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FACTORS INFLUENCING THE INTENTION OF CASH WAQF CONTRIBUTION: A CASE STUDY OF MAIK STAFF

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Abstract: *Cash waqf has emerged as an essential instrument in promoting social and economic development, particularly within Muslim communities. Despite various initiatives, including monthly salary deduction schemes for civil servants, participation in cash waqf remains relatively low. This underscores the need for more effective strategies to enhance awareness and strengthen contribution intentions. This study aims to identify the factors influencing their intention to contribute cash waqf. A quantitative research design was employed, involving a structured questionnaire survey administered to 114 employees of Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK). The study investigated key determinants including waqf knowledge, religious awareness, trust in waqf management, and social factors. Data were analyzed using the Statistical Package for the Social Sciences (SPSS) to examine the relationship between these factors and contribution intention. The findings reveal that religious factors exert the strongest influence on cash waqf contribution intention, followed by subjective norms and attitudes. These results provide valuable insights for waqf administrators and policymakers to develop targeted strategies that enhance participation in cash waqf, thereby strengthening the role of waqf in advancing Islamic economic development in Kelantan.*

Keywords: *Cash waqf, contribution intention, religious institutions, MAIK*

Introduction

Waqf, an Islamic endowment instrument, plays a crucial role in promoting social welfare and sustainable economic development, particularly in Muslim-majority countries. One of its innovative forms, cash waqf, allows individuals to contribute monetarily to religious, educational, and humanitarian activities without being restricted to immovable assets such as land or buildings. This flexibility makes cash waqf a highly potential instrument to address socio-economic issues and to enhance the well-being of the ummah (Kahf, 2018; Pitchay et al., 2015). In Malaysia, the practice of waqf has long been embedded in the Islamic economic system, and its administration is legally governed by state Islamic religious councils, ensuring its compliance with Shariah principles (Mahmood et al., 2019).

In recent years, the Malaysian government and religious institutions have encouraged the adoption of cash waqf as a complementary tool to zakat in supporting socio-economic development programs (Sulaiman et al., 2021). Various initiatives such as salary deduction schemes for civil servants have been introduced to facilitate the contribution process. Despite these efforts, participation rates remain relatively low compared to the potential contributor base (Othman et al., 2017). This scenario reflects the need to understand the underlying determinants that influence individuals' intentions to contribute to cash waqf.

A growing body of literature highlights several key factors that shape cash waqf contribution behavior, including knowledge, religiosity, trust in waqf management, subjective norms, and attitudes (Aziz et al., 2019; Ibrahim & Ismail, 2020). However, most studies have focused on the general public or specific groups such as university students or urban communities, with limited empirical evidence addressing civil servants working in religious institutions. This is a critical gap because employees in religious institutions are expected to be more aware of and supportive toward Islamic financial instruments.

Within this context, Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) represents a strategic case for investigation. As a state religious authority, MAIK has established mechanisms for waqf collection and distribution. Yet, anecdotal evidence suggests that not all staff are actively participating in cash waqf programs, despite having easy access to salary deduction schemes. This situation raises questions about the factors affecting their willingness to contribute. Understanding these factors is essential for developing targeted strategies to increase participation among staff, which may also influence the broader Muslim community in Kelantan.

Therefore, this study aims to examine the determinants influencing MAIK staff's intention to contribute to cash waqf, focusing on factors such as knowledge, religious awareness, trust in waqf management, and social influences. By addressing this gap, the findings are expected to contribute to a better understanding of behavioral factors affecting cash waqf contributions and provide practical insights for policymakers and waqf administrators to enhance participation and strengthen Islamic social finance.

Literature Review

Concept of Waqf

Waqf significantly influenced the rise of Islamic civilization in Malaysia. Among other things, it helps the economy and gives rights to the poor, orphans, and the construction of mosques, suraus, madrasahs, tahfiz, orphanages, and cemeteries. Waqf, which has an eternal payment, is

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one of the tabarru-based alms instruments. When done sincerely for Allah SWT's sake, waqf offers rewards and understanding. Waqf is not specifically mentioned in the Qur'an or hadith. This word has been interpreted by legal professionals due to the sadaqah jariah practice. Its application is meant to further the interests of the heirs or the general welfare (Munerah Haron et al, 2016).

Ramli et al (2022) states that the Islamic concept of waqf is very special. While there are no chapters in the Quran that address waqf directly, the verses in surah al- Baqarah that discuss the giving of alms usually highlight the significance of waqf practice:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓا۟ أَنفِقُوا۟ مِن طَيِّبَـٰتِ مَا كَسَبْتُمْ وَمِمَّآ أَخْرَجْنَا لَكُم مِّنَ ٱلْأَرْضِ ۖ وَلَا تَيَمَّمُوا۟ ٱلْخَبِيثَ مِنْهُ تُنفِقُونَ
وَلَسْتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغْمِضُوا۟ فِيهِ ۚ وَٱعْلَمُوٓا۟ أَنَّ ٱللَّهَ غَنِىٌّ حَمِيدٌ ﴿٢٦٧﴾
(Al-Baqarah (2): 267)

Meaning: *"O you who have faith! Part of the fruits of your charitable acts and part of what We have taken from the earth for you should be spent (in Allah's way). Furthermore, do not purposefully choose what is bad from him (and then give it to him or make it a zakat present), since you will never accept the terrible for yourself until you choose to ignore it. And be aware that Allah is a wealthy and constantly deserving being"*

Based on the above sentence, it explains that dividing a part of your property as a practice and choosing a purpose that gives us good, including zakat and compulsory waqf if we can afford it. Most Islamic jurists (Fuqaha) view waqf as a preferred Sunnah from a legal standpoint. Waqf is a type of endowment that is ongoing. It is also important to remember that waqf is an optional act; unlike zakat, which a Muslim must undertake when their income reaches a minimum threshold (Nisab), waqf is discretionary.

The four fundamental components of waqf are the property being endowed, the declaration of waqf, the donor (waqif), and the recipient of the waqf. In addition, the conditions for waqf implementation are as follows: the endowed property must be specified; it must be endowed for perpetual beneficiaries; Sharia law compliance must be ensured; the waqf must have a clear purpose; it must be executed promptly; and the donor must be resolute in maintaining the waqf (Laluddin et al, 2021). In addition, as allowed by Syariah, the property or asset selected for waqf must be valuable, identifiable, quantifiable, and non-perishable. Furthermore, a waqf is an asset or piece of property that its owner has devoted for Allah's eternal benefit, to be used for the community's or the public's benefit. An asset cannot be reversed once it has been designated as a waqf, therefore the person who donated the property cannot take it back, sell it, or inherit it (Baryal et, 2022).

Waqf is often classified into two categories: Waqf Khairi (welfare waqf) and Waqf Ahli (family waqf). Family waqf is intended only for the members and descendants chosen by the waqf's owner. For example, for his children, grandkids, or descendants to benefit from the property, a father may have endowed it to them. While there are two types of welfare waqf: special waqf and general waqf. A general waqf is created for the benefit of the people at large, without regard to who will benefit from it and without a specific goal in mind. As such, the requirements for general waqf are not established by the waqf. A special waqf is a specific waqf in which the recipient is chosen solely for that purpose, for example, the spread of religion, the improvement of education, etc (Jam et al, 2022). Waqf is also divided into movable and immovable property.

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Immovable property is like a house, land, mosque, or any permanent building, while movable property is like the Quran or cash waqf. In this study, the focus is on cash waqf because cash waqf is a popular waqf method since it is easy to implement by most people (Hakimi et al, 2022).

Concept of Cash Waqf

The existence of society is greatly impacted by cash waqf, as demonstrated by the Ottoman Empire, where endowments and gifts were used to efficiently manage welfare, health, and education. In an effort to standardize cash waqf management, Malaysia has introduced the JAWHAR, which will boost the benefits of cash waqf (Ramli et al, 2022). According to YWM, cash waqf is defined as "a religious endowment by using cash collected in a trust fund under the management of the administrator entrusted to manage this endowment for the welfare and benefit of the ummah". Waqf assets change over time from landed property to cash in response to societal needs. It was also described as giving up some cash from one's belongings, creating a waqf with that amount of money, and distributing it to the public or other community members (Abd Rahman et al, 2018).

The issue of a Fatwa on Cash Waqf had been discussed at the MAIK's meeting, which was held on June 9, 2013, which is equivalent to June 30, 1434, Hijri. Following this discussion, it was determined that waqf in the form of cash waqf is acceptable in Islam. Furthermore, all cash waqf funds managed by MAIK are required to be used for the purchase of permanent assets. This statement also supported by Abd Jalil et al (2023) that the waqf funds will be gathered and transformed into permanent assets, including buildings for mosques, suraus, commercial spaces, or investments that adhere to sharia. Although this currency cannot be physically kept in its original form, it can still be used by transferring it for other long-term assets. This is because a complies with the true meaning of a waqf, which is to hold a property that can be used without physical depreciation (MAIK Official Portal).

Cash waqf is the kind of waqf that uses cash as a waqf asset which is giving money to a waqf trustee in the form of cash allows the capital to be preserved as a permanent asset, with the benefits being given to the waqf recipient. According to Baryal et al. (2022), a cash waqf is a trust fund established with money to serve people in Allah's name. It is acknowledged that there is insufficient research on cash waqf. Research has shown that cash waqf is more productive than land, buildings, books, castles, and other assets, making it more important than other assets. Additionally, it has been demonstrated to be beneficial when applied to the functioning of the modern Islamic financial system. In cash waqf, the entire ummah should be involved in the process because the amount or value of the waqf is not a crucial consideration. Therefore, everyone can take part in the established systems of institutionalizing the principles under governmental or private initiatives and guidelines offered by Islamic doctrines regardless of financial position by contributing as little as one penny.

Cash waqf seems to be the most favored endowment technique in the modern environment since its liquid nature, ease of management, practical distribution, the potential to create additional money, and relevance to the ummah's development. Waqf instruments, like cash waqf, boost waqf funding and provide an option to develop waqf assets. This is due to cash waqf's high liquidity value, ease of transformation management, and accessibility to all societal levels. In terms of cash waqf instruments, it is easy to use because it refers to money placed into a trust fund that is managed for the benefit of the community by a nazir, or manager, who oversees the waqf. Waqf worship is encouraged because monetary waqf facilitates almsgiving and earning in several ways for society (Jam et al, 2022).

Particularly concerning asset management strategies and waqf benefit distribution, waqf management must be effective and up to date with the times. The waqf property's income or profit shall be allocated to the welfare, health, education, and socioeconomic advancement of Muslims. Cash waqf frequently serves as an initial capital and storing mechanism that makes waqf worship easier for the community to execute, particularly for people without assets like land or buildings. This idea makes it possible to use waqf more broadly and creatively to support organizations who are struggling financially (Abd Jalil et al, 2023). This holds significant importance, particularly regarding the administration of cash waqf funds, which have gained popularity since the National Fatwa Council issued an advisory on the practice in 2007. The concepts of waqf and trust are distinct under Malaysian law, particularly when it comes to immovable property (Ali & Markom, 2020).

The Effectiveness of Cash Waqf

The main objectives of cash waqf are to supply financial resources, increase the value of already-existing waqf assets, create new waqf assets, encourage the socioeconomic growth of Muslims, and rejuvenate waqf institutions as an Islamic almsgiving practice (Saifuddin et al, 2014). Its goal is to increase the savings fund even more, which can be utilized as capital to help the social capital market grow. These steps aim to raise community understanding of social responsibility, shift money from
the rich to the poor and future generations, boost social investment and bring harmony and shared prosperity (Mat, 2024).

According to Qurrata et al (2021), Three fundamental resources are needed for waqf management: people, money, and property or assets. Human resources are the first factor that will guarantee the efficacy and efficiency of management. Cash waqf management institutions need people with the appropriate educational backgrounds, professional training, and certification programs. According to Khamis and Salleh (2018), employees at some Waqf organizations come from a variety of educational backgrounds, and graduates with a background in Shariah are given preference when choosing new hires. While hiring employees from a range of educational backgrounds is a wonderful idea, proper training is necessary to improve their knowledge and abilities.

The first requirement for managing the cash waqf is increasing productivity and reducing Nazir corruption. A new management style that upholds Amanah (trustworthiness) will be provided by the waqf institution; it is noted. In many nations, one of the main issues influencing cash waqf is management. Aside from that, marketing and promotional efforts have a big impact on an institution's efficacy and success. With the correct promotion strategy, the current waqf property can be further developed to allow for more active development. This problem is closely related to the lack of knowledge related to marketing (Abd Mutalib et al, 2015).

An organization without a marketing plan or strategy for transaction implementation will make the public less informed, making it impossible to apply waqf in a way that is acceptable and obvious. For instance, it's possible that Malaysia's low level of waqf awareness can be explained by a lack of advertising. This claim appears to be supported by recent research, as noted by Adeyemi et al (2016), who noted that a lack of promotion regarding Waqf practice and contribution, respectively, may have a significant impact on raising awareness of the necessary

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conditions to take advantage of Cash Waqf's socioeconomic potential as an Islamic social finance option.

Methodology

This study employed a quantitative research design to examine the factors influencing the intention to contribute to cash waqf among staff of Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK). A structured questionnaire was distributed to collect primary data, while relevant secondary data were gathered from books, journals, and online databases to support the literature review and contextual analysis.

The target population comprised 161 MAIK staff members at the Lundang, Kota Bharu office. A sample size of 114 respondents was determined using the Raosoft sample size calculator and the table by Krejcie and Morgan (1970), ensuring a representative sample. A simple random sampling technique was adopted to provide each staff member with an equal chance of selection and to minimize selection bias.

The research instrument consisted of a self-administered questionnaire designed to measure key variables related to cash waqf contribution intention. The questionnaire was divided into four sections:

- Section A: demographic information
- Section B–D: factors influencing intention to contribute (knowledge, religiosity, trust in waqf management, and social influence).

All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data were collected using Google Forms distributed via WhatsApp. Respondents voluntarily completed the questionnaire. This method was chosen for its cost-effectiveness, ease of access, and ability to reach all staff members simultaneously. Secondary data were obtained through library research, including academic articles, books, and official reports. Collected data were analyzed using the SPSS to examine descriptive statistics and test the relationships between variables. Descriptive analyses such as frequency, mean, and standard deviation were conducted to summarize the demographic profile and responses. The reliability of the instrument was tested using Cronbach's alpha to ensure internal consistency. The Likert scale interpretation followed the range suggested by Hadiyanto (2012), where mean scores between 4.21–5.00 indicate very high agreement.

Findings and Discussions

The Factor Influencing the Contribution of Cash Waqf Among MAIK Staff

Table 1: Question 1

Religious beliefs influence all my dealings with others in the contribution of cash waqf

Question 1		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	2	1.8	4.39	.783
	Disagree	1	.9		
	Neutral	6	5.3		

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Agree	46	40.4
Strongly Agree	59	51.8
Total	114	100.0

Source:SPPS Statistic

The data indicates that religious beliefs play a significant role in respondents' dealings with others regarding contributions to cash waqf. Among the 114 respondents, as much 46 of the respondents agreed (40.4%), and 59 respondents that chose strongly agreed (51.8%) with the statement. Even though many people choose to agree and strongly agree, there is still a small percentage remaining neutral as much 6 respondents (5.3%), while very few disagreed as much as 1 respondent (0.9%) and 2 respondents chose strongly disagreed (1.8%). The reason why they choose disagreement or neutrality, maybe they have a lack of religious awareness about the practice of cash waqf. The mean score of 4.39 highlights a strong inclination towards agreement, reflecting the importance of religious values in shaping attitudes and actions related to cash waqf. The standard deviation of 0.783 indicates moderate variability in the responses. However, overall, these findings underscore the profound influence of religious beliefs on individuals' contributions to cash waqf.

Table 2: Question 2

I believe that by participating in cash waqf, I will be rewarded in the Hereafter

Question 2		Frequency	Percent	Mean	Std. Deviation
Valid	Disagree	1	.9	4.61	.589
	Neutral	3	2.6		
	Agree	36	31.6		
	Strongly Agree	74	64.9		
	Total	114	100.0		

Source: SPPS Statistic

The data from the survey explained that there strongly supports the belief that participating in cash waqf is motivated by the expectation of rewards in the Hereafter. Out of 114 respondents, an overwhelming majority (96.5%) either strongly agreed (64.9%, 74 respondents) or agreed (31.6%, 36 respondents) with the statement. Only 2.6% as much as 3 respondents remained neutral, and a negligible 0.9% as much as 1 respondent disagreed. The mean score of 4.61, which is very close to "Strongly Agree," highlights the centrality of spiritual beliefs in motivating contributions to cash waqf. The low standard deviation of 0.589 indicates that responses are highly consistent. This finding underscores the role of religious convictions and the promise of spiritual rewards as powerful drivers for cash waqf participation.

Table 3: Question 3

I would be more inclined to contribute to cash waqf even though it was not a religious obligation

Question 3		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	1	.9	4.32	.735
	Disagree	2	1.8		
	Neutral	6	5.3		

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Agree	55	48.2
Strongly Agree	50	43.9
Total	114	100.0

Source: SPPS Statistic

The table above shows that data indicates a strong inclination among respondents to contribute to cash waqf even if it is not a religious obligation. A total of 114 of MAIK staff, the majority agreed (48.2%, 55 respondents) or strongly agreed (43.9%, 50 respondents) with the statement. Besides that, a small proportion remained neutral as 6 respondents (5.3%), while only 2 respondents (1.8%) disagreed and 0.9% as much 1 respondent choose strongly disagreed. This shows that there are still MAIK staff not inclined to the practice of cash waqf. The mean score of 4.32 highlights a generally positive sentiment towards voluntary participation in cash waqf and the standard deviation of 0.735 suggests moderate consistency in responses. These results suggest that while religious obligation is a significant motivator, many contributors are willing to support cash waqf initiatives out of personal conviction or a sense of social responsibility.

Table 4: Question 4

Cash waqf does not cause hardship and harm to me

Question 4		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	1	.9	4.46	.719
	Disagree	1	.9		
	Neutral	6	5.3		
	Agree	42	36.8		
	Strongly Agree	64	56.1		
	Total	114	100.0		

Source: SPPS Statistic

The data shows a strong agreement among respondents that cash waqf does not cause hardship or harm to them. Out of 114 participants, 42 respondents is agreed (36.8%) and 64 respondents strongly agreed (56.1%) with the statement. This shows that a total of 106 respondents have a good attitude about the practice of cash waqf at MAIK because they consider this practice not harmful and inconvenient for them. Although many agree with this statement, there is still a small proportion of respondents who remain neutral with 6 respondents while very few respondents disagreed and strongly disagreed with both (0.9%, 1 respondent). The mean score of 4.46, which is close to "Strongly Agree," indicates a positive perception, suggesting that participants view cash waqf contributions as a beneficial and non-burdensome act. The standard deviation of 0.719 indicates moderate variability in the responses, but overall, the findings highlight a general sense of comfort and willingness to contribute without concern for negative consequences.

Table 5: Question 5

Waqf of money through salary deductions are efficient and effective for me as an employee

Question 5		Frequency	Percent	Mean	Std. Deviation
Valid	Disagree	1	.9	4.40	.661

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	Neutral	8	7.0
	Agree	49	43.0
	Strongly Agree	56	49.1
	Total	114	100.0

Source: SPPS Statistic

Based on the result above, most respondents of 114 respondents, 43% of 49 respondents agreed and 49.1% of 56 respondents strongly agreed with this statement, emphasizing the waqf of money through salary deductions to be efficient and effective for them as employees. This reflects their understanding and positive attitude about cash waqf through monthly salary deduction and supporting such initiatives. However, there were also 8 respondents, which is 7% who chose neutral, indicating that they may need more information or a deeper understanding before they are truly confident about their contribution through monthly deduction salary. Only a small number of 1 respondent (0.9%) disagreed, indicating a minority view on this statement. The mean score of 4.40, which is close to "Strongly Agree," indicates a generally positive perception of this method of contributing to waqf. The standard deviation of 0.661 suggests moderate consistency in responses, indicating that most employees find salary deductions a convenient and effective way to contribute to cash waqf.

Table 6: Question 6

Personal financial stability influences my intention to contribute to cash waqf

Question 6		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	1	.9	4.17	.763
	Disagree	1	.9		
	Neutral	16	14.0		
	Agree	56	49.1		
	Strongly Agree	40	35.1		
	Total	114	100.0		

Source: SPPS Statistic

The data indicates that personal financial stability plays a significant role in respondents' intention to contribute to cash waqf. Out of 114 participants, 56 respondents agreed (49.1%) and 40 respondents strongly agreed (35.1%) with the statement, while a smaller proportion remained neutral 16 respondents (14.0%). Besides that, very few respondents chose disagreed and strongly disagreed with both 1 respondent (0.9%). Respondents who choose to disagree with this statement may have their reasons such as focusing their finances more on family needs or other contributions that they feel are more important, without linking financial stability to cash waqf contributions. The mean score of 4.17, which is close to "Agree," indicates a generally positive perception of this statement of contributing to waqf, and the standard deviation of 0.763 indicates moderate variability in the responses. In summary, this statement personal financial circumstances may influence individuals' willingness to contribute to cash waqf to some extent.

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Table 7: Question 7
I gather information from friends or family before I participate in cash waqf

Question 7		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	2	1.8	3.88	.843
	Disagree	3	2.6		
	Neutral	27	23.7		
	Agree	57	50.0		
	Strongly Agree	25	21.9		
	Total	114	100.0		

Source: SPPS Statistic

The data indicates that while many respondents seek information from friends or family before participating in cash waqf, it is not a dominant behavior for everyone. It is because among 114 participants, 57 respondents agreed (50.0%) and 25 respondents strongly agreed (21.9%) with the statement, suggesting that a substantial portion of respondents value external input before making decisions related to cash waqf. However, 27 respondents with 23.7% remained neutral, while a small group chose disagreed as much as 3 respondents (2.6%) and strongly disagreed as much as 2 respondents (1.8%) with the statement. It shows that they might not be close with their friends who always participate in cash waqf. The mean score of 3.88 indicates a general tendency towards seeking advice or information, but not overwhelmingly so. The standard deviation of 0.843 reflects a relatively high variability in responses, suggesting that the degree to which individuals rely on friends or family for information may vary significantly among participants.

Table 8: Question 8
I often observe how others participate in cash waqf to make sure I participate in the right cash waqf

Question 8		Frequency	Percent	Mean	Std. Deviation
Valid	Disagree	2	1.8	3.97	.734
	Neutral	26	22.8		
	Agree	59	51.8		
	Strongly Agree	27	23.7		
	Total	114	100.0		

Source: SPPS Statistic

The data suggests that many respondents observe how others participate in cash waqf to ensure they are engaging in the right form of contribution, though it is not a dominant behavior for everyone. A total of 114 participants, 59 respondents chose agreed (51.8%) and 27 respondents chose strongly agreed (23.7%) with the statement, indicating a significant portion of respondents seeking social validation or guidance before participating in cash waqf. However, a smaller group as much 26 respondents (22.8%) remained neutral, while 2 respondents with 1.8% disagreed. The mean score of 3.97 reflects a tendency towards seeking external examples, though it is slightly below "Agree," and the standard deviation of 0.734 indicates moderate variability. In summary, some individuals may rely more on observing others than others do even though it is not universally emphasized.

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Table 9: Question 9

My closest friends support me in the act of contributing cash waqf

Question 9		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	1	.9	4.05	.818
	Disagree	2	1.8		
	Neutral	23	20.2		
	Agree	52	45.6		
	Strongly Agree	36	31.6		
	Total	114	100.0		

Source: SPPS Statistic

Based on the results of the survey above, the data indicates that many respondents receive support from their closest friends in contributing to cash waqf. Many respondents voted agree with 52 respondents (45.6%) and strongly agree with 36 respondents (31.6%), suggesting that social support from friends plays a significant role in their decision to participate in cash waqf. However, there is a smaller group as 23 respondents (20.2%) remained neutral, while only 2 respondents (1.8%) chose disagreed and 1 respondent only (0.9%) strongly disagreed. This shows that they may not have the support of their closest friends because they both lack exposure to cash waqf. The mean score of 4.05 reflects general agreement, indicating that the influence of close friends is a positive factor, but not necessarily a universal or overwhelming one. The standard deviation of 0.818 suggests moderate variability in responses, implying that the level of support from friends may vary among individuals. However, the influence of close friends is one of the factors that motivates individuals to get involved in cash waqf contributions.

Table 10: Question 10

The push of social media motivated me to do charity through cash waqf

Question 10		Frequency	Percent	Mean	Std. Deviation
Valid	Strongly Disagree	1	.9	4.21	.758
	Disagree	2	1.8		
	Neutral	11	9.6		
	Agree	58	50.9		
	Strongly Agree	42	36.8		
	Total	114	100.0		

Source: SPPS Statistic

Based on the result of the survey above, the data suggests that social media has a significant influence on motivating respondents to contribute to charity through cash waqf. A total of 114 participants, 58 respondents agreed (50.9%) and 42 respondents strongly agreed (36.8%) with the statement, indicating that social media plays a key role in encouraging charitable actions. Besides that, a smaller proportion of as much as 11 respondents (9.6%) remained neutral, while only 2 respondents (1.8%) disagreed and only 1 respondent (0.9%) strongly disagreed. The mean score of 4.21 reflects a strong tendency to be motivated by social media, though not overwhelmingly so. The standard deviation of 0.758 suggests moderate variability in responses, implying that while social media influences many individuals, its effect may vary across

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respondents. Overall, social media has motivated respondents to be involved in cash waqf even though many differences opinion among them.

Table 11: Summary of Factors Influencing Cash Waqf Contributions Among MAIK Staff

Dimension	Key Indicators	% Agreement	Interpretation
Religiosity	Belief in religious duty and reward in the Hereafter	92.2–96.5%	Strongest motivator; spiritual and moral drivers
Attitude	Ease of contribution, efficiency via salary deduction, financial stability	84.2–92.9%	Positive perception enhances willingness to contribute
Subjective Norm	Influence of peers, family, and social media	71.9–87.7%	Social and technological influences complement motivations

Source: Findings

In summary, the findings confirm that religiosity is the key determinant influencing cash waqf contributions among MAIK staff, followed by attitude and subjective norms. This implies that faith-based values remain central to motivating charitable giving, while convenience and social exposure serve as supporting elements. To enhance participation in the long term, waqf institutions should integrate these factors by strengthening religious-based awareness programs, developing user-friendly digital platforms (e.g., salary deduction systems), and leveraging social media campaigns to amplify engagement.

Conclusion

This study has successfully examined the key factors influencing the intention of staff at Majlis Agama Islam dan Adat Istiadat Melayu Kelantan (MAIK) to contribute to cash waqf. The findings indicate that religious motivation, trust in waqf management, and awareness are central determinants of staff willingness to participate in this philanthropic practice. These results are consistent with previous studies highlighting that religiosity and trust in institutional governance strongly affect individuals' philanthropic behavior (Mohsin et al., 2016; Sulaiman et al., 2019).

To enhance staff engagement, MAIK may integrate recognition and incentive systems, such as appreciation programs and annual awards for active contributors, to reinforce positive giving behavior. This is in line with studies showing that recognition and social influence can significantly boost waqf participation (Abdullah & Ismail, 2017; Huda et al., 2019). Additionally, the establishment of accessible donation channels such as salary deductions and online platforms combined with targeted internal campaigns and religious awareness programs, can further strengthen participation.

Beyond internal initiatives, strategic promotion through social media and community engagement can expand cash waqf contributions beyond the institution. Overall, this study provides meaningful insights into how institutional strategies can be aligned with religious and social values to enhance sustainable cash waqf participation. Future research should consider broader organizational contexts and employ longitudinal approaches to examine the long-term impact of these strategies on contribution behavior.

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