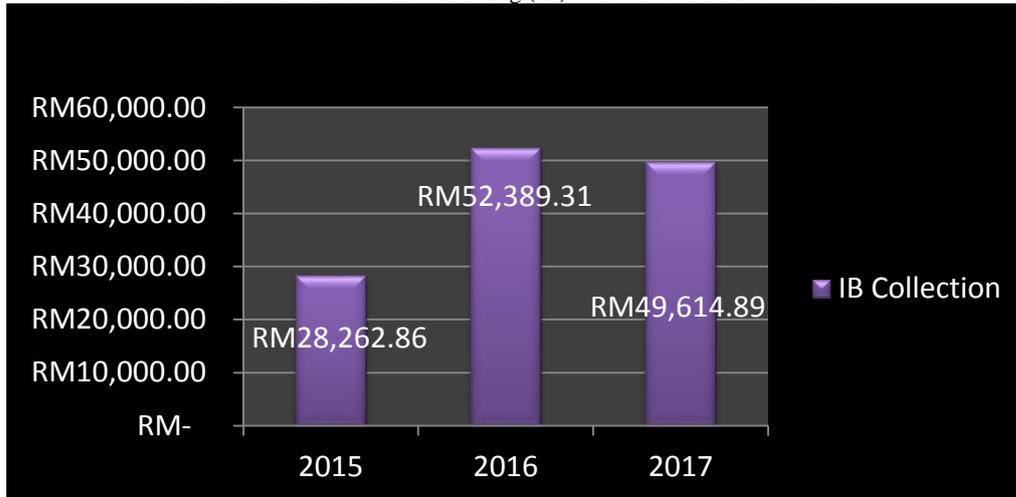
Easy and convenience to the online service or facility provided by BMMB is the first interview question which has been discussed with the interviewees. The participants were asked on how online transaction helps cash *waqf* collection and how do they find the online service for cash *waqf* contribution offered by BMMB. Based on the findings, the interviewees highlighted that the collection through online banking has widen the target market and access. It can be an additional channel to ease *waqf* contribution and the contributors may come from all over the world. It surely will help to increase the cash *waqf* contribution fund. The interviewees also agreeable that BMMB online service is ease, convenience and user friendly. Hence, the results of the study affirmed the previous literatures that online service or facility is basically a very important factor to the donors in facilitating them performing their charitable contribution (Shukor, *et al.*, 2017; Haron *et al.*, 2016; Amin *et al.*, 2014; Ab Aziz *et al.*, 2013). With hassle-free and no limitation in term of timing and places, it surely stimulates many funders especially internet banking users to donate.

2) Time efficiency

The second finding from the study is related to time efficiency of the online service or facility provided by BMMB. The participants in the interview were further requested to explain on their agreement whether using the online service or facility would improve public contribution to *waqf* fund of BMMB and why service or facility through online is so important nowadays especially for *waqf* fund collection. Based on the findings, the participants opined that online service or facility plays an important role in realizing BMMB's *waqf* fund collection due to time efficiency. According to Berry *et al.*, (2002), the perception of a service affects consumers' overall evaluation. In this regard, compared to traditional method and due to time spend is an essence to everyone, online transaction for *waqf* contribution would be the preferred channel and smart method of transmission (Yusof *et al.*, 2014). It will attract more people in performing the *waqf* because some people do not have time to appear before *waqf* institution for *waqf* contribution (Amin *et al.*, 2014). This can be seen in the collection trend of *waqf* fund for three consecutive years. Details are depicted in Table 5.

With regards to the necessary step taken by BMMB's management in embarking to online service or facility on cash *waqf* collection, the participants agreed with the decision because all banks are going digitalized now. This is also in line with Bank Negara Malaysia (BNM) direction to embrace Financial Technology (FinTech) in banking environment including *zakat*, *sadaqah* and *waqf* service (Bank Negara Malaysia (BNM), 2019).

Table 5: Trend of Internet Banking (IB) Collection from 2015 - 2017



Source: Bank Muamalat Malaysia Berhad, 2019

3) Trust and secure

The participants then were asked their views concerning the online service itself in term of security, safety and trust. Based on the interview session held, the interviewees of the view that the online service or facility of cash *waqf* provided by BMMB is secured and trusted. This is very important statement particularly in the case of online banking service, where the bank and the customer are physically separated, contingencies are difficult to predict and relationships are incorporated into terms and conditions (Mukherjee & Nath, 2003). The transactions involve risk and significantly affect customers' commitment to engage in online transaction. The present study is in accordance with previous literatures where security, privacy and integrity in the context of online banking are significantly important to the internet banking users (Hammoud *et al.*, 2018; Sakhaei *et al.*, 2014; Yoon & Steege, 2013; Zahid *et al.*, 2010; Black *et al.*, 2002; Pravettoni *et al.*, 2007).

Concerning the theory of commitment-trust in the practice of cash *waqf* fund by BMMB, the current research is attempting to test the suitability of the commitment-trust theory in this context. Although the variables mostly different from the commitment-trust framework of Morgan and Hunt (1994), but the main focus is on trust and commitment towards *waqf* contribution using online banking service or facility. According Morgan & Hunt (1994), commitment and trust are key variables for long term relationships. When one partner has confidence towards exchange partner's reliability and integrity, trust comes to effect. This is in line with the literatures available whereby the main components of trust and commitment are vital for successful affiliations (Hilman & Hanaysha, 2015; Vuuren *et al.* 2012; Mukherjee & Nath, 2007). This is proven in cash *waqf* online service or facility provided by BMMB. The constituents of security, privacy and integrity are properly managed by BMMB as highlighted by interviewees. Its affect internet user's trust and confidence towards service provided in fulfilling his/her expectations. This further will definitely drive more commitment from *waqf* contributors to cash *waqf* fund.

CONCLUSION

As a conclusion, the objective of the study is to examine to what extent online service or facility would influence cash *waqf* donors and whether a technology tool determines positive relationship towards cash *waqf* giving behavior. The study found out it was significantly important and given a positive impact to cash *waqf* fund collection. This further will result the time spend for *waqf* fund raising becoming more shorter and immediate benefit to the people in need (Yusof *et al.*, 2014; Eller, 2008). According to Lee & Chang, (2007), many charitable organizations today heavily depend on the public generosity to donate money. Thus, performing online donation entails the participation of everyone. It is in fact not the issue of amount but rather the willingness to help each other is more valuable.

Finding also demands the relationship of trust and commitment are interrelated. Trust is considered to have a direct relationship and influence the commitment. If the commitment established, it will lead to higher tendency, decrease resistance and incline to collaborate (Hasan & Siraj, 2017; Hanaysha, 2018; Mukherjee & Nath, 2007). In fact, partners that embrace similar beliefs and values are likely to be committed to a relationship (Holdford and White 1997). The analysis of the current study found out the appropriateness of commitment-trust theory (CTT) in the case of BMMB's cash *waqf* management. Assurance of BMMB in preserving a higher standard of its online service or facility together with a clear motive in charitable cause, has been paid off by more trust and commitment by donors. According to Jalil *et al.*, (2016), many literatures recognized trust as a substantial reason for donors to participate in cash *waqf* charitable commitment. Moreover, as mentioned by Vuuren *et al.* (2012) and Abosag *et al.*, (2006), trustworthiness and commitment will endeavor a willingness to continue future relationship and long term engagement.

Besides that, it is suggested that variable of awareness and promotion to be elaborated further in future study. According to Pitchay *et al.*, (2015) by strengthening the effort on awareness and promotion programs could, it could stimulate the contribution's culture among donors. All social media network and internet are to be used in disseminating relevant information. Studies by Alajmovic and Wehtje (2010) found that the extensive use of media did affect people's awareness and

the amount of donation. Therefore, moving forward, more scope of study to be considered and deliberated including practices of other *waqf* institutions especially in the context of online service or facility.

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