

FACTORS AFFECTING WAQF DECISION : SYSTEMATIC LITERATURE REVIEW

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Abstract

In this study, the authors examine the factors that influence waqf decisions. Using the Scopus and Google Scholar databases, the authors analyzed 21 published articles from 2019–2023 indexed by Scopus and sinta.kemdikbud.go.id to find out the factors that influence waqf decisions in the literature. Data were collected, reviewed, and evaluated before carrying out a systematic literature review analysis to support future research. Research findings on factors that influence waqf decisions include age, education, religiosity, attitude, subjective norms, knowledge, understanding, income, performance expectations, business expectations, crowdfunding platform facilities, social motivation, experience, trust in waqf institutions, and waqif perceptions. The factors that do not influence decisions are knowledge, employment, education, information media, the distance to the location of the waqf institution, trust in the waqf institution, fundraising strategy, and social influence. This study examines articles from the last five years, and subsequent studies can use articles from the last ten years so that they can find out the determinants of waqf decisions. This study can provide social implications for waqf stakeholders, for example, waqf institutions, waqifs, and waqf recipients, to increase waqf acceptance.

Keywords: decision, waqf, influence, waqif.

INTRODUCTION

Waqf has a broad contribution to make to society in terms of worship, da'wah, education, economic empowerment, environmental conservation, and increasing welfare (Badan Wakaf Indonesia, 2022). The potential of waqf assets in Indonesia year, and there are 52 thousand hectares of waqf land Badan Wakaf Indonesia (2022), while the potential for cash waqf reaches Rp. 180 trillion (Saptono, 2019). The Indonesian Waqf Board (BWI) reports receipt of cash waqf of Rp. 1.4 trillion as of March 2022, but this acquisition is around half a percent of the total potential (KOMINFO RI, 2022).

The gap between acquisition and waqf potential in Indonesia is related to the public's perception of waqf Fauziah & El Ayyubi (2019); Diniyah (2021); Huda et al. (2019), lack of socialization of waqf from the government (Saib & Harwina, 2021), The management of waqf and nazir institutions is not yet professional Latif et al. (2022) and there is no integrated data related to waqf that shows developments in waqf performance (Saptono, 2019). Perceptions of waqif have an effect on increasing the realization of cash waqf Iman et al. (2021), collection of cash waqf funds by utilizing advances in digital payment technology Rahma et al. (2021), and salary cuts (Dewi et al., 2022).

Waqf research has increased because waqf keeps up with the times (Ramdani, 2021). Several bibliometric studies and literature studies discuss the governance of waqf institutions Zulkifli et al. (2022), waqf and the environment Anam et al. (2022), sustainable development, regional planning, and information management Misbah et al. (2022), accountability of waqf institutions (Assegaf & Sawarjuwono (2013) and social finance institutions Alshater et al. (2022), basics of waqf and analysis of cash waqf (Uluyol et al., 2021). Literature studies on the factors that influence waqif for waqf are not yet available. Therefore, this study collects literature on the factors that influence waqif to make waqf decisions. This study seeks to answer two main research questions:

RQ1: What factors influence waqif positively to make waqf decisions?

RQ2: What factors influence waqif negatively to make waqf decisions?

This research collects articles related to factors that influence waqf to make waqf decisions from the Scopus and Google Scholar databases. The selection of articles began with a search for articles related to waqf decisions, behavior, decision-making, and waqf systematic literature reviews, and found 109 articles from 2019–2023. After a series of selection processes were carried out, there were only 21 articles. This systematic literature review examines factors that influence and not influence waqf decisions. This study can provide social implications for waqf stakeholders, for example, waqf institutions, waqifs, and waqf recipients, to increase waqf acceptance.

LITERATURE REVIEW

Waqf

Waqf comes from the verb "wa-qa-fa", which means to stop, prohibit, prevent, and restrain (Misbah et al., 2022). Law of the Republic of Indonesia number 41 of 2004 stipulates that waqf is a legal act of a wakif to separate and/or surrender part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to sharia.

Waqif

Waqif, according to the Law of the Republic of Indonesia No. 41 of 2004, is a party that donates his property. According to the public's perception of waqf in Indonesia, the assets that are donated are immovable objects, for example, land and buildings, to be used as mosques or schools, and their utilization is in accordance with the waqif's will. (Sakina et al., 2022). According to the Law of the Republic of Indonesia No. 41 of 2004, movable objects can become waqf objects such as money, precious metals, securities, vehicles, intellectual property rights, and lease rights that can be managed and developed productively for the welfare of the people.

Decision-Making Theory

One theory of decision-making is the theory of riskless choice (Edwards, 1954). The riskless choice theory assumes that humans are rational in making decisions and maximizing utility (Edwards, 1954). Decisions are the activities of choosing the existing options based on logic or consideration, the obligation to choose the best, and the goals achieved (Fahrudin, 2021).

RESEARCH METHOD

The approach that the author uses to analyze the relevant literature in this study is a systematic literature review that uses scientific procedures, is transparent, and can be repeated (Di Vaio et al., 2023). The research methodology consists of two phases: a) identifying, reading, and interpreting related publications; and b) carrying out a bibliometric evaluation of the selected papers. In line with the procedure recommended by the Preferred Reporting Items for Systematic Review and Meta-Analyses (PRISMA) method, the authors carried out four steps in the initial stage. They are. (1) identification of published papers from the repository; (2) paper screening; (3) selection of relevant papers based on feasibility; and (4) finalization and inclusion of papers for analysis. (Di Vaio et al., 2023).

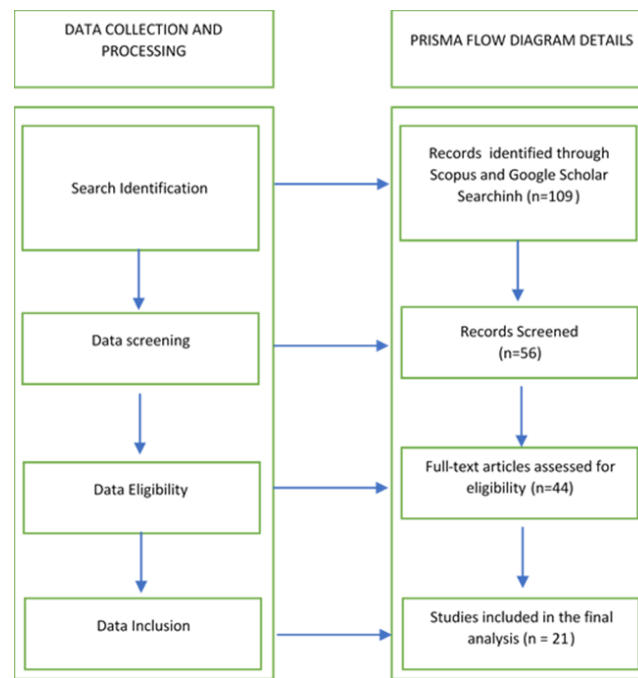


Figure 1. Preferred Reporting Items for Systematic Review and Meta-Analyses (PRISMA) method

The first stage begins with the selection of the Scopus and Google Scholar databases. To collect articles about waqf decisions, the authors chose articles from 2019–2023. The selection of relevant articles focuses on waqf decisions with specific keywords such as "waqf decisions", "waqif decisions", "waqf behavior", "waqif behavior", "waqf considerations" "decision" and "waqf", "behavior" and "waqf" and "systematic literature on waqf". Keyword exploration resulted in 109 articles, which were then entered.

The second stage, was where articles were filtered and selected to become 56 articles. In the third stage, relevant articles were selected and their content was analyzed from the abstracts. Analyzing the contents of the abstract carefully allows the author to organize the data in a

repeatable manner and emphasizes the relevance of each article to the theme presented in the author's research into 44 articles.

The final stage of the study centers on each scientific paper, where the author thoroughly examines each paper to determine important areas related to the theme under study. The author reviewed author data and removed duplicates and extraneous articles, resulting in a final list of 21 articles.

RESULTS AND DISCUSSION

Keyword analysis

After conducting keyword analysis of 20 items in the VOSviewer application, the authors produced a conceptual map that describes the interrelationships between the keywords included in the database search. The visualization of the keyword network and the results of the analysis show that there are three clusters in red, blue, and green with 113 links.

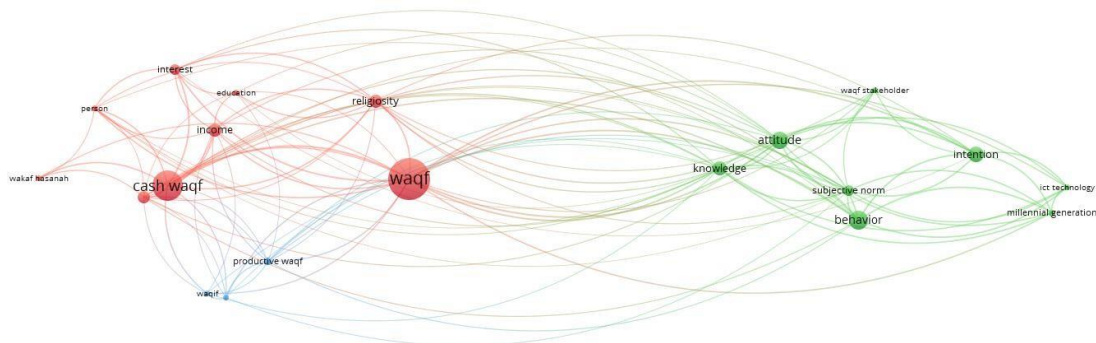


Figure 2. Network visualization showing three clusters

Recent studies

The overlay depiction shows the latest research discussing technology, the millennial generation, attitude, intention, subjective norms, waqf stakeholders, and knowledge.

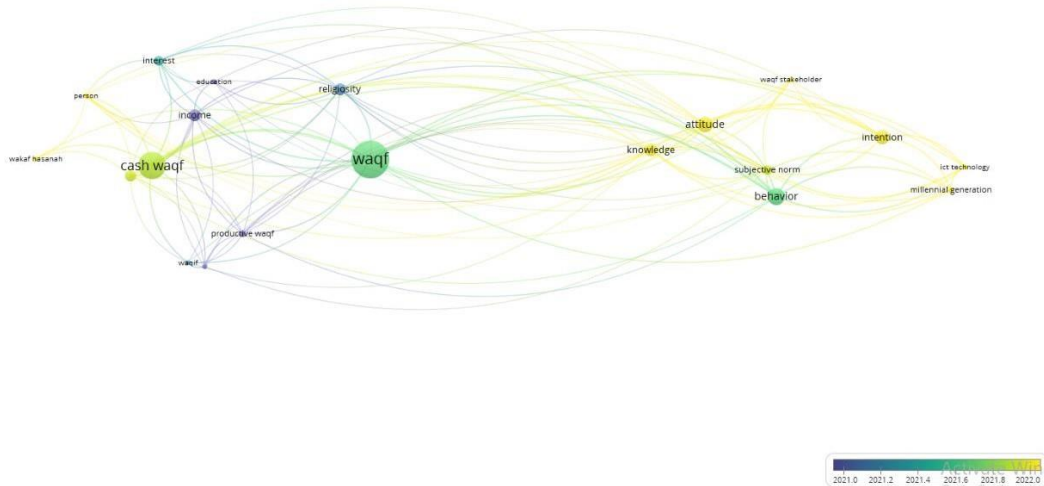


Figure 3. Overlay visualization of keywords

Year of Publication

There are 21 articles published from 2019 to 2023 concerning the factors that influence a person's waqf, with details in the table below.

Table 1. Distribution of articles by year of publication

Year of Publication	Number of Article	Percentage
2023	1	4,76%
2022	10	47,62%
2021	7	33,33%
2020	1	4,76%
2019	2	9,52%
Total	21	

Source: data processed by the author

Publication journal

The most published articles were in the Sinta 2 indexed Al-Muzara'ah journal, with 3 articles, and 1 article in the Scopus Q2 indexed Journal of Islamic Accounting and Business Research.

Table 2. Distribution of articles by journal

Journal	Frequency	Indexed
Journal of Islamic Accounting and Business Research	1	Q2
Jurnal Aplikasi Bisnis Dan Manajemen	1	SINTA 2
Al-Muzara'ah	3	SINTA 2
Ekulilibrium : Jurnal Ilmiah Bidang Ilmu Ekonomi	1	SINTA 2
Jurnal Penyuluhan	1	SINTA 2
Jurnal Ilmiah Ekonomi Islam	1	SINTA 3



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Journal	Frequency	Indexed
IQTISHADIA Jurnal Ekonomi & Perbankan Syariah	1	SINTA 3
Iltizam Journal of Shariah Economic Research	1	SINTA 4
Jurnal Informatika Ekonomi Bisnis	1	SINTA 4
APTISI Transactions on Management (ATM)	1	SINTA 4
Islamic Economics Journal	1	SINTA 4
JIIP - Jurnal Ilmiah Ilmu Pendidikan	1	SINTA 4
Jurnal Riset Ilmu Ekonomi Dan Bisnis	1	SINTA 4
Panangkaran: Jurnal Penelitian Agama Dan Masyarakat	1	SINTA 4
Al-Awqaf: Jurnal Wakaf Dan Ekonomi Islam	2	SINTA 5
FINANSIA : Jurnal Akuntansi Dan Perbankan Syariah	1	SINTA 5
Among Makarti	1	SINTA 5
Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan	1	SINTA 5
Total	21	

Source: data processed by the author

The findings of the analysis

The findings of independent variables that influence waqf decisions are presented in table 3.

Table 3. The findings of the analysis

No.	Author	Title Article	Findings
1	Haron, H., Mat Nor, F., Johari, F., Misbah, H., & Shafii, Z.	Factors influencing the behavioural intention to accept benefidonor concept among stakeholders of Waqf.	A favorable and significant relationship between attitudes, subjective norms, and perceived behavior control was discovered. The impression of justice and the attitude of adopting the concept of generosity were found to have a significant and beneficial influence on the antecedents of attitude, although knowledge and religion were not. Due to the fact that all of the respondents were Muslims, there was little variance in their level of religiosity and awareness of waqf goods and services, which could have produced negligible results.
2	Ainulyaqin, M. H., Sr, A., & Done, A. M. P.	Determinants Of Waqf Interest In Jakarta Al-Azhar Waqf Institution.	The interest in making a waqf donation is positively and significantly impacted by the religiosity variable. The intention to donate waqf is positively, but not significantly, impacted by the income variable. The intention to donate waqf is negatively and negligibly impacted by job and educational characteristics.



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No.	Author	Title Article	Findings
3	Amin Abdul Rohman	Pengaruh Religiusitas, Pengetahuan, Perspesi, Pendapatan, dan Media Infomasi terhadap Minat Wakaf Uang Masyarakat Kota Bandung	The intention to endow money in Bandung City is positively impacted by the variables of religiosity, income, and perspective. The residents of Bandung City's interest in cash waqf is not positively impacted by knowledge and information media variables.
4	Dewi, R., Kamarni, N., & Andrianus, F.	Analisis Dampak Pemotongan Gaji untuk Wakaf terhadap Perilaku Aparatur Sipil Negara.	The State Civil Apparatus of the Ministry of Religion in Padang City's cash waqf apparatus behaves differently as a result of the variable attitudes, subjective norms, and religiosity.
5	Fatkhan, F., & Anwar, M. K.	Pengaruh literasi dan pendapatan terhadap keputusan berwakaf uang melalui LKS-PWU di Kota Surabaya.	Variables income and cash waqf literacy levels are related to or have an impact on cash waqf decisions.
6	Irawati, I., Hudaya, C., & Hasri, D. A.	Analisis Faktor-Faktor yang Mempengaruhi Keberhasilan Dana Abadi Berbentuk Wakaf Tunai di Perguruan Tinggi Swasta.	The interest in endowment funds in the form of cash waqf is influenced by factors such as religious, social impact, and facility condition. The interest in monetary waqf, however, is unaffected by the varying attitudes, subjective norms, beliefs, and fundraising tactics.
7	Irfany, M. I., Albajili, A. N., & Nurhalim, A.	Faktor-faktor yang Memengaruhi Keputusan Masyarakat dalam Memilih Wakaf Uang.	People's decisions to select cash waqf are significantly influenced positively by factors like as knowledge of cash waqf, information accessibility, and ease of waqf. People's decisions to choose cash waqf are significantly impacted negatively by the variable of trust in the LKSPWU.
8	Latif, A., Lesmana, M., Ahmad, R. A., & Julian, A.	Student Contributions in Waqf Are Reviewed Through Factors of Religiosity, Knowledge, and Financial Attitudes.	Students' decisions to make endowments are influenced by elements related to their spiritual or religious understanding rather than the knowledge variable.
9	Meilinia Rositanti, & Neneng Hasanah.	Hal-Hal yang Memengaruhi Keputusan Wakif untuk	The waqif's decision to endow funds is positively influenced by knowledge and cash waqf income variables. The waqif's decision to endow money is not



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No.	Author	Title Article	Findings
		Berwakaf Uang di Kabupaten Purworejo.	significantly impacted by the education variable, information media. Age has a detrimental impact on the waqif's decision to endow funds. In other words, the decision to endow money is inversely proportionate to the wakif's age. The majority of respondents in the younger age group comprehend monetary waqf, while the majority of respondents in the older age group do not. This is most likely due to the fact that money is a relatively recent waqf object in Indonesia.
10	Rohmat Fadlil, N., Effendi, J., & Sutarto, E.	Analisis Faktor-Faktor yang Mempengaruhi Sikap dan Keputusan Wakif dalam Berwakaf Produktif di Indonesia (Studi Kasus di Dompot Dhuafa).	Government regulations, the credibility of waqf institutions, and waqif income all have a positive and significant influence on waqif attitudes. Attitude, religiosity, knowledge, and education of the wakif have no influence on the waqf decision.
11	Zawawi, A. A., Mariyanti, T., & Sari, S. N.	Factors That Influence The Intention of The Millennial Community to do Waqf With a Modification of Theory Planned Behavior Approach.	Attitudes, religiosity, subjective norms, use of technology, and intentions have a positive and significant effect on the millennial generation's intention to make waqf. Knowledge has no significant effect on the intention of the millennial generation in waqf.
12	Diniyah, F.	Faktor yang Mempengaruhi Niat Perilaku Muslim Menggunakan Platform Crowdfunding Waqf: Teori UTAUT Model.	The variable performance expectations, business expectations, and facility conditions have a positive and significant effect on waqif intentions through the waqf crowdfunding platform. While the social influence variable has no positive or significant effect.
13	Hasyim, F., & Nurohman, Y. A.	Adopsi Teori Perilaku Berencana dalam Menganalisis Niat Melakukan Wakaf Tunai.	Attitudes and experiences influence a person's intention to perform cash waqf. Subjective norms have no effect on a person's intention to perform cash waqf.
14	Iman, N., Santoso, A., & Kurniawan, E.	Wakif's Behavior in Money Waqf: an	Attitudes, subjective norms, religiosity, and experience have a positive influence on waqf intentions.



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No.	Author	Title Article	Findings
		Approach to Theory of Planned Behavior.	
15	Latif, A., Haryadi, I., & Susilo, A.	Pengaruh Pemahaman Wakaf Terhadap Niat Berwakaf Tunai Jama'ah Masjid di Kecamatan Kota Ponorogo.	The variables of basic understanding of waqf, understanding of the benefits of waqf, and understanding of waqf law collectively affect a person's intention or interest in waqf.
16	Nadya, P. S., & Iqbal, M.	Pengaruh Karakteristik Calon Wakif dalam Keputusan Berwakaf Uang.	Variables of education, age, and activities Studying religion is one of the main factors that causes a person to endow money.
17	Rahma, M., Najib, M., & Saptono, I. T.	Analisis Intensi Wakif Gen Y Dalam Gerakan Digital Berwakaf Uang Atau Melalui Uang Di Indonesia.	Variables that significantly influence the use of digital payment services for cash waqf, namely habit, performance expectancy, perceived security, hedonic motivation, price value, effort expectancy, social influence, and facilitating conditions.
18	Yulianti, D.	Pengaruh Pengetahuan, Tingkat Pendapatan, dan Tingkat Pendidikan Terhadap Minat Masyarakat Berwakaf Uang.	Knowledge and income variables have a positive and significant effect on the public's interest in cash waqf. Meanwhile, the variable level of education has a negative and insignificant effect on people's interest in cash waqf.
19	Mahdiah, N., Hasanah, N., & Nursyamsiah, T.	Factors Effecting Waqif's Decision in Selecting Productive Waqf (Case Study at Dompot Dhuafa Republika).	Understanding has a positive influence on a person's waqf, while subjective norms and age do not have a negative effect on waqf decisions.
20	As Shadiqqy, M.	Pengaruh Pendapatan, Religiusitas, Jarak Lokasi, Tingkat Pendidikan dan Akses Informasi Terhadap Minat Masyarakat untuk Berwakaf Uang di Badan Wakaf Uang Tunai MUI DIY.	Income variables, religiosity, distance to location, education level, and access to information have no effect on people's interest in cash waqf at BWU/T MUI DIY.
21	Fauziah, S., & El Ayyubi, S.	Faktor-faktor yang Memengaruhi Persepsi	The variable of understanding and social motivation has a positive influence on

No.	Author	Title Article	Findings
		Wakif terhadap Wakaf Uang di Kota Bogor.	people's perceptions of accepting the concept of cash waqf. The variables of education, religiosity, and information media do not significantly determine the chances of someone receiving the concept of cash waqf.

Source: data processed by the author

Interpretation

The waqf element, based on Law Number 41 of 2004, consists of waqif, nazir, waqf property, waqf pledge, allotment of waqf property, and waqf period. Waqif includes individuals, organizations, and legal entities, as well as nazir, which includes individuals, organizations, and legal entities. The discussion of waqf decision research focuses on the perceptions of waqif and nazir. Factors that influence a waqif decision to waqf include age, education, and religiosity Nadya & Iqbal, (2021), attitudes, subjective norms Haron et al. (2023); Ainulyaqin et al. (2022); Dewi et al. (2022), understanding Latif et al. (2021), knowledge Haron et al. (2023); Amin Abdul Rohman (2022); Yulianti (2021), income Ainulyaqin et al. (2022); Amin Abdul Rohman (2022); Fatkhan & Anwar (2022) and waqif perceptions (Amin Abdul Rohman, 2022). Nazir factors influence waqf decisions, among others performance expectations, business expectations, crowdfunding platform facilities Rahma et al. (2021), social motivation Fauziah & El Ayyubi (2019), experience Hasyim & Nurohman (2021); Iman et al. (2021), trust in waqf institutions (Irfany et al. 2022).

Factors that do not influence a person to make waqf include knowledge Amin Abdul Rohman (2022); Rohmat Fadlil et al. (2022); Zawawi et al. (2022); Latif et al. (2022), profession, education Ainulyaqin et al. (2022); Yulianti, (2021), age Mahdiah (2019); Meilinia Rositanti & Neneng Hasanah (2022), information media Meilinia Rositanti & Neneng Hasanah (2022); Ash-Shiddiqi (2019), distance to the location of the waqf institution Ash-Shiddiqi (2019), trust, fundraising strategies for waqf institutions Irawati et al. (2022), and social influence (Diniyah, 2021).

CONCLUSION

The conclusion of the research above is that there are factors that influence and do not influence the decision to make a waqf for someone. These factors can be used by both government and private waqf institutions to increase waqf revenue in Indonesia. There are important factors whose results are different, namely the waqf's trust in waqf institutions; this can be a concern for waqf institutions to improve their performance.

This study has a few limitations and suggestions for future research. The publications obtained did not describe worldwide realities regarding the considerations people take into account when making waqf judgments because they only covered Malaysia and Indonesia. To determine whether other predictor variables, such as waqf knowledge, information media, auditors' opinions on waqf institution financial reports, waqf institution trust, and crowdfunding tactics, have a role in influencing waqf decisions, future research can look at these variables.



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