



Studies on Waqf Intention in Reputable Publication

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This study aims to examine the development of research on the topic of "Waqf Intention" and research plans that can be carried out based on journals published on this theme. This study uses a qualitative method with a bibliometric analysis approach. The data used is secondary data on the theme of "Waqf Intention" from the Scopus database, with a total of 51 journal articles. The data was then processed and analyzed using the VosViewer application to determine the bibliometric map of the development of "Waqf Intention" research in the world. The results of the study found that there were 5 clusters with the most frequently used words being intention, waqf, model, waqf institution, theory, knowledge, cash waqf, factor, and trust. Then, the research topics related to Waqf Intention were Behavioral intention toward waqf crowdfunding, Determinants of cash waqf intention, Knowledge level and waqf intention, Adoption of waqf accounting standards, and Waqf support for SME development.

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INTRODUCTION

Waqf is a fundamental concept in Islamic law and philanthropy, defined as the permanent transfer of ownership rights or assets by the owner (wakif) for charitable or religious purposes, with the intention that the benefits be used for the welfare of the community or specific beneficiaries, while the original property remains intact and cannot be sold, inherited, or transferred in any other way (Budiman, 2014; Wahyuddin et al., 2024). The term "waqf" in Arabic linguistically means to hold, restrict, or restrain, reflecting the legal principle that waqf property is held out of private ownership and preserved for charitable purposes (Amrullah et al., 2022; Budiman, 2014). Waqf plays an important role in the economic, social, and spiritual development of society, serving as a unique institution that bridges charitable giving with sustainable community progress.

Economically, waqf functions as a fundamental mechanism for generating economic activity and capital accumulation. By diverting resources from direct consumption and investing them in productive assets, waqf creates a source of perpetual income for future generations. This system reduces the financial burden on the government by funding essential public services such as education, healthcare, and infrastructure without relying on the state budget. As a result, the government can allocate resources to other development priorities, reduce public borrowing, and lower interest rates, which in turn stimulate private investment and economic growth (Budiman, 2014; Rehman, 2025; Sudrajat & Imronah, 2023). Productive waqf, if managed professionally, can further empower communities by creating jobs, increasing income, supporting small and medium enterprises, and promoting local economic development (Sudrajat & Imronah, 2023).

Socially, waqf is a powerful tool for poverty alleviation and reducing inequality. Through wealth redistribution, waqf ensures that the benefits of donated assets reach underserved and vulnerable populations. Waqf provides access to essential services, encourages entrepreneurship, and supports educational initiatives, thereby improving overall quality of life and promoting social cohesion (Kusumaningtias, 2019). The sustainable nature of waqf ensures that its social benefits are sustained across generations, making it a foundation for long-term community welfare.

Spiritually, waqf embodies Islamic principles of charity, benevolence, and social responsibility. Waqf is seen as an act of devotion, where donors seek spiritual rewards by dedicating their wealth for the benefit of

others and the pleasure of God. This spiritual motivation encourages the circulation of wealth, prevents hoarding, and fosters a culture of giving in society. The sustainable impact of waqf ensures that the legacy of donors continues to benefit society, in line with the broader goals of Islamic teachings on social justice and compassion (Budiman, 2014; Rehman, 2025).

Furthermore, public interest and intent toward waqf has grown significantly, particularly in relation to cash waqf, productive waqf, and digital waqf, reflecting broader socio-economic and technological changes. Cash waqf has gained increasing attention as a flexible and scalable form of waqf that allows donors to contribute liquid assets rather than physical property. Research shows a growing trend of scientific focus on cash waqf, particularly in Muslim-majority countries such as Indonesia and Malaysia, which is seen as a promising tool for economic empowerment and sustainable development (Azizah et al., 2023; Syathiri, 2025). Despite its potential, the collection and utilization of cash waqf in Indonesia has not yet reached the expected level, partly due to limited public awareness and the need for more effective management models (Madani et al., 2024). However, innovations such as cash waqf certificates and integration with Sharia-compliant financial instruments have been proposed to make cash waqf more accessible and productive, allowing donors to contribute smaller amounts and participate more flexibly in waqf activities (Madani et al., 2024).

Productive Waqf refers to waqf assets that are actively managed to generate income, which is then used for charitable purposes. This form of waqf is becoming increasingly recognized for its role in promoting economic development by creating jobs and supporting social welfare programs. The shift towards productive waqf reflects the community's intention to make waqf assets more sustainable and impactful, moving beyond traditional static waqf towards dynamic investments that contribute to economic resilience and poverty alleviation. On the other hand, Digital Waqf or e-waqf has emerged as a transformative development in waqf management, utilizing digital platforms and financial technology to facilitate easier, faster, and more transparent waqf transactions. Studies highlight that the adoption of digital waqf platforms, such as the Digital Sharia Banking System (DSBS) in Indonesia, has been particularly embraced by younger generations such as Millennials and Generation Z. Ease of use, perceived benefits, and social influence are key factors driving their intention to participate in cash waqf through digital means (Haidar et al., 2024). Digitalization also enables

better integration and reporting systems for waqf funds, increasing trust and encouraging broader community participation (Adinugraha et al., 2024; Aldeen et al., 2020; Madani et al., 2024).

The emergence of numerous studies on the intention to give waqf reflects the growing academic and practical interest in understanding the factors that motivate individuals and communities to participate in waqf activities. Recent studies have explored various determinants that influence waqf decisions, such as religiosity, attitudes, subjective norms, knowledge, income, trust in waqf institutions, and the use of technology, especially among younger generations such as Millennials and Generation Z. Although this research continues to evolve, there is still a noticeable gap in systematically mapping the direction and trends of research on waqf intentions. While individual studies provide insights into specific factors or populations, few have comprehensively synthesized these findings to identify overall patterns, research groups, or emerging themes.

Based on this background, it is important to see the extent of the current development of *Waqf Intention* through research, and one method that can be used to see the development of research is bibliometrics using VosViewer. This method is capable of creating and displaying author journal maps and research paths based on co-citation data or keyword maps based on co-incidence data. Several studies related to *Waqf Intention*, namely Uluyl et al.(2021), provide a detailed analysis of waqf research development using bibliometric analysis. The results of this study state that waqf research can be categorized into three sub-areas, such as research on the fundamentals of waqf, analysis of cash waqf, and research on various applications of waqf in Islamic social finance. Although there are several important or fundamental studies on waqf, these are not sufficient for a strong Islamic social finance instrument. This study found a research gap in the existing waqf literature and presented nine directions for future research.

Rusydiana et al.(2021) reviewed research on educational waqf in Scopus-indexed journals. The results of this bibliometric mapping study show a map of research development in the field of waqf on education. The most popular authors are in The Red Cluster, which consists of 10 authors. The most popular institution is the Department of Arabic Studies and Islamic Civilization, Universiti Kebangsaan Malaysia. The most popular country is Malaysia. The most popular keywords are waqf, education, cash waqf, higher education, economic and social effects. Also, this study

found a relationship between waqf on education and various waqf schemes, SDGs, civilization history, and state responsibility. Anam et al.(2022) mapped the literature on environmental waqf to explore future research directions. Bibliometric results through keyword analysis identified four research streams, namely waqf in sustainable development, regional planning, waqf governance in the agricultural sector, and cash waqf for welfare improvement.

Harahap & Qomar (2022) created an evolutionary map of waqf management using bibliometric analysis. This study explains that the focus of research on waqf management has continued to evolve over the past six years. According to the results of bibliometric analysis, the theme of waqf management produced five clusters. Cluster 1 covers 15 topics. Cluster 2 covers 6 issues. Cluster 3 covers 4 issues. And cluster 9 covers 2 issues. This study also shows the need for further research on waqf management as a result of the proliferation of contemporary waqf products resulting from the development of waqf studies. This is necessary to maintain the integrity of waqf and waqf asset management so that they remain within the corridors of Sharia. Qurrata et al. (2024) integrate preliminary studies with the theme of waqf sustainability. The findings show that the most productive authors come from Malaysia. There are five research themes on waqf sustainability, including Islamic social financial accountability as a third sector economy, Islamic microfinance sustainability, the role of intellectual capital in waqf institutions, management effectiveness, and performance measurement of waqf institutions. This study shows that the performance of waqf institutions for waqf sustainability is low.

Misbah et al.(2022). assessed the bibliometric analysis of sustainable waqf development, highlighting new topics and providing in-depth commentary on strategic growth and sustainable waqf research. Bibliometric Analysis Over 30 years, publications generally appeared in three main areas, namely fundamental waqf, cash waqf analysis, and studies on the many uses of waqf in Islamic social affairs. Meanwhile, analysis over 107 years shows that publications on WAQF increased after 2010, from 2017 onwards, despite an increase in the number of publications, total citations. Three main areas were highlighted in the initial study: aid, sustainable development, regional planning, and information management. Alshater et al. (2022) reviewed the waqf literature using bibliometric analysis. This study found that most researchers on waqf come from Malaysia, particularly those involved in cash waqf

research. In addition, four research themes for waqf studies were identified, covering 1) cash endowments, 2) Islamic accountability and waqf, 3) Islamic social finance, and 4) governance for waqf endowments.

This research was conducted to complement existing research, fill gaps in previous research, and expand the literature related to *Waqf Intention* through research paths. Specifically, the purpose of this study was to examine the development of research on "*Waqf Intention*" published by journals with this theme and to identify future research opportunities by formulating a research agenda.

METHOD

In this study, various scientific journal publications related to the theme of "*Waqf Intention*" worldwide were used as data sources. Data were collected by searching for journal publications indexed in the Scopus database using the keyword "*Waqf Intention*." After that, articles or scientific journals relevant to the research theme were selected based on the publication data that had been collected. Journals equipped with a DOI became the criteria in the data screening and processing process using software. There were 51 journal articles published on the research theme of "*Waqf Intention*." The development of publication trends related to the research topic was analyzed using VOSviewer software, which can generate bibliometric maps and enable more detailed analysis.

In order to construct maps, VOSviewer uses the acronym VOS, which refers to Visualizing Similarity. In previous studies, the VOS mapping technique has been used to obtain bibliometric visualizations that are then analyzed. Furthermore, VOSviewer is capable of creating and displaying author journal maps based on co-citation data or keyword maps based on co-occurrence data. Therefore, this study will analyze journal maps related to "*Waqf Intention*," including author maps and keywords, which will then be analyzed for future research paths through clusters in *keyword mapping*.

This study uses a descriptive qualitative approach with meta-analysis and descriptive statistical literature study based on 51 journal publications discussing the theme of "*Waqf Intention*." Meta-analysis is a method that integrates previous studies related to a particular topic to evaluate the results of existing studies. Furthermore, the qualitative method used in this study is also referred to as a constructive method, in which the data collected in the research process will be constructed into themes that are easier to understand and meaningful. The sampling technique used in this study

is purposive non-probability sampling, which aims to fulfill specific information in accordance with the desired research objectives. Previous studies using bibliometric can be found at [Napitupulu et al., \(2024\)](#), [Rusydiana et al., \(2021\)](#)., and also [Laila et al., \(2021\)](#).

RESULTS AND DISCUSSION

Research Map

The figure below describes the keyword trends that appear in research on the theme of "*Waqf Intention*," with the larger shapes representing the words most frequently used in journal publications on the theme of "*Waqf Intention*." In this mapping, the keywords that appear most frequently in "*Waqf Intention*" publications include intention, waqf, model, waqf institution, theory, knowledge, cash waqf, factor, and trust, which are then divided into 5 clusters, as follows:

Cluster 1: Behavioral intention toward waqf crowdfunding

This cluster contains 21 keyword items, namely acceptance, addition, behavior, behavioral intention, crowdfunder, cwm, donor, financing, government, model, policymaker, tam, technology, technology acceptance model, theory, use, usefulness, variable, waqf institution, and waqf land. Behavioral intention toward waqf crowdfunding refers to an individual's willingness or plan to participate in waqf (Islamic waqf) through a digital crowdfunding platform. A number of scientific studies have found that several psychological and technological factors significantly influence this intention. According to research by [Hasbi et al.\(2024\)](#) applying the Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM), perceived usefulness, attitude toward use, and subjective norms are the main determinants of behavioral intention across generations. Specifically, a positive attitude toward using the waqf fundraising platform and the perception that the platform is useful increase the likelihood of participation. Subjective norms—social pressure or perceived approval from important others—also play an important role in shaping intentions. In addition, perceived behavioral control, which includes individuals' beliefs about their ability to use the platform easily and effectively, was found to have a positive impact on intentions.

Other studies by [Maharani & Widiastuti \(2023\)](#) and [Bawono et al. \(2023\)](#) using the Unified Theory of Acceptance and Use of Technology (UTAUT2) highlight that effort expectancy (perceived ease of use) and habitus (the extent to which using the platform is

routine) significantly drive behavioral intention to use wakaf crowdfunding, while factors such as performance expectancy, perceived value, social influence, hedonistic motivation, and facilitating conditions may not always have a significant effect. Furthermore, religious orientation—both intrinsic (personal beliefs) and

extrinsic (social religious practices)—as well as hedonistic motivation (enjoyment derived from using the platform), particularly among younger users, have been further shown to drive behavioral intention toward waqf crowdfunding (Bawono et al., 2023).

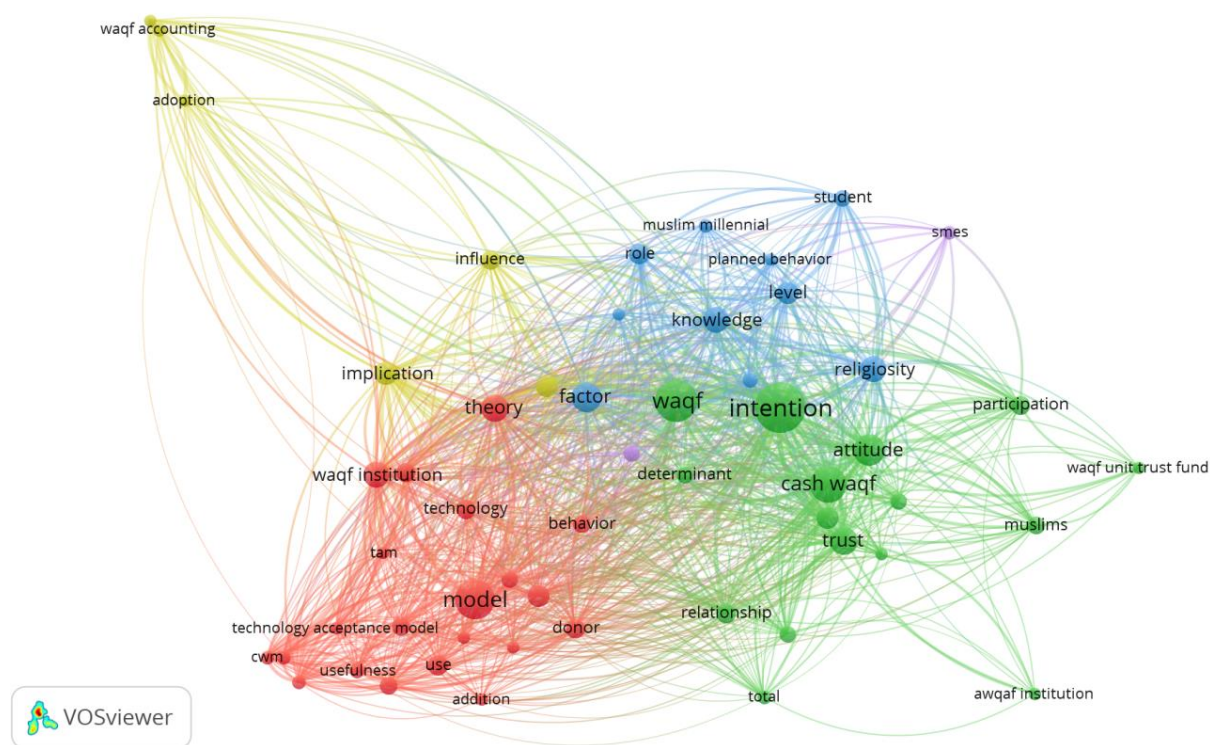


Figure 1. Research path on Waqf intention

Subsequently, research by Al-Daihani et al.(2023) reviewed the literature on the waqf-based Crowdfunding model (WCF-M) in the context of WCF-M adoption in Kuwait. This study proposed an innovative model that incorporates religiosity as an important determinant of the Unified Theory of Acceptance and Use of Technology (UTAUT). The model aims to capture donors' intentions to use WCF-M in waqf institutions, expand the literature, and validate the UTAUT model in WCF-M studies. This study concludes that studies on WCF-M adoption are currently scarce and require further research, particularly from an Islamic perspective.

Sulaeman (2021) empirically tested crowdfunding's behavioral intentions to use Islamic crowdfunding platforms based on the Technology Acceptance Model (TAM) theory. Empirical evidence from this study shows that perceived usefulness (PU) has a significant positive impact on crowdfunding's behavioral intentions (BI) to use Islamic crowdfunding

platforms. Furthermore, perceived ease of use (PEOU) also has a significant and positive relationship and directly influences crowdfunding's perceived usefulness (PU) of using online platforms. Meanwhile, perceived ease of use (PEOU) has an insignificant relationship with crowdfunding's behavioral intention (BI) to use Islamic crowdfunding platforms during the Covid-19 pandemic in Indonesia.

Ismail et al. (2023), explain the application of technology utilization and perceptions of cash waqf performance in the Theory of Planned Behavior. Cash waqf plays an important role in the development of the socio-economic welfare of Muslim communities. Because monetary contributions to waqf are more flexible than property waqf contributions, scholars emphasize that cash waqf contributions are more significant. This study reveals that TPB and technology use have a significant and positive relationship in influencing cash waqf contributions. Therefore, it can be concluded that the use of technology to collect cash

waqf increases Muslims' intention to perform waqf through cash contributions. However, perceptions of cash waqf performance did not show a significant influence in this study.

[Suryani et al. \(2024\)](#) analyzed the factors that influence Muslims in using waqf crowdfunding platform services. The results of the study show that the perceived usefulness variable does not influence the intention of Muslims in East Java to use waqf crowdfunding platforms. Meanwhile, perceived ease of use and perceived trust do not directly influence the intention of Muslims to use waqf crowdfunding platform services in Indonesia. [Masrizal et al. \(2023\)](#) provide a model for waqf institutions in adopting financial technology for the development of productive and social waqf. Based on the results of the study, the acceptance model has a positive and significant effect on behavioral intention to crowdfund, while the Unified Theory of Acceptance and Use of Technology has no significant effect.

[Thaker \(2018\)](#) tested the behavioral intention of donors or crowdfunders to use the crowdfunding-waqf (CWM) model. This study revealed that both perceived usefulness and perceived ease of use were found to have a positive impact on the intention of donors or crowdfunders to help waqf institutions develop waqf land in Malaysia. Furthermore, perceived ease of use has a positive relationship and direct effect on crowdfunders' perceived usefulness of using CWM.

[Asyari et al. \(2024\)](#) explored the determining factors that influence the intention of students at State Islamic Universities/State Islamic Higher Education Institutions to adopt online cash waqf. This study shows that factors such as attitude, subjective norms, perceived behavioral control, trust, and knowledge about cash waqf have a significant and favorable influence on the intention to donate through electronic cash waqf. Knowledge about cash waqf has an impact on attitude, subjective norms, perceived behavioral control, and trust. The final analysis shows that attitude, subjective norms, perceived behavioral control, and trust partially mediate the relationship between knowledge and intention in the context of online cash waqf.

Cluster 2: Determinants of cash waqf intention

This cluster contains 16 keyword items, namely attitude, awqaf institution, cash waqf, community, determinant, green waqf, intention, Muslim, Muslims, participation, relationship, subjective norm, total, trust, waqf, and waqf unit trust fund. Behavioral intention toward cash waqf refers to an individual's willingness to contribute to Islamic endowment funds through

monetary donations. Several studies relevant to this topic include [Alimusa et al. \(2025\)](#), which analyzed interest in online cash waqf donations among Indonesian Muslim youth for microenterprise (UM) financing. The results of the study found that religiosity, awareness, and perceived behavioral control are significant factors that determine the intention to donate cash waqf online for UM financing. Religiosity plays an important role in shaping attitudes and perceived awareness of the behavior and intentions of Muslim youth to donate cash waqf online for UM financing.

[Pitchay et al. \(2015\)](#) examined the factors that influence Muslim employees' behavioral intentions to donate through deductions from their income. The results showed that respondents clearly noted their attitudes and subjective norms toward behavioral intentions. Furthermore, the structural equation model used in this study verified the structural relationship between attitudes, subjective norms, and behavioral intentions of Muslim employees. It was also found that the attitudes of Muslim employees had a greater influence than subjective norms. [Zain et al. \(2019\)](#) explained the personality factors that influence intentions toward cash waqf behavior. The development of cash waqf in Malaysia has grown rapidly in the last decade, so a good understanding of donor perceptions is important for waqf authorities to improve the waqf system and, as a result, encourage public compliance with waqf. The results showed that only conscientiousness was significant for cash waqf intentions. Agreeableness showed no significant difference.

[Ab Shatar et al. \(2021\)](#) examined the main factors influencing cash waqf collection among employees of Islamic banking institutions (IBI) in Malaysia. The results revealed that word-of-mouth promotion and trust had a significant positive impact on cash waqf collection. The results also confirmed that the ease and accessibility of cash waqf play an important role in influencing cash waqf collection. [Masrizal et al. \(2023\)](#) examined the factors that influence Indonesian Muslims to perform cash waqf based on a modified Theory of Reasoned Action (TRA) framework. This study found that religiosity contributes positively to waqf literacy. Subject norms and religiosity also influence the attitudes of Muslims towards waqf. Religiosity is the strongest factor influencing the attitudes of Muslims towards waqf. The variable of waqf literacy also influences the attitudes and intentions of Muslims towards waqf. Finally, trust also influences the attitudes and intentions of Muslims towards waqf.

Musahidah & Sobari (2021) investigated the factors that influence the intentions of Indonesian Muslim millennials to pay cash waqf using e-payment, using the UTAUT theory with additional variables. The findings reveal that Performance Expectancy, Effort Expectancy, Social Influence, Level of Knowledge, and Image significantly influence their intentions, while Facilitating Conditions and Religious Belief do not influence them, and Effort Expectancy does not moderate the relationship between Performance Expectancy and Behavioral Intention. Widiastuti et al. (2025) examined the factors that influence the intentions of Indonesian Muslim Millennials to make digital cash waqf. The results showed that all hypotheses related to the variables were supported, including direct and indirect correlations, except for perceived religiosity. This study confirms that the decision of millennials to donate money online is influenced by various factors, including their attitudes, the environment they are in, their ability to control their behavior, their perceptions of the ease and usefulness of technology, and the availability of appropriate facilities. Knowledge of technology is also a determining component. However, this study produced interesting findings that the level of perceived religious devotion does not influence the millennial generation's desire to donate money online.

Cluster 3: Knowledge level and waqf intention

This cluster contains 10 keyword items, namely donation, factor, knowledge, level, Muslim millennial, online cash waqf, planned behavior, religiosity, role, and student. Knowledge about waqf refers to an individual's understanding of the concept, laws, pillars, terms, and operational mechanisms of waqf, including awareness of waqf institutions and beneficiaries (Sunarmo & Majid, 2024). Various studies have consistently found that the general level of waqf literacy in many Muslim communities is still quite low, as evidenced by surveys such as the Indonesian Waqf Agency index, which reported a literacy rate of only 50.48% in 2020 (Akbar & Kassim, 2023; Sunarmo & Majid, 2024). Meanwhile, a number of studies show a strong relationship between knowledge and the intention to pay waqf.

Research by Musahidah & Sobari (2021) explains the factors that influence the intention of Indonesian Muslim millennials to pay cash waqf using e-payment. This study uses the UTAUT theory, where Religious Belief, Level of Knowledge, and Image are added to the main components. It also tests the Effort Expectancy variable as a moderator between Performance Expectancy and Behavioral Intention. The

results show that the variables Performance Expectancy, Effort Expectancy, Social Influence, Level of Knowledge, and Image significantly influence the intention of millennials to pay cash waqf using e-payment. However, the variables Facilitating Condition and Religious Belief were found to be insignificant, and Effort Expectancy as a moderator variable between Performance Expectancy and Behavioral Intention was found to be insignificant on the intention of the millennial generation to pay cash waqf using e-payment.

Alifiandy & Sukmana (2020) explain the influence of attitudes, subjective norms, perceived behavioral control, and knowledge in influencing the willingness of waqf donors to donate through the Social Fund Management Center (PUSPAS) of Airlangga University. The performance of waqf as part of Islamic social finance is determined, among other things, by the willingness of the community to donate their assets to waqf. The ability to understand the determining factors of willingness can contribute to more optimal accumulation and management of waqf assets. This is relevant to the research results which show that there is no significant simultaneous effect on the variables of attitude, subjective norms, behavioral control, and knowledge on the willingness of waqf donors to donate to PUSPAS. The variables of attitude and knowledge are variables that have a significant partial effect. Conversely, the variables of subjective norms and behavioral control have an insignificant partial effect on the willingness of waqf donors to donate.

Sunarmo & Majid (2024) analyzed the influence of trust and knowledge of waqf (WK) on the intention to donate waqf for programs in the agricultural sector. The results show that three variables that are components of the Theory of Planned Behavior (TPB), namely Subjective Norm (SN), Attitude To Be Behavior (ATB), and Perceived Behavior Control (PBC) have a significant influence on the intention to make waqf in the agricultural sector. Regarding the main results, ATB mediates the role of trust and knowledge of waqf towards waqf. The study also emphasizes the importance of increasing waqf literacy for all levels of society by presenting religious figures and increasing the professionalism of nazhir in managing funds.

Qomar et al. (2024), explored the factors that influence individuals' tendency to donate funds as waqf to Islamic boarding schools in Indonesia. In addition, the Theory of Planned Behavior (TPB) was used as a conceptual framework for analyzing human behavior. In this context, trust and waqf literacy were evaluated and identified as determinants of cash waqf intentions. The

results show that subjective norms, trust, and waqf literacy have a direct influence on attitudes. However, these variables do not have a direct impact on the intention to donate cash waqf to Islamic boarding schools. Attitudes do not influence the intention to donate cash waqf, while perceived behavioral control (PBC) has a substantial impact on the variable.

Research by [Akbar & Kassim \(2023\)](#) examines in more depth the reasons behind the low level of waqf literacy and understands the importance of waqf literacy. Based on a literature survey, the following aspects need to be clearly explained and elaborated on to effectively improve waqf literacy among the community. First, the unique characteristics of waqf compared to other forms of Islamic charity; second, waqf literacy is positively related to waqf collection; third, the utilization of waqf can be further improved when literacy is higher; and fourth, disputes and conflicts over waqf ownership often occur due to a lack of waqf literacy.

Cluster 4: Adoption of waqf accounting standards

This cluster contains six keywords, namely adoption, implication, influence, practical implication, reporting, and waqf accounting. The relationship between waqf and accounting lies in the need for waqf institutions (nazhir) to recognize, measure, report, and manage waqf assets and transactions correctly to ensure transparency, accountability, and compliance with Islamic principles and modern financial standards. The development of specific waqf accounting standards, such as PSAK 112 in Indonesia and FAS No. 37 by AAOIFI, reflects the hybrid nature of waqf institutions that combine charitable and commercial activities, which require financial statements that separate waqf funds from other organizational finances. Proper waqf accounting enables waqif (donors) and beneficiaries to assess the performance of waqf management, supports good governance, and fulfills the accountability of mutawalli in managing waqf assets for the public interest, thereby enhancing the trust and sustainability of waqf institutions ([Dewi & Amrizal, 2023](#); [Nawirah & Fikri, 2022](#); [Talib et al., 2018](#); [Umar & Haron, 2021](#)).

A number of studies relevant to this topic include [Masruki & Shafii \(2013\)](#), which evaluates the need to develop accounting standards and Statements of Recommended Practice for Charities (SORP) based on the AAOIFI (Accounting and Auditing Organization for Islamic Financial Institutions) framework. This study states that waqf accounting can increase transparency and improve the accountability of waqf institutions in Malaysia. The absence of guidelines or standards on

waqf accounting has sparked interest in examining the relevance of waqf accounting so that the transparency and accountability of waqf institutions can be ensured.

[Nawirah & Fikri \(2022\)](#) reviewed and prepared waqf financial statements. Cash waqf was examined based on the treatment of waqf accounting as referred to in PSAK 112, and the financial statements were prepared in accordance with the waqf accounting standards established by the Indonesian Institute of Accountants. In general, the results of the study show that 's accounting treatment of PSAK 112 is good and straightforward in conveying information on cash waqf receipts. The financial statements prepared by the Sabilillah Mosque Cooperative as the cooperative administrator are income statements, cash flow statements, and balance sheets. There are several reports that have not been prepared in accordance with PSAK 112, namely the waqf activity report, the waqf asset change report, and notes to the financial statements.

[Dewi & Amrizal \(2023\)](#) analyzed the understanding and implementation of waqf accounting standards. The results of the study found that Dompot Dhuafa nazhir fully understood the waqf accounting standards that had an impact on the application of nazhir entity reporting, while Wakaf Salman, which did not fully understand, was not yet able to apply it in its reports. [Umar & Haron \(2021\)](#) analyzed the nature of waqf institutions with the aim of determining whether appropriate accounting and financial reporting practices should be for business, non-profit, or both. This study reveals that although waqf institutions operate like charitable organizations, they are mandated to engage in or be attached to commercial activities to generate income for the sustainability of their activities. This indicates that waqf institutions are hybrid in nature and, therefore, they are expected to report waqf and commercial activities in their annual reports and accounts.

[Hairul-Suhaimi et al. \(2018\)](#), examined the accounting and reporting practices of mutawalli awqaf. Accounting and reporting in waqf operations are directly related to the accountability of the mutawalli (waqf manager or administrator). The accountability of the mutawalli is a pressing issue because it is closely related to the sustainability and survival of waqf institutions. As managers of waqf assets, the accountability of mutawalli is expected to influence the trust of donors and their continued financial support. Therefore, it is time for the accountability of mutawalli from the acute dimension of accounting and reporting to be explored and examined.

This effectively provides a basis for examining the realities related to necessary improvements.

Cluster 5: Waqf support for SME development

This cluster contains two keywords, namely country and SMEs. Waqf, as an Islamic financial instrument, has significant potential to support the development of Small and Medium Enterprises (SMEs) by overcoming their critical challenges in the form of limited access to finance (Saad et al., 2022). Productive waqf, particularly through cash waqf, can be optimized to provide capital assistance, financing schemes, and working capital for SMEs (Siregar et al., 2024; Syamsuri et al., 2024). This support goes beyond mere funding to include comprehensive business assistance such as training, skills upgrading, business consulting, and assistance in improving product quality, market access, business networks, and technology adoption (Syamsuri et al., 2024).

By channeling waqf funds into SME development, institutions can contribute to job creation, poverty reduction, and overall economic growth, while promoting sustainable economic independence and even "green entrepreneurship" (Saad et al., 2022; Siregar et al., 2024; Syamsuri et al., 2024). This model is further enhanced by initiatives such as the Micro Waqf Bank, which combines waqf principles with microfinance services, and the use of Cash Waqf Linked Sukuk (CWLS) to map and allocate waqf potential for SME capital provision, demonstrating a replicable model for economic empowerment (Nurjannah & Rahmat, 2025; Saputra, 2025; Vanni, 2023).

Research relevant to this topic includes Thaker et al. (2020) proposing a viable alternative model for human capital development (HCD), called the integrated cash waqf microenterprise investment (ICWME-I) model, which is expected to contribute to microenterprise development in Malaysia. The proposed ICWME-I model is specifically designed for microenterprise HCD. This is an appropriate initiative to improve microenterprises through HCD programs by ensuring the proper use of cash waqf funds to build modern training centers with subsidized costs and advanced facilities. The training centers will subsidize the participation costs of microenterprises and provide facilities for them to implement education and training programs, as well as various other types of activities to improve, refine, and enhance the capacity and skills of microenterprise human capital.

Shabana (2011) developed a waqf-based model to be applied to Muslim small and medium enterprises

(SMEs) in Singapore, which benefits the general public and the Muslim community in particular. This study outlines how the proposed waqf-based model can bridge the social gap, considers conventional SME project management in Singapore, and highlights the obstacles and factors that discourage Muslims from implementing these projects, highlighting two previous Muslim cooperatives in Singapore, namely Amanah Saham Mendaki (t Growth Fund) and Ufuk Mendaki, which have failed, and the lessons that can be learned in implementing a waqf-based model. In particular, this study considers how transparency, reputation, accountability, credibility, good collaboration, productivity, risk management, and Sharia compliance will be crucial to the continued success of the proposed waqf-based model.

Hasan & Ahmad (2020), discuss alternative financing platforms for SMEs and propose specific solutions for SME credit risk. They explore the use of a cash waqf donation-based crowdfunding model as an alternative Islamic financing solution for Small and Medium Enterprises (SMEs), which often face obstacles in accessing conventional finance due to credit risk and collateral issues. Through a structured literature review, the authors propose a model based on stakeholder theory and Maqasid al-Shari'ah, which aims to guide waqf institutions in supporting SME growth while changing public perceptions about the role of waqf in economic development.

CONCLUSION

This study aims to determine the extent of research development on the theme of "Waqf Intention" in the world. The results of the study show that there are 51 Scopus-indexed journal articles related to "Waqf Intention." Furthermore, in the development of research related to "Waqf Intention" based on bibliometric keyword mapping, the most frequently used keywords are intention, waqf, model, waqf institution, theory, knowledge, cash waqf development, factor, and trust.

Based on the frequently used keywords, they were then grouped into 5 research map clusters with topics discussing Behavioral intention toward waqf crowdfunding, Determinants of cash waqf intention, Knowledge level and waqf intention, Adoption of waqf accounting standards, and Waqf support for SME development.

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