

Exploring the Trend of Behavioral Studies in Waqf Literature: A Bibliometric Analysis

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Abstract

This study aims to reveal the evolution of behavioral research in waqf literature, most influential authors, institutions and countries. It also explores the research trends and future research directions. This study analyzed 105 papers from Scopus using bibliometric approach and content analysis. The results show that behavioral analysis in waqf literature has grown steadily since 1999, with a marked rise in research output after 2017, peaking in 2024. Early studies focused on traditional waqf mechanisms, but recent research incorporates digital waqf technologies like blockchain and crowdfunding, emphasizing trust, religiosity, and attitudes as key determinants. These developments highlight the increasing integration of behavioral insights with waqf practices, reflecting broader trends in Islamic finance and socio-economic development. The field is dominated by Malaysian institutions, with Universiti Sains Islam Malaysia leading contributions, followed by Universiti Malaysia Kelantan and Universitas Airlangga. Southeast Asia, particularly Malaysia and Indonesia, plays a pivotal role in advancing waqf research. Leading authors, including Ismail S, Ratnasari RT, and Shukor SA, have significantly shaped the discourse. Major publication outlets, such as the Journal of Islamic Marketing and the ISRA International Journal of Islamic Finance, underline the regional focus on Islamic social finance. Research trends emphasize digital waqf technologies, cash waqf, and behavioral determinants like trust and attitudes. Future studies could explore generational differences, innovative waqf models, and the impact of digitalization on participation. Addressing these areas could enhance waqf's socio-economic impact and broaden its appeal to diverse stakeholders globally

Keywords: Behavior, Waqf, Bibliometric, Content Analysis, Research Trend.

Introduction

Waqf, a cornerstone of Islamic doctrine, embodies the principles of charitable giving and societal welfare. It offers a structured mechanism for redistributing wealth among Muslims while promoting spiritual investment in the collective well-being of the ummah (Kahf, 1999). The evolving nature of waqf has significantly contributed to addressing societal challenges, showcasing its potential as an enduring institution for sustainable development. Among the various forms of waqf, cash waqf has emerged as a transformative tool with immense benefits for community development (Ibrahim et al., 2013). Its inherent liquidity allows funds to develop underutilized assets, such as waqf lands and abandoned properties, which can be repurposed for agriculture, businesses, and other productive ventures (Kahf,

1999). Additionally, the minimal financial requirement to participate in cash waqf broadens its accessibility, enabling more Muslims to contribute to this noble cause (Sadeq, 2002).

Initially, waqf referred to immovable assets like land, which were endowed for the community's benefit, providing services or resources free of charge (Nur Iman et al., 2021). Over time, the concept has expanded to include many assets, with cash waqf becoming increasingly significant. Cash waqf exemplifies Islamic social finance by addressing critical areas such as education, healthcare, and other welfare-oriented activities (Febriandika, 2022). This flexibility has enabled waqf to remain relevant in contemporary settings, aligning with global development goals. Notably, waqf has been recognized as an effective mechanism to achieve the Sustainable Development Goals (SDGs), particularly those targeting hunger eradication (SDG 2), poverty alleviation (SDG 1), and inequality reduction (SDG 10) (Sakina et al., 2024). By operating alongside nonprofit organizations, waqf supports socioeconomic growth, strengthens vulnerable groups, and reduces disparities in education, healthcare, and basic needs. This comprehensive impact underscores waqf's ability to address both immediate and long-term social challenges (Ratnasari et al., 2023).

In Islamic history, waqf institutions have served as the backbone of societal welfare systems, providing essential services without burdening government resources (Saiti et al., 2021). These institutions have supported initiatives such as mosque construction, healthcare provision, and orphan care, often ensuring the equitable distribution of wealth. The potential of waqf to alleviate poverty and promote socioeconomic stability further strengthens its role in contemporary Islamic society.

Technology integration has further expanded the scope of waqf, introducing innovative approaches such as digital and blockchain-based waqf. The growing adoption of digital platforms allows Muslims to contribute to waqf initiatives from anywhere in the world, transcending traditional geographic and logistical barriers. Contributions can now be made seamlessly through websites, apps, and blockchain-enabled tools, reducing transaction costs and enhancing transparency (Kasmon et al., 2024). This shift has facilitated the transition from traditional land-based waqf to cash waqf and now to digital waqf, which has shown promising results in improving wealth distribution in countries like Kuwait and Malaysia (Amin et al., 2014; Wadi & Nurzaman, 2020).

Understanding the motivations, behaviors, and cultural influences of waqf founders and beneficiaries is crucial for maximizing its impact. Behavioral analysis in waqf literature plays a pivotal role in uncovering the factors that drive participation and investment in waqf. This understanding helps optimize waqf management and ensures its alignment with the evolving needs of society. While several studies have explored the behavioral aspects of waqf, a comprehensive and systematic approach remains essential. By employing bibliometric analysis, researchers can identify trends, gaps, and opportunities within waqf literature, thereby enhancing its quality and relevance (Jamil et al., 2024). Such analyses also provide valuable insights for policymakers, enabling them to create frameworks supporting waqf institutions' growth and sustainability.

This study aims to assess the chronological development and volume of research output on behavioral studies within the context of waqf literature over time. Furthermore, it seeks to uncover the key contributors to and the dominant themes in behavioral studies in waqf literature, as well as directions for future research.

Literature Review

Waqf

ICIHRM 2024

Exploring the Trend of Behavioral Studies in Waqf Literature: A Bibliometric Analysis

Waqf, deeply embedded in Shariah law, has long been a cornerstone of Islamic philanthropy. It involves the donation of movable or immovable property for charitable purposes, where the donor relinquishes ownership, dedicating the benefits to specific causes or beneficiaries. This concept is built on the principle of ongoing charity, which ensures that donors continue to receive spiritual rewards even after their death (Khatib, 2017; Savaş & Çiçek, 2024). Islamic jurisprudence provides a comprehensive framework for the establishment, management, and regulation of waqf, emphasizing transparency, accountability, and the ethical utilization of endowed assets (Arab et al., 2023). A fundamental feature of waqf is the principle of perpetuity, which mandates that endowed properties remain intact while their benefits are continuously directed toward the designated purposes (Khatib, 2017).

Historically, waqf has played a transformative role in fostering socio-economic development. During the Ottoman Empire, waqf institutions were instrumental in providing essential public services, including education, healthcare, and infrastructure. These institutions reflected the adaptability and significance of waqf in addressing the needs of society (Bulut & Korkut, 2019). Waqf also served as a tool for social solidarity, bridging gaps between the wealthy and the underprivileged while contributing to the overall well-being of communities. The flexibility of waqf allowed it to cater to diverse societal needs, enabling its continuous relevance throughout Islamic history.

In more recent times, the socio-economic contributions of waqf have continued to draw attention. Kahf (1999) explored the financing of awqaf property development and highlighted the institution's role in supporting welfare services during the peak of Islamic civilization. He identified four core objectives: emphasizing the importance of endowments in Islamic society, exploring historical funding methods for their establishment, evaluating their potential for generating new funds, and identifying ways to utilize public resources for additional funding. Similarly, Saduman and Aysun (2009) investigated the socio-economic role of waqf in Ottoman cities, where it supported public welfare through its religious and administrative functions. Both studies underscored the significant impact of waqf on society but noted the absence of a focus on contemporary innovations such as online waqf.

The relationship between waqf and poverty alleviation has been an important area of inquiry. M. Sadeq (2002) proposed that waqf institutions could enhance socio-economic development by promoting income generation, equitable property distribution, and social well-being. The study introduced a new approach to poverty analysis, suggesting that waqf could be a tool for addressing the socio-economic challenges of resource-poor communities. However, according to Amin et al. (2014), M-Sadeq's research relied heavily on analytical methods and lacked empirical data, highlighting the need for further investigation. Despite its merits, the study's focus on traditional waqf approaches diverged from the contemporary emphasis on innovations such as online waqf.

In modern contexts, waqf has evolved to address changing financial and social needs. One significant innovation is cash waqf, where money is endowed instead of physical property. Rusydiana & Devi, (2018) highlighted cash waqf as a promising Islamic financial product, particularly in Indonesia, where it was applied in mosques and supported community development. The study emphasized that cash waqf could reduce dependence on government funding and create alternative financial mechanisms. Similarly, Ayub et al., (2024) described cash waqf as a dual-purpose financial tool that serves as a charitable endowment

and a financial intermediary. Despite its potential, these studies noted the lack of empirical data and practical applications, underscoring the need for research that integrates innovative waqf models with modern economic systems.

Advancements in technology have also influenced waqf management. Abd Jalil et al. (2019) explored the integration of modern information management systems with waqf, demonstrating how these systems could enhance transparency, efficiency, and stakeholder trust. This technological integration addresses longstanding criticisms of waqf institutions, particularly regarding operational inefficiencies and lack of trust among stakeholders. Such innovations are critical for ensuring the continued relevance of waqf in the contemporary socio-economic landscape.

Challenges persist in the application and development of waqf. (Mohammad et al., 2006) examined limitations in the traditional concept of waqf, focusing on the principles of perpetuity and inalienability. The study proposed redefining perpetuity by valuing dedication rather than the physical assets themselves, offering a more flexible approach to waqf management. However, like earlier studies, it did not explore innovations such as online waqf and lacked survey-based methodologies. These omissions highlight a broader research gap that needs to be addressed to enhance waqf's effectiveness in contemporary contexts

Research Method

This study integrates bibliometric and content analysis to examine data from documents related to behavioral discussions in waqf literature. Bibliometrics is a statistical method that utilizes bibliographic information to analyze academic literature, including scientific articles, books, chapters, and conference papers (Nicolaisen, 2010). It provides key insights such as keyword co-occurrence, author collaboration, co-citation patterns, and geographical analysis, enabling the identification of various research areas (Secinaro et al., 2020). In this study, bibliometrics identifies areas of behavioral discussions in waqf literature where further discussion is valuable and explains theoretical perspectives, policy formulation processes, and future research directions (Kamila & Jasrotia, 2023). Building on methodologies from (Kholidah et al., 2022), the analysis unfolds in three stages: search mechanism, bibliometric analysis, and content analysis.

The study analyzed 105 documents on behavioral discussions in waqf literature from the Scopus database. Tools such as VOSViewer and Biblioshiny were employed to uncover key insights relevant to the field in these domains. For data collection, relevant papers were identified in the Scopus database using the terms “waqf”, “awqaf” “Islamic endowment” and “intention”, “behavior”, “adoption”) in abstracts, titles, and keywords resulting 105 documents.

In the bibliometric analysis, Biblioshiny provided insights into the development of behavioral discussions in waqf literature, including quantitative data, annual publication trends, and leading journals. It also highlighted author, institutional, and country productivity in the field. VOSViewer complemented this by identifying influential authors, institutions, and countries through co-authorship analysis and revealing research trends through co-occurrence analysis.

Content analysis was then conducted to elaborate on research trends identified in the clusters generated by co-occurrence analysis. This process involved carefully reviewing and synthesizing the articles to determine directions for future research.

Result and Discussion

Main Information

The bibliometric data (see Table 1), spanning 1999 to 2025, reflects a steady research output with no significant annual growth (0%). A total of 105 documents were published across 61 sources, with an average age of 4.64 years, indicating recent contributions. The documents have an average of 8.686 citations, suggesting moderate academic impact. Keywords Plus (154) and Author's Keywords (312) indicate thematic diversity across the dataset. Collaboration is evident, with 276 authors contributing and an average of 3.15 co-authors per document. However, only 18.1% of the publications involve international collaborations, suggesting the potential for greater global partnerships. Single-authored documents are relatively few, accounting for 23 documents and 19 authors. Articles dominate the document types (78), comprising 74.3% of the dataset, followed by book chapters (10) and conference papers (11), while reviews (5) and conference reviews (1) are scarce. The dataset indicates a collaborative and impactful body of work with opportunities to enhance international engagement and diversify document types further. The dataset's focus on journal articles highlights their central role in disseminating research findings, while the limited growth in publication trends suggests a stable but unexpanded output over the years.

Table 1. General Information of the Data

Category	Description	Results
Main Information	Timespan	1999:2025
	Sources (Journals, Books, etc)	61
	Documents	105
	Annual Growth Rate %	0
	Document Average Age	4.64
	Average citations per doc	8.686
	References	0
Document Content	Keywords Plus (ID)	154
	Author's Keywords (DE)	312
	AUTHORS	
	Authors	276
	Authors of single-authored docs	19
Authors' Collaboration	Single-authored docs	23
	Co-Authors per Doc	3.15
	International co-authorships %	18.1
Document Types	Article	78
	book chapter	10
	conference paper	11
	conference review	1
	Review	5

Source: Author elaboration from Biblioshiny-Bibliometrix

Figure 1 shows that behavioral discussion in waqf literature started to rise in 2017 and peaked in 2024. Meanwhile, Figure 2 highlights key publication outlets contributing to the research field. Leading the list is the **Journal of Islamic Marketing** with 14 documents, reflecting its strong specialization in the domain. The **ISRA International Journal of Islamic Finance** and the **International Journal of Islamic and Middle Eastern Finance** follow, each contributing 6 documents, emphasizing their focus on Islamic finance research. Other important sources include the **Journal of Islamic Accounting and Business Research** (4 documents) and the **Journal of Islamic Monetary Economics and Finance** (3 documents), showcasing the field's diversity. Contributions from **Lecture Notes in Networks and Systems** and **AIP Conference Proceedings** (2 documents each) highlight the role of conferences, while interdisciplinary sources like **Hamdard Islamicus** and **De Jure: Jurnal Hukum dan Syaria'h** expand the scope. Greater presence in high-impact journals could enhance research visibility and global relevance.

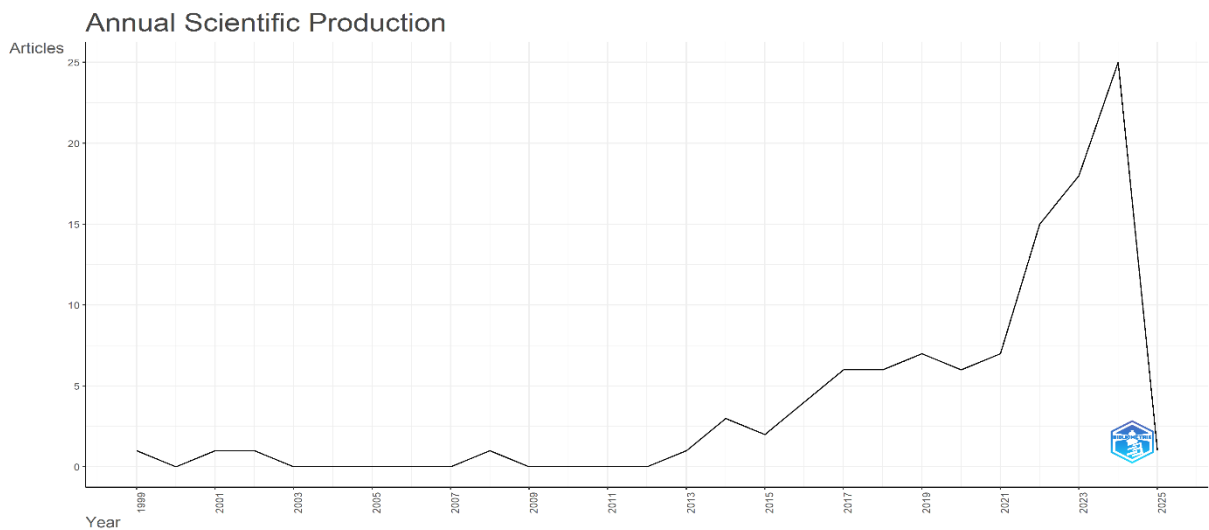


Figure 1. Annual production analysis

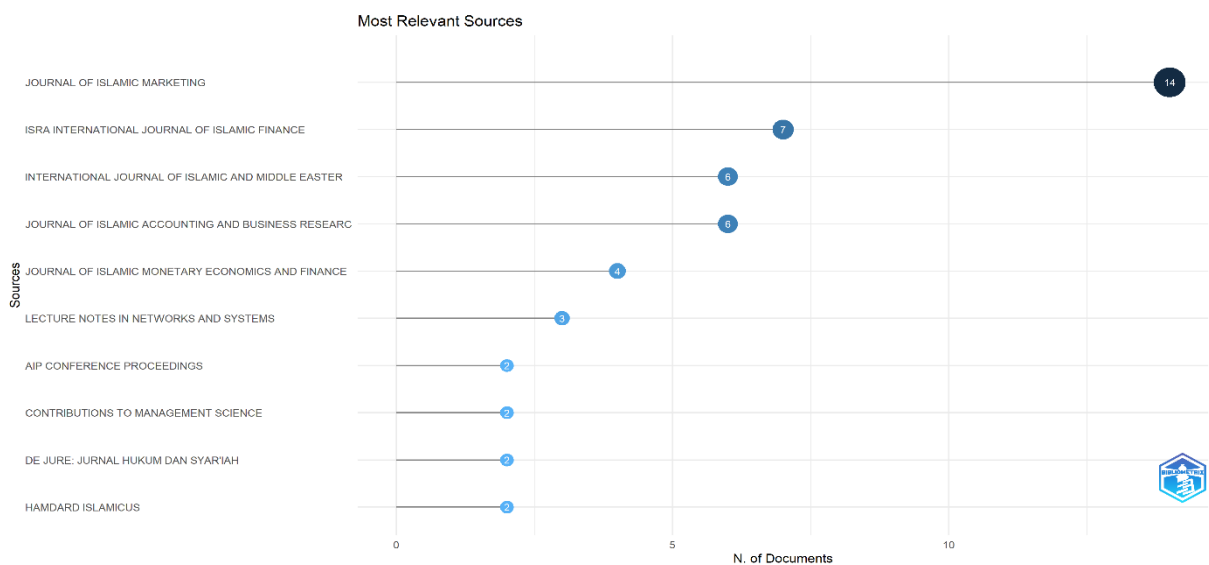


Figure 2. Source Analysis

Most Influential Authors, Institutions and Countries

The bibliometric analysis highlights the significant contributions of various authors, affiliations, and countries in the research field. The author analysis (see Figure 3) reveals a similar pattern of collaborative productivity. **Ismail S** emerges as the most prolific individual contributor, with five published documents, signifying their leadership role in the research field. Close behind, authors such as **Ratnasari RT**, **Shukor SA**, and **Anwar IF** have each contributed four documents, highlighting their significant involvement. A broader network of researchers, including **Aziz SA**, **Daud D**, and **Dhewanto W**, have each authored three documents, indicating a shared effort to advance knowledge in the field. This distribution suggests a collaborative research environment, where contributions are distributed across multiple researchers rather than concentrated in a small group. Such a pattern points to a healthy and diverse academic ecosystem that encourages shared intellectual efforts. The combination of prominent institutions and active researchers creates an environment ripe for innovation and discovery. Moving forward, fostering collaboration among these leading authors and institutions could enhance the depth and breadth of the research. Expanding partnerships with international researchers and organizations may also help diversify perspectives and methodologies, thereby increasing the field’s overall impact and relevance on a global scale. Together, the affiliations and authors’ contributions present a robust foundation for driving future advancements in the research domain.

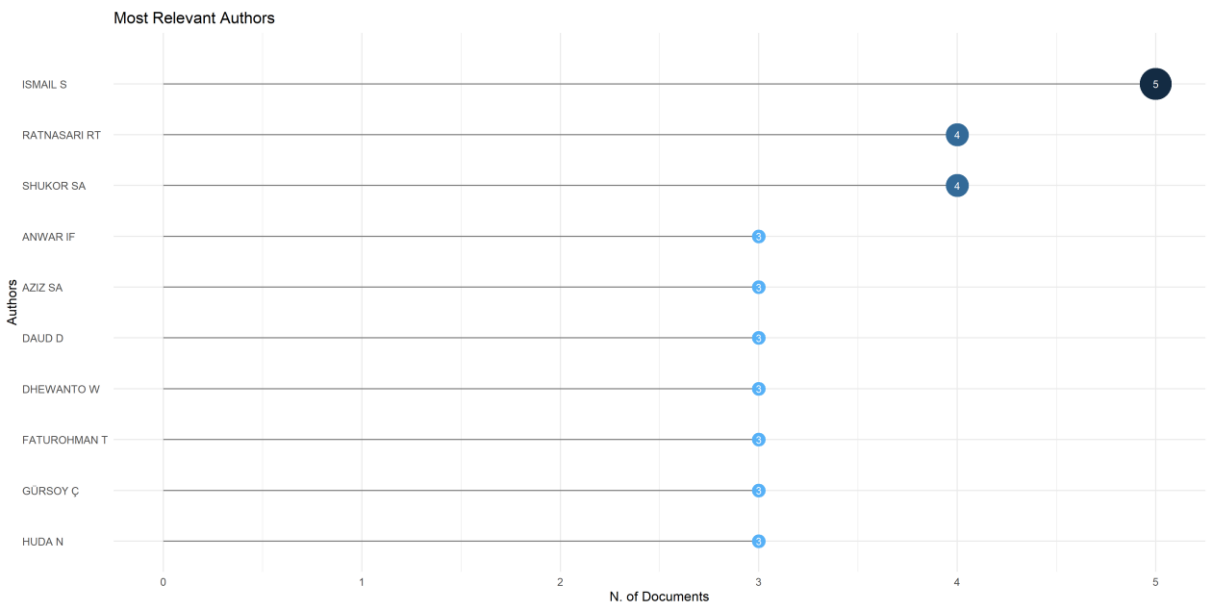


Figure 3. Author Analysis

Among the affiliations (see Figure 4), **Universiti Sains Islam Malaysia (USIM)** stands out as the leading contributor with 22 published articles, showcasing its central role in advancing this area of study. Following closely, **Universiti Malaysia Kelantan** and **Universitas Airlangga** have contributed 18 and 14 articles, respectively, reflecting their active participation in the research domain. Other institutions, such as **Universiti Teknologi MARA**, **Universiti Kebangsaan Malaysia**, and the **International Islamic University**

Malaysia, exhibit a moderate level of engagement, with publications ranging from 9 to 13 articles. Additionally, institutions like **Universiti Teknologi MARA Cawangan Melaka** and the **University of Malaya** have made smaller yet notable contributions with seven articles each. This distribution of contributions underscores the strong academic presence of Malaysian universities, indicating a regional focus on the subject matter. The dominance of Malaysian institutions suggests a wealth of expertise in the country, presenting opportunities for these universities to take the lead in shaping the research landscape further.

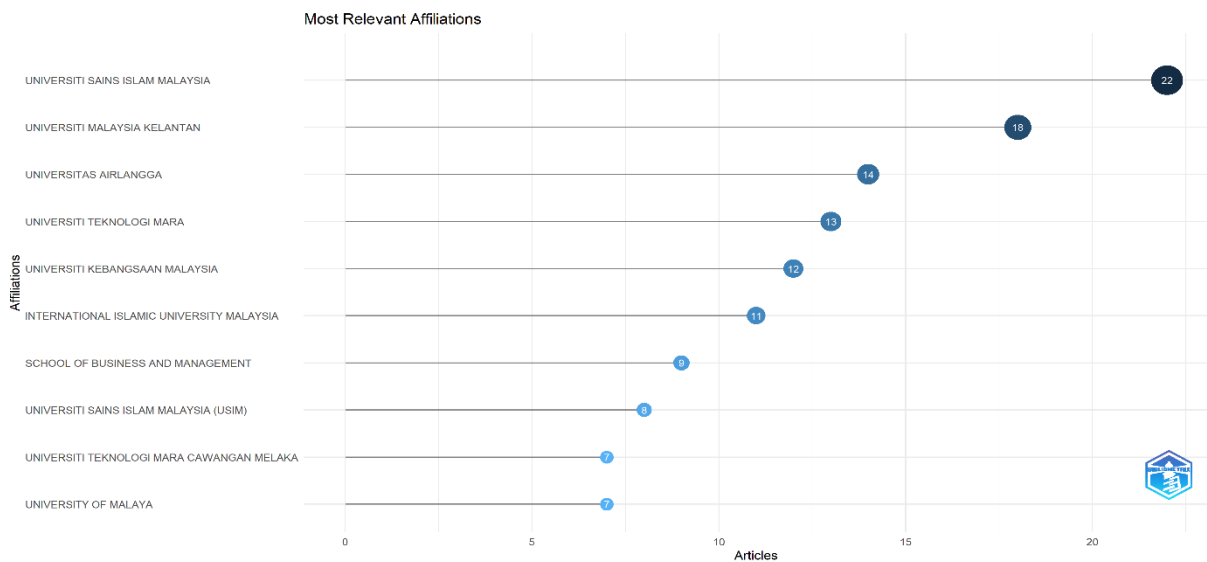


Figure 4. Affiliation analysis

Table 2 shows the 9 most productive countries in the publications related to behavioral discussions in waqf literature. **Malaysia** leads with 54 documents, showcasing its dominant role in the field, followed by **Indonesia** with 37 documents, indicating substantial academic activity. **Turkey** (8 documents) and **Brunei Darussalam** (3 documents) demonstrate moderate contributions, while **Morocco**, the **United Kingdom**, and **Saudi Arabia** each contribute 3 documents, reflecting smaller yet meaningful engagement. Emerging contributors include **Qatar** and **Nigeria** with 2 documents each. These results emphasize Southeast Asia's leadership in this research domain.

Table 2. Most Productive Countries

Countries	Documents
Malaysia	54
Indonesia	37
Turkey	8
Brunei Darussalam	3
Morocco	3
United Kingdom	3
Saudi Arabia	2
Qatar	2
Nigeria	2

Source: Author elaboration from Biblioshiny-Bibliometrix

Co-occurrence Analysis

The co-occurrence analysis (see Figure 5) highlights the relationships between various keywords across different clusters, providing insight into their connections. The **Red cluster** includes keywords like Blockchain, Indonesia, Islamic social finance, Malaysia, and Waqf, with "Waqf" being the most prominent, appearing 30 times and showing the strongest link strength (17). This suggests that Waqf is central to discussions around Islamic finance and blockchain technologies. The **Green cluster** focuses on Islamic finance, with "Cash waqf" as the most frequent keyword (23 occurrences) and the highest total link strength (18), indicating a strong association with the other terms in this cluster. This cluster underlines the importance of cash waqf in the context of Islamic finance and related financial instruments such as Sukuk.

In the **Blue cluster**, the keywords "Attitude," "Intention," and "Trust" are closely related, with "Intention" showing the highest frequency (7 occurrences) and strong linkages with other terms, suggesting that these psychological concepts are influential in shaping behaviors related to the study. Lastly, the **Yellow cluster** connects the concepts of "Education" and "Endowment," highlighting the financial support structures associated with education. Although both terms appear less frequently, they are still significant in understanding the broader context of financial and educational systems.

Overall, the analysis reveals that "Waqf" and "Cash waqf" are central to the dataset, with strong connections to various concepts in Islamic finance. The clusters demonstrate the relationships between key ideas, showing that Islamic finance, blockchain technology, and social finance play critical roles in the examined context.

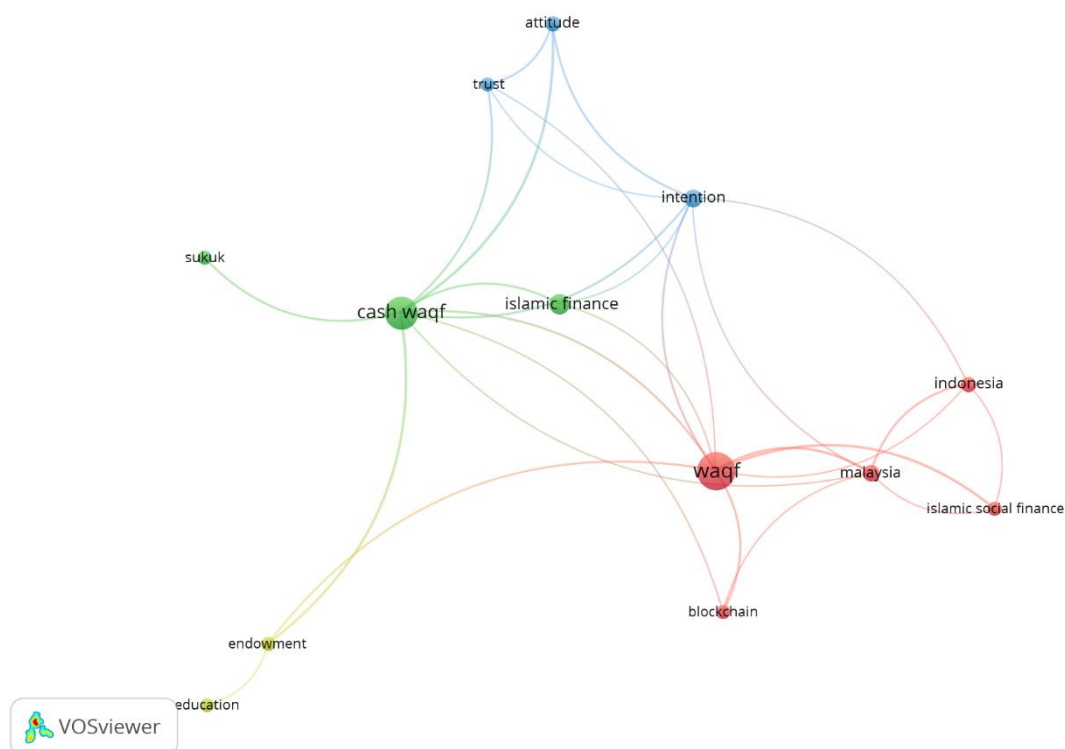


Figure 5. Co-occurrence analysis results

Research Trend

Adoption of Digital Waqf

Digital waqf technologies are revolutionizing waqf management by optimizing operations, enhancing accessibility, and promoting financial inclusivity. Studies reveal that trust, technology acceptance, and user behavior are pivotal in driving digital waqf adoption. Bonang et al., (2024), employing the Unified Theory of Acceptance and Use of Technology (UTAUT), found that performance expectancy, social influence, and perceived *ihsān* significantly influenced adoption among Indonesian Muslims. Trust played a critical role in shaping behavioral intentions, while effort expectancy and facilitating conditions were less impactful, underscoring the ethical motivations of donors from low-middle-income groups. Similarly, Zakariyah et al., (2023) highlighted the role of trust and social norms in fintech adoption for waqf in Malaysia, with less emphasis on awareness and perceived advantages. These findings underline the necessity of fostering trust and aligning digital platforms with users' values.

Behavioral studies further enrich the understanding of digital waqf adoption. Widiastuti et al. (2025) explored the attitudes and preferences of Indonesian Muslim millennials, integrating the Decomposed Theory of Planned Behavior (DTPB) and the Technology Acceptance Model (TAM). The study revealed that attitudes, environmental influences, and technological ease of use were pivotal in encouraging digital waqf participation, whereas religiosity had minimal impact, suggesting a generational shift in donation priorities. Supporting this, Asyari et al., (2024) found that attitudes, subjective norms, and perceived behavioral control mediated the relationship between knowledge and digital waqf intentions. While perceived ease of use and trust did not directly influence adoption, they enhanced individuals' attitudes toward digital waqf. These insights highlight the importance of designing user-centric platforms that align with the evolving values of younger demographics.

Emerging technologies like blockchain and crowdfunding-waqf models (CWM) are reshaping the landscape of waqf management. Blockchain's transparency, permanence, and accessibility make it ideal for enhancing trust and efficiency in waqf transactions (Azmi et al., 2024). Innovative models have proven effective in addressing societal needs, such as funding for families of children with Autism Spectrum Disorder (ASD). Digital waqf also supports wealth redistribution and social welfare by modernizing practices and broadening outreach. As Febriandika (2022) observed, perceived usefulness is the most significant factor influencing adoption, with strategies like waqf literacy campaigns and user-friendly platforms proving crucial for fostering engagement. Integrating these advancements ensures sustainable social and economic development while preserving Islamic values.

Determinants of Cash Waqf

Cash waqf has gained attention as a significant mechanism for socio-economic development, though its full potential remains untapped. Studies consistently highlight the importance of religiosity, trust, and attitudes in shaping behavioral intentions toward cash waqf contributions. Pitchay et al. (2015) emphasize the role of attitudes and subjective norms in influencing Malaysian employees' willingness to donate through salary deductions, with attitudes showing a stronger effect. Similarly, Najmuddin et al., (2023) and Masrizal et al.

(2023) identify religiosity as a key factor that enhances waqf literacy and positively impacts attitudes and intentions, making it a critical driver for encouraging participation across diverse demographics.

Trust in waqf institutions is another critical determinant of donor behavior. Abdul Shukor et al. (2019) found that the integrity and reputation of these institutions directly impact trust, leading to higher intentions to contribute. Huda et al. (2021) further supports this by showing that trust significantly influences salary-based waqf contributions, alongside religiosity and attitudes. Moreover, technological advancements have reshaped donation patterns. Chaerunnisa (2019) notes that millennials in Indonesia are more inclined toward online waqf platforms, with factors such as attitude, subjective norms, and perceived behavioral control playing a pivotal role in their willingness to contribute.

Economic and motivational factors also influence cash waqf contributions. Hassama & Nor Asmat Ismail (2023) highlights that higher income levels, reduced debt, and belief in the afterlife increase individuals' willingness to donate in Thailand. Meanwhile, Jatmiko et al., (2024) points out generational differences in the motivations for cash waqf, with religiosity and knowledge influencing intentions across age groups. Additionally, Rizal & Amin (2017) and Maulina et al., (2023) emphasize altruism, Islamic egalitarianism, and perceived benefits as foundational motivators, aligning with Islamic values of charity and equity. Together, these findings underscore the need for waqf institutions to build trust, leverage religiosity, utilize technology, and adopt tailored strategies to effectively promote cash waqf and enhance its contributions to community development.

Waqf Investment Determinants

Behavioral analysis of wealthy Muslims' participation in innovative waqf initiatives highlights critical insights and challenges, as explored across multiple studies. Maulina et al., (2024) identifies low trust, transparency, and financial literacy as key barriers to contributing to cash waqf-linked sukuk (CWLS) programs. Personal financial planning, accountability, and political influences also shape behavior, underscoring the need for enhanced Islamic bank roles, engagement, and innovative strategies. Hosen et al., (2022) suggests that leveraging digitization in CWLS fundraising could attract more investors and expand reach, emphasizing a Strength-Opportunity strategy to overcome stagnation.

Using the Theory of Planned Behavior, Sulaiman et al. (2024) reveals that attitudes, norms, and perceived behavior control significantly impact intentions to engage in waqf unit trust funds, with religiosity moderating moral norms. Berakon et al. (2022) further supports the relevance of trust and transparency in driving participation in Retail CWLS, showing that perceived usefulness and trust mediate behavioral intentions. Interestingly, religiosity was not found to enhance these relationships, suggesting broader investor appeal.

Ismael (2022) provides a quantitative framework to evaluate CWLS, specifically the Sukuk Waqf Indonesia (SWI) model. It assesses optimal impacts for stakeholders and highlights the importance of tailored strategies for both temporary and permanent waqf. Collectively, these findings emphasize trust, education, innovative models, and tailored engagement to address behavioral dimensions in advancing Islamic social finance initiatives.

Behavioral Dynamics and Governance of Waqf Institutions

Behavioral factors significantly influence the participation and management of waqf institutions. Hasan et al. (2019) highlights the distinct attitudes of Generations Y and Z, driven by trust, altruism, and personal satisfaction, as measured by the Waqf Generosity Index (WGI). Sobhan & Setiawan (2022) examines counterproductive behaviors within Muhammadiyah Waqf Institution, attributing them to emotional intelligence deficits and organizational climate challenges. These findings underscore the importance of addressing emotional and social dynamics in waqf management, as fostering trust, emotional intelligence, and supportive climates can enhance productivity and engagement within waqf institutions.

Governance plays a critical role in the success of waqf institutions. Abu Talib et al. (2020) discusses institutional pressures, such as government regulations and normative practices, that shape the adoption of standardized waqf accounting and reporting in Malaysia. Coercive pressures from regulatory bodies and normative pressures from professional standards pose challenges in achieving uniformity. Hasan et al. (2022) emphasizes that governance and voluntary information disclosure significantly enhance accountability and trust in waqf institutions, advocating for improved governance mechanisms to strengthen donor confidence. Together, these studies highlight the need for robust regulatory frameworks and transparent reporting practices to ensure effective governance.

The intersection of behavior and governance is critical to advancing waqf institutions. Sharip et al. (2023) underscores the impact of empathetic leadership, enhanced by the concept of Rahmah, in improving management effectiveness within waqf institutions. Sakina et al. (2024) demonstrates the relevance of positive accounting and decision usefulness theories in zurri waqf reporting, advocating for stewardship and accountability to achieve sustainable development goals. These findings indicate that strong leadership, informed by behavioral insights, and transparent governance systems are essential for waqf institutions to build trust, ensure accountability, and maximize their socio-economic impact. Addressing both behavioral and governance dimensions can drive the sustainable growth and effectiveness of waqf institutions.

Future Research Directions

Future research on behavioral analysis in waqf literature can explore several critical areas to further understand the factors influencing contributions to waqf programs. One potential avenue is to investigate the role of trust, literacy, and transparency in wealthy Muslims' contributions to cash waqf programs. As Maulina (2024) identifies, these factors act as significant barriers, and further research could explore how Islamic banks, as intermediaries, can help mitigate these challenges. Additionally, it would be beneficial to study the generational differences in contributions, considering how different generations—such as Baby Boomers, Gen X, Y, and Z—perceive waqf, particularly in relation to their religiosity, knowledge, and perceived behavioral control (Jatmiko, 2024). This research could provide insights into tailored strategies for engaging diverse age groups. Furthermore, the

motivational factors driving waqf-based entrepreneurs, such as self-commitment, entrepreneurial skills, and family support, warrant deeper exploration to understand how to incentivize wealthier Muslims to contribute to waqf programs (Maulina, 2024).

Another area for future investigation is the impact of digitalization and technology on waqf participation. Technologies such as blockchain, crowdfunding, and artificial intelligence are increasingly shaping the waqf landscape by providing more transparent and efficient mechanisms. Researchers could examine the factors influencing the adoption of these technologies in waqf programs, focusing on constructs like effort expectancy, compatibility, and trialability (Kasmon, 2024; Megat, 2024). Additionally, studying the behavioral intentions behind the use of digital cash waqf systems, particularly in regions like Jabodetabek, Indonesia, would offer valuable insights into how digitalization can drive participation in waqf initiatives (Hidayah, 2022).

Finally, exploring innovative waqf models could significantly contribute to understanding how to optimize waqf programs. Research on the crowdfunding-waqf model (CWM) and hybrid models combining cooperatives and waqf would shed light on their effectiveness in addressing liquidity constraints and financing idle waqf assets (Thaker, 2018; Ptchay, 2018). Future studies could examine how these models could be improved by leveraging new marketing and socialization strategies, with a particular focus on how religiosity moderates individuals' willingness to participate in waqf initiatives, as seen in the case of waqf unit trust funds (Sulaiman, 2024). These research directions would provide a comprehensive understanding of the behavioral dynamics that influence waqf contributions and offer strategies for enhancing the sustainability and reach of waqf programs.

Conclusion

The study of behavioral factors in waqf literature has experienced gradual growth, with notable developments since 1999. While research output has remained stable, behavioral discussions saw a significant rise post-2017, peaking in 2024. This trend reflects an increasing focus on understanding the socio-psychological and technological dimensions influencing waqf participation. Early studies focused primarily on traditional waqf forms, but recent advancements have incorporated digital waqf technologies, such as blockchain and crowdfunding, to modernize operations and broaden outreach. Behavioral studies have expanded to include factors like trust, religiosity, and generational differences, emphasizing their impact on cash waqf contributions and digital waqf adoption. This evolution marks a shift toward integrating behavioral insights into waqf practices, aligning with broader trends in Islamic finance and socio-economic development.

The field is characterized by collaborative research, with Ismail S emerging as the most prolific contributor, alongside notable authors like Ratnasari RT, Shukor SA, and Anwar IF. Malaysian institutions dominate, with Universiti Sains Islam Malaysia (USIM) leading with 22 publications, followed by Universiti Malaysia Kelantan and Universitas Airlangga. This regional concentration underscores Malaysia's leadership in waqf research. The dominance of Southeast Asia, particularly Malaysia and Indonesia, highlights a robust academic ecosystem focused on waqf studies, supported by regional journals such as the *Journal of Islamic Marketing* and the *ISRA International Journal of Islamic Finance*. These journals serve as key platforms for

disseminating waqf-related research, reflecting the region's expertise and commitment to advancing Islamic social finance.

Current research trends emphasize digital waqf technologies, such as blockchain and crowdfunding-waqf models, and their impact on enhancing transparency, trust, and participation. Behavioral determinants, including attitudes, subjective norms, and perceived behavioral control, are central themes, particularly in the context of cash waqf and digital platforms. Future research could focus on generational differences in waqf behavior, exploring how Baby Boomers, Gen X, Y, and Z perceive and contribute to waqf initiatives. Additionally, studies could investigate the role of trust, literacy, and transparency in overcoming barriers to participation, particularly for high-net-worth individuals. Exploring innovative waqf models, such as cooperative-waqf hybrids, and leveraging technology to optimize waqf management are promising areas for future inquiry. These directions aim to enhance the socio-economic impact of waqf programs while addressing the behavioral and technological dynamics that shape participation.

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