

ENHANCING FAMILY WAQF PARTICIPATION THROUGH WAQF LITERACY AND INSTITUTIONAL TRUST AMONG MALAYSIAN MUSLIMS

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Abstract

This study examines the factors influencing Muslim participation in family waqf in Malaysia, with particular attention to perception, understanding and trust in waqf institutions. Unlike general waqf, which is commonly established for broader public or charitable purposes, family waqf allows the benefits of endowed assets to be directed initially to family members or descendants while preserving the long-term charitable purpose of waqf. This distinctive feature makes family waqf relevant not only as an instrument of Islamic social finance but also as a mechanism for intergenerational wealth preservation and Islamic estate planning. Despite the continued development of waqf institutions in Malaysia, participation in family waqf remains relatively limited. This suggests that participation may depend not only on religious motivation, but also on how well individuals understand family waqf, perceive its benefits and trust the institutions responsible for its management. A quantitative survey was conducted among 400 Muslim respondents selected through purposive sampling. Data were analysed using SPSS through reliability analysis, Exploratory Factor Analysis (EFA), regression and mediation analysis. The findings indicate that perception, understanding and institutional trust were significantly associated with participation in family waqf. The results further highlight the importance of strengthening family waqf literacy and public understanding through clearer information, continuous education and greater institutional transparency. These findings provide useful insights for waqf institutions and policymakers in developing more effective strategies to encourage sustainable participation in family waqf.

Keywords: Family Waqf; Waqf Literacy; Islamic Financial Education; Waqf Participation; Institutional Trust

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INTRODUCTION

Family waqf is a distinctive form of waqf in which the benefits of endowed assets are initially designated for the founder's family members or descendants (Sadique et al., 2016; Suhaimi, 2018). Unlike general waqf, where the benefits are primarily directed towards wider public or charitable purposes, family waqf gives priority to specified family beneficiaries while preserving the long-term charitable nature of the endowed property (Sadique et al., 2016; Suhaimi, 2018). This arrangement

allows family waqf to serve both family and social purposes by providing financial support to descendants, preserving family assets across generations and, where stipulated, extending the benefits to the wider community (Mohamad, 2018; Sadique et al., 2016). In this sense, family waqf is not merely a variation of general waqf but also represents an important mechanism for intergenerational wealth preservation and Islamic estate planning (Maulina et al., 2023; Shaikh et al., 2022).

In Malaysia, the development of waqf institutions has shown encouraging progress, particularly through improvements in governance, asset management and the introduction of various waqf initiatives. However, greater institutional development does not necessarily translate into stronger public participation in family waqf. Compared with more widely recognised forms of waqf, family waqf remains less visible and may not be clearly understood by the wider Muslim community, particularly in relation to its purpose, beneficiary structure and role in family wealth planning. This suggests that strengthening family waqf requires more than institutional development alone. Public understanding, access to relevant information and confidence in the institutions responsible for managing waqf may also shape an individual's willingness to participate (Kamaruddin et al., 2022; Hasbulah et al., 2023).

The challenge of increasing participation in family waqf can also be viewed as an issue of public understanding and education. Limited knowledge of how family waqf operates may create uncertainty, particularly regarding its implementation, the rights of family beneficiaries and its differences from other Islamic estate planning instruments such as *hibah* and *wasiat* (Daud et al., 2024). For many individuals, willingness to participate may therefore depend on whether they have sufficient information to understand how family waqf can be established, managed and sustained across generations. In this context, family waqf literacy becomes important because it helps individuals move beyond general awareness of waqf towards a clearer understanding of its practical application within family wealth planning (Hasbulah et al., 2023; Pitchay et al., 2021; Mujahidah & Rusydiana, 2023).

Most previous studies on waqf participation have examined factors such as religiosity, moral values, knowledge and individual attitudes in explaining the willingness to participate in waqf (Hasbulah et al., 2023; Kasri & Chaerunnisa, 2022). These studies have contributed to a better understanding of waqf participation, particularly in the context of cash waqf and general charitable giving. However, their findings may not fully explain participation in family waqf, which involves a more specific arrangement concerning family beneficiaries, intergenerational wealth and the long-term management of endowed assets.

In the context of family waqf, the decision to participate may involve considerations beyond religious motivation. Individuals may also consider whether they understand how family waqf works, whether they perceive it as relevant to their family and estate planning needs, and whether they trust the institution responsible for managing the endowed property. These considerations are particularly important because family waqf involves both personal and institutional dimensions. While the decision begins with the individual or family, its sustainability depends partly on how effectively the endowed assets are managed over time. Perception, understanding and institutional trust may therefore provide a more focused explanation of participation in family waqf (Kamaruddin et al., 2022; Saad et al., 2023).

Despite growing scholarly interest in waqf and Islamic social finance, the literature focusing specifically on family waqf remains relatively limited (Daud et al., 2024). Much of the existing literature discusses waqf in broader contexts, while family waqf is often treated as part of the wider

waqf framework rather than examined as a distinct form of intergenerational wealth and estate planning (Qurrata et al., 2024). This leaves an important gap because the beneficiary structure, purpose and long-term considerations of family waqf differ from those of general waqf. As a result, findings derived from broader waqf settings may not fully capture the factors that shape an individual's decision to participate in family waqf.

A further gap concerns how the factors associated with family waqf participation are examined. Existing studies have generally discussed knowledge, perception, religiosity or institutional trust as individual determinants of waqf participation (Kasri & Chaerunnisa, 2022; Kamaruddin et al., 2022; Saad et al., 2023). Less attention has been given to how these cognitive and institutional factors operate together in the specific context of family waqf. In particular, there remains a need to understand whether a positive perception of family waqf translates directly into participation or whether this relationship is strengthened through a better understanding of how family waqf operates.

Addressing these gaps, the present study examines family waqf participation through three interrelated factors: perception, understanding and institutional trust. It also examines the mediating role of understanding in the relationship between perception and participation. By focusing specifically on family waqf rather than waqf participation in general, the study provides empirical evidence on how individual understanding and institutional confidence may work together in shaping participation among Muslims in Malaysia.

Accordingly, this study examines the factors associated with participation in family waqf among Muslims in Malaysia, with particular attention to perception, understanding and institutional trust. It also examines whether understanding plays a mediating role in the relationship between perception and participation. Rather than approaching waqf participation only from a broader religious or charitable perspective, this study focuses specifically on family waqf and considers how individual understanding and confidence in waqf institutions may shape the decision to participate. In doing so, the study contributes to the existing literature by providing empirical evidence on family waqf participation within the Malaysian context and by bringing cognitive and institutional factors into a single analytical framework. From a practical perspective, the findings may assist waqf institutions and policymakers in developing more targeted educational, communication and governance strategies to strengthen public understanding, institutional trust and sustainable participation in family waqf.

OBJECTIVES

1. To identify the level of perception, understanding, trust in waqf institutions and participation of the Muslim community in family waqf in Malaysia.
2. To analyze the relationship between perception, understanding, trust in waqf institutions and participation of the Muslim community in family waqf.
3. To examine the mediating role of understanding in the relationship between perception and participation in family waqf.

METHODOLOGY

This study employed a quantitative approach using a survey method to examine perception, understanding, institutional trust and participation in family waqf. A structured questionnaire was used to collect data from respondents, as this approach allows the variables to be measured systematically

and analysed statistically. The survey method was also considered appropriate for examining how respondents' understanding and knowledge of family waqf relate to their participation.

Study Sample

The respondents were Muslims in Malaysia aged 18 years and above who had at least some basic exposure to waqf or Islamic estate planning. Purposive sampling was used to ensure that the respondents had relevant exposure to the subject being studied. Data were collected through an online questionnaire using Google Forms, which was distributed through social media platforms and community networks related to waqf and Islamic finance. The data collection was conducted over three months, from January to March 2026. Before completing the questionnaire, respondents were informed that their participation was voluntary and that all information provided would remain confidential and be used solely for academic purposes.

A total of 400 respondents participated in the study. This sample size was considered adequate for the statistical analyses employed, particularly Exploratory Factor Analysis (EFA) and regression analysis. Hair et al. (2021) suggest that larger samples generally provide more stable estimates in factor analysis, while Krejcie and Morgan (1970) indicate that approximately 384 respondents are sufficient for studies involving large populations. Therefore, the sample of 400 respondents was considered appropriate for the purposes of this study.

Research Instruments

Data were collected using a structured questionnaire based on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire covered four main constructs: perception, understanding, institutional trust and participation in family waqf. Initially, each construct consisted of five items adapted and modified from previous studies on waqf, Islamic social finance and participation behaviour. The items were adjusted to suit the context of family waqf in Malaysia and to ensure that the statements were clear and understandable to respondents from different educational and social backgrounds.

Before data collection, the questionnaire was reviewed for content, language clarity and contextual relevance. Several statements were refined to improve readability and reduce possible ambiguity. This process was particularly important in ensuring that the items reflected respondents' understanding and perceptions of family waqf rather than waqf in general.

During the Exploratory Factor Analysis (EFA), several items were removed because they did not meet the recommended statistical criteria. Items with factor loadings below 0.50 or those showing substantial cross-loadings across constructs were excluded to improve the clarity and consistency of the measurement structure. This refinement process is commonly applied in exploratory analysis to ensure that the retained items provide a clearer representation of their respective constructs (Hair et al., 2021).

Following this process, only items with satisfactory factor loadings and appropriate conceptual relevance were retained for further analysis. The final retained items for each construct are presented in Table 1.

Table 1. Shows the Retained Constructs and Items

No.	Construct	Retained Items	Number of Items
1.	Perception	PS1–PS3	3
2	Understanding	KF1–KF3	3
3	Institutional Trust	KI1–KI3	3
4	Participation	PW1–PW3	3

The items retained were considered sufficient to represent each construct because they showed satisfactory statistical performance and suitability from a research conceptual perspective. The use of several items for each construct also helped to increase the level of reliability and validity of the instrument used in this study.

Data Analysis

The data were analysed using SPSS in several stages. First, reliability analysis was conducted using Cronbach's Alpha to assess the internal consistency of the items for each construct. An alpha value above 0.70 was considered acceptable, indicating a satisfactory level of reliability (Nunnally, 1978).

Next, Exploratory Factor Analysis (EFA) was performed to examine the underlying structure of the items and determine whether they adequately represented the intended constructs. EFA was also used to identify items that did not contribute clearly to their respective constructs and to refine the measurement structure before further analysis (Hair et al., 2021).

Regression analysis was then conducted to examine the relationships between perception, understanding and institutional trust as the independent variables and participation in family waqf as the dependent variable. This analysis was used to determine the extent to which these factors were associated with respondents' participation in family waqf.

Finally, mediation analysis was conducted using PROCESS Macro (Model 4) to examine whether understanding mediated the relationship between perception and participation in family waqf. This analysis allowed the study to determine whether perception was related to participation directly, as well as indirectly through respondents' understanding of family waqf (Hayes, 2018).

Validity and Reliability

Several procedures were used to assess the validity and reliability of the research instrument. The suitability of the data for factor analysis was first examined using the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity. A KMO value above 0.70 was considered adequate, while a significant Bartlett's Test indicated that the relationships among the items were sufficient for factor analysis (Kaiser, 1974; Hair et al., 2021).

Construct validity was then assessed based on the factor loadings obtained from the EFA. Items with factor loadings of 0.50 or above were considered to have an acceptable relationship with their respective constructs (Hair et al., 2021).

Finally, the internal consistency of the instrument was assessed using Cronbach's Alpha. A coefficient above 0.70 was considered acceptable and indicated that the items demonstrated satisfactory internal consistency (Nunnally, 1978). Together, these procedures were used to establish the suitability, validity and reliability of the instrument before proceeding with further statistical analyses.

RESULTS AND DISCUSSION

Sampling Adequacy

To ensure that the data collected were suitable for factor analysis, the Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity were conducted. The results of these tests are shown in Table 2.

Table 2. KMO and Bartlett's Test

No.	Measure	Value	Interpretation
1	KMO	0.950	Excellent
2	Bartlett's Test	$p < 0.001$	Significant

Before conducting the Exploratory Factor Analysis (EFA), the suitability of the data for factor analysis was assessed using the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity. As shown in Table 2, the KMO value was 0.950, indicating excellent sampling adequacy. Bartlett's Test of Sphericity was also significant ($p < 0.001$), confirming that the correlations among the items were sufficient for factor analysis. Taken together, these results indicate that the data were suitable for EFA.

Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was conducted to examine the underlying structure of the measurement items and to determine whether the items adequately represented their respective constructs. During the analysis, several items were removed because they had factor loadings below the minimum threshold of 0.50 or showed cross-loadings across constructs. Removing these items helped to produce a clearer measurement structure and improve the distinction among the constructs.

Following the item refinement process, 12 items were retained across four constructs: perception, understanding, institutional trust and participation in family waqf. As presented in Table 3, the factor loadings of the retained items ranged from 0.525 to 0.712. All retained items therefore met the minimum loading criterion of 0.50 and were considered suitable for subsequent analysis (Hair et al., 2021). Overall, the EFA results provided support for the measurement structure used in this study, with the retained items showing satisfactory loadings on their respective constructs.

Table 3. Factor Loading Values for Retained Items

No.	Construct	Item	Factor Loading
1	Perception	PS1	0.574
		PS2	0.646
		PS3	0.706
2	Understanding	KF1	0.525
		KF2	0.642
		KF3	0.688
3	Institutional Trust	KI1	0.601
		KI2	0.655
		KI3	0.712
4	Participation	PW1	0.589

Overall, the EFA findings confirmed that the items retained had a satisfactory level of construct validity and formed a stable factor structure to measure perceptions, understanding waqf literacy, institutional trust and participation in family waqf.

Reliability Analysis

The reliability of the research instrument was assessed using Cronbach's Alpha. As shown in Table 4, the overall Cronbach's Alpha value was 0.961, indicating a high level of internal consistency among the items. This result suggests that the instrument demonstrated satisfactory reliability and was suitable for subsequent analysis.

Table 4. Cronbach Alpha

No.	Alpha	Status
1	0.961	Excellent

The Cronbach's Alpha value obtained was 0.961, which indicates a very high level of reliability. This means that the items in this study are consistent with each other in measuring the same construct. Respondents answered the items in each construct with a uniform pattern, which indicates that the instrument used is stable and reliable. This finding also reinforces the previous factor analysis results, that the constructs in this study are clear and well-structured.

Regression Analysis

Regression analysis was conducted to assess the extent to which the independent variables (perception, understanding, and institutional trust) were able to explain the variation in the dependent variable, namely participation in family waqf.

Table 5. R²

No.	Variable	R ²
1	Participation	0.643

Regression analysis was conducted to examine the extent to which perception, understanding and institutional trust explained variation in participation in family waqf. As shown in Table 5, the model produced an R² value of 0.643. This indicates that the three variables collectively explained 64.3% of the variance in family waqf participation, while the remaining 35.7% was attributable to other factors not included in the model.

The result suggests that perception, understanding and institutional trust, when considered together, account for a substantial proportion of the variation in family waqf participation among the respondents. Further examination of the individual contribution of each variable is presented in the hypothesis testing section.

Hypothesis Testing

Regression analysis was conducted to examine the individual contribution of perception, understanding and institutional trust to participation in family waqf. The results of the hypothesis testing are presented in Table 6.

Table 6. Hypothesis Test Results

No.	Variable	B	Beta	Sig.
1	Persepsi	.45	.30	.001
2	Kefahaman	.50	.35	< .001
3	Kepercayaan	.40	.28	.003

H1: Perception is significantly associated with participation in family waqf.

The results show that perception was significantly and positively associated with participation in family waqf ($\beta = 0.30$, $p = 0.001$). This suggests that respondents who viewed family waqf more positively were also more likely to report a greater tendency to participate. A favourable perception of its benefits, relevance and long-term value may therefore be important in encouraging participation. Based on this result, H1 was supported.

H2: Understanding is significantly associated with participation in family waqf.

Understanding was also significantly and positively associated with participation in family waqf ($\beta = 0.35$, $p < 0.001$). Among the three predictors examined, understanding recorded the largest standardized beta coefficient. This suggests that respondents with a clearer understanding of family waqf tended to report a greater willingness to participate. A better understanding of how family waqf operates may help reduce uncertainty and provide individuals with greater confidence when considering it as part of family wealth and estate planning. Therefore, H2 was supported.

H3: Institutional trust is significantly associated with participation in family waqf.

Institutional trust was significantly and positively associated with participation in family waqf ($\beta = 0.28$, $p = 0.003$). This finding suggests that respondents who had greater confidence in waqf institutions were more likely to express a willingness to participate in family waqf. Trust is particularly relevant in this context because family waqf involves the long-term management of endowed assets and the interests of family beneficiaries. Confidence in the transparency, accountability and management of waqf institutions may therefore help strengthen willingness to participate. Based on this result, H3 was supported.

H4: Understanding mediates the relationship between perception and participation in family waqf.

A mediation analysis using PROCESS Macro (Model 4) was conducted to examine whether understanding mediated the relationship between perception and participation in family waqf. The results showed a significant indirect effect, with the bootstrap confidence interval ranging from 0.12 to 0.28 (BootLLCI = 0.12, BootULCI = 0.28). As the confidence interval did not include zero, the indirect effect was considered statistically significant.

The findings provide a clearer picture of how participation in family waqf may be shaped by a combination of individual and institutional factors. Rather than being associated with a single

consideration, participation appears to reflect how individuals perceive family waqf, how well they understand its purpose and implementation, and how much confidence they place in the institutions responsible for managing waqf. This is particularly relevant to family waqf because the decision involves not only charitable considerations but also the long-term interests of family beneficiaries and the management of endowed assets across generations.

The significant relationship between perception and participation suggests that the way individuals view family waqf matters in shaping their willingness to participate. When family waqf is perceived as beneficial, relevant and capable of providing long-term value to both family members and the wider community, individuals may be more open to considering it as part of their wealth and estate planning. This finding is consistent with the broader view that attitudes and perceptions play an important role in shaping behavioural decisions (Ajzen, 1991). In the context of family waqf, however, positive perception may depend on whether individuals can see its practical relevance to their own family circumstances. This highlights the importance of presenting family waqf not only as a religious or charitable instrument, but also as a practical mechanism for preserving and managing family wealth across generations.

Understanding also emerged as an important factor associated with participation and recorded the largest standardized beta coefficient among the three predictors examined. This suggests that having a positive view of family waqf may not be sufficient if individuals remain unclear about how it actually works. Understanding the purpose of family waqf, its beneficiary structure, its implementation and its relationship with other Islamic estate planning instruments may provide individuals with greater confidence when considering participation. This finding is broadly consistent with previous studies that have highlighted the importance of knowledge and literacy in waqf participation (Kasri & Chaerunnisa, 2022; Mujahidah & Rusydiana, 2023). In the present study, this issue is particularly relevant because family waqf involves arrangements that may extend across generations and therefore require a clearer understanding of both its immediate and long-term implications.

The mediation result further strengthens the importance of understanding. The significant indirect relationship between perception and participation through understanding suggests that positive perceptions may be translated into a greater willingness to participate when individuals develop a clearer understanding of family waqf. In practical terms, an individual may initially recognise family waqf as beneficial, but this favourable perception may become more meaningful when supported by sufficient knowledge of how the arrangement is established, managed and sustained. Understanding therefore appears to provide an important link between recognising the value of family waqf and considering actual participation. This finding reinforces the need for family waqf education to move beyond general awareness and provide practical information that can help individuals make informed decisions.

Institutional trust represents another important dimension of family waqf participation. The significant relationship between institutional trust and participation suggests that individuals also consider the credibility of the institutions responsible for managing waqf. This is understandable in the context of family waqf, where endowed assets may be managed over a long period and may involve the interests of several generations of beneficiaries. Individuals may therefore be more willing to participate when they have confidence that waqf institutions are transparent, accountable and capable of managing endowed assets responsibly. This finding is consistent with studies that have highlighted

the importance of trust and governance in encouraging participation in waqf and Islamic social finance (Kamaruddin et al., 2022; Saad et al., 2023).

Taken together, the findings suggest that family waqf participation can be understood as a process involving both cognitive and institutional considerations. Perception may create initial interest, while understanding helps individuals make sense of how family waqf can work in practice. Institutional trust provides an additional layer of confidence, particularly because participation involves placing assets under long-term institutional management. These factors should not necessarily be viewed in isolation. Their combined role provides a more complete explanation of why individuals may be willing to consider family waqf.

From a theoretical perspective, the study contributes to the existing waqf literature by focusing specifically on family waqf and by examining perception, understanding and institutional trust within the same analytical framework. The findings complement studies that have traditionally discussed waqf participation through religious, behavioural or institutional perspectives by showing the relevance of cognitive and institutional factors in the specific context of family waqf. The significant mediating role of understanding also provides further insight into how positive perceptions may be associated with participation through a clearer understanding of the instrument.

From a practical perspective, the findings suggest that efforts to strengthen family waqf participation should go beyond general awareness campaigns. Waqf institutions may need to provide clearer and more accessible information on how family waqf is established, how beneficiaries are determined, how endowed assets are managed and how family waqf differs from other Islamic estate planning instruments. Universities, mosques and Islamic education agencies may also contribute by incorporating family waqf literacy into educational and community programmes. At the institutional level, transparent communication, accessible information and regular reporting on the management and impact of waqf may help strengthen public confidence.

Overall, strengthening participation in family waqf requires a balanced approach that combines education with sound institutional governance. Improving public understanding can help individuals appreciate how family waqf operates, while greater transparency and accountability can provide the confidence needed to entrust assets to waqf institutions. By addressing both dimensions, family waqf may become more accessible and relevant as an option for long-term family wealth and estate planning among Muslims in Malaysia.

CONCLUSIONS

This study examined the role of perception, understanding and institutional trust in shaping participation in family waqf among Muslims in Malaysia. The findings show that all three factors were significantly associated with participation, with understanding recording the largest standardized beta coefficient among the predictors examined. The mediation analysis further showed that understanding played a significant role in linking perception with participation. This suggests that a positive perception of family waqf may be more likely to translate into willingness to participate when individuals have a clearer understanding of how it works.

The study contributes to the growing literature on family waqf by highlighting the importance of considering both individual understanding and institutional confidence when examining participation. Rather than viewing family waqf solely as a charitable instrument, the findings also

support its relevance within the broader context of family wealth and estate planning. In practical terms, efforts to encourage participation should therefore focus on improving family waqf literacy through clear and accessible information while strengthening transparency, accountability and public confidence in waqf institutions.

The findings should, however, be interpreted within the context of the study. The use of purposive sampling and the focus on Muslim respondents in Malaysia may limit the extent to which the findings can be generalised to the wider population. In addition, the cross-sectional design captures respondents' views at a particular point in time and does not establish changes in participation over time. Future studies could examine family waqf participation across different demographic or geographical settings, employ longitudinal approaches, or explore additional factors that may influence the decision to participate. Further research may also provide a deeper understanding of how family waqf can be positioned as a sustainable instrument for intergenerational wealth and estate planning.

CONFLICT OF INTEREST

The researcher declares that there is no conflict of interest in the preparation and implementation of this study. All views, analyses, are academic in nature and are not influenced by any party, institution or personal interest.

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AUTHOR CONTRIBUTIONS STATEMENT

Muhammad Hamizan Ab Hamid (Conceptualization; methodology; investigation; data analysis; writing original draft; supervision & project administration).

Mardhiyyah Sahri (Literature review; validation; writing review & editing; & manuscript revision).

Faezy Adenan (Data collection; formal analysis; visualization; writing review & editing).

AVAILABILITY OF DATA AND MATERIALS

The data supporting this study's findings are available on request from the corresponding author.

ETHICS STATEMENT

Not applicable.

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