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## Article

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# FACTORS INFLUENCING THAI MUSLIMS' WILLINGNESS TO DONATE CASH WAQF TO RELIGIOUS PROJECTS

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## ABSTRACT

**Purpose** — Muslim communities in Thailand have lately used cash waqf as a creative strategy to raise seed money from Muslim contributors to implement religious projects such as building religious institutions like mosques and Islamic schools. The factors influencing this unique kind of giving have, to date, rarely been studied. This research attempts to examine the motivational and economic elements that impact people's willingness to donate (WTD) cash waqf to such religious projects.

**Design/Methodology/Approach** — The study utilised a Contingent Valuation Method (CVM) and an ordinal logistic regression method to examine the effects of various independent variables on the WTD. A validated structured questionnaire was utilised to collect primary data from 404 cash waqf donors in the southernmost provinces of Thailand.

**Findings** — When comparing donors with medium income levels to those with higher salary levels, the findings show that donors in the higher salary category were more likely to generate a higher WTD propensity. The probability of donors' WTD was positively influenced by any reductions in debt levels. Furthermore, factors such as belief in the afterlife, the salience of one's Muslim identity, and the experience of a warm glow were found to have a positive impact on individuals' WTD cash waqf to religious projects.

**Originality/Value** — This study utilised the Contingent Valuation Method (CVM) to examine the cash waqf practices, which has received limited attention in previous scholarly works. Furthermore, the variables employed in this research serve to broaden the scope of understanding in the realm of Islamic philanthropy, surpassing the confines of the attitude-intention framework.



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**Research Limitations/Implications** — The factors used in this study encompass the internal drives of potential donors. In reality, a number of external circumstances, such as the validity of the waqf project and the donor's accessibility to other options, may have an impact on the donor's choice. Additionally, the scope of this study was restricted to the southern border provinces of Thailand. It would be of interest to conduct additional research that broadens the sample size and geographical scope to include other regions within the country or even other countries with diverse cultural and socioeconomic contexts. This would enable the generalisation of the findings obtained from this study.

**Practical Implications** — Waqf fundraising organisations should focus on boosting awareness among high-income, low-debt people. This population group donates more than middle- and lower-class people. Mosques and religious organisations can use a strategy to help donors reassess the spiritual benefits of waqf giving in relation to the afterlife, the reinforcement of their Muslim identity, and the emotional satisfaction of giving. These motivators will increase the likelihood of mosque donations.

**Keywords** — Afterlife incentive, Cash waqf, Muslim identity, Thailand, Warm glow, Willingness to donate (WTD)

**Article Classification** — Research paper

## INTRODUCTION

In many countries, endowment fundraising is closely associated with religious activities, including the organisation of religious events, charitable endeavours, and contributions to religious institutions. Given that most religious organisations operate as non-profit entities, their financial sustainability heavily relies on the support of their respective faith communities. Specifically, the act of donating to construct religious sites, known as waqf in Islamic terminology, has been a longstanding tradition in both Muslim-majority nations and non-Muslim countries including Thailand (Cizacka, 1998; Brown, 2013). Waqf entails a donor relinquishing his/her property ownership to God and dedicating the use of the property for the benefit of the public. However, waqf fundraising for religious sites in Thailand faces challenges in the form of delays in fundraising and donor participation (Noipom *et al.*, 2018). The failure to address these challenges has led to a number of religious institutions experiencing difficulties in effectively financing their objectives, which has led their project managers to accumulate debt (Dorloh, 2012; Ali & Hassan, 2019). Current studies of waqf in Thailand have found only problems with local people's understanding and legal issues. To create a donor-centric fundraising model, donors' willingness to donate (WTD) must be examined, taking into account the intrinsic value of donating and the various factors that influence it.

Past studies of Islamic philanthropy have focused on the factors that influence the intention to donate (ITD) rather than assessing the economic value of willingness to donate (WTD). For example, Allah Pitchay (2022) found that attitude, subjective norms and perceived behavioural control (PBC) of the management influenced the ITD cash waqf. Osman *et al.* (2016) pointed out that zakat is driven by religiosity, attitude, and norms. Although the use of the contingent valuation method (CVM) model is often found in studies in health economics, environmental studies and public economics, only the study of Masahina and Kijas (2012) initiated a framework for waqf studies using the CVM method, presenting a knowledge gap. It is worth noting that while cash waqf models have been effectively implemented in countries such as Malaysia, Indonesia and Singapore for the purpose of financing waqf assets, this strategy has not been fully adopted in Thailand. The significance of this matter lies in the fact that Muslim communities residing in the southern border provinces possess information regarding waqf principles, yet they have not effectively applied this knowledge to ascertain the preferences of donors based on their socioeconomics and motivation.

This study attempts to fill the above-mentioned gaps with evidence from Thailand. The aim of this paper is to investigate the impact of variables affecting Thai Muslim donors' WTD for religious initiatives. This study is expected to provide a clearer understanding of the willingness of Thai Muslims to donate waqf to maintain religious sites. The subsequent sections encompass a literature review that delves into the fundamental concepts and recent related studies, a discussion of the methodology, models and statistics employed in this study, presentation of the results, and an in-depth analysis. The study concludes with a summary and offers policy recommendations.

## LITERATURE REVIEW

### Willingness to Donate

The willingness to donate (WTD) concept is analogous to the willingness to pay (WTP) concept, which is used to determine a customer's reservation price for a specific product. The latter is defined as the maximum price that a consumer is willing to pay in order to obtain a product or service and reflects the highest amount of consumer willingness to compensate for a specific good or service (Kamaruddin *et al.*, 2018; Ngah *et al.*, 2020). The term WTD simultaneously arose in the work of Champ *et al.* (1997), who explain the distinction between the two terms. The WTP is the utmost amount a person is prepared to pay for a public benefit, if no one else is; while the WTD is the highest amount a person is willing to pay if she can ride on the efforts of others. The latter was frequently used in donation research, including the willingness of the donor to donate blood for beneficiaries and the financial and temporal resources that donors were willing to allocate towards achieving their objectives (Sarstedt & Schloderer, 2010; Mews & Boenigk, 2013).

The aforesaid concept has been utilised to evaluate the worth of non-market goods or services within various academic fields. The disciplines encompassing environmental studies have been demonstrated in the works of Menges *et al.* (2005) and Masahina *et al.* (2012). Additional evidence of the application of the concept in the fields of agriculture, fisheries and wildlife is provided by the studies conducted by Stevens *et al.* (1991), Aizaki *et al.* (2006), Ficko and Boncina (2015), and Chen *et al.* (2018). Furthermore, the concept has been examined in the realm of healthcare by the studies conducted by Klose (1999) and Tambor *et al.* (2014). Finally, the aforementioned concept has been employed within the field of public economics, as evidenced by the scholarly investigation conducted by Masahina and Kijas (2012). Therefore, the present concept will be utilised to analyse the contribution of cash waqf, which embodies an aspect of the public good.

### Cash Waqf in Thailand

Since the time of Prophet Muhammad (SAW), waqf has been one of the most approved and practised forms of charitable contribution in the Islamic world (Cizakca, 1998; McCleary, 2007). According to Visser (2019), there is a prevailing belief that waqf primarily involves the donation of physical assets. However, the most recent fatwa from the International Islamic Fiqh Academy (IIFA) has clarified that cash can also be regarded as a form of property eligible for waqf contributions (International Islamic Fiqh Academy, 2023). Thus, cash waqf donations have become one of the most popular types of charitable giving in both Muslim-majority and Muslim-minority countries, including Thailand.

Waqf properties are classified into two types: public waqf (*waqf al-khayri*) and family waqf (*waqf al-ahli*). Each has distinct ownership and use requirements (Shirazi *et al.*, 2015). The public waqf is property held for public and private charity purposes after the death of an ancestor. The practise of family waqf in Thailand is to keep family disputes at bay and to prevent inherited property from being divided into small pieces and less productive assets (Brown, 2013). However, the waqf properties found in Thailand are rarely distinguishable between the two types.

The main issues with cash waqf in Thailand include the conventional method of collection and a lack of research from a donor standpoint. In certain locations, it is usual practise for donors to gift or dispose of their land straight to the imam (leader) of the mosque. Waqf holdings include land, apartments, and plantations of rubber and coconut. However, the management of waqf assets, including recordkeeping, accounting systems and fund management, lacks standardisation, and governance remains weak due to limitations within Thai laws. Consequently, the traditional methods of waqf investment pose the principal obstacles to waqf development in Thailand (Ali & Hassan, 2019; Zain *et al.*, 2019; Boonchom & Assalihee, 2023). Most campaigns request donations from contributors, mentioning the total amount required by the organiser but not the amount the donor should pay at the outset. As a result, several waqf initiatives have been unable to raise funds for the acquisition of waqf properties (Dorloh, 2012), and some initiatives require a longer period of fundraising to reach their goal.

### **Socioeconomics, Previous Experience and Donation**

Socioeconomic factors encompass population statistical characteristics that play a significant role in evaluating the effects of donations. These factors have been observed to exert both influential and non-contributory influences. Existing research has indicated that gender (Ranganathan & Sen, 2012; Chapman *et al.*, 2018; Ki & Oh, 2018), age (Schlegelmilch *et al.*, 1997; Lee & Chang, 2007; Chapman *et al.*, 2018; Rasool *et al.*, 2021), and economic status (Lee & Chang, 2008; Rajan *et al.*, 2009; Bekkers & Wiepking, 2011; Khan *et al.*, 2020) significantly influence individuals' propensity to donate. However, previous studies have indicated that gender (Butt *et al.*, 2018; Krupic *et al.*, 2019; Kananeh *et al.*, 2020), age (Awan & Hameed, 2014; Hapsari *et al.*, 2022), and income (Mramba, 2018; Cho & Park, 2020) have shown no significant influence on donation behaviour. Income and debt are key economic factors that influence human behaviour, including the act of making donations. The correlation between higher income, increased spending and philanthropic capacity is well documented; however, the existence of debt can hinder one's ability to make charitable contributions.

Previous research in the field of human behaviour, specifically in the context of donation decisions, has consistently demonstrated that past behaviour significantly influences the likelihood of behaviour repetition (Heikal, 2014; Kashif & De Run, 2015; Urbonavicius *et al.*, 2019; Cho & Park, 2020). This implies that individuals with prior donation experience exhibit a greater inclination to contribute a larger amount compared to those who lack such experience. However, several studies have indicated that there may not always be a significant correlation between past behaviour and the likelihood of making a donation. According to a study conducted by Andam and Osman (2019), it was observed that the act of giving did not have a significant impact on the willingness of Muslims to fulfil their obligation of paying zakat on income. The impact of previous donation experiences on current donation behaviour exhibits a range of outcomes.

### **Afterlife Incentive and Donation**

Muslim economists argue that Muslim consumer behaviour theories must diverge from mainstream ideas due to their opposing worldviews. Muslims believe that spending money on consumption will be rewarded in the afterlife if it is done for the cause of Allah. As a result,

Muslim consumer behaviour theory may diverge from traditional economic theory. According to Khan (1984), the expenditure patterns of Muslims can be classified into two distinct categories: personal and familial expenditures, and contributions made with the intention of pleasing Allah. The author conveyed that the selection between these two alternatives would be made by the customer. An intriguing aspect of his argument pertains to the correlation between the level of faith among Muslim consumers and their spending patterns in pursuit of utility. Therefore, the act of donating can be perceived as an alternative expenditure choice that leads to satisfaction among Muslim consumers.

According to Thornton and Helms' (2013) study, there is a significant correlation between incentives for the afterlife and people's propensity to give. It was found that the decision to engage in philanthropic activities was significantly influenced by religious teachings and beliefs. However, research has shown that religious factors only slightly affect the amount of gifts. In addition, a study conducted by Osman *et al.* (2016) investigated the perceived *ihsan*, Islamic egalitarianism, and Islamic religiosity among clients of Islamic banks in Malaysia. The researchers found that specific variables were linked to the contributions made towards cash waqf. Mokthar (2016) suggests that religion significantly shapes the inclination of Muslim staff at Universiti Sains Malaysia (USM) to contribute to cash waqf. A comparable pattern was observed across different generations in Indonesia (Jatmiko *et al.*, 2023). However, the decision of SME owners in Indonesia and Malaysia to engage in waqf was not influenced by religiosity (Laila *et al.*, 2022). This phenomenon has also been observed in various academic studies, including investigations on the zakat payment behaviour of university staff members (Bakar & Rashid, 2010), Muslim giving in the Netherlands (Carabain & Bekkers, 2012), Muslim donors in major urban centres of Saudi Arabia (Opoku, 2013), and the practise of Buddhism in Thailand (Apinunmahakul, 2014).

In brief, religion is a variable of considerable significance in the realm of research on charitable giving. However, several studies have identified afterlife incentives as the predominant driving force behind altruistic behaviour. From an economic perspective, the concept of an afterlife incentive can be interpreted as the anticipated return on investment or savings. Based on recent scholarly investigations, it has been observed that the presence of afterlife incentives exerts a significant positive impact on individuals' propensity to donate to cash waqf.

### **Muslim Identity Salience and Donation**

According to identity theory, individuals manifest their self-perception through their behavioural patterns. The identification of an individual's core identity is often contingent upon their primary occupation, self-perception and personal convictions. According to the study conducted by Phalet *et al.* (2010), there was variation in the impact of religious identity's importance on the political standing and expression of Dutch Muslims belonging to different ethnic groups. Moroccan Muslims exhibited a willingness to support Islamic objectives when their religious identity was unambiguous. In contrast, Turkish Muslims exhibited a lower propensity to emulate the behaviour of Moroccan Muslims, except in instances pertaining to advocacy for human rights. Therefore, the salience of religious identity has an impact on an individual's attitude and propensity to take action.

According to the findings of Chapman *et al.* (2018), the majority of individuals who provided monetary contributions did so in accordance with their personal beliefs. The selection of charities was influenced by the collective objectives of the group and the corresponding regulations. According to Yusoff *et al.* (2017) and Allah Pitchay (2022), in the context of Malaysia and Thailand, Muslim workers' attitudes were found to be positively associated with their propensity to engage in monetary contributions. In a study conducted by Osman and Muhammed (2017), it was verified that Muslim donors within various Selangor groups yielded comparable outcomes. In their study, Boenigk and Helmig (2013) discovered a correlation between the salience of one's identity and the propensity to engage in donation behaviour.

When it comes to monetary donations, the impact of corporate affiliation and the prominence of one's identity have a more significant influence on donor commitment compared to the level of donor satisfaction. However, when it comes to blood donation, the level of satisfaction experienced by the donor has a more significant influence on the establishment of loyalty. Weangsamoot (2016) employed an experimental methodology, dividing participants into two distinct groups: individuals who made substantial contributions and individuals who made minimal contributions. The researcher examined the impact of peer influence on individuals' propensity to contribute to public goods. The researcher observed that a majority of individuals in both cohorts exhibited a propensity to modify their behaviour in the presence of their peers.

### **Warm Glow, Utilisation and Donation**

A strong incentive for giving is the warm glow that is the pleasure of giving. Happiness may appear right away when a donor contributes anything, whether it be in the form of cash, time, or gifts. This kind of incentive is present in German households, according to research by Bruhin and Winkelmann (2009). Parents were impelled to give money to their kids because of a sense of satisfaction in giving. Ferguson *et al.* (2012) evaluated the motivation of Dutch blood donors using an experimental research method. The results showed that each donor group had different reasons. The experienced donors seemed to be motivated by warm-glow and altruism, while the novice donors appeared to be driven by reluctant altruism. Additionally, depending on the donor's earned endowment and action taken, Luccasen and Grossman (2017) found that the warm glow might increase or decrease. Imas (2014) also discovered that people exhibited altruistic motivation when they worked for charity with nothing in the way of reward. Surprisingly, those who worked for themselves tended to put in more effort when given bigger incentive stakes, but not those who worked for others. These indicate that individuals who prioritise the welfare of others over personal benefits tend to care more about others in the absence of an incentive.

Furthermore, Cappellari *et al.* (2011) found that a warm glow and reputational concern had a positive effect on contributions of both money and time. A warm-glow incentive has been identified in several studies on donations. The warm glow effect on the willingness to pay for three different Alentejo Natural Park preservation strategies in Portugal was identified by Nunes and Schokkaert (2003) using the contingent valuation technique. The study found that a pleasant glow was part of the respondent's voluntary price. It is indicated that the 'use' value and the 'warm glow' impact were included in the fee that individuals paid to sponsor each programme. In the contribution for public libraries in Korea, Lee *et al.* (2010) verified the evidence of the

warm glow effect. Additionally, wealth and education had a substantial impact on their gift to libraries, but not age, gender, or contentment. The findings demonstrated that those who are wealthy and well-educated are more likely to pay for public library services. It's interesting that the largest contributors were those with the highest warm-glow motivations.

## METHODOLOGY

### Sample and Data Collection

The present study employs a survey methodology to gather cross-sectional data from Muslims residing in the southernmost provinces of Thailand, namely Pattani, Satun, Yala, Songkhla and Narathiwat. The data collection is conducted using questionnaires. Due to the lack of accurate data regarding the exact number of Muslims residing in this particular region, Cochran's (2007) methodology was employed to calculate the minimum sample size required for this study. Subsequently, a recommendation was put forth to ensure a minimum of 350 responses for the computed sample size. In this study, a 5-point Likert scale ranging from (1) strongly disagree to (5) strongly agree was used to collect the data.

In adherence to established ethical protocols for research, consent was initially sought for the collection of data. The questionnaire encompasses explicit details regarding the survey's objective, accompanied by a commitment to ensuring the confidentiality and anonymity of all respondent-provided information. The pilot test was used to assess the dependability and preliminary estimate of the willingness to donate (WTD). The results of the reliability test, specifically the Cronbach alpha coefficient, indicate that all variables in the study exhibit a high level of reliability. The survey required a duration exceeding two months for its completion. The 404 effective questionnaires were generated at the conclusion of the data collection phase, yielding a response rate of 80.80 per cent. **Table 1** presents an overview of the socioeconomic attributes of the donors.

To assess their WTD for each waqf project, the double bound closed-end question method has been employed. The initial bid value was 500 Thai Baht (THB500), which was obtained from the preliminary survey. Respondents who accepted it were presented with a second request to make a donation double the value of the first. In the opposite scenario, if they declined the initial offer, they would be prompted to evaluate a second proposition with a value that has been cut in half. The CVM method used to assess a person's desire to make a cash waqf donation for a religious project is shown in **Figure 1**.

### Model

The objective of this study is to determine the WTD cash waqf for undertaking religious projects and analyse the factors that have an impact on it. When the dependent variable consists of categorised data, the ordinal logistic regression model is employed to obtain precise estimations. The ordinal or ordered logistic regression model is an extension of the binary response model, which is used when the response variable has two or more levels (Hilbe, 2009). The researcher proceeded with the implementation of the subsequent model.

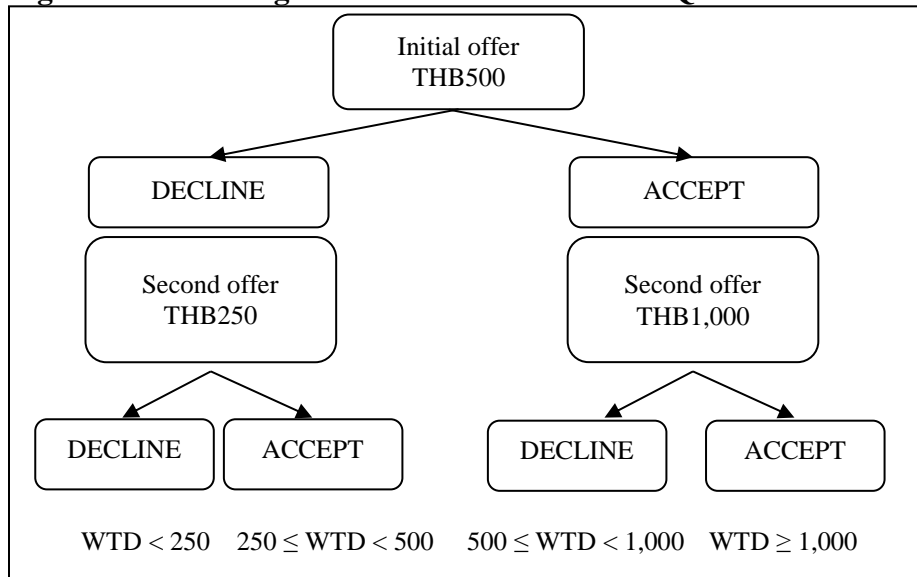
$$\text{logit}[P(WTD_{mas})] = \ln \left[ \frac{WTD_{mas_{ij}}}{(1 - WTD_{mas_{ij}})} \right] = \alpha_i + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + u \quad (1)$$

**Table 1: Socioeconomic Characteristics of Donors**

<b>Variable</b>	<b>Frequency</b>	<b>Percentage</b>
<b><i>Gender</i></b>		
Male	220	54.46
Female	184	45.54
<b><i>Age (years)</i></b>		
Below 20	1	0.25
20 to 30	84	20.79
31 to 40	186	46.04
41 to 50	88	21.78
Above 50	45	11.14
<b><i>Marital status</i></b>		
Single	85	21.04
Married	310	76.73
Divorced/widowed	9	2.23
<b><i>Family members (persons)</i></b>		
Less than 2	15	3.71
2 to 4	165	40.84
5 to 7	175	43.32
More than 7	49	12.13
<b><i>Education level</i></b>		
Below bachelor's degree	9	2.23
Bachelor's degree	217	53.71
Master's degree	124	30.69
Higher than master's degree	54	13.37
<b><i>Main occupation/career</i></b>		
Work for a government agency	213	52.72
Organisation's employee	87	21.53
Self employed	57	14.11
Farmer or rancher	7	1.73
Housewife	18	4.46
College student	11	2.72
Freelancer	11	2.72
<b><i>Salary (THB)</i></b>		
Below 10,000	40	9.90
10,001 to 20,000	125	30.94
20,001 to 30,000	88	21.78
30,001 to 50,000	109	26.98
More than 50,000	42	10.40
<b><i>Debt</i></b>		
No debt	104	25.74
Less than 25% of income	159	39.36
From 25 to 50% of income	94	23.27
Exceed 50% of income	47	11.63

Source: Authors' own

**Figure 1: Describing Double Bound Closed-End Question Method**



Source: Authors' own

The symbol  $P(WTD_{mas})$  represents the probability of the event occurring. The variable  $WTD_{mas}_{ij}$  represents the response form of individuals' WTD cash waqf for a religious project. The variable  $1 - WTD_{mas}_{1j}$  represents alternative response formats for measuring individuals' WTD cash waqf for religious projects. The symbol  $\alpha_i$  represents the constant value of the equation.  $\beta_{1-10}$  represents the coefficient of each predictor variable. The variable  $u$  represents the error term. The variables used in this study are as follows:  $X_1$  represents the gender of the respondents,  $X_2$  represents the age of the respondents,  $X_3$  represents the salary of the respondents,  $X_4$  represents the debt of the respondents,  $X_5$  represents the donation experience of the respondents,  $X_6$  represents the waqf experience of the respondents,  $X_7$  represents the waqf property utilisation,  $X_8$  represents the afterlife incentive,  $X_9$  represents the Muslim identity salience, and  $X_{10}$  represents the warm glow.

Subsequently, the researchers proceeded to employ odds ratio estimation in order to enhance the comprehensibility of the findings.

$$\frac{WTD_{mas}_{ij}}{(1 - WTD_{mas}_{ij})} = e^{\alpha_i + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + \beta_{10} X_{10} + u} \quad (2)$$

### Assumption Testing

The ordinal Hosmer-Lemeshow (ordinal HL) and Lipsitz tests were utilised by the researchers to assess the goodness of fit of the model. A p-value exceeding 0.05 suggests that the model is a good fit for the data. Both numerical values were observed to provide further insight into the adequacy of the model, as indicated in **Table 2**.

**Table 2: Goodness-of-Fit Tests of WTD for Religious Model**

Model: proportional odds					
Dependent variable: WTDmas = [1, 2, 3, 4]					
Number of observations = 404					
Tests	Number of groups/patterns		Statistic	df	P-value
Ordinal HL	10		29.510	26	0.2884
Lipsitz	10		8.761	9	0.4597
(HL = Hosmer-Lemeshow)					

Source: Authors' own

Afterward, the researchers examined the impact of the independent variables on the response variable through the implementation of a likelihood ratio test (LR test). When the p-value of the LR test is less than 0.05, it signifies that the independent variables have a statistically significant impact on the dependent variable. It is clear from the data in **Table 3** that the LR test's p-value is statistically significant ( $\text{prob} > \chi^2 = 0.0000$ ). Therefore, it can be concluded that all independent variables have exerted an influence on the response variable. Additionally, the pseudo R-square coefficient was determined to be 0.0582, indicating a moderate level of explanatory power. Furthermore, the log likelihood value was calculated to be -503.15008, suggesting a relatively good fit of the model to the data.

**Table 3: Likelihood Ratio, Pseudo R-Square and Log Likelihood of WTD**

Ordered logistic regression		
Number of observations = 404		
Test	Statistic	Prob > $\chi^2$
LR $\chi^2(20)$	62.23	0.0000
Pseudo R2	0.0582	
Log likelihood	-503.15008	

Source: Authors' own

## RESULTS AND DISCUSSION

### Results

The findings of the estimation for ordinal logistic regression are presented in **Table 4**. The proportional odds ratio for the ordered logistic regression can be found in column OR. Out of the ten independent variables incorporated in the WTD for the religious model, it was observed that five variables exhibited statistical significance at different confidence intervals, while the remaining five variables did not demonstrate statistical significance.

Salary was discovered to significantly affect the dependent variable at certain levels. The researchers selected the income range of THB20,001 to THB30,000 (level 3) as the reference point. The probabilities associated with income levels 4 and 5 were found to be 0.093 and 0.05, respectively. These values were observed to be lower than the thresholds of 0.1 and 0.05, respectively. The findings of this study indicate that individuals with a salary ranging from 30,001 to 50,000 baht exhibited a higher log odds level, specifically 0.474, in terms of their WTD cash waqf for religious projects compared to those with a different income base. Put simply, individuals without an income base had an odds ratio that was 1.606 times higher than

those with an income base. The respondents who reported a salary exceeding THB50,000 exhibited a higher log odds level of WTD cash waqf for religious projects compared to those with a baseline income of 0.751. So, it can be assumed that their odds ratio was WTD 2.12, which means that their likelihood of WTD cash waqf was 2.12 times higher than that of people with a baseline income. Nevertheless, the income variables at lower levels exhibited insignificance.

The variable of debt was further categorised into four levels: absence of debt, debt amounting to less than 25 per cent of income, debt ranging from 25 to 50 per cent of income, and debt exceeding 50 per cent of income. The latter category served as the foundation for the analysis. The p-values for the debt variables at each level are 0.002, 0.01 and 0.001, respectively. The results also indicated the magnitude of the influence of independent variables on the dependent variable, as measured by the coefficient statistics. The coefficients associated with the debt variables (coef.) at each level are 1.124, 0.848 and 1.155, respectively. These coefficients suggest that Thai Muslims who do not have any debt exhibit a higher log odds level of WTD cash waqf for religious projects compared to those who have a debt level exceeding 50 per cent of their income, with a coefficient of 1.124. This implies that their odds ratio was 3.076 times higher than the reference value. In contrast, individuals whose debt levels constituted less than 25 per cent of their income exhibited a higher log odd level of WTD cash waqf compared to those whose debt levels surpassed 50 per cent of their income, with a value of 0.848. Specifically, individuals who had a debt-to-income ratio exceeding 50 per cent exhibited an odds ratio of 2.335, indicating a significantly higher likelihood of experiencing the outcome in question compared to those without such a financial burden. Furthermore, individuals who possessed debt levels ranging from 25 to 50 per cent of their income exhibited a higher log-odd level of WTD cash waqf for religious projects compared to those whose debt levels surpassed 50 per cent of their income, with a value of 1.155. Similarly, individuals in this study exhibited an odds ratio of 3.173 times greater for having a debt level exceeding 50 per cent of their income compared to those with a lower debt level. This interpretation is contingent upon the assumption that all other variables in the model remained unchanged.

The model demonstrated that the incentive of an afterlife holds considerable importance. With a p-value of 0.001, the variable has a coefficient of 0.743. This means that, if all other factors stay the same, a rise in the afterlife incentive would cause the log odds level of WTD cash waqf for religious projects to go up by 0.743 per cent. If all the other variables in the model stay the same, the analysis shows that adding incentives for the afterlife could increase the likelihood of WTD cash waqf for religious projects by a factor of 2.102.

The presence of a warm glow was also found to be statistically significant, with a confidence level of 95 per cent. The coefficient value in the ordinal logistic model is 0.482, with a corresponding p-value of 0.027. The results show that an increase in warm glow is linked to a 0.482 increase in the log odds level of WTD cash waqf for religious projects, even when other things are taken into account. The coefficient value of the odds ratio suggests that a rise in warm glow would result in a 1.619-fold increase in the odds ratio of WTD cash waqf for religious projects.

**Table 4: Ordinal Logistic Regression of the Factors Influencing WTD Cash Waqf for Religious Projects**

Dependent variable: WTD for Mosque		Coef.	OR	P-value	Sig
Gender ( $X_1$ )	Male (base)	0	1	.	
	Female	-.266	.766	.171	
Age ( $X_2$ )	Below 20 years old	0	1	.	
	From 20 to 30 years old	-13.291	0	.981	
	From 31 to 40 years old	-13.052	0	.981	
	From 41 to 50 years old	-13.262	0	.981	
	Exceed 50 years old	-13.178	0	.981	
Salary ( $X_3$ ) THB	Below 10,000	.319	1.376	.392	
	10,001 to 20,000	.192	1.211	.484	
	20,001 to 30,000 (base)	0	1	.	
	30,001 to 50,000	.474	1.606	.093	*
	More than 50,000	.751	2.12	.05	**
Debt ( $X_4$ )	No debt	1.124	3.076	.002	***
	Less than 25% of income	.848	2.335	.01	***
	From 25 to 50% of income	1.155	3.173	.001	***
	Exceed 50% of income (base)	0	1	.	
Donation experience ( $X_5$ )	Sometimes (yearly) (base)	0	1	.	
	Often (3-5 times in a year)	-.127	.881	.739	
	Always (monthly)	-.441	.643	.255	
Waqf experience ( $X_6$ )	Never (base)	0	1	.	
	Sometimes (yearly)	-.208	.812	.711	
	Often (3-5 times in a year)	-.069	.933	.902	
	Always (monthly)	.185	1.203	.758	
USE ( $X_7$ )	Waqf property utilisation	-.086	.918	.733	
AFT ( $X_8$ )	Afterlife incentive	.743	2.102	.001	***
MIS ( $X_9$ )	Muslim identity salience	.365	1.44	.088	*
WG ( $X_{10}$ )	Warm glow	.482	1.619	.027	**
	cut1	-6.706	-6.706	.	
	cut2	-6.075	-6.075	.	
	cut3	-4.355	-4.355	.	

Remark: \*\*\* $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$

Source: Authors' own

Therefore, based on a confidence level of 90 per cent, the statistical significance of Muslim identity salience can be observed. The coefficient value in the model is 0.365, while the p-value is 0.88. The findings of the study demonstrate that a heightened sense of Muslim identity significantly contributes to a 0.365 increase in the log odds level of cash waqf allocation towards religious projects. The odds ratio coefficient suggests that an increase in the salience of Muslim identity would result in a 1.44-fold increase in the odds ratio of cash waqf donations for religious projects.

There was no statistically significant impact observed on the WTD cash waqf for religious projects in relation to the other five variables, namely gender, age, donation experience, waqf experience and waqf utilisation (p-value > 0.1).

The ordinal HL statistic, which has a value of 29.510 and a number of degrees of freedom of 26, and the Lipsitz statistic, which has a value of 8.761 and a number of degrees of freedom of

9, show that the WTD cash waqf for religious projects fits well. These results suggest that the WTD cash waqf meets the acceptance criteria. The p-values associated with these statistics are 0.2884 and 0.4597, respectively. The authors suggest that the ordinal logistic regression model is suitable and consistent with the observed empirical data. Furthermore, the findings indicate that all of the independent variables have exerted an influence on the response variable (likelihood ratio chi-square = 62.23, p-value < 0.01, pseudo R-square = 0.0582).

The impact of variables on the WTD cash waqf for religious projects was found to be significant, with both socioeconomic and motivational factors exerting a notable influence. Only two of the six socioeconomic factors, salary and debt level, exhibited a statistically significant influence on the cash waqf allocated for religious projects. The study revealed that when provided with a base salary within the range of THB20,001 to THB30,000, salaries ranging from THB30,001 to THB50,000 exhibited a statistically significant odds ratio of 1.606 times higher than the base ( $\beta=1.606$ , p-value < 0.1). Moreover, salaries exceeding THB50,000 demonstrated a statistically significant odds ratio of 2.12 times higher than the base ( $\beta=2.12$ , p-value < 0.05). In contrast, the two income levels that were below THB20,000 did not exhibit a statistically significant effect on the logarithmic odds level of WTD.

Regarding debt factors, the fundamental criterion was the presence of a debt level surpassing 50 per cent of one's income. The results of the study revealed that Thai Muslims who did not have any debt exhibited an odds ratio of WTD 3.076, indicating a significantly higher likelihood compared to the reference group ( $\beta=3.076$ , p-value<0.01). Similarly, individuals with debt levels below 25 per cent of their income had an odds ratio of WTD 2.335, also significantly higher than the reference group ( $\beta=2.335$ , p-value<0.01). Furthermore, participants with debt levels ranging from 25 to 50 per cent of their income showed an odds ratio of WTD 3.173, again significantly greater than the reference group ( $\beta=3.173$ , p-value<0.01).

Therefore, individuals of the Muslim faith who possessed a higher income were more likely to engage in the practise of cash waqf for the purpose of funding religious projects as compared to those individuals with a moderate-income level. In contrast, individuals with lower levels of debt exhibited a greater propensity to contribute cash waqf towards religious initiatives compared to those burdened with higher levels of debt.

Conversely, it was found that three out of four motivational factors exhibited a statistically significant influence on the WTD cash waqf for religious projects. To begin with, it is important to note that an elevation in the motivation for the afterlife would result in a higher odds ratio of WTD cash waqf for religious projects, specifically up to 2.102 times ( $\beta=2.102$ , p-value<0.01). Additionally, there is a significant positive relationship between an increase in warm glow and the odds ratio of WTD for religious projects. Specifically, the odds ratio is estimated to be 1.619 times higher ( $\beta=1.619$ , p-value<0.05) in the presence of warm glow. Ultimately, a rise in the salience of Muslim identity would lead to an increase in the odds ratio of WTD towards religious projects by a factor of 1.44 ( $\beta=1.44$ , p-value<0.1). Therefore, the motivational factors, specifically the incentive of the afterlife, the warm glow effect, and the salience of Muslim identity, demonstrated a favourable influence on individuals' WTD cash waqf towards religious projects.

## Discussion

The primary objective of this study was to investigate the effects of various influential factors on the propensity of Muslims residing in the southern border provinces of Thailand to contribute to cash waqf donations. The study examined the socioeconomic factors of donors and found that their salary and debt-to-income ratio had a significant impact on their willingness to contribute to religious initiatives. Additionally, individuals belonging to the upper-middle income groups exhibit a nearly twofold higher likelihood to donate to religious initiatives compared to individuals in lower income brackets. Similarly, individuals who possess low or negligible debt-to-income ratios exhibited an approximately threefold higher likelihood of expressing a WTD to mosques in comparison to individuals with high debt ratios. The impact of economic factors on individuals' propensity to donate aligns with the findings of Lee and Chang's (2008) study, which revealed a correlation between income levels and cash donations. Similarly, Rajan *et al.* (2009) emphasised the significance of income as a key determinant in Canadians' contributions to international donations.

Furthermore, this research provided empirical evidence for the impact of afterlife incentive, warm glow, and Muslim identity salience on the probability of engaging in charitable donations. In contrast to other demographic groups, Thai Muslims who showed a higher propensity for charitable giving were distinguished by a strong sense of Muslim identity, a strong attachment to the rewards promised in the hereafter, and a propensity for selflessness. Therefore, it is possible to hypothesise that Muslims living in Thailand's southernmost regions would be more inclined to support religious causes as a result of increased understanding of the rewards associated with the afterlife, which could result in a nearly twofold increase in donation rates. The result stated earlier aligns with the research conducted by Thornton and Helms (2013), which revealed that religious teachings significantly impact individuals' choices to contribute to charitable causes. Similarly, Opoku's (2013) study examined the role of religiosity as the predominant factor influencing donation behaviour in Saudi Arabia. Numerous studies have identified a correlation between religious motivation and the propensity to make donations, encompassing both religious contributions and donations to non-religious causes. The afterlife incentive is a motivation associated with Islamic teachings, which acknowledge that various forms of donation are integral to religious practises. Based on Islamic teachings, it is believed that the spiritual benefits of a waqf donation persistently accrue to the donor of the waqf even beyond their demise. Consequently, research has indicated that religious factors positively influence the willingness of donors to contribute.

The study revealed a positive correlation between the strength of Muslim identity and the WTD to waqf for religious initiatives, with a notable increase of approximately 1.4 times. This observation highlights the significant influence of Muslim identity on an individual's inclination to endorse the establishment and upkeep of religious sites. Sponsoring a religious institution may be more in line with a Muslim benefactor's self-image and values than a donation to a secular cause. This finding aligns with the research conducted by Phalet *et al.* (2010), wherein it was posited that the Muslim identity had a significant impact on the inclination of Moroccan Muslims residing in the Netherlands to endorse religious objectives while not exerting a similar influence on non-religious objectives. Furthermore, it is worth noting that Muslims have expressed their intention to engage in charitable donations in alignment with their cultural values and societal

norms, as evidenced by the research conducted by Osman and Muhammed (2017), Chapman *et al.* (2018) and Allah Pitchay (2022). The distinctiveness of the Muslim identity in the southernmost region of Thailand is readily apparent, owing to its dense population and extensive historical interconnectedness. Therefore, it is possible to enhance the donation collection for religious waqf projects among Thai Muslims residing in the region by emphasising the shared identity among Muslim donors and the advantages associated with these projects.

The research findings revealed that the presence of a warm glow was associated with a 1.6-fold increase in the probability of individuals contributing to religious initiatives. This finding aligns with previous research that has demonstrated a positive correlation between a warm glow and the willingness to donate to various conservation initiatives in Portuguese natural parks (Nunes & Schokkaert, 2003) as well as public libraries in Korea (Lee *et al.*, 2010). This suggests that contributors' cash waqf giving to waqf projects goes beyond religion, undermining the basic idea. Donors are motivated to donate to religious waqf projects by a brief feeling of delight or warm glow. Thus, a pleasant spark of contentment might increase Thai Muslim donors' willingness to provide financial waqf in the southern border regions.

## POLICY IMPLICATIONS

To promote cash waqf donations effectively, it is essential to recognise the significance of economic conditions. Individuals with good economic standing, characterised by high incomes and low debt levels, represent a promising target group for waqf donations. Fundraising agencies should invest in efforts to raise awareness about waqf within this demographic. Moreover, implementing tailored financial incentives and tax deductions can be instrumental in reducing economic burdens on prospective donors, making it more attractive for them to contribute.

Prioritising after-life merit-based incentives in waqf campaigns is crucial. These incentives, rooted in Qur'ānic verses and the teachings of Prophet Muhammad (SAW), emphasise the spiritual rewards and eternal blessings for waqf donors. Utilising these incentives can motivate Muslims in Thailand's southernmost provinces to increase their willingness to contribute to cash waqf. By highlighting the profound and lasting impact of their donations in the hereafter, donation-driven organisations can inspire increased support for religious initiatives.

Mosques and religious organisations can play a pivotal role in reimagining the Muslim identity of potential donors in Thailand's southernmost regions. By framing waqf donations as a means to build and reinforce one's social identity, being a cash waqf donor becomes more than just a financial contribution. It transforms into a powerful expression of faith and a commitment to the community's well-being. This reframing can enhance the willingness of donors to support their mosques and religious organisations, as it strengthens their connection to their Muslim identity.

To achieve the most significant impact, policy initiatives should adopt a holistic and integrated approach. Combining economic incentives, after-life rewards, and identity-building efforts can create a comprehensive strategy that resonates with various segments of the population. Working together with the government, religious groups and non-profit organisations can help move these policies forward and encourage people to make regular cash waqf donations for religious causes and for the good of the community as a whole.

## CONCLUSION

The outcomes of this study address the gaps in understanding the motivating factors behind cash waqf. The present study contributes to the existing literature by extending the findings of previous studies conducted by Sakti *et al.* (2016); Yusoff *et al.* (2017); Dennis *et al.* (2018); Allah Pitchay (2022) and Nour Aldeen *et al.* (2022). These studies have primarily focused on the influence of psychological and theological factors on individuals' intention to engage in cash waqf. However, this study further investigates the impact of additional variables, including economic factors, expected return in the afterlife, Muslim identity, and warm glow, on individuals' willingness to donate cash waqf.

A demographic characterised by favourable economic circumstances, including high salary and low debt, continues to be a desirable target population for the purpose of responding to potential waqf donors. In Thailand, it is advisable for waqf fundraising agencies to enhance waqf awareness among a specific demographic, as this group exhibits a greater inclination to contribute towards religious initiatives compared to individuals from the middle and lower socioeconomic strata. Furthermore, this discovery not only validates the correlation between religious factors and donation as observed in previous research but also broadens the scope by incorporating religious variables into the concept of the donor's anticipated reward in the afterlife, which can be analogously interpreted as an expected economic return.

Additionally, the findings of this study indicate that the prominence of Muslim identity plays a significant role in motivating individuals to contribute financial resources to support religious initiatives, specifically through cash waqf donations. The present study on cash waqf represents a novel contribution, as previous research in the field of behavioural studies (Phalet *et al.*, 2010) has identified similar patterns of association. Therefore, this research represents a seminal investigation in this particular field, aimed at comprehending the complexities of this association. The study has revealed an additional finding, which pertains to the identification of a positive emotional response in the motivational factors that influence individuals' inclination to contribute cash waqf towards religious initiatives. Previous scholarly investigations in the realm of warm glow or the emotional satisfaction derived from acts of altruism have frequently centred around studies within the field of public economics. This study demonstrates the potential applicability of the happiness derived from acts of giving to other domains within the field of human behaviour research, thereby contributing to the advancement of knowledge in the realms of giving economics and public economics.

Moreover, the incorporation of the Contingent Valuation Method (CVM) expands the domain of research on Islamic philanthropy beyond the confines of the attitude-intention framework, enabling the examination of non-market goods. Similarly, it can be utilised to analyse the reservation price associated with public goods and the inclination to contribute to cash waqf. The inclusion of a CVM model in this research serves to emphasise the notion that waqf, from an economic perspective, can be regarded as a public asset comparable to a public good. Additionally, this approach expands the range of research methodologies available for exploring various aspects within the domain of Islamic economics.

However, this study did possess several limitations. The focus of this study was initially limited to examining the contributions made by Muslim donors residing in the southern provinces of Thailand. To enhance the potential for generalisation of the study's findings, it is

recommended to broaden the sample and scope of the study by including additional regions within Thailand or even other countries that exhibit diverse cultural and socioeconomic contexts. Furthermore, the present study utilised cross-sectional survey data. However, it is important to note that this type of data may prove inadequate, particularly in the context of evaluating the impact of income or debt. It would be highly advantageous if forthcoming research endeavours were to employ longitudinal data in order to examine the dynamic impact of income and debt on individuals' propensity to engage in charitable giving.

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## DECLARATION

### Credit Authorship Contribution Statement

- Aris Hassama: Concept generation; Methodology; Gathering and analysing data; Manuscript writing.
- Nor Asmat Ismail: Manuscripts editing; Verification of research findings; Provision of additional resources.

### Declaration of Competing Interest

The authors declare that they have no known competing financial interest or personal relationships that could have influenced the research work.

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### Ethical Statement

The study has been reviewed and is hereby granted approval for implementation by the Jawatankuasa Etika Penyelidikan Manusia Universiti Sains Malaysia (JEPeM-USM). The study has been assigned study protocol code USM/JEPeM/21030261. This ethical approval is valid from 14 June 2021 until 13 June 2022.

### Data Availability

Data will be made available on request.

### Appendix

None