

# CASH WAQF AND APPLICATION OF ADKAR MODEL FOR CHANGE MANAGEMENT AND THEORY OF PLANNED BEHAVIOUR (TPB) IN IMPROVING CASH WAQF FUND COLLECTIONS IN MALAYSIA

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## ABSTRACT

The concept of cash waqf is an innovation that introduces a form of waqf that enables individuals and organisations to contribute funds in the form of cash instead of the traditional waqf. Cash waqf in Malaysia has steadily gained the trust from the public with collections fund increasing yearly but the fund collections could be improved. This study uses a quantitative approach, systematically reviewing scholarly articles to explore the relationship between cash waqf and behavioural intentions, applying the Theory of Planned Behaviour (TPB) and the ADKAR model for change management. Articles for review were carefully selected using a purposive sampling method, focusing on research addressing the link between cash waqf, behavioural intentions, and change readiness. The analysis highlights by understanding the ADKAR model of change focus on awareness, desire, knowledge, ability and reinforcement with the TPB emphasis on intention, attitude, subjective norms and perceived behavioural control can lead to effective cash waqf collection strategies. This study aims to contribute to enrich research on behavioural intention in promoting cash waqf collection.

**Keywords:** Cash Waqf, ADKAR Change Management Model, Theory of Planned Behaviour (TPB)

## 1. INTRODUCTION

Cash waqf is an innovative adaptation of the traditional waqf system, allowing for the endowment of liquid assets such as cash. This form of waqf provides several advantages, including ease of administration, the ability to generate regular income through investments, and the flexibility to support a wide range of charitable activities (Obaidullah & Shirazi, 2015). The concept involves collecting cash donations from individuals or institutions, which are then invested in Shariah-compliant ventures. Evidence suggests that the returns from these investments are used to fund various social and economic development projects (Amirul., F. O. *et al.*, 2016). Cash waqf has been a significant part of Islamic charitable practices for centuries. Traditional waqf involves the endowment of immovable properties like land or buildings, which are used to generate income for various charitable purposes (Kahf, 1998). Cash waqf allows for the endowment of liquid assets such as cash, which can be invested in Shariah-compliant ventures to generate returns for charitable activities (Hasan et al., 2019). The concept of cash waqf can be traced back to the Ottoman Empire, where it was used to support educational and social services (Cizacka, 2011). The cash waqf has gained renewed interest in recent years as a flexible and efficient means of mobilising financial resources for community development (Mohammad, 2015).

The practice of cash waqf in Malaysia began with the approval by the Perak Islamic Religious and Malay Customs Council (MAIPk) in 1959 through the Perak State Mosque Trust Board. Subsequently, the approval for the use of cash as a waqf instrument and the permissibility of implementing cash waqf was obtained through the Selangor State Fatwa Decision, which had convened on September 5, 2006. The Terengganu State Fatwa Committee, on January 31, 2007, decided that cash waqf is permissible in Islam, and the Kedah State Committee on March 31, 2009, and the Kelantan Islamic Religious and Malay Customs Council (MAIK) Ulama Council, which convened on June 9, 2013, had determined the permissibility of implementing cash waqf. With these fatwas, other states then use it as a reference for Shariah law (JAWHAR, 2023). Cash waqf according to Shariah refers to the waqf established using cash, where the intention is to entrust the cash to a waqf trustee. The collected funds are pooled into a waqf trust fund, which is then converted into permanent assets to obtain the benefits specified in the waqf declaration. Cash waqf provides

significant flexibility and opportunity for the community to participate in waqf. In legislation term, cash waqf is a form of moveable waqf property permitted by Shariah. The legality of cash waqf under national law refers to List II, the State List, of the Ninth Schedule of the Federal Constitution, which clarifies that the authority over waqf lies at the state level. The authorisation to carry out cash waqf is recognised by state statutes through specific enactments. Some of these enactments include the Selangor State Waqf Enactment 2015, Section 21; Negeri Sembilan State Waqf Enactment 2005, Section 11; and Malacca State Waqf Enactment 2005, Section 17. The interpretation of cash waqf as a form of moveable property waqf can be referred to in the definitions of general waqf and specific waqf, as shown below:

Selangor State Waqf Enactment 2015 defines waqf as:

“the dedication of any property which benefits or proceeds can be enjoyed for any charitable purpose, whether as general waqf or specific waqf according to Shariah law, but does not include trusts as defined under the Trustees Act 1949.

According to this Enactment, general waqf is defined as:

“a waqf created for general charitable purposes according to Shariah law,” while specific waqf is defined as “a waqf created for a specific charitable purpose according to Shariah law.”

Similarly, several other states had enacted legislation related to cash waqf, such as the Negeri Sembilan State Waqf Enactment 2005 (No. 5 of 2005), which includes cash waqf under the waqf scheme as provided in Section 11(1)(a) (JAWHAR, 2023).

Despite its potential, Cash Waqf faces challenges such as misconceptions about its perpetuity and inalienability, and limited studies on its collection trends (Mohamad Isa, *et al.*, 2023). Globally, there are the under-collection issues within the cash waqf movement (Wahyu, *et al.*, 2022), and this was experienced by Malaysia. In recent years, there has been a growing interest in modernising waqf practices to address contemporary economic and social challenges. This has led to the emergence of various innovative waqf models, including cash waqf, which offers greater flexibility and potential for socioeconomic

development (Hasan, 2019). Although cash waqf has gained interest and shown good growth, there are areas that need improvement. The collection of cash waqf funds posed several challenges, with one of the primary issues identified being the lack of awareness and understanding of the concept among the general public. Many potential donors are unfamiliar with cash waqf and its significance, leading to limited participation (Abdul Rahman, 2015). Trust issues are a significant challenge, as past instances of mismanagement and lack of transparency have eroded public confidence in waqf institutions, making people hesitant to contribute (Harun, 2016). Additionally, administrative inefficiencies and limited technological adoption hinder the effective collection and management of cash waqf. Many waqf institutions lack the necessary infrastructure and expertise to implement modern collection and management systems, resulting in suboptimal performance (Mohd Thas Thaker *et al.*, 2016).

## 2. LITERATURE REVIEW

### Cash Waqf

Cash waqf plays a role in economic and social development. It provides a sustainable source of funding for various public goods and services, including education, healthcare, economics, and infrastructure. By pooling financial resources from multiple donors, cash waqf can support large-scale projects that individual contributions might not be able to fund (Ali, 2019). The economic significance of cash waqf lies in its potential to promote financial inclusion and poverty alleviation. By financing micro and small enterprises, cash waqf can create employment opportunities and stimulate economic growth (Hasan, 2019). Socially, cash waqf fosters a sense of community and solidarity, as it encourages collective action toward common goals (Ahmed, 2017).

Recent research has explored the transformative potential of cash waqf in contemporary Islamic finance. Hasan *et al.* (2019) emphasise that cash waqf offers a sustainable mechanism for funding public goods and services. By enabling the endowment of cash, this form of waqf can be more efficiently managed and invested, generating continuous income for charitable purposes. The study highlights the importance of integrating modern financial practices with traditional Islamic principles to enhance the effectiveness of waqf institutions.

Similarly, Mohd Thas Thaker, *et al.* (2016) investigate the operational

framework of cash waqf institutions and its impact on socioeconomic development. Its findings stated that cash waqf has been successfully implemented in various countries, contributing to the development of essential public services. The research underscores the need for robust governance and transparency to ensure the effective management and ethical utilisation of cash waqf funds.

### **ADKAR Model for Change Management**

Change management is a systematic approach to dealing with the transition from a current state to a desired future state. It encompasses various principles, including effective communication, stakeholder engagement, and continuous improvement or transformation of an organization's goals, processes, or technologies. It aims to implement strategies for effecting change, controlling change, and helping people adapt to change (Adel, *et. al.*, 2018). Change management involves a structured approach to transitioning individuals, teams, and organisations. The goal is to ensure that changes are implemented smoothly and effectively, with minimal disruption to the organization (Kotter, 1996). Hiatt and Creasey (2012) stated that change management involves managing the people side of change to achieve the required business outcome. It includes methods that redirect or redefine the use of resources, business processes, budget allocations, or other modes of operation that significantly reshape a company or organization.

The ADKAR model, developed by Prosci, is widely recognized as a framework for managing organisational change by focusing on individual transformation (Hiatt, 2006). It consists of five key elements: Awareness, Desire, Knowledge, Ability, and Reinforcement. Each of these elements plays a critical role in facilitating change at the individual level, which is essential for encouraging behaviours. This model has been applied in various contexts to achieve desired behavioural outcomes, making it a relevant tool for understanding and promoting cash waqf participation in Malaysia (Mokhtar *et al.*, 2017; Al-Alawi, *et. al.* (2019), through awareness it provide understanding for the need for change and effectively communicating its nature and necessity to concerned individuals; then the desire in creating motivation and inspiration among employees to support and participate in the change process, emphasising the importance of employees feeling a personal desire for the change; knowledge by providing the necessary information and training to employees about how

to change and what is required of them during the change process; ability in ensuring that employees have the skills and capabilities to implement the change effectively; and lastly, reinforcement by implementing mechanisms to sustain the change and encourage continued adherence to new behaviours and processes. These elements must be followed in the correct sequence to ensure the success of change projects.

According to Hiatt (2006), awareness is the first step, where individuals must be made aware of the concept, benefits, and religious significance of cash waqf. This is consistent with findings by Mokhtar *et al.* (2017), that stated, raising awareness is vital for enhancing participation in Islamic financial instruments. Desire to participate can be cultivated through religious teachings, social influence, and the perceived benefits of contributing to the community, as highlighted in the work of Alias and Bahari (2019). Knowledge is another critical component, where individuals need to be well-informed about the mechanisms of cash waqf, including legal and shariah-compliant methods. This aligns with the finding of Mansor and Mohd Razali (2018), that emphasised the importance of knowledge in shaping positive attitudes towards cash waqf. Ability involves empowering individuals with the necessary tools and platforms, such as online waqf platforms, to facilitate participation. The final element, reinforcement, ensures continuous engagement and recognition of contributors, which is essential for sustaining longterm behaviour change.

In Malaysia, effective change management strategies have enhanced the collection of cash waqf funds. Abdullah (2017) emphasises the importance of community engagement and awareness programs, which help to increase the understanding and participation of the public in cash waqf initiatives. This involves educational campaigns and outreach programs that inform potential donors of the benefits and mechanisms of cash waqf. Rahman and Saad (2019) highlight the need for robust governance frameworks and transparent management practices to build trust among donors. These strategies ensure that the funds are managed efficiently and ethically and subsequently encouraging more contributions.

Technological advancements have also played a significant role in improving cash waqf collections. Hassan and Ali (2021) discussed the impact of fintech solutions, such as mobile applications and online platforms, which make the donation process more accessible and convenient. These technologies facilitate real-time transactions and provide donors with immediate receipts and updates

on how their contributions are being utilised. As Ismail *et al.* (2023) point out, integrating these digital tools into waqf management not only enhances operational efficiency but also attracts a younger, tech-savvy demographic to participate in waqf activities. Investing in technological infrastructure is essential to modernise the collection and management of cash waqf. Online donation platforms, mobile apps, and digital payment systems can make it easier for donors to contribute and track their donations (Kamarudin, 2017). Data analytics tools can help waqf institutions better understand donor behaviour and tailor their strategies accordingly. By adopting these technologies, waqf institutions can improve efficiency, transparency, and donor engagement (Mohd Thas Thaker *et al.*, 2016).

Implementing change management principles help waqf institutions adopt new strategies and technologies, enhance transparency and accountability, and build trust among donors (Hassan, 2018). By effectively managing change, waqf institutions can create a conducive environment for increased participation and sustainable growth in cash waqf collections (Sulaiman, 2019). Effective communication is important for the success of change management in waqf institutions. Awareness campaigns will educate potential donors about the concept of cash waqf and its benefits. These campaigns can leverage various media channels, including social media, to reach a broader audience (Ali, 2019). Transparent communication about the use of funds and the impact of donations can also build trust and encourage greater contributions (Hassan, 2018).

Effective collection strategies support the success of cash waqf initiatives. Without adequate funds, the potential benefits of cash waqf cannot be realised. Therefore, waqf institutions must adopt strategies that can attract and retain donors, ensuring a steady flow of contributions. Key strategies include awareness campaigns, donor engagement, technological integration, and transparent management practices (Ahmed, 2017). Awareness campaigns are essential to educate potential donors about the concept of cash waqf and its benefits. These campaigns can leverage various media channels, including social media, to reach a broader audiences. Donor engagement involves building relationships with contributors, providing them with regular updates on the impact of their donations, and recognising their contributions. Technological integration, such as online donation platforms and mobile apps, can facilitate easy and secure contributions, enhancing donor convenience

and trust (Ali, 2019). Trust also serves as a push in the relationship between knowledge of cash waqf and the intention to engage in online cash waqf. This suggests that increased knowledge about cash waqf can enhance trust, which in turn boosts the intention to participate in online donations (Asyari, A., *et al.*, 2024).

### **Theory of Planned Behaviour (TPB)**

The Theory of Planned Behaviour (TPB), proposed by Ajzen (1991), offers a complementary perspective by explaining how individual behaviour is guided by intentions, attitudes, subjective norms, and perceived behavioural control. TPB has been extensively used in studies to predict and understand various behaviours, including financial decisions and religious practices (Ajzen, 1991). In the context of cash waqf, TPB can be instrumental in identifying the factors that influence individuals' intentions and behaviours toward participation (Alias & Bahari, 2019).

In applying the TPB framework, it provides a structured approach to understanding the predictors of change behaviour consistent with Yang *et al.* (2018); Straatmann *et al.* (2018). It identifies specific TPB-based predictors (change efficacy, management support, and change favorableness) that influence distinct forms of change behaviour, thereby enriching the theoretical foundation of organisational change literature. The study shifts the focus from macro-level perspectives of organisational change to micro-level dynamics, highlighting the psychological and behavioural processes that shape employee reactions to change. This focus on individual-level factors enhances the understanding of how personal beliefs and perceptions impact organisational change outcomes. The method of understanding the distinct predictors of change behaviour can be applied in creating awareness for cash waqf promotion as it can tailor the strategies to foster compliance and cooperation and championing of the cash waqf initiative. These psychological factors do not operate in isolation but rather interact in complex ways. Specifically, high change-supportive intentions are achieved when a positive change-related attitude is combined with either high levels of PBC or strong positive subjective norms. The findings suggest that while a positive attitude is essential, it must be supported by other psychological factors to effectively promote change-supportive behaviours. By addressing these areas, organisations can create a more conducive environment for change, ultimately leading to higher levels of employee



engagement and support during transitions.

The expanded Theory of Planned Behaviour (TPB) model proposed by O’Siochre, *et. al.* (2023) incorporates values, social norms, and self-efficacy to better explain the relationship between values and behaviour. It suggest measuring values, social norms, and self-efficacy together can provide a more comprehensive understanding of behavioural intentions and actual behaviours, with strong social norms potentially interfering with the value-behaviour link. Thus, the expanded TPB model aims to account for these dynamics, offering a more novel perspective on how values and social influences shape behaviour.

### 3. METHODOLOGY

The aim for the examination of scholarly articles and research papers published within 2014 onwards on the practice of cash waqf and change management strategies in Malaysia is driven by the need to synthesise existing knowledge, identify trends, and highlight gaps in the current research landscape. A comprehensive literature review allows for a thorough understanding of the subject matter, ensuring that the conclusions drawn are well-founded and reflective of the broader academic discourse. The selection of scholarly articles and research papers is guided by specific inclusion and exclusion criteria. A structured table for cash waqf research themes from 2014 onwards is as follows:

**Table 1. Summary of Cash Waqf Research Themes in Malaysia Context from 2014 to 2024**

Year	Research Theme	Key Findings
2014-2016	Development and Implementation of Cash Waqf	Initial frameworks and challenges identified
2016-2018	Strategies for Enhancing Cash Waqf Collection	Innovative approaches and community engagement strategies
2018-2020	Governance and Regulation of Cash Waqf	Regulatory frameworks and governance models
2020-2024	Impact of Technology on Cash Waqf Collection	Role of fintech and digital platforms in waqf management

Multiple academic resources were utilised, including Emerald Insight, Google Scholars, Semantic Scholar and ResearchGate. A set of relevant keywords was identified to capture the core themes of the study. The primary keywords used in the search include: “cash waqf,” “ADKAR model of change management in cash waqf,” “Theory of Planned Behaviour and cash waqf in Malaysia.”

#### 4. FINDINGS

Effective change management strategies for cash waqf institutions should focus on several key areas. First, there is a need for comprehensive awareness and education campaigns to increase public understanding of cash waqf. This involves leveraging various communication channels, including traditional media, social media, and community engagement programs, to reach a broad audience and convey the benefits of cash waqf. Second, building trust and credibility is crucial. Waqf institutions must adopt transparent management practices, including regular financial reporting, audits, and compliance with Shariah principles. Engaging independent auditors and establishing clear governance structures can enhance accountability and public confidence. Third, investing in technological infrastructure is essential to modernise collection and management processes. Implementing online donation platforms, mobile apps, and digital payment systems can make it easier for donors to contribute and track their donations. Additionally, data analytics tools can help waqf institutions better understand donor behaviour and tailor their strategies accordingly. Fourth, stakeholder engagement is pivotal for the success of change management efforts. This involves collaborating with various stakeholders, including government agencies, financial institutions, community leaders, and donors, to build a supportive ecosystem for cash waqf. Regular consultations and feedback mechanisms can ensure that the strategies align with the needs and expectations of all stakeholders. Lastly, continuous improvement and innovation are necessary to sustain and grow cash waqf collections. Waqf institutions should regularly review and update their strategies based on emerging trends and feedback. Investing in research and development can help identify new opportunities and best practices for enhancing cash waqf management.

In Malaysia, the integration of ADKAR and TPB models in promoting cash waqf participation is highly relevant given the country’s Islamic financial ecosystem and religious governance. The Malaysia government and Islamic

religious authorities play a crucial role in fostering a supportive environment for waqf. Campaigns aimed at raising awareness, building desire through religious motivation, and enhancing perceived behavioural control through accessible platforms and legal frameworks can lead to increased cash waqf participation. Both ADKAR and TPB models complement each other in addressing behaviour change.

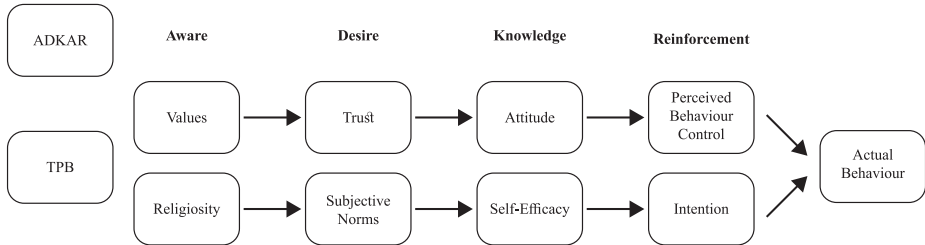


Figure 1: Model's Framework

## 5. CONCLUSION

Cash waqf represents a significant innovation in charitable giving, blending traditional practices with modern financial strategies. There is a need for cash waqf promotions that should focus on providing a deeper understanding of the concept of cash waqf and how it differs from other forms of Islamic philanthropy. This could help bridge the gap between awareness and willingness to contribute. In promoting cash waqf contributions it should focus on education, targeted promotions, building trust, and inclusivity to effectively engage and enhance willingness to contribute. There is also a need to study global best practices in cash waqf management compared to Malaysia. This study will enable identification of successful strategies that can be adapted and implemented to further improve cash waqf collections in Malaysia.

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