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Revitalising Waqf Institutions Through a Co-Creation Ecosystem of Public Engagement

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Abstract
Purpose: The current study aimed to evaluate the factors of public willingness to engage in a co-creation ecosystem with waqf institutions in Malaysia. The impacts of trust, reciprocity, commitment, shared social responsibility, loyalty, and satisfaction towards the willingness to co-create in waqf activities among stakeholders in Malaysia were investigated. This approach enhances social innovation to revitalise waqf institutions by fostering greater stakeholder collaboration.
Design/methodology/approach: A quantitative research approach was employed by utilising the information-sharing theory. The Statistical Package for Social Sciences (SPSS) software was used to analyse the demographic factor for descriptive analysis along with hypothesis testing using partial least square structural equation modelling (PLS-SEM) and SMART PLS4. The study was conducted between April and August 2023 involving 370 purposively sampled respondents who comprised waqif, Mawquf Alaih, or those with knowledge of waqf endowment. Additionally, the validity of factors influencing waqf stakeholders' willingness to co-create with waqf institutions in Malaysia was also demonstrated.
Findings: Reciprocity, loyalty, and satisfaction positively and significantly influenced the willingness to co-create with waqf institutions, while shared social responsibility and commitment revealed the opposite effect.
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 general 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 co-create initiatives in waqf.
Practical implications: Significant contributions include encouraging policymakers to develop stakeholder-oriented strategies to promote trust, reciprocity, loyalty, and satisfaction and increase the willingness of waqf stakeholders to share information. Furthermore, the current study highlighted the need for waqf institutions to improve the waqf shared social responsibility and commitment to social innovation with values. Several empirical insights were also outlined, such as bridging the gap between theory and practice in building collegiality and togetherness to enhance waqf contribution among stakeholders.
Originality/value: To the best of our knowledge, the present study is among the first to examine public willingness to co-create with waqf institutions. Thus, these findings critically contribute to waqf institutions to strategising and improving waqf sustainability. Specifically of the waqf stakeholders sharing information for co-creation in Malaysia (WSIC-MY)

Keywords: Waqf, Co-Creation, Islamic Social Finance, Sharing Information, Waqf stakeholders

Introduction

Waqf has been a prominent Islamic social finance instrument for numerous charitable purposes, including education, community development, and aiding people with disabilities. Muslims are encouraged to contribute their wealth voluntarily to support others. Additionally, waqf benefits are theoretically perpetual and immovable. Waqf has traditionally been utilised to provide cost-free services to society via the construction of mosques, hospitals, schools, madrasahs, and libraries (Hameed, 2020).

The willingness of waqf stakeholders to share information indicates the preparedness and openness of various entities associated with waqf, encompassing waqf institutions, beneficiaries, and waqif (the donors). Assessing this willingness is imperative through the

lenses of reciprocity, loyalty, satisfaction, shared social responsibility, and commitment. These factors play a crucial role in measuring the effectiveness of information sharing within the waqf ecosystem. One of the key issues that has been identified is the relatively low level of waqf collection in the country. According to recent studies, the regulations and administration of waqf in Malaysia differ from other Muslim-majority countries like Singapore and Indonesia, but they share a common challenge of reforming their waqf systems to improve efficiency and performance. Efficiency is a crucial component in evaluating the performance of waqf institutions (Ibrahim & Ibrahim, 2020) It examines how well an organization manages its operations and utilizes its resources to achieve desired outcomes (Ibrahim & Ibrahim, 2020). The existing literature suggests that many Malaysian waqf institutions have struggled to demonstrate financial sustainability and accountability (Hanefah et al., 2020).

A recent study found that only one out of the seven waqf institutions examined had achieved financial performance and sustainability (Hanefah et al., 2020). This highlights the need for policymakers to pay greater attention to the systematic accountability of these institutions to facilitate their revival (Hanefah et al., 2020). Researchers have identified several key factors that contribute to the low waqf collection in Malaysia. These include issues related to the ownership and registration of waqf land, financial constraints, a shortage of competent waqf managers, and the illegal occupation and encroachment of waqf properties (Ismail et al., 2015).

Stakeholders' involvement in the dissemination and exchange of waqf information presents a novel opportunity for active participation in the value-creation process. Incorporating information sharing among beneficiaries, waqif, or any individual is vital to enhance waqf awareness and increase waqf donations within the waqf ecosystem (Ahmad & Hassan, 2020). Therefore, determining the factors that influence the initiation and execution of information sharing among waqf stakeholders in Malaysia is imperative. Constant et al.'s Information Sharing Theory stated that individuals are motivated by personal determinants, such as reciprocity and power, and social and organisational determinants when sharing information (Constant et al., 1994). Waqf co-creation entails viewing all waqf stakeholders' information as open systems dependent on others' resources to operate. This interdependence outlines the necessity of specific trade and interaction methods to incorporate a stakeholder's resources with those of other actors to promote the 'well-being' or 'benefit' of the waqf ecosystem (Ahmad & Khan, 2021).

The current study examined the factors affecting the willingness to share information among waqf stakeholders, including beneficiaries, waqif, and community in the waqf co-creation ecosystem in Malaysia. The primary research question is what elements influence waqf stakeholders' willingness to share information to improve the Malaysian waqf co-creation ecosystem?

Literature Review

The literature has extensively documented many motives for individuals to engage in donation throughout different segments of society. For example, several variables encompassed in waqf study comprise awareness, promotion, acceptance, knowledge, income, social culture, and the establishment of trust between the community and waqf institutions (Fauzi et al., 2019; Hadiyati, Gladys, & Iqbal, 2020; Ibrahim, Abd Halim Mohd Noor, Arshad, & Don, 2020; Merlinda et al., 2021; Nasiri, Noori, & Salleh, 2019). Numerous studies have also demonstrated that those who consistently contribute to waqf endeavours exhibit a variety of rationales and incentives. Scholarly research has identified two primary fact or statement significant influence: the internal push factor and the external component. The majority of work examining

variables derived from the Theory of Planned conduct (TPB) has consistently demonstrated that attitude, subjective norms, perceived behavioural control, and prior conduct significantly influence the attitude towards repeated or re-donation, as well as the intention to re-donate. The influence of intention on donors' views has had a considerable impact on their subsequent-donating activity (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).

Moreover, the influence of individuals' perceptions of the people around them, specifically in relation to donors, which is considered a component of subjective norms, plays a substantial role in motivating donors to engage in repeat donations (Azizi, Shukor, & Sabri, 2019; Sakti, Thaker, Qoyum, & Qizam, 2016; Yusoff, Rahman, & Mohamed, 2018). Perceived behaviour control, as indicated by the level of knowledge about waqf and financial resources possessed by donors, consistently demonstrates a positive influence on re-donating behaviours among waqf donors (Mittelman & Rojas-Méndez, 2018; Osman, Mohammed, & Amin, 2014; Osman, Mohammed, & Fadzil, 2016; Smith & McSweeney, 2007; Yusoff, Rahman, & Mohamed, 2018).In addition to intrinsic motivation, which serves as an internal driving force for repeated donations, the inclination to engage in re-donation among donors is influenced by external factors such as trust in the organisation, familiarity with the organisation, and perceived effectiveness of waqf contribution management (Kassim, Embi, Haron, & Ibrahim, 2019).

The variable that influenced the donor's decision is strongly correlated with the level of accountability exhibited by the waqf manager or organisation. It is imperative to emphasise, as per the existing literature, that donors, who play a crucial role in waqf endeavours, arrive at their decision to contribute based on the presence of accountability and trust with in the institution they intend to endow. In addition to inherent motivational factors, the decision-making process of donors engaging in cash waqf activities is influenced by various external factors, such as performance, perception, reputation, and the desire to maintain a positive image. Therefore, their role of the Mutawalli as the sole trustee is crucial in promoting increased donations from benefactors, in order to enhance the benefits of waqf for both the beneficiaries and the wider public. The objectives of waqf encompass facilitating the donor's acquisition of everlasting rewards through fulfilling the needs of the underprivileged and bestowing socio-economic benefits upon the community, all the 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 pivotal role in enhancing the waqf ecosystem.

Co-Creation in Waqf Ecosystem

“Waqf co-creation” concerns the collaborative and participatory process of developing and implementing waqf projects or initiatives. Waqf in Islamic finance and philanthropy refers to a form of charitable endowment or donation aimed to benefit society. The term involves dedicating a specific asset or property for religious, educational, or social purposes.

Co-creation refers to the collaborative efforts of multiple stakeholders, such as individuals, organisations, or communities collaborating to create a valuable or meaningful aspect (Merrilees, Miller & Yakimova, 2020). The term emphasises the active involvement and engagement of all parties in generating ideas, sharing resources, and collectively contributing to the development and success of a project (Kande, Annouk & Dominik, 2016). Co-creation in business involves designing a good or a service where customer feedback is a crucial aspect

throughout the entire process. The term is also used to indicate any method where a company enables customers to submit concepts, artwork, or other types of content in a less precise manner. For instance, co-creation through the "Ideas" platform from Lego enables customers to upload their concepts for brand-new playsets on the ideas page. Designs are considered for manufacturing when customers earn over 10,000 votes.

Waqf co-creation involves various stakeholders, including waqf donors, beneficiaries, experts, and community members collaborating to create, plan, and implement waqf projects collectively. This approach ensures that the projects are designed and developed to meet the specific needs and aspirations of the community while adhering to waqf principles and maximising their social impact. The involvement of various stakeholders contributes diverse perspectives, expertise, and resources to the table, which fosters innovation, inclusiveness, and sustainability in waqf initiatives.

Despite extensive documentation of various factors influencing individuals to engage in waqf donations, such as awareness, promotion, acceptance, knowledge, income, social culture, and trust, the literature lacks a comprehensive understanding of how collaborative and participatory processes (co-creation) among multiple stakeholders (donors, beneficiaries, mutawallis, and the community) impact the success and sustainability of waqf projects. There is limited research on specific mechanisms and strategies that foster active public engagement and participation in waqf institutions through co-creation. Additionally, the influence of co-creation on the effectiveness and overall impact of waqf initiatives is underexplored, as is the potential of digital platforms and modern technologies to facilitate these processes.

Trust

Trust is a state where one party places confidence in the reliability and honesty of their exchange partner (Morgan & Hunt, 1994). Kwon and Suh (2005) underlined the significance of shared information and trust among trading partners for proficient supply chain planning and successful supply chain integration (Kwon & Suh, 2005). Accountability also influences trust in waqf management, which indicates that effective management and governance of waqf contribution sources encourage the public to trust and view waqf positively (Hasan et al., 2020).

Trust in waqf institutions is established when parties have confidence in the genuineness and honesty of their exchange partner. Trust also influences people's readiness to contribute to waqf endeavours. A waqif's increased credibility would strengthen their enduring dedication to the waqf institution (Shukor et al., 2019). A previous study investigated the relationship between integrity, reputation, a waqif's trust in the waqf institution, and their intention to support the waqf initiative financially. Observably, trust in waqf institutions significantly shapes an individual's choice to donate funds to waqf. Trust is a vital element associated with the development of waqf co-creation. Hence, the following hypothesis was proposed:

H1. There is a positive relationship between trust and waqf co-creation.

Reciprocity

The norm of reciprocity is a fundamental mechanism influencing members' behaviour in sharing information (Pai & Tsai, 2016). Goulder (2014) stated that this universal norm requires individuals to reciprocate benefits in response to any benefits received. Community members who uphold strong positive reciprocity norms feel obliged to reciprocate for the beneficial resources they gain from online communities. Bagozzi (1995) explained that this reciprocation

process reinforces self-esteem and self-concept, affirms the need for reciprocity, and improves predictability.

Considering that reciprocity is critical in exerting self-regulatory control over intentions and actions, this aspect is an essential component of purposeful behaviour in social exchange settings. Fulfilling obligations helps members maintain a positive self-image as individuals who fulfil their commitments, thus avoiding the social stigma of violating the norm of reciprocity. Therefore, the current study formulated the following hypothesis:

H2. Reciprocity has a positive impact on waqf co-creation among waqf stakeholders.

Commitment

Commitment is a powerful motivator for information sharing involving inherent risks (Hashim & Tan, 2015). This aspect emerges as a pivotal element in supply chain dynamics, which demands voluntary information exchange (Min et al., 2005). Numerous theoretical perspectives have highlighted the significance of commitment, such as organisational behaviour (Morgan & Hunt, 1994), strategic management, marketing (Morgan & Hunt, 1994), and social exchange (Eckerd & Hill, 2012). Moreover, commitment plays a positive and impactful role in shaping the outcomes of diverse systems, whether groups, organisations, or supply chains (Sener et al., 2019). This aspect has evolved into a vital component affecting the willingness to share information (Cheng-Min et al., 2013). Hence, the current study proposed the following hypothesis:

H3. There is a positive relationship between commitment and waqf co-creation among waqf stakeholders.

Shared Social Responsibility

Social responsibility is often referred to as Corporate Social Responsibility (CSR) when applied to businesses and organisations, which indicates a self-regulating business model that aids a company in being socially accountable to itself, its stakeholders, and the public (Fernando, 2023). Dahlsrud (2008) outlined five CSR dimensions: environmental, societal, stakeholder, economic, and voluntaries. In terms of voluntaries, CSR can be practised by companies by supporting charitable organisations, community initiatives, and causes that address social issues and contribute to the well-being of society.

Shared Social Responsibility (SSR) is another concept of social responsibility proposed by Gneezy, Nelson, and Brown (2010). SSR is intended to provide a more collective and collaborative method involving multiple stakeholders to address complex societal and environmental concerns. This concept emphasises the need for shared responsibility and collaboration to create a more substantial and sustainable societal impact.

Waqf co-creation implies that individuals, organisations, and communities collaboratively participate in creating and implementing initiatives and projects that utilise waqf resources to address societal needs. This collaborative practice between all waqf stakeholders is essential to promote transparency, accountability, and the shared commitment to use waqf assets for the well-being of the community and to fulfil social and charitable goals. This approach verifies that the impact of waqf can be maximised through collective efforts and a shared sense of responsibility among stakeholders. Therefore, the present study hypothesised that:

H4. Shared social responsibility has an impact on waqf co-creation among waqf stakeholders.

Loyalty

Numerous theories on loyalty have been developed to explore and explain the concept. The Expectancy Disconfirmation Theory and Cognitive Dissonance Theory by Leon Festinger in 1957 (Elkhani & Bakri, 2012) stated that individuals measure their satisfaction with products, services, or anything concerning their needs based on their initial perceptions and expectations. The sense of loyalty arises when individuals perceive disparities between their expectations and the actual outcomes. Individuals experience satisfaction when they receive something that surpasses their expectations, therefore promoting a sense of loyalty. This situation suggests that loyalty develops when individuals receive something that meets or exceeds their expectations.

Individuals who exhibit loyalty usually attempt to adapt or maintain their allegiance to a brand or person even through adverse experiences or impacts from that entity. Summarily, individuals who are satisfied with something tend to display loyalty. Loyal individuals will consistently uphold their loyalty even with challenges or negative influences from the associated entity.

Ahrholdt et al. (2019) mentioned that satisfaction is vital when explaining loyalty. Similarly, sustained usage of mobile instant messaging services is linked to perceived satisfaction and consumer loyalty towards these services (Zhou & Lu, 2011). Omo-Obas and Anning-Dorson (2022) investigated international visitors' destination satisfaction and loyalty and discovered that visitors' loyalty to the destination is not solely determined by the destination image where other factors and reasons influence their loyalty.

Some visitors will maintain their loyalty to that destination despite its negative image. Visitors with positive and satisfying experiences tend to remain loyal to the destination. This observation contradicts Kanwell et al. (2019) who reported that destination image is a vital mechanism for enhancing visitors' loyalty towards a destination. In terms of waqf co-creation, dedicated contributors (waqif) can express their cooperation and eagerness to spread and explore the development of waqf to a wider audience. Thus, the following hypothesis was formulated:

H5: *There is a positive relationship between loyalty and waqf co-creation among waqf stakeholders.*

Satisfaction

Satisfaction is a complex component which signifies a different meaning based on the individual. Researchers defined satisfaction as the fulfilment of needs, achieving goals, quality relationships, autonomy, and engagement in any activities or services, spirituality and personal belief. The satisfaction of waqif depends on internal and external factors. The internal factors are religiosity, waqf literacy, trustworthiness in waqf institutions, income, and wealth. The external factors include performance efficiency, tax incentives, and the role of government and scholars.

Satisfaction among the waqif leads them to co-creation or willingness to share waqf information with the waqf stakeholders. Similarly, Jazil et al. (2019) analysed the factors that motivate waqif to contribute to waqf and discovered that increased satisfaction among the waqif increased their willingness to share the waqf information to others. Studies have also measured satisfaction as service quality and perceived performance (Woratscheck et al., 2020).

For instance, customer satisfaction was examined based on co-creation in the German soccer league, the elderly satisfaction towards mobile government (co-creation), and co-creation services.

Grisserman and Saurr (2012) stated that higher customer satisfaction towards co-creation performance leads to stronger co-creation on service expenditures. To the best of the authors' knowledge, limited studies have examined satisfaction and waqf co-creation. Satisfaction and waqf co-creation are closely linked to a shared vision and active participation (Johari et al., 2023). Hence, the current study suggested the following hypothesis:

H6. There is a positive relationship between satisfaction and waqf co-creation among waqf stakeholders.

Conceptual Framework

Figure 1 illustrates the conceptual framework of the study where the hypothesised relationships are primarily based on the information-sharing theory by Constant et al.(1994). This theory is based on social exchange and social psychological factors to determine the influence on an individual's intention to share information to improve the Malaysian waqf co-creation ecosystem.

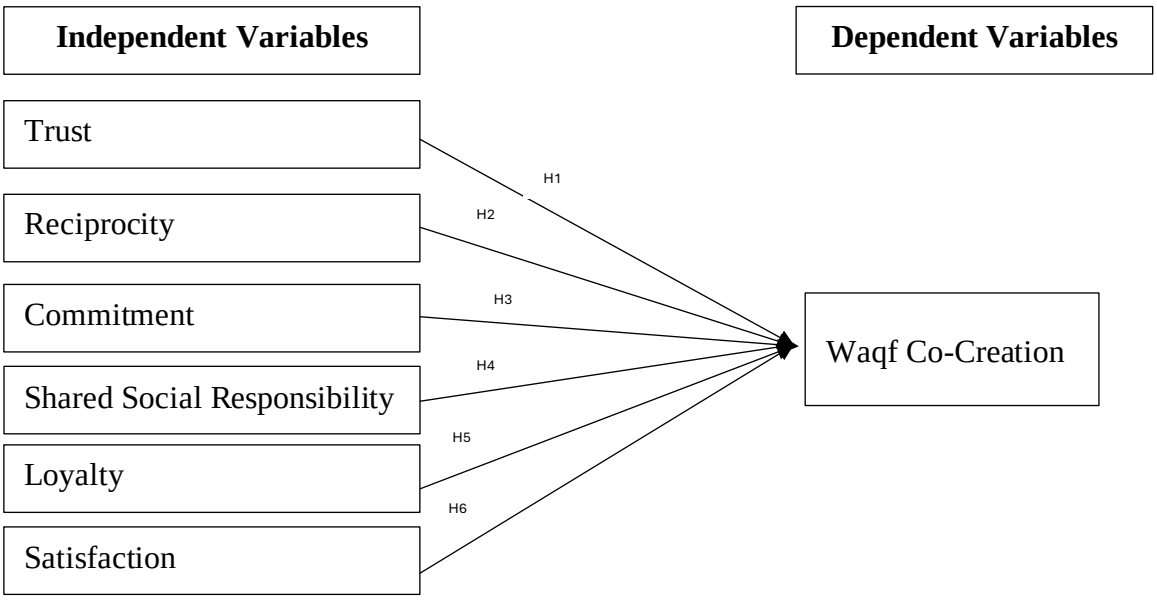

Figure 1: Conceptual Framework

The study aimed to provide a comprehensive framework that explains the effects of trust, reciprocity, commitment, shared social responsibility, loyalty, and satisfaction on waqf co-creation based on the sharing information theory. This theory was applied to establish a holistic understanding of how these factors impact waqf co-creation due to the absence of a comprehensive theory or model specifically addressing the impact of trust, reciprocity, and commitment on waqf co-creation. The research framework contains an extensive range of variables based on information sharing, such as social exchange factors (reciprocity) and social

psychology factors (trust and commitment) to determine the effects on waqf co-creation. (see Figure 2).

Method

Sampling and Measurement

The study population comprised waqf stakeholders (waqif and Mawquf Alaih and those knowledgeable about endowing waqf). The study period was between April and August 2023 involving 370 respondents (as a purposive sampling). The Exploratory Factor Analysis (EFA) was employed to assess construct validity and the validity of the proposed model for measuring waqf co-creation. Sapnas and Zeller highlighted that 50 cases are adequate for factor analysis (Sapnas & Zeller, 2002). The SPSS software was also utilised to determine instrument validity and reliability in representing the variables of trust, reciprocity, and commitment as independent factors influencing waqf co-creation among waqf stakeholders in Malaysia.

Instruments

Questionnaires were utilised to gather the necessary information given that this method is the most suitable scientific research tool to achieve the objectives and obtain information and facts. Hence, a questionnaire was designed to test the validity of a proposed model for measuring the construct of waqf co-creation among waqf stakeholders. General information related to waqf was gathered during the survey, which excluded any personal information under PDPA applied in Malaysia.

The online survey approach provides convenience as respondents can answer at a convenient time, given all the time to respond to questions, and can complete the survey in multiple sessions. Additionally, the expansion of technology and digitalisation (internet, email, and online social platforms, and the proliferation of personal computers, tablets, and smartphones) provides fast accessibility to the questionnaire. The construction of the online questionnaire could produce a better response rate for each item. For instance, respondents must answer a question before proceeding to the next question (Regmi et al., 2016).

The constructs were selected based on the same criteria to measure the waqf co-creation among stakeholders. The items in the questionnaire were adopted and combined based on the previous studies on waqf co-creation, trust, reciprocity, and commitment (Nysveen & Pedersen, 2014; Abdul Shukor et al., 2019; Morgan & Hunt, 1994). All items were structured on a Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. Subsequently, the items were assessed by experts and discussed with selected respondents for the face validity test. The questions were developed and distributed to the respondents while data were examined using exploratory factor analysis to fulfil construct validity.

Findings

Demographic factors

Data analysis presents the respondents’ background information (see Table 1) which is vital in explaining their characteristics. The data revealed that 42.4% of the respondents were male and 57.6% were female. Muslims comprised 98.1% of the respondents. The findings also

highlighted that most respondents were 15 to 25 years old (47.8%) followed by those aged 26 to 35 years old (29.5%), 36 to 45 years old (9.2%), 46 to 55 years old (10.5%), and those aged over 56 years old (10.3%).

The respondents' highest level of education was Bachelor's degree (49.2%) followed by Diploma/STPM/Matriculation (35.1%), certificate (7.6%), Master's (3.5%), other education backgrounds (2.7%), PhD (1.6%), and professional qualification (0.3%). Additionally, the income level of respondents was categorised into no income group, B40 (income below RM4,850), M40 (income ranging from RM4,851 to RM10,970), and T20 (income over RM10,971). Most respondents were in the B40 income category (46.7%) followed by no income (38.1%), M40 (11.6%), and T20 (3.5%).

Table 1: Respondents' Profile

Criteria	Category	Number	Percentage
Gender	Male	157	42.4%
	Female	213	57.6%
Age Group	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/Matriculation	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 RM1,500	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

The respondents were categorised based on various roles, 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% of the respondents prefer to do waqf based on cash waqf, continue with waqf products (13.8%), and others (1.1%).

As for the respondents with experience becoming beneficiaries of waqf, 13.2% are the beneficiaries in the form of products, 11.6% were beneficiaries of cash waqf (11.6%), and others (4.1%). Meanwhile, waqf managers prefer to give waqf in the form of cash waqf (0.5%), products (1.9%), and others (0.5%). Finally, most volunteer waqf preferences are in the form of cash waqf (3.5%), products (2.2 %), and others (1.9%).

Assessment of Measurement Model

To assess the measurement model, construct validity is indeed crucial as it determines how well the observed variables represent the latent constructs. Construct validity includes onvergent validity, discriminant validity, and reliability (Hair et al., 2014). Convergent Validity, this refers to the degree to which multiple indicators of a construct are correlated. Table 2 shows, that every construct used in this study achieved convergent validity with all indicators exceeding 0.5 for factor loadings (Byrne, 2016) and the construct average variance extracted (AVE) values exceeding 0.5 (Ramayah et al., 2018). Furthermore, composite reliability (CR) values for all constructs passed the threshold of 0.7 (Hair et al., 2019).

Table 2: Convergent Validity

Item	Outer Loading	CR	AVE
Waqf Co-Creation 1	0.872	0.956	0.821
Waqf Co-Creation 2	0.916		
Waqf Co-Creation 3	0.919		
Waqf Co-Creation 4	0.898		
Waqf Co-Creation 5	0.932		
Waqf Co-Creation 6	0.897		
Trust 1	0.914	0.937	0.781
Trust 2	0.908		
Trust 3	0.808		
Trust 4	0.900		
Trust 5	0.885		
Reciprocity 1	0.908	0.963	0.827

Reciprocity 2	0.914		
Reciprocity 3	0.928		
Reciprocity 4	0.894		
Reciprocity 5	0.914		
Reciprocity 6	0.897		
Commitment 1	0.918	0.959	0.890
Commitment 2	0.954		
Commitment 3	0.950		
Commitment 4	0.950		
Shared Social Responsibility 1	0.925	0.917	0.855
Shared Social Responsibility 2	0.914		
Shared Social Responsibility 3	0.935		
Loyalty 1	0.935	0.917	0.857
Loyalty 2	0.913		
Loyalty 3	0.930		
Satisfaction 2	0.919	0.949	0.866
Satisfaction 3	0.942		
Satisfaction 4	0.937		
Satisfaction 5	0.923		

The table 2 provides an overview of convergent validity for the constructs in the model, which is evaluated based on three key criteria: Outer Loadings, Composite Reliability (CR), and Average Variance Extracted (AVE). Outer Loadings: these values represent how well each indicator (or item) loads onto its respective construct. Ideally, outer loadings should exceed 0.7 to indicate that each item adequately represents its associated construct. In this table, most loadings exceed 0.8, indicating strong relationships between the items and their respective constructs. For example: Waqf Co-Creation items range from 0.872 to 0.932, which shows strong contributions to the construct. Trust, Reciprocity, and other constructs also have high loadings, reinforcing the validity of their respective indicators. Composite Reliability (CR) : CR measures the internal consistency of the indicators for each construct, similar to Cronbach's Alpha, but more appropriate for structural equation modeling. CR values should exceed 0.7. In this table, all constructs meet this criterion, with CR values ranging from 0.917 to 0.963, indicating that the items within each construct are reliable and consistent. Average Variance Extracted (AVE): AVE measures the amount of variance captured by the construct relative to the variance due to measurement error. An AVE above 0.5 suggests that the construct explains more than half of the variance in its indicators. All constructs in the table meet this threshold, with AVE values ranging from 0.781 to 0.890, confirming good convergent validity. For example: Waqf Co-Creation has an AVE of 0.821, meaning 82.1% of the variance in its items is explained by the construct. Satisfaction has an AVE of 0.866, indicating that the construct is well represented by its items. The table shows strong convergent validity across all constructs (Waqf Co-Creation, Trust, Reciprocity, Commitment, Shared Social Responsibility, Loyalty, and Satisfaction), as demonstrated by high outer loadings, composite reliability (CR above 0.7), and AVE (above 0.5).

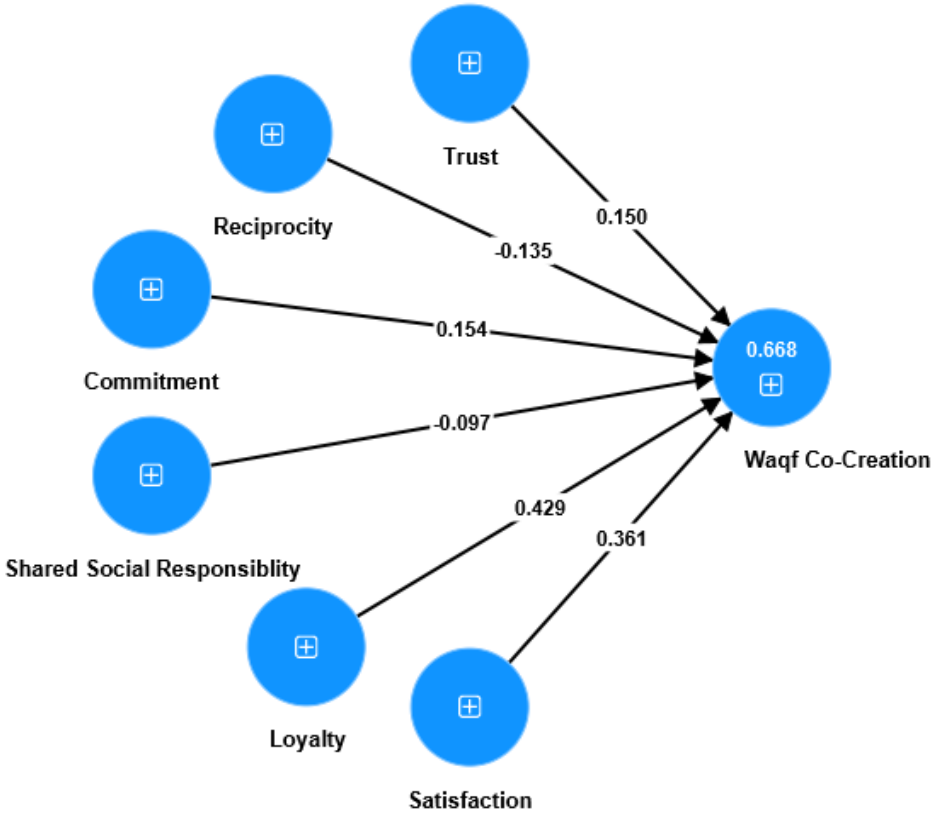

Figure 2: The Measurement Model

Figure 2, illustrates the relationships between various factors (or constructs) and their influence on Waqf Co-Creation. Each arrow represents a hypothesized relationship between the factors, while the numbers alongside the arrows indicate path coefficients, reflecting the strength and direction of these relationships. Here's a brief breakdown of the figure, Trust has a direct positive influence on Waqf Co-Creation (0.150). Reciprocity shows a weak negative relationship with Waqf Co-Creation (-0.135). Commitment has a positive but small influence on Waqf Co-Creation (0.154). Shared Social Responsibility has a weak negative relationship (-0.097). Loyalty has a significant positive effect (0.429). Satisfaction also has a positive impact on Waqf Co-Creation (0.361). The value of 0.668 inside the Waqf Co-Creation circle indicates the combined effect of these factors, showing the model's overall explanatory power (R^2). In essence, loyalty and satisfaction seem to have the strongest positive effects on waqf co-creation, whereas reciprocity and shared social responsibility show negative effects in this model.

A discriminant validity test was conducted using a heteroit-monoteroit (HTMT) ratio. The value of HTMT should be under 0.9 in all cases to have favourable discriminant validity (Henseler et al., 2015). Table 3 demonstrates that the highest value of HTMT is 0.866 and the lowest value is 0.575, which is below the threshold of 0.9. Conclusively, the current study passed the measurement model assessments.

Table 3: Discriminant Validity, Heterotrait-Monotrait Ratio Statistics

Htmt	1	2	3	4	5	6	7
Commitment							
Loyalty	0.797						

Reciprocity	0.771	0.661					
Satisfaction	0.866	0.793	0.766				
Shared Social Responsibility	0.760	0.740	0.764	0.765			
Trust	0.757	0.685	0.804	0.759	0.714		
Waqf Co-Creation	0.742	0.808	0.575	0.781	0.600	0.659	

Assessment of Structural Model

The study proceeded with testing the hypotheses in the structural model assessment using the bootstrapping method., a statistical resampling technique. Specifically, 10,000 sub-samples were generated to analyse the relationships between variables. The statistical significance level was set at 0.05, indicating the threshold for considering results as significant. Additionally, the confidence interval method utilised was the bias-corrected and accelerated method, which adjusts for bias and accelerates convergence in estimating the precision of results. This rigorous analytical approach enhances the reliability and robustness of the study's findings (Hair et al, 2022). The results include collinearity assessment, significance testing, effect size (f^2), model explanatory power (R^2), and model predictive power (Q^2 predict). The R^2 for the current study is 0.668. Q^2 is predictive relevance, which measures the predictive relevance of a model.

A value over 0 indicates predictive relevance. The Q^2 for this model is 0.596, which demonstrates high predictive relevance. Table 4 presents the detailed values and results. Table 4 also demonstrates that trust (H1), reciprocity (H2), loyalty (H5), and satisfaction (H6) significantly influence waqf co-creation with values of 0.018, 0.048, 0.000, and 0.000 respectively. Meanwhile, commitment (H3) and shared social responsibility (H4) did not significantly influence waqf co-creation.

Table 4: Summary of hypothesis testing

Hypothesis	Path	Std. Error	T-Value	P-Value	Decision	VIF	f^2
H1	Trust -> Waqf Co-Creation	0.063	2.373	0.018	Supported	2.877	0.024
H2	Reciprocity -> Waqf Co-Creation	0.068	1.989	0.048	Supported	3.298	0.017
H3	Commitment -> Waqf Co-Creation	0.083	1.835	0.065	Not supported	4.130	0.017
H4	Shared Social Responsibility -> Waqf Co-Creation	0.051	1.901	0.058	Not supported	2.678	0.010
H5	Loyalty -> Waqf Co-Creation	0.062	6.909	0.000	Supported	2.725	0.204
H6	Satisfaction -> Waqf Co-Creation	0.076	4.811	0.000	Supported	3.989	0.098
R^2		0.668					
Q^2		0.596					

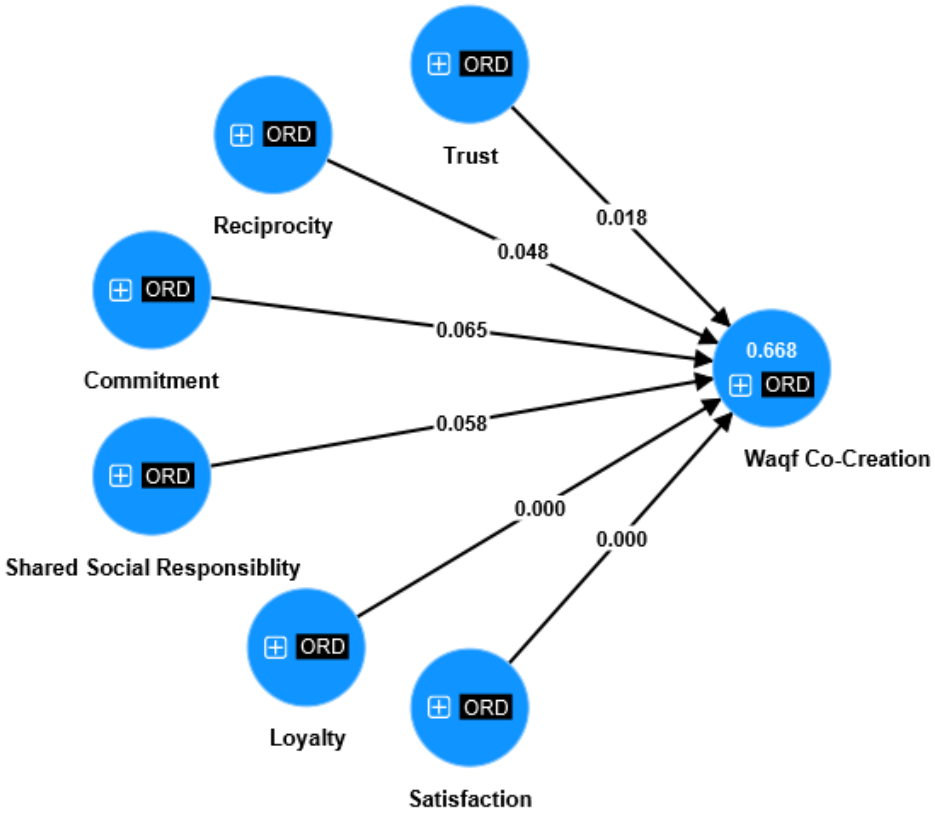

Figure 3: The Structural Model

Note: Inner model (P-value); constructs (R-square).

The figure 3, illustrates a structural model representing the relationships between various factors (Trust, Reciprocity, Commitment, Shared Social Responsibility, Loyalty, and Satisfaction) and Waqf Co-Creation. The key detail shows that Path Coefficients (P-values): The numbers on the arrows represent P-values, which indicate whether the relationships are statistically significant. Trust to Waqf Co-Creation (P = 0.018) : Significant positive influence. Reciprocity to Waqf Co-Creation (P = 0.048): Significant positive influence. Commitment to Waqf Co-Creation (P = 0.065): Not significant. Shared Social Responsibility to Waqf Co-Creation (P = 0.058): Not significant. Loyalty to Waqf Co-Creation (P = 0.000): Strong significant influence. Satisfaction to Waqf Co-Creation (P = 0.000): Strong significant influence. R^2 Value (0.668): The R-square value inside the Waqf Co-Creation circle indicates that 66.8% of the variance in Waqf Co-Creation is explained by the six factors. This model highlights which factors most significantly drive Waqf Co-Creation.

Discussion and Conclusion

The study aimed to examine public willingness to engage in the waqf co-creation ecosystem with waqf institutions in Malaysia. A research framework was developed based on the literature review, which outlined several antecedents explaining the willingness to co-create waqf information among Malaysians. These antecedents include trust, reciprocity, power, life satisfaction, and commitment.

The findings revealed that three of the hypotheses were accepted. Trust (H1) Reciprocity (H2), Loyalty (H5) and Satisfaction (H6) were positively and significantly related

to willingness to share waqf information. This finding aligns with Abdul Shukor, S et al. (2019), Morgan, R.M et al. (1994), Pai Peiyu and Tsai Hsien Tung (2015), Goulder (2014), Ahrholdt et al. (2019), Omo-Obas and Anning-Dorson (2022), Jazil et al. (2019), and Guo (2023). This alignment outlines the robustness and validity of the study outcomes, which also highlights the importance of trust, reciprocity, loyalty, and satisfaction in driving stakeholders' willingness to co-create and share waqf information.

Commitment (H3) and social responsibility (H4) demonstrated an insignificant effect size on waqf co-creation. Hence, the effect of individual commitment and shared social responsibility did not influence waqf co-creation. When it comes to commitment, individuals may opt for waqf co-creation, but not necessarily out of genuine willingness. This circumstance arises due to a perceived gap or obstacle in the exchange of information between individuals and waqf institutions. The presence of such openness and barriers in sharing waqf-related information seems to be a notable factor influencing commitment. The unexpected nature of this result prompts the need for additional explanatory research. In other words, further investigation is required to study into the specific reasons behind this phenomenon. Understanding the dynamics and factors influencing individuals' commitment to waqf co-creation, despite not being entirely willing, will provide valuable insights for improving the collaborative relationship between individuals and waqf institutions.

The sense of collective responsibility towards societal well-being among community members did not directly impact an individual's inclination to engage in collaborative efforts within the waqf context. Contrary to assumptions, individuals may not be particularly driven to participate in waqf co-creation simply based on a shared sense of social responsibility. The current study highlights the significance of comprehending other dynamics that might have a more substantial influence on individuals' decisions when participating in collaborative waqf endeavours. Further research into these factors could provide a deeper understanding of the factors affecting waqf co-creation. Thus, commitment relationship impacts waqf co-creation. Another possible explanation for the insignificant effect of shared social responsibility on waqf co-creation is the element of self-belonging between waqf stakeholders and sharing information culture among Malaysians.

Discussion and Limitations

Waqf, the dedication of assets such as property or funds for social, educational, religious, and philanthropic initiatives, plays a pivotal role in society. To revitalise waqf institutions in Malaysia, it is crucial to determine the factors that influence public willingness to engage in waqf co-creation. This study investigated the revitalisation of waqf institutions through a co-creation ecosystem that fosters public engagement. Six key factors were identified: trust, reciprocity, commitment, shared social responsibility, loyalty, and satisfaction. The findings revealed that shared social responsibility and commitment did not significantly influence public willingness to participate in waqf co-creation in Malaysia. However, trust, reciprocity, loyalty, and satisfaction showed a positive and significant relationship. To effectively encourage public willingness to engage in waqf co-creation, waqf institutions should prioritise strengthening trust, reciprocity, loyalty, and satisfaction among stakeholders. By fostering these factors, waqf institutions can revitalise their efforts and enhance public engagement in this crucial societal endeavour.The study has certain limitations despite the various contributions. Firstly, questionnaires were relied on for data collection. Hence, future studies are suggested to apply a qualitative approach, such as interviews to ensure more detailed insights. Secondly, the focus on the general public as respondents limits the scope. Incorporating data from waqf institutions could offer a more comprehensive perspective

and generate innovative ideas. Thirdly, the geographical limitation to peninsular Malaysia calls for future research to encompass Sabah and Sarawak to ensure a more extensive and representative dataset accurately representing Malaysia.

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