

# **Unveiling the Determinant factors effecting the willingness to share waqf information among Malaysians**

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**Abstract**

**Purpose:** This study aimed to evaluate the determinant factors of willingness to share the waqf information among Malaysian. The study investigates the impact of trust, reciprocity, power, life satisfaction and commitment as independent factors on the willingness of waqf stakeholders in Malaysia to share information.

**Design/methodology/approach:** This study adopts a quantitative research approach, utilising the information sharing theory. The analysis employs the SPSS software to analyse the demographic factor for descriptive analysis and partial least square structural equation modelling (PLS-SEM) using SMART PLS4 for hypotheses testing. The study was conducted between April until August 2023, involving 370 purposively sampled respondents who were Waqif, Mawquf Alaih, or possessed knowledge about endowing waqf. The study intends to demonstrate the validity of factors influencing waqf stakeholders' willingness to share information, thereby enhancing Malaysia's waqf co-creation ecosystem.

**Findings:** The result show that power, life satisfaction and commitment positively significant with the willingness to share the waqf information. Meanwhile, trust and reciprocity do not appear significantly influence the willingness to share the waqf information.

**Research limitations/implications:** Given that the current study relied solely on questionnaires for data collection, a qualitative approach (interviews) should be incorporated to provide in-depth data. As the respondents were limited to the public, data from waqf institutions should also be collected to gain a more comprehensive perspective and generate new ideas to increase a person's willingness to share waqf information among Malaysian.

**Practical implications:** This study contributes significantly to the current literature concerning the willingness to share the waqf information. Policy makers encourage to develop of stakeholder-oriented strategy to promote power, life satisfaction and commitment to increase the willingness of waqf to share information. Aside from that, waqf institutions need to improve the waqf trust and reciprocity. The study offers empirical insights, bridging the gap between theory and practice in building trust and improving waqf contribution among stakeholders. These findings can influence the economic impact through policy implications. Society's willingness to share waqf information significantly impact fund sustainability. Increased waqf contributions can drive substantial projects, benefiting society and improving overall quality of life.

**Originality/value:** to the best of authors' knowledge, this is among the first comprehensive empirical studies that examine the willingness to share information focusing on the waqf area. Thus, the findings offer a valuable contribution to the waqf institutions to strategise and improvement the waqf sustainability.

**Keywords:** Waqf; Information Sharing Theory; Islamic Social Finance

**Introduction**

Waqf is a legacy institution in Islamic society that supports a wide range of charitable operations. Waqf is the practice of allocating a portion of one's wealth or assets to the benefit of the public or specific groups, with the expectation that these resources will continue to create benefits for many years to come. Historically, waqf has been a cornerstone of Islamic philanthropy, helping to create and maintain schools, hospitals, mosques, and infrastructure such as roads and wells. This mechanism ensures that waqf assets be protected and used for long-term social gain, rather than depleting over time. Waqf ideals are profoundly established

in Islamic teachings, emphasising the value of helping others and fostering social welfare by concentration. (Ayub, 2022). This enduring institution has played a vital role in the development of Islamic civilisation, facilitating the establishment of educational institutions, healthcare facilities, and social welfare programs. In the context of Middle Eastern finance and management, waqf continues to be a vital mechanism for sustainable development and social equity, reflecting the deep-seated commitment of Islamic finance to promoting the common good and addressing societal needs (Ayub, 2022). However, the contemporary waqf landscape faces significant challenges that risk undermining its historical significance and effectiveness (Yuspin & Fauzie, 2018). The arrival of colonialism and subsequent socio-economic transformations have led to the deterioration of many waqf properties, with some even becoming commercial commodities. Additionally, issues of mismanagement, corruption, and legal ambiguities have further contributed to the decline of the waqf system in various Muslim societies. In light of these challenges, there is a pressing need to revitalise and reinvigorate the waqf institution to reclaim its rightful place as a vital instrument of social welfare and community development (Kamarubahrin & Ayedh, 2018).

Waqf is one of voluntary action in which Muslims are encouraged to spend their wealth to help others. The benefit of waqf is perpetual and theoretically immovable. Waqf were used to provide several cost-free services to society, including building mosques, hospitals, schools, madrasah, education, health care and libraries (Cizakca, 1998). Despite its historical significance and noble aims, the potential of waqf as an Islamic social finance instrument remains underutilised in contemporary society. Waqf has historically provided numerous cost-free services, such as education, healthcare, and community development, which have perpetual societal benefits (Ayub, 2022). However, the current waqf ecosystem lacks a sustainable structure that maximizes its potential. (Haneef, 2018) The absence of a systematic approach to sharing information and coordination among stakeholders hampers the ability of waqf to serve its benevolent purposes fully (Ardiyansyah & Kasdi, 2021). Therefore, there is a critical need to develop a sustainable waqf ecosystem that leverages information sharing among stakeholders to enhance the impact and reach of waqf for the benefit of society at large.

The roles of stakeholders in promoting and sharing the information related to waqf are seen as a new opportunity to take an active role in value creation processes. Furthermore, sharing information among beneficiaries, waqif or any individual is an important element that could be added to the waqf eco-system in enhancing the waqf awareness simultaneously increasing waqf donation. It is, therefore, crucial to understand which factors influence the development and implementation of information sharing among waqf stakeholders in Malaysia. Despite the growing importance of waqf in promoting social welfare in Malaysia, there remains limited understanding of the specific factors that influence stakeholders' willingness to share information about waqf. While existing literature highlights general motivations for charitable behaviour, the unique determinants within the waqf context—such as trust, reciprocity, power, life satisfaction, and commitment—have not been thoroughly examined. This gap in knowledge raises critical questions about how these factors individually and collectively impact stakeholders' willingness to disseminate waqf information, hindering the development of effective strategies to enhance engagement and participation. The need to identify and understand these key determinants is crucial for optimising the promotion and sustainability of waqf initiatives in Malaysia.

Thus, several questions were raised among others are information sharing theory by Constant et al. (1994) argues that individual is driven by personal determinants for instant reciprocity

and power and by the social and organisational determinants of information sharing. The information of all Waqf stakeholders can be viewed as open systems that rely on the resources of others to function. Because of this interconnection, specific trade and interaction methods are required to combine a stakeholder's own resources with the resources of other actors to promote the 'wellbeing' or 'benefit' of the waqf eco-system at large.

This study aimed to evaluate the determinant factors of willingness to share the waqf information among Malaysian. The study investigates the impact of trust, reciprocity, power, life satisfaction and commitment as independent factors on the willingness to share information as dependent variables among waqf stakeholders in Malaysia. The study addresses the key questions of what are the key determinant factors (trust, reciprocity, power, life satisfaction, and commitment) that influence the willingness to share waqf information among stakeholders in Malaysia, and how do these factors individually impact this willingness?

## **Literature Review**

Research has exhaustively investigated the reasons why people donate across different societal groupings. Specifically, various characteristics have been identified that influence Malaysians' readiness to communicate waqf information. The level of awareness, the effectiveness of promotion, the degree of acceptance, the depth of knowledge, income levels, cultural influences, and trust developed between the community and waqf organizations are all critical factors (Fauzi et al., 2019; Hadiyati, Ibrahim, Abd Halim Mohd Noor, Arshad, & Don, 2020; Merlinda et al., 2021; Nasiri, Noori, & Salleh, 2019; Johari, F et al 2023; Misbah, H et al, 2022). According to research, people who continuously give to waqf activities are driven by several reasons and incentives. Scholarly study has identified two key influences: internal push elements and external components. The Theory of Planned action (TPB) has been very useful in investigating these variables, indicating that attitude, subjective norms, perceived behavioural control, and prior action significantly influence attitudes toward re-donating and the intention to do so. (Allah Pitchay, Mydin Meera, & Saleem, 2015; Azizi, Shukor, & Sabri, 2019; Dennis, Qoyum, & Sakti, 2018; Osman, Mohammed, & Amin, 2014; Sakti, Thaker, Qoyum, & Qizam, 2016; Yusoff, Rahman, & Mohamed, 2018; Haron, H et al, 2023).

Furthermore, subjective norms, reflecting individuals' perceptions of the attitudes of others around them, play a significant influence in inspiring repeat donations (Azizi, Shukor, & Sabri, 2019; Sakti, Thaker, Qoyum, & Qizam, 2016; Yusoff, Rahman, & Mohamed, 2018). Perceived behavioural control, indicated by the level of knowledge about waqf and donors' financial resources, consistently demonstrates a positive influence on re-donating behaviours (Mittelman & Rojas-Méndez, 2018; Osman, Mohammed, & Amin, 2014; Osman, Mohammed, & Fadzil, 2016; Smith & McSweeney, 2007; Yusoff, Rahman, & Mohamed, 2018).

Trust in the organisation, familiarity with the institution, and the perceived effectiveness of waqf contribution management are critical external factors influencing the inclination to engage in re-donation (Kassim, Embi, Haron, & Ibrahim, 2019). The level of accountability exhibited by waqf managers or organisations strongly correlates with donors' decisions. Accountability and trust within the institution are crucial for donors who play a vital role in waqf endeavours.

External factors such as performance, perception, reputation, and the desire to maintain a positive image also influence donors' decision-making processes in cash waqf activities. The role of the Mutawalli as the sole trustee is essential in promoting increased donations to enhance waqf benefits for beneficiaries and the wider public. The objectives of waqf include facilitating donors' acquisition of everlasting rewards, fulfilling the needs of the underprivileged, and providing socio-economic benefits to the community while ensuring the enduring preservation of waqf assets.

A person's awareness and intention to become a cash waqf donor can be fostered by their social environment and level of understanding (Iqbal, Nadya, Saripudin, & Hadiyati, 2019). The collaboration and interdependence among donors, beneficiaries, and mutawallis play a vital role in enhancing the waqf ecosystem.

### ***Information Sharing Theory***

The Information Sharing Theory forms the core theoretical underpinning of this research. As stated by Constant et al. (1994), this theory emphasises that information sharing is influenced by both rational self-interest and the surrounding social and organisational context. It suggests that organisational culture, policies, and individual factors can all play a role in shaping people's perspectives and attitudes towards information sharing.

The greater a person's belief in the normalcy, appropriateness, and societal expectations of information sharing in the workplace, the more inclined they should be to engage in such sharing. Furthermore, increased ease of sharing due to technology attributes and conducive conditions, such as user-friendly systems, is likely to result in higher rates of information sharing. As discussed by Jarvenpaa and Staples (2000), when an individual's work is heavily interdependent with that of others, their motivations, driven by self-interest and reciprocity, are heightened, thus increasing the likelihood of sharing. The concept of information sharing elucidates the factors that facilitate or hinder individual information exchange.

Two factors, reciprocity and social attitude, have an impact on information sharing. The initial factor pertains to reciprocity, where information sharing resembles a social transaction, and it's guided by the individual's personal attitude regarding why they should share information and what they stand to gain from it. This represents the social aspect that influences information sharing. (Constant et al., 1994).

The second element pertains to the attitudes within the social and organisational context. In simpler terms, an individual's inclination to disclose information grows when they perceive a sense of responsibility. When someone holds positive feelings towards another party, they willingly engage in information sharing. Hence, it is asserted that the concept of information sharing theory is a dependable descriptor for this practice (Jarvenpaa and Staples, 2000).

### **Hypotheses Development**

#### ***Trust***



According to Commitment-Trust Theory, trust can be enhanced through effective communication which leads to the strengthening of commitment in relationships. This aligns with previous study by Snip (2011), which found that trust grows when individuals maintain positive relationships and perceive organizations positively. That research investigated the factors influencing people's intent to continue supporting a charity organisation and revealed that trust plays a crucial role in sustaining contributions. Moreover, factors like communication with stakeholders and the reputation of the charity organisation also contribute to building donors' trust.

While Deutch (1975) provides a definition of trust as the individual's anticipation regarding the likelihood of a trustee carrying out a favourable action. Meanwhile, Zand (1972) mentioned characterizes trust as a readiness to expose one's vulnerability to a person whose conduct is beyond the individual's control. Trust can also be construed as the individual's belief that their future needs will be fulfilled through actions taken by a different party, as articulated by Anderson and Weitz (1989). Besides, Morgan & Hunt, (1994) defined trust as the feeling of confident, authenticity, and integrity towards exchange partner. This aligned with recent study that mentioned the improvement of Waqif credibility will strengthen their relationship and commitment to the Waqf institution (Abdul Shukor et al 2019).

On the other hand, extensive research on trust has been conducted across diverse fields including sociology, marketing, economics, social psychology, administration, and charitable organisations. In consumerism studies, trust is shown to be a reliable factor for measuring the quality of products and services. It indicates that food quality, food safety, and service quality are the factors that influence consumer trust in online food markets (Wang, Yang, and Zheng, 2023). Nevertheless, there is a scarcity of studies that investigate the application of trust within the context willingness to share about Waqf. Consequently, this suggests that trust may have the potential to impact the willingness of contributors to share information about Waqf with others. Therefore, hypothesis H1 is formulated as follows:

*H1. There is a positive relationship between trust and willingness to share information*

### ***Reciprocity***

Gouldner (1960) defined reciprocity as “owed by one partner to the other based on the other’s prior behaviour”, which mean one person owes something to the other due to what the other did or how they behaved previously. It indicates that there is a sense of responsibility or expectation for one person to fulfil based on their past actions or behaviour in the relationship. This is the fundamental meaning of reciprocity. In other words, reciprocity refer to when someone does a favour for you, there is an expectation that you will respond with a favourable action in return. This reflects the principle of reciprocity in social interactions, where people tend to give back when they receive something positive from others. On the other hand, the idea of reciprocity is gaining importance when it comes to gathering and sharing information (Haeussler, 2011). This implies that when someone receives a favour, they are often expected to do something in return to keep a fair balance of benefits and interests (Adler and Kwon, 2002). For instance, individuals in a community who strongly believe in the idea of giving back when they receive something from their communities tend to feel a sense of duty to reciprocate. This is because the act of giving back serves to boost their self-esteem and self-image, affirms the importance of reciprocity, and enhances the predictability of interactions (Bagozzi, 1995).

Furthermore, reciprocity also plays a vital role in self-regulating one's intentions and behaviours, making it a crucial element in goal-driven actions within social exchange relationships. In essence, meeting one's obligations aids individuals in preserving a positive self-image by demonstrating their commitment to repaying debts and avoiding any social stigma linked to breaching the reciprocity norm (Bagozzi, 1995). This can be evidenced by the recent study that investigates the connection between reciprocity and purchasing behaviour, discovered when customers feel appreciated and receive social rewards like positive communication, those who are naturally inclined to give back when treated well (dispositional positive reciprocity) tend to increase their spending as a way of returning the company's kindness (Teichmann, 2021). Hence, if individuals who contribute to Waqf grasp the benefits of the rewards in the afterlife, they may be more inclined to share and discuss about Waqf with others. Therefore, this study proposes the following hypotheses:

*H2. Reciprocity has a positive impact on willingness to share information among waqf stakeholder.*

### **Power**

Kahkonen, A and Tenkenen, M (2010) articulated that the concept of power can be defined as the ability to exercise control (El-Ansary and Stern, 1972), the ability to exert influence (Mohr et al., 1996), the ability of a firm to shape decision making processes and/or behaviour (Wilkinson, 1996) or the ability of an actor to impose their intention on others (Blau, 1964). Additionally, It can also be described as the ability to cause someone to do something he/she would not have done otherwise (Gaski, 1984).

Power in sharing information refers to the ability of one party to control, influence, or determine the dissemination of information in each relationship or situation. It encompasses the capacity to decide what information is shared, when it is shared, how it is shared, and with whom it is shared. Power in information sharing can be influenced by various factors, including a party's control over resources, their position in a hierarchy, their knowledge, and their ability to persuade or coerce others (Rezabakhsh, B. e. al (2006).

Zaheer, N., & Trkman, P. (2017) illustrate and example as Company A is considered to have power relative to company B if A has ability to influence the intention and actions of B (Benton and Maloni, 2005). According to Emerson's (1976) exchange concept, a company has power if it has more resources than others and can influence other companies (Sawhney and Parikh, 2001). Thus, we argue that the more power a partner has over the other, the more willing the other partner will be to share information.

*H3 : Power has a positive impact on willingness to share information among waqf stakeholder.*

### **Life Satisfaction**

Life satisfaction refers to an individual cognitive evolution of life as a whole (Shin and Johnson 1978). The idea of life satisfaction is always linked to happiness and wellbeing; it can relate to a sense of contentment with something or to the apparent fulfilment of standards or expectations (Hall, A. (2014). In addition, life satisfaction also refers to an individual's favourable assessment, judgement, or endorsement of her life as a whole rather than her assessment of specific areas of her life (such as her friendships, career, or health).

Dolan and Metcalf (2008) discovered a strong correlation between willingness and life happiness. When sharing brings them personal fulfilment, people are more eager to share (Fulton, 2009). The influence of positive emotions (such as enthusiasm, empathy, and enjoyment) on information sharing should be studied, as they have a positive link with behavioural intention (Fredrickson, 2001), according to Van den Hooff et al. (2012).

Previous research in the social exchange sector suggests that when consumers choose to share information with a company, they want to maximise their utility or happiness (Alba et al. 1997; Andrade, Kaltcheva, and Weitz 2002). According to this research, consumers actively weigh the costs and benefits of providing information, and the point at which benefits and costs balance out affects how much information a customer is prepared to share (Rust, Kannan, and Peng 2002). Given that life satisfaction is a measure of happiness and sharing is a behavioural purpose, we put up the following hypothesis:

*H4: Life satisfaction positively affects willingness to share information on waqf*

### ***Commitment***

The concept of "commitment" can be explained as the readiness of individuals within society to dedicate their enthusiasm and faithfulness to a social structure or exhibit a significant connection to an institution, disregarding the purely practical value of the association. (Buchanan, 1974). According to a recent study conducted by Sharif (2022), it was found that when leaders focus on transferring guidelines, sharing visions, and promoting intellectual skills, there is a significant increase in organisational affective commitment. This is because such commitment is closely tied to a strong sense of belonging. This is demonstrated that the function of commitment has a significant interest toward sense of responsibility and have a possibility related to share information.

Zaheer, N., & Trkman, P. (2017) mention that commitment is one of the bases for social exchange (Blau, 1964). It is defined in social exchange as A's belief that B will consider the relationship with A so important that A deserves B's full efforts in maintaining it, which may entail sacrifice (Yang et al., 2008). Commitment allows partners to willingly take risks of information sharing. Thus, commitment acts as a motivator to share information (Tan and Ramayah, 2014). Timely information sharing is not possible without commitment (Kwon and Suh, 2005).

Meyer and Allen (1991) claimed commitment were defined and categorize into three components; affective commitment which refer to emotional connection a worker feels towards the company, continuance commitment is the acknowledgment of the expenses linked with departing from the company. Therefore, employees desire to remain affiliated with the company. Lastly, normative commitment is the sense of duty that compels employees to stay in their current job. Thus, this study urges to examine whether there is possibility factor of commitment have a significant relationship to willingness to share information about waqf among waqf stakeholder.

*H5. There is a positive relationship between commitment and willingness to share information among waqf stakeholder.*



### **Waqf and Sharing Information**

Waqf represents an Islamic act of benevolence where a particular asset, be it property, funds, or other resources, is devoted to serving the betterment of society. These designated waqf assets are established with the aim of aiding a wide range of social, educational, religious, or philanthropic initiatives. The fundamental goal of waqf is to continuously provide assistance and sustenance to individuals and communities requiring support.

In the realm of information sharing, waqf can extend its relevance to encompass knowledge and intellectual resources. Simultaneously, the act of disseminating knowledge can be viewed as a charitable contribution, as highlighted by Mohd Zawawi, Md. Sham and Ismail (2020), with the potential for divine rewards from Allah SWT. In today's digital age, the sharing of information and knowledge has become more accessible and widespread. Consequently, information pertaining to waqf is readily accessible to the public when individuals or waqf organisations make use of these facilities. For instance, platforms like social media, such as Facebook, offer an effective means for delivering marketing messages, as noted by Weerawardena (2018), and can enhance the success rate of fundraising efforts, as demonstrated by Ortiz et al. (2018). This is partly because of its viral potential, enabling rapid dissemination across various platforms, thus reaching a substantial user base. By creating compelling and shareable content about waqf, the likelihood of this information being widely shared increases, resulting in greater awareness and potential engagement with waqf initiatives.

Nevertheless, traditional avenues for sharing information, such as libraries, mentorship programs, and public lectures, continue to hold value and significance. These methods serve as scholarly platforms where experts, industry professionals, academics, and students can access and exchange valuable information. Consequently, the dissemination of information about waqf, whether through traditional or contemporary means, remains highly essential as it contributes to the acquisition of new knowledge by individuals. Prioritising the dissemination of knowledge related to waqf is pivotal for fostering intellectual growth, benefiting both individuals and society at large.

### **Model Development**

This paper theoretical framework is shown in Figure 1. The specification of the hypothesised relationships in the theoretical framework draws primarily on information sharing theory by Constant et al. (1994) whose draws its roots from social exchange factors and social psychology factors to examine the effect on individual's intention to share information.

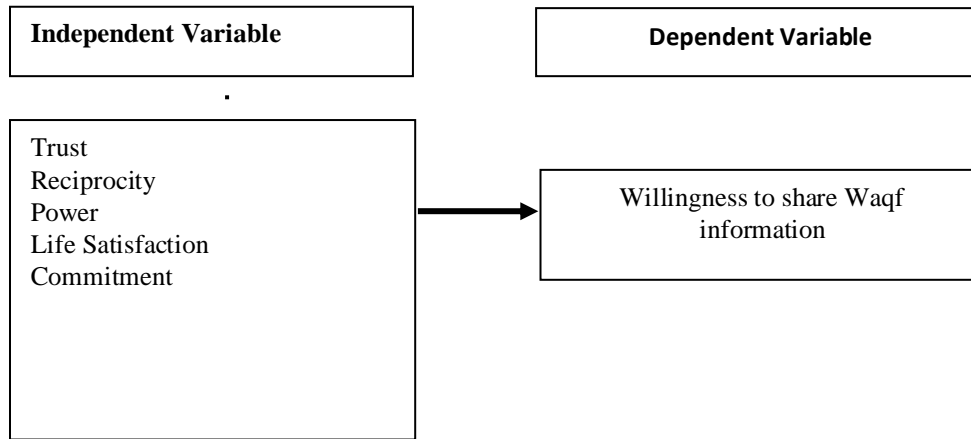


Figure 1: Research Framework

Because there is no comprehensive theory or model dealing with trust, reciprocity and commitment may affect the willingness to share information on waqf, we used the previous theory to form a more complete picture of how these factors can be expected to influence willingness to share information on waqf. Our research framework contains a multifaceted range of variables based on information sharing including social exchange factors (reciprocity) and social psychology factors (trust and commitment) to examine the effects on individuals' willingness to share information (see Figure 1).

## Method

### *Sampling and measurement*

A population of this study is among waqf stakeholders (Waqif and Mawquf Alaih and those knowledgeable about endowing waqf). The data collection was carried out between April and August 2023 with 370 respondents throughout Malaysia among Waqif and Mawquf Alaih and those knowledgeable about endowing waqf using purposive sampling. This study used SPSS version 26 to analyse the descriptive analysis. This study employed Partial Least Square Structural Equation Modelling (PLS-SEM) using SmartPLS 4 software to assess the validity, reliability and hypothesis testing results of the instruments in representing the variables of trust, reciprocity, power, satisfaction and commitment as independent factors affecting the willingness to share information among waqf stakeholders in Malaysia.

### *Research Instruments*

This study was designed to rely on the questionnaire as a tool to gather the necessary information for this study as one of the most suitable scientific research tools that achieve the survey study objectives and to obtain information and facts associated with a determined reality, for achieving the study, a questionnaire is made for the purposes of processing the studying test the validity of a proposed model for measuring the construct of willingness to share waqf information among waqf stakeholders (Yusuff, N. et al, 2023).

To measure the willingness to share waqf information among waqf stakeholders, the constructs have been chosen based on the same criteria, which can influence the waqf stakeholders'

willingness to share information. The items in the questionnaire were adopted and combined based on the previous study by Abdul Shukor, S et al (2019); Mende and Bolton (2011); Dagger et al. (2009) for trust; Morgan et al (1994) for reciprocity; Morgan et al (1994) for the construct of commitment. All the items were structured based on five items of Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. Then, check by the experts and discuss with selected respondents for its face validity test. The questions were developed and distributed to the respondents and the data was analysed using exploratory factor analysis to fulfil construct validity.

The survey was validated in two ways. First, to avoid any misunderstanding and misinterpretation by respondents, several experts from the fields of waqf assessed the conceptual adequacy of the questions and their formulation. Second, the surveys were given to the targeted respondents to assess the ease of the comprehension of the survey.

### ***Data Collection and Sample***

The questionnaire surveys were floated using several platforms including Google form and through face-to-face survey distributions approach. The total surveys sent were 500 and only 380 completed questionnaires were received back. After data screening and data cleaning process, only 375 were accepted and 5 questionnaires were rejected due to defective survey.

## **Findings**

### ***Demographics***

Data analysis based on demographic factors provides background information of the respondents (refer Table 1). This information is vital to explain the features of respondents. There are 42.4% were male and 57.6% were female. 98.1 % of respondents were Muslims. The findings shows that most of the respondents are 15 to 25 years (47.8%). The second frequently age were 26-35 years old (29.5%) followed by the following age groups; 36-45 years old (9.2%), 46-55 years old (10.5%) and 10.3% of the total respondents comes from age 56 and above.

As the background of respondents are concerned, the highest category of respondent has level of education as follows; the highest are with Degree holder (49.2%), the second are having Diploma/STPM/Matriculation (35.1%), followed by certificate (7.6%), Masters (3.5%), other education background (2.7%), PhD (1.6%) and professional qualification (0.3%).

The income level of the respondents can be categorised into no income group, B40 (income below RM 4,850) M40 (income ranging from RM4,851 - RM 10, 970) and T20 (income above RM 10, 971). The frequent number of respondents are the B40 income category (46.7%) followed by not having any income (38.1%), then followed by M40 (11.6%) and T20 (3.5%).

Table 1: Respondent’s profile

Profile	Sub-profile	Frequency	Percentage
Gender	Male	157	42.4

	Female	213	57.6
Age	15 - 25	177	47.8
	26 - 35	109	29.5
	36 - 45	34	9.2
	46 - 55	39	10.5
	56 and above	11	10.3
Education Level	Sijil	28	7.6
	Diploma/STPM/Matrik	130	35.1
	Sarjana Muda	182	49.2
	Sarjana	13	3.5
	PhD	6	1.6
	Professional qualifications	1	0.3
	Others	10	2.7
Salary	No Salary	144	38.1
	Below RM1500	28	7.6
	RM 1,501 - RM 2,500	76	20.5
	RM 2,501 - RM 3,170	46	12.4
	RM 3,171 - RM 3,970	13	3.5
	RM 3,971 - RM 4,850	10	2.7
	RM 4,851 - RM 5,880	7	1.9
	RM 5,881 - RM 7,100	13	3.5
	RM 7,101 - RM 8,700	11	3.0
	RM 8,701 - RM 10,970	12	3.2
	RM 10,971 - RM 15,040	10	2.7
	More than RM 15,041	3	0.8
Roles of Respondents	Waqf managers	2	0.5
	Waqf beneficiaries	121	32.7
	Waqf donors	212	57.3
	Waqf volunteers	25	6.8
Waqf managers	Type of waqf involvement		
	Cash waqf	2	0.5
	Products	7	1.9
	Others	2	0.5
Waqf beneficiaries	Type of waqf involvement		
	Cash waqf	43	11.6
	Products	49	13.2
	Others	15	4.1
Waqf donors	Type of waqf involvement		
	Cash waqf	119	32.2
	Products	51	13.8
	Others	4	1.1
Waqf volunteers	Type of waqf involvement		
	Cash waqf	13	3.5
	Products	8	2.2
	Others	7	1.9

Interestingly, this study also categorised by different roles of respondents namely waqf managers (2 respondents), Waqf beneficiaries (121 respondents), Waqf donors (212 respondents), Waqf volunteers (25 respondents), and others (4 respondents). For waqf donors, 32.2% prefer to do waqf based on cash waqf, continue with waqf products (13.8%), and others (1.1%).

Whereas, for all the respondents who have an experience becoming beneficiaries of waqf, 13.2 percent are the beneficiaries in the form of products, continue with 11.6 percents as the beneficiaries of cash waqf (11.6%), and others (4.1%). Meanwhile, the managers of waqf prefer to give waqf in the form of cash waqf (0.5%), products (1.9%), others (0.5%). Last but not least, most of the volunteers' waqf preferences are in the form of cash waqf (3.5%), products (2.2 %), others (1.9%).

Table 2 : Convergent validity

Items	Outer Loading	CR	AVE
Commitment 1	0.919	0.970	0.890
Commitment 2	0.955		
Commitment 3	0.950		
Commitment 4	0.949		
Power 1	0.850	0.924	0.752
Power 2	0.884		
Power 3	0.854		
Power 4	0.880		
Life Satisfaction 1	0.852	0.917	0.690
Life Satisfaction 2	0.850		
Life Satisfaction 3	0.849		
Life Satisfaction 4	0.866		
Life Satisfaction 5	0.728		
Reciprocity 1	0.905	0.966	0.827
Reciprocity 2	0.914		
Reciprocity 3	0.930		
Reciprocity 4	0.891		
Reciprocity 5	0.915		
Reciprocity 6	0.901		
Trust 1	0.885	0.947	0.781
Trust 2	0.912		
Trust 3	0.909		
Trust 4	0.807		
Trust 5	0.902		
Willingness to Share Waqf Information 1	0.923	0.955	0.842
Willingness to Share Waqf Information 2	0.881		



Willingness to Share Waqf Information 3	0.942
Willingness to Share Waqf Information 4	0.924

The table 2 demonstrate that the measurement model used in the study has strong reliability and validity, indicating that the constructs (Commitment, Power, Life Satisfaction, Reciprocity, Trust, and Willingness to Share Waqf Information) are measured accurately by their respective items. The outer loadings for most items are very high (close to or above 0.8), which indicates that these items are strongly correlated with their respective constructs. This means that each item is a good representation of the underlying concept it is intended to measure. For example, "Commitment 1" has an outer loading of 0.919, suggesting it strongly reflects the Commitment construct. Similar high loadings are seen across other constructs. All the constructs have Composite Reliability (CR) values well above the threshold of 0.7, with values ranging from 0.885 to 0.970. This indicates excellent internal consistency, meaning that the items within each construct are consistently measuring the same underlying concept. For instance, the CR for the Commitment construct is 0.970, showing that the items measuring Commitment are highly reliable and consistent. The AVE values are all above 0.5, with values like 0.890 for Commitment and 0.752 for Power. This indicates that a substantial portion of the variance in the items is explained by the construct itself, rather than by measurement error. High AVE values suggest that the constructs have good convergent validity, meaning the items within each construct are indeed capturing the same underlying concept.

The Commitment construct is very strongly measured by its items, with extremely high outer loadings and a CR of 0.970, and an AVE of 0.890. This suggests that the items used to measure Commitment are both reliable and valid, accurately reflecting the concept of commitment among stakeholders. The Power construct also shows strong measurement properties, with a CR of 0.924 and an AVE of 0.752. The outer loadings for the Power items are all above 0.85, indicating that these items are good indicators of the Power construct. Life Satisfaction, construct has a CR of 0.917 and an AVE of 0.690, with strong outer loadings, especially for the first four items. The slightly lower loading of 0.728 for the fifth item suggests it is still a valid measure but not as strong as the others. Reciprocity, with a CR of 0.966 and an AVE of 0.827, Reciprocity is also measured very reliably. The outer loadings are all high, indicating that the items are well-suited to capturing the concept of reciprocity among stakeholders. The Trust construct has a CR of 0.947 and an AVE of 0.781, with high outer loadings for all items, indicating a strong and consistent measurement of trust. Willingness to Share Waqf Information, this key outcome variable has a CR of 0.955 and an AVE of 0.842, showing that the items used are both reliable and valid in measuring stakeholders' willingness to share waqf information. Overall, the results indicate that the constructs used in the study are measured with high reliability and strong convergent validity. This means the study can confidently proceed with further analysis, knowing that the measurement model is robust and accurately reflects the underlying constructs of interest.

Table 3 : Discriminant validity: heterotrait-monotrait ratio statistics

HTMT	1	2	3	4	5	6
Commitment						

Life Satisfaction	0.489							
Power	0.787	0.439						
Reciprocity	0.771	0.386	0.710					
Trust	0.757	0.436	0.707	0.804				
Willingness to Share Waqf Information	0.767	0.511	0.711	0.619	0.626			

The table 3 presents the results of the discriminant validity analysis using the Heterotrait-Monotrait (HTMT) ratio. Discriminant validity checks whether constructs that are supposed to be distinct are indeed different from each other. HTMT values below 0.85 indicate good discriminant validity, meaning that the constructs are distinct from each other. In this table, most HTMT values are below 0.85, suggesting that the constructs (Commitment, Life Satisfaction, Power, Reciprocity, Trust, and Willingness to Share Waqf Information) are sufficiently different from one another. The highest HTMT value is 0.804 between Trust and Reciprocity, which is still below the 0.85 threshold, indicating that these constructs are distinct. Other HTMT values, such as 0.489 between Commitment and Life Satisfaction, and 0.511 between Life Satisfaction and Willingness to Share Waqf Information, are well below the threshold, further supporting discriminant validity. The HTMT ratios suggest that all constructs in the study are distinct from each other, confirming good discriminant validity. This means the constructs measure different concepts as intended, allowing for more accurate and reliable analysis.

### *Assessment of Structural Model*

The next step after passing the measurement model requirement, the study continued with testing the hypothesised relationships in the structural model assessment. This procedure started with bootstrapping procedure by using 10,000 sub-samples, 0.05 significance level and confidence interval method of bias-corrected and accelerated (Hair et al, 2022). The complete reporting of structural model results includes collinearity assessment, significance testing, effect size ( $f^2$ ), model's explanatory power ( $R^2$ ) and model's predictive power ( $Q^2$  predict). The  $R^2$  for this study is 0.583.  $Q^2$  is predictive relevance, measuring whether a model has predictive relevance or not; if the result is greater than 0, thus the model has predictive relevance. The  $Q^2$  for this model is 0.563, show high level of predictive relevance. Detailed values and results were summarised and presented as in Table 4.

Besides that, the result in Table 4 also shows that Power (H3), Life Satisfaction (H4), and Commitment (H5) significantly influence willingness to share waqf information at 0.000. Two other variables, Trust (H1) and reciprocity (H2) do not significantly influence willingness to share waqf information.

Table 4 : Summary of hypothesis testing

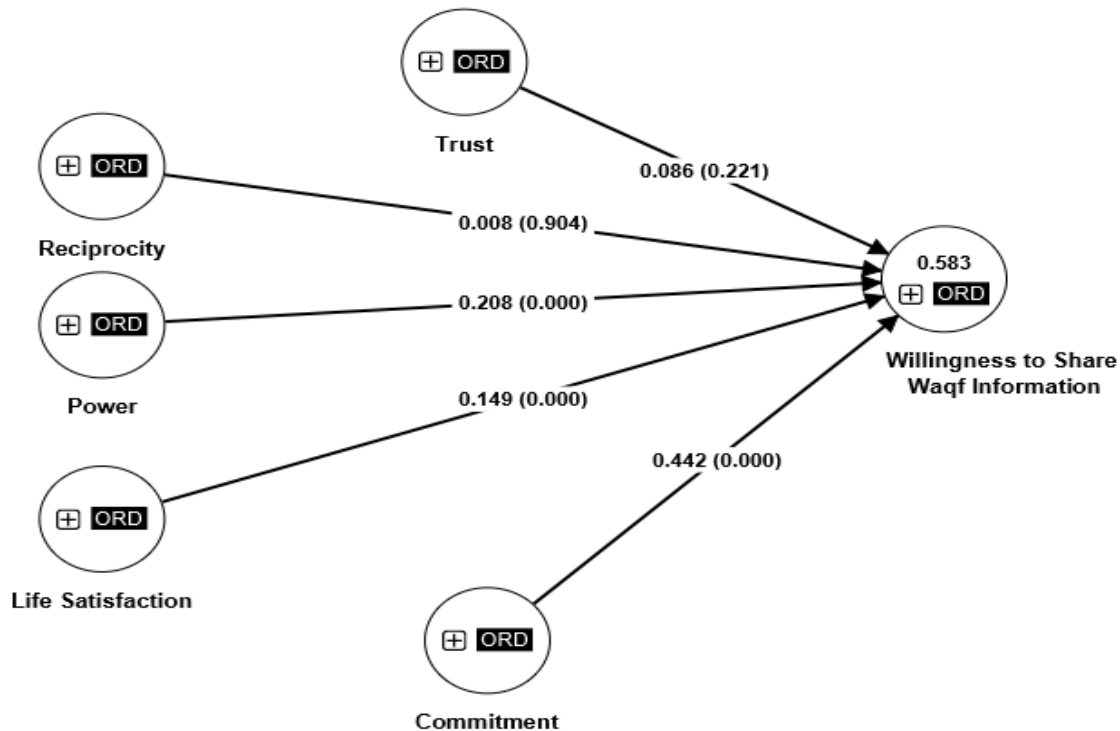
Hypothesis	Path		Std. Beta	Std. error	t-value	P value	Decision	VIF	$f^2$
H1	Trust --> Willingness to		0.086	0.070	1.223	0.221	Not supported	2.703	0.007

	Share Waqf Information								
H2	Reciprocity --> Willingness to Share Waqf Information	0.008	0.062	0.121	0.904	Not supported	2.882	0.000	
H3	Power --> Willingness to Share Waqf Information	0.208	0.054	3.824	0.000	Supported	2.360	0.044	
H4	Life satisfaction --> Willingness to Share Waqf Information	0.149	0.043	3.488	0.000	Supported	1.297	0.041	
H5	Commitment --> Willingness to Share Waqf Information	0.442	0.064	6.951	0.000	Supported	3.163	0.148	
R <sup>2</sup>		0.583							
Q <sup>2</sup>		0.563							

The table 4 summarises the results of hypothesis testing related to the factors influencing the "Willingness to Share Waqf Information." H1 (Trust): The hypothesis that Trust influences Willingness to Share Waqf Information is not supported. The p-value is 0.221 (greater than 0.05), and the t-value is 1.223, indicating no significant effect. H2 (Reciprocity): Reciprocity also does not significantly influence Willingness to Share Waqf Information, with a p-value of 0.904 and a very low t-value of 0.121. H3 (Power): The hypothesis that Power influences Willingness to Share Waqf Information is supported. The p-value is 0.000, and the t-value is 3.824, indicating a significant positive effect. H4 (Life Satisfaction): Life Satisfaction has a significant positive impact on Willingness to Share Waqf Information, with a p-value of 0.000 and a t-value of 3.488. H5 (Commitment): Commitment has the strongest positive effect on Willingness to Share Waqf Information, with a very high t-value of 6.951 and a p-value of 0.000, making this hypothesis strongly supported.

R<sup>2</sup> (0.583): Indicates that 58.3% of the variance in Willingness to Share Waqf Information is explained by the model, which suggests a moderate to strong level of explanatory power. Q<sup>2</sup> (0.563): Suggests that the model has good predictive relevance for the dependent variable. VIF (Variance Inflation Factor), VIF values are all below 5, indicating that multicollinearity is not a concern in this model. f<sup>2</sup> (Effect Size), Commitment has the largest effect size (0.148), indicating it has a substantial impact on the willingness to share waqf information. Power and Life Satisfaction have moderate effect sizes (0.044 and 0.041, respectively), while Trust and Reciprocity have negligible effect sizes (0.007 and 0.000). The results show that Commitment, Power, and Life Satisfaction significantly influence the willingness to share waqf information, with Commitment having the strongest impact. Trust and Reciprocity, however, do not have a significant effect. The model explains a considerable portion of the variance in the dependent

variable, and multicollinearity is not an issue. The structured model can be shows as figure 2 as follows.



\*\* Inner model (path coefficients and P value); Constructs (R-square)  
Figure 2: The structural model

The figure 2 presents a structural equation model (SEM) that illustrates the relationships between various independent factors (Trust, Reciprocity, Power, Life Satisfaction, and Commitment) and the dependent variable, "Willingness to Share Waqf Information". Paths and Beta Coefficients, the arrows represent the hypothesized relationships between each independent factor and the dependent variable. Each path is labelled with a standardized beta coefficient (indicating the strength and direction of the relationship) and a p-value (in parentheses), which shows the statistical significance of the relationship. Significant Relationships; 1) commitment: has the strongest positive effect on Willingness to Share Waqf Information, with a beta of 0.442 and a significant p-value of 0.000. 2) Power also positively impacts Willingness to Share Waqf Information, with a beta of 0.208 and a p-value of 0.000. 3) life satisfaction, positively influences Willingness to Share Waqf Information, with a beta of 0.149 and a significant p-value of 0.000. Non-significant Relationships, 1) trust: Shows a weak positive effect (beta = 0.086) but is not statistically significant (p = 0.221). 2). Reciprocity has a very weak effect (beta = 0.008) and is also not significant (p = 0.904). R<sup>2</sup> Value: the R<sup>2</sup> value of 0.583 indicates that 58.3% of the variance in Willingness to Share Waqf Information is explained by the five independent factors. This suggests that the model has a moderate to strong explanatory power. Thus, the figure illustrates that Commitment, Power, and Life Satisfaction are significant factors influencing the willingness to share waqf information among

stakeholders. However, Trust and Reciprocity do not have a significant impact in this context. The model explains a substantial portion of the variance in the dependent variable.

### **Discussion and Conclusion**

The aim of this study was to explicate the factors that determine willingness to share waqf information among waqf stakeholders. Based on a review of earlier literature, a research framework was developed outlining several antecedents that explain the willingness to share waqf information among Malaysians. These antecedents include trust, reciprocity, power, life satisfaction and commitment.

Findings of the study show that three out of five hypotheses of the study were accepted. Power (H3) life satisfaction (H4), commitment (H5) were found to be positively and significantly related to the willingness to share waqf information. This is in line with the findings of previous studies Zaheer, N., & Trkman, P. (2017), Dolan and Metcalf (2008) (Kwon and Suh, 2005). This alignment with previous research underscores the robustness and validity of the study's outcomes, highlighting the importance of power, life satisfaction, and commitment in driving the willingness of stakeholders to share waqf information.

The insignificant effect size on the willingness to share waqf information was noted for trust (H1) and reciprocity (H2) meaning that the effect of stakeholder trust on waqf institution is does not affect the willingness to share waqf information. The trust individual might still end up sharing waqf information but not willingly. This might be because of the openness and exist a barrier between individual and waqf institution in sharing waqf information. However, this is a surprising result and needs further explanatory research regarding trust and willingness to share waqf information.

On the other hand, it is of no consequence whether individual who have the element of reciprocity may be more willing to share waqf information. Thus, reciprocity relationship based on “give and take” between individual and other stakeholder impacts willingness of individual. Another possible explanation for the insignificant effect of reciprocity on willingness to share waqf information is that the element of self-belonging between waqf stakeholder and sharing information culture among Malaysians which probably explains its insignificant

### ***Research Contributions/Implication***

This study contributes significantly to the current literature concerning the willingness to share the waqf information. Policy makers encourage to develop stakeholder-oriented strategy to promote power, life satisfaction and commitment to increase the willingness of waqf to share information. Aside from that, waqf institutions need to improve the waqf trust and reciprocity. This study provides empirical contribution to the waqf management as to bridge the gap between theory and practice in enhancing trust between the waqf stakeholders, at the same time improve the waqf reciprocity. The study can be applied in effecting the economic impact by influence the public through policy implication. The influence society that willing to share waqf information give significant impact to the sustainability of waqf fund. The significant increment of waqf contribution will drive huge waqf project and benefit to society at large thus



affecting better quality of life. This study also will guide and provide insights for future research to explore this path further and focusing on the willingness to share waqf information.

## Conclusion

Waqf involves dedicating assets such as property or funds for the betterment of society through various initiatives, including social, educational, religious, and philanthropic endeavours. Since waqf is a vital instrument for the society, then the act of disseminating information about it needs to be emphasised in order to increase the contributions from the public. In relation to that, this study was conducted to examine the factors that can influence the willingness of a person (i.e., Malaysian) to share information about waqf. This study identifies five factors, namely: trust, reciprocity, power, life satisfaction, and commitment. The results of this study found that there is a relationship between all these factors and the willingness to share information about waqf. Among them, power, life satisfaction, and commitment are the most influential factors in determining the willingness to share information about waqf. Therefore, waqf institutions should prioritize these three factors to successfully promote the sharing of information about waqf among Malaysians for policy implication approach.

This study has a few limitations. Firstly, it relied solely on questionnaires for data collection. Therefore, a qualitative approach, such as using interview, should also be incorporated to ensure more detailed and in-depth data. Secondly, the study's respondents were limited to the public. To gain a more comprehensive perspective and potentially generate new ideas for increasing a person's willingness to share waqf information, then data from waqf institutions should also be collected. Thirdly, since this study was conducted only in peninsular Malaysia, future research should consider collecting data in Sabah and Sarawak as well in order to obtain a larger and more representative dataset that truly reflects Malaysia as a whole.

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