

## THE CONCEPTUAL MODELS OF E-SERVICE QUALITY TO INCREASE COMMITMENT WAQIF

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### ABSTRACT

This study aims to conceptualize the relationship between e-service quality and commitment *waqif* through e-trust with the moderator variables of communication and religiosity. The conceptual framework was developed from social exchange theory and previous literature on commitment. Nine propositions raised in this study consist of five proposed antecedents of e-service quality, namely environment quality, promotion quality, information quality, system quality, and outcome quality. Then the communication and religiosity factors are proposed no longer as determinants of commitment but as moderators, and e-trust is offered to be a mediator variable between e-service quality and commitment *waqif*. Many factors can affect commitment *waqif*, but this study only focuses on the effect of e-service quality. With this conceptual model, it is hoped that the donation platform manager can improve the e-service quality so that donors are loyal to donate through electronic services. In addition, to ease the burden on the government in collecting cash *waqf* funds and reach the potential that has been set faster. Further researchers can conduct empirical studies by proving all the arguments that have been put forward, also can use other factors that can affect commitment *waqif*.

### INTRODUCTION

Optimal management of cash *waqf* will be able to contribute and provide a multiplier effect in both the economic and non-economic sectors (Al-Arif, 2012). The benefits derived from *Waqf* are also enjoyed by non-Muslim communities. *Waqf* covers the areas of poverty reduction projects (H. Ahmed & Salleh, 2016), supporting education development (Ahmad & Hassan, 2015; Mahamood & Rahman, 2015), improve the health sector (Htay et al., 2014; Sulaiman & Zakari, 2015), uphold Islamic sustainability (Rahman et al., 2018; Sulaiman & Zakari, 2015), help reduce national debt (Ibrahim et al., 2013) and encourage fiscal development (Suhaimi et al., 2014). Thus, the behavior of *waqifs* or

*waqf* donors must be fully understood because they are the main source of charitable gains. *Waqf* institutions need *waqifs* or genuine donors to maintain or increase *waqf* funds for the sustainability of *waqf*.

The problem highlighted in this study is the difficulty of retaining regular donors. Although cash *waqf* funds have increased every year, the collection is still not maximized and is far from potential. Based on the report of the chairman of National Committee on Sharia Economics and Finance (KNEKS), the potential for cash *waqf* in Indonesia is IDR 188 trillion. However, according to BWI records (2020), the cash *waqf* collected in 2020 reached IDR 391 billion. As technology develops, it will be easier for people to do *waqf*. Because there is a platform to distribute *waqf* funds digitally, as is done by Rumah Zakat through the *waqf.id* platform. It is hoped that cash *waqf* is a solution for unproductive *waqf* assets.

The problem of collecting cash *waqf* has been discussed in previous literature such lack of acceptance of *waqf* funds (Pitchay et al., 2015); insignificant contribution of cash *waqf* (Osman et al., 2014); unattractive behavior of giving cash *waqf* (Osman et al., 2016); and relatively low level of donor acceptance of giving (Mohsin, 2013). The low behavior of giving *waqif* can be associated with a loss of trust.

Several studies have been conducted on controversies regarding management and service quality. For example, Jalil et al. (2019) stated that information disclosure is the main key to *waqif* loyalty. Sutomo et al. (2017) mentioned that service quality affects *muzzaki* loyalty. Likewise, Saputra et al. (2020) explained that the quality of service affects the loyalty of the donors of Dompét Dhuafa Riau. Donors who are satisfied with their values and experience a positive mood towards service will have high loyalty to the platform. However, often disloyal donors are caused from poor service or the quality of electronic services is decreasing from what customers expect (Halpern & Graham, 2013; Halpern & Mwesiumo, 2021). The high number of Muslims in Indonesia requires *nadhir* to be able to manage a *waqf* website or platform so that the display is more attractive, easy to understand and the necessary information is available. This will have an impact on the level of e-trust of the *waqif* towards *nadhir*. The results of research by Ahmed et al. (2015) stated that *waqif* will donate if the *nadhir* are responsible and improve their management practices. Charitable organizations must communicate their function in society, for example, obtaining funds for pre-determined project costs, by doing so public trust can lead to the erosion of negative thoughts towards charitable organizations. Honesty, generosity and dependability are the key points that will build trust in the community (Matenge et al., 2015). Thus, this study tries to conceptualize e-service quality in increasing *waqif* commitment to donate more through *waqif* e-trust and strengthened by effective communication and religiosity.

## LITERATURE REVIEW

### Overview of *Waqf* and Cash *Waqf*

*Waqf* comes from Arabic which means to stop, so *waqf* is to withhold property that is used for good. *Waqf* based on Law number 41 of 2004 concerning *Waqf* is a legal act of *waqif* to separate and or surrender part of his property to be used forever and for a certain period by interests for worship and or general welfare according to sharia. The law of *waqf* is sunnah. In *waqf*, immovable objects are generally in the form of land and buildings, usually used for various purposes such as mosques to funerals. Then the party who *waqf* his property is called *Waqif*, while the party who receives the *waqf* property from the *waqif* to be managed and developed according to its designation is *nadhir*. In the Qur'an, *waqf* commands are stated in the QS. Al Baqarah verse 267:

*“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.”*

Then *waqf* of movable objects is called cash *waqf*. According to Saifuddin et al. (2014), the definition of cash *waqf* is to give a sum of money from one's property that is intended for the general benefit or allocated to several sectors of society. The application of cash *waqf* is different from other types of *waqf*. It is not allowed to reduce the value of *waqf* assets because it is prohibited to use property carelessly or leave it empty. Cash *waqf* can be converted into capital and then invested, with the profits made distributed to the poor. Therefore, *Waqf* as an asset is a collective investment and continues to increase (Sanusi & Shafiai, 2015). In line with the opinion of Harun et al. (2016), those *waqf* assets should not be sold or disposed of in any form they must be maintained continuously, and any new *waqf* acquisitions will be added to existing *waqf*, thus implying that *waqf* assets are increasing rather than decreasing. In general, according to Mohsin (2013), there are six types of cash *waqf* schemes, namely cash *waqf* schemes, cash deposit *waqf* schemes, mandatory cash *waqf* schemes, corporate *waqf* schemes, deposit product *waqf* schemes, and cooperative *waqf* schemes.

In addition, there are several advantages of cash *waqf* compared to *waqf* in the form of fixed assets. Cash *waqf* can be a valuable tool to attract more funds and generate liquidity. This may be the best tool in the Islamic mandate to alleviate poverty, especially if *nadhir* can manage funds effectively (Mohammad, 2015). In addition, cash *waqf* can generate more economic stimulus and social improvement, its investment can be diversified to generate greater income-generating opportunities and increase growth opportunities (Abdullah, 2018). Empirically, Sanusi and Shafiai (2015) conducted a study on two *waqf* institutions in Malaysia and proved that *waqf* contribute to the religious,

economic, and social sectors. Moreover, *waqf* have been implemented by the Malaysian government to finance public goods (Ambrose et al., 2018). Mohsin (2013) stated that cash *waqf* (managed by non-governmental organizations) should be channeled not only into religious sectors, but also other sectors, such as education, health, commercial activities, and infrastructure, for greater benefit. Waqf institutions differ from other social organizations that primarily rely on donations from others (not guaranteeing sustainability) (Shaikh et al., 2017).

### **Social Exchange Theory**

Social Exchange Theory (SET) was first conceptualized by Homans in 1958 with the title "Social Behavior as Exchange". According to social exchange theory (SET), human relationships are based on a cost-benefit analysis, where further participation in an activity or continuation in a social association result when the perceived benefits outweigh the costs (Benoit (née Moeller) et al., 2016; Yan et al., 2016). Social exchange theory is a suitable framework for studying online social interactions and is widely applied to investigate participation in various online communities and platforms (Gharib et al., 2017; Y. Wang et al., 2019). Social exchange theory is considered as one of the most significant theories and is often applied to understand the motives associated with exchanging personal experiences on digital platforms (Benoit (née Moeller) et al., 2016). This study will use social exchange theory, which is founded on the notion that people are rational beings. Because the transaction is global and not limited to the market economy, the theory of social exchange provides a sociological framework for evaluating charity donations. Because social exchange theory encompasses all attempts to value social experience, including the desire to promote human ideals or spiritual values as well as the pursuit of personal gain and emotional satisfaction, it can be a more useful model for evaluating donor behavior than pure economic theory (Briken et al., 2017).

In this study, the theoretical framework of the Mediated Philanthropy Model (MPM) in the Social Exchange theory developed by Blau in 1964 will be adapted. This model was developed from the Basic Philanthropy Model, which shows the relationship between donors, recipients, and social groups (Jalil et al., 2019). When a donor donates their time or money to a receiver, they will be thanked as well as get social acceptance from their peers. MPM explains the interchange between donors, charitable organizations, beneficiaries, and peers in an enlarged version of the Basic Philanthropy model. The model demonstrates that when a donor donates to a non-profit organization via an application or website, the recipient will respond by offering excellent service in the hopes of the donor donating again. Because their function is to collect, handle, and

distribute fundraisers, charitable organizations act as intermediaries between donors and beneficiaries.

In this case study, Mediated Philanthropy Model adequately reflects the cash *waqf* granting process in Indonesia. Indonesian *Waqf* Board (BWI) is the trustee in Indonesia and acts as a charitable recipient organization. BWI will send the *waqf* money collected from the *waqif* to the selected *waqf* project or beneficiary. In collecting funds online, BWI uses a website or application that has collaborated with partners and non-partners. However usually, BWI only expresses gratitude through writing on the platform, not too much feedback information is disclosed to the *waqif*. This is not surprising as BWI is under no obligation to provide *waqif* performance feedback or other information. Therefore, this study seeks to understand the effect of feedback information in the form of e-service quality on *waqif* commitment. However, this study not only wants to see why people give but also why people can retain their contributions. In the study of consumer behavior, customer retention is called "loyal". In the field of philanthropy, serious donors who continue to contribute to fundraising have an attitude of commitment. Committed donors are very important to keep the fundraising going.

### **Charity Giving Behaviour**

Giving is an act of making other people happy, where someone who has excessive funds voluntarily gives his material in the form of money to others. Although giving has been discussed since the sixteenth century by many great economists, the study has only increased in the last third of the twentieth century. The study of charitable giving emerged, particularly with interdependent utility analyses assuming social men rather than economic men and involving social motives such a sense of justice (Sismujito, 2016). Islam encourages believers to help those who are less fortunate among them through charity. This is clearly stated in the Qur'an, "*In wealth and property (there are) the rights of the poor, who asks, and who are deprived*" (Quran 51:19). Prophet Muhammad SAW also emphasized that "*... alms are taken from the rich among them and given to the poor among them*". In addition, it also makes the community and the state responsible for reducing the difficulties and poverty of their people through the institutionalization of zakat.

### **Commitment**

Commitment is a psychological attachment, intention to stay, and ownership of a long-term orientation to the relationship (Yucel, 2012), as long as people feel a relationship is useful (satisfaction) then they will be highly committed. However, much will be lost if the relationship end and the quality of the potential partner is poor.

Commitment in turn governs the extent to which a person will put aside his interests and act in a pro-relationship manner (AL-Jabari & Ghazzawi, 2019). Committed means a person will actively maintain their relationship, which increases stability. Experiences associated with promising and contributing can be enriching and significant, possibly related to feelings of competence and self-worth (Carton, 2017). Organizational inducements, such as remuneration, supervisory assistance, and career promotion, are one method businesses increase employees' affective engagement and trust. Employees respond to persuasion by strengthening their trust and emotional attachment to the organization, as well as their willingness to work toward organizational goals, according to the principles of social exchange theory (Kim et al., 2016; Lambert et al., 2020). Within the framework of the psychological contract, this reciprocity of corporate persuasion for employee trust and commitment has been extensively researched. Employees build trust in their employers when they see a positive correlation between promised inducements and actual inducements given. Employees are more devoted, and they frequently reciprocate with favorable conduct toward the company (Sawicki & Agnew, 2021). As a result, if *nadhira* provides high-quality electronic services, the *waqif* will contribute the most and strengthen their faith and dedication to *nadhira*.

### Electronic Service Quality

Electronic service quality or e-service quality is defined as the extent to which a website facilitates shopping, purchasing, and delivery of products and services effectively and efficiently (Bressolles et al., 2014). E-service quality models are used in various studies not only in determining the level of business success, but are also important for defining customer experience in interactive virtual settings (Al-Jazzazi & Sultan, 2014; Rahi & Ghani, 2019; Raza et al., 2015). E-service quality is considered an interactive information facility that allows organizations to differentiate their services and create competitive advantages, through the provision of certain mechanisms (Rowley, 2016). The quality of electronic services that have been perceived by customers well will form a good perception of value about a company. Chou (2014) and Ratnasari et al. (2018) showed that there is a positive relationship between service quality and consumer trust. Thus, consumers who believe in the company will like the company and are expected to maintain their commitment because of the guarantee of good service quality. On the other hand, if consumers do not trust the company, they will not like the company and will move to another place because there is no guarantee of good service quality. Based on the discussion above, we propose:

*P<sub>1</sub>: The better e-services quality, the higher waqif e-trust to nadhir, the greater waqif's commitment.*

In the mobile context, environment quality represents how consumers consider the overall environment of service delivery by service providers (Zainon et al., 2011; L. Zhao et al., 2012). Many studies treat environment quality as a tangible feature of overall service quality, such as font, color, and design, which reflect the basic requirements for using the service (Awwad, 2012; L. Zhao et al., 2012). Thus, environmental quality is an important factor for the quality of donor agencies' electronic services. According to Sargeant and Jay (2005), people with a better understanding of recipient demands, organizational activities, and the nature of their causes will show significantly higher levels of commitment.

Promotion is a one-way flow of information or persuasion made to direct a person or organization to actions that create exchanges in marketing (Tjiptono, 2015). The promotion has a role as a means of communicating with individuals or organizations that directly or indirectly influence recipients of the information to buy products or services offered by the company (Tambunan & Nasution, 2013). In this study, *nadhir* is the party that promotes cash *waqf* to *waqif* through digital. When the promotion is well received by the *waqif*, it will have an impact on increasing the number of donors (M A Camilleri, 2016; Dessart et al., 2015). Because the previous *waqif* was satisfied and shared the experience with those closest to him, the promotion carried out by *nadhir* was automatically successful. So that the quality of promotions can affect the quality of digital services and the level of e-trust in *waqif*.

Information quality is called content quality, and it affects service quality (Al-Hubaishi et al., 2018). Many studies also treat information quality as an element of cellular service quality (Al-Hubaishi et al., 2018; Awwad, 2012). Zhao et al. (2012) argue that every service provided through mobile devices is influenced by various attributes, one of which is information. As stated by Xie and Ding (2013), the disclosure of financial information of charitable foundations is a guide that can help people and institutions to make donation decisions. Therefore, the disclosure of financial information of charitable foundations can affect the quality of donation platform services, it will automatically have an impact on *waqif* e-trust and there will no longer be a limited distribution of charitable funds.

System quality refers to the user's perception of the technical level of communication, it is stated that the assessment of the information processing system itself and focuses on the results of the interaction between the user and the system (Zhao et al., 2018). Wang and Lin (2012) argued that, unlike information quality, system quality focuses on the technical side of the system's success. Pakurar et al. (2019) found

that system reliability, availability, efficiency, and privacy are core themes of system quality. It is important to consider the quality of the system when evaluating services delivered via mobile platforms (Akter et al., 2013; Özer et al., 2013). Due to the many platforms that provide cash *waqf* fund distribution services, it is important to examine the quality of the system provided by the amil institution, and how it affects the quality of the amil institution's services as a whole so that e-trust of the *waqif* is maintained.

The quality of the results is what is received by the customer after obtaining the service (Guo et al., 2015). Zhao et al. (2012) showed that the quality of the results reflects the service the customer has recently experienced. In the cellular context, various studies consider outcome quality during service evaluation Zhao et al. (2012), and the most common determinants of outcome quality in the cellular context are services and benefits. The importance of outcome quality is captured by its functional and emotional benefits. Functional benefit refers to the extent to which the service fulfils its purpose. Emotional benefit refers to the extent to which the service evokes positive feelings; for example, when a customer expresses expectations after using a service (Rasoolimanesh et al., 2020). So, in this study, the quality of the results is very important for the *waqif* because it will have an impact on the level of e-trust in *nadhir*. Based on the discussion above, we propose:

*P<sub>2</sub>: The better quality of the environment in the e-services, the higher the waqif e-trust in nadhir.*

*P<sub>3</sub>: The better quality of promotion in the e-services, the higher waqif e-trust in nadhir.*

*P<sub>4</sub>: The better quality of the information in the e-services, the higher the waqif e-trust in nadhir.*

*P<sub>5</sub>: The better quality of the system in the e-services, the higher the waqif e-trust in nadhir.*

*P<sub>6</sub>: The better quality of results in the e-services, the higher waqif e-trust in nadhir.*

### **Electronic Trust**

Electronic trust is a customer's positive expectations that result in a perception of the ability, virtue, and integrity of online-based applications. Ability or competence related to the expertise and reliability of online applications to perform the services requested by customers through mobile applications. Virtue is the possibility of a company holding the interests of consumers above its interests and showing genuine concern for the welfare of customers. Integrity implies that online applications support principles that customers adhere to, keep their promises, and act honestly (Rowley, 2016). Previous research has shown that trust is the cornerstone in building long-term

relationships between customers and companies (Berraies et al., 2015; Ratnasari et al., 2020). Larivière et al. (2016) found a relationship between trust, commitment, and giving behavior. Perceived communication quality can positively influence donation intentions, but their data suggest that trust can mediate the relationship. According to Shang et al. (2019), the more the client trusts the dealer, the greater the perceived value of the affiliate by the customer, the more likely the client is to remain in the relationship. Of the possible antecedents of commitment that have been listed, trust is the most prominent factor because trust precedes the factions involved to concentrate more on "positive" motivation due to a sense of identification and affiliation with each other. Based on the discussion above, we propose:

*P<sub>7</sub>: The higher the waqif e-trust to nadhir, the greater waqif's commitment.*

### **Communication**

Communication is the formal and informal sharing of valuable and timely information between companies and customers. This definition will be adopted in this study which means the exchange of information between *nadhir* and *waqif*. The purpose of communication is to ensure that the receiver responds in the way that the sender expects (Al-Jabari & Ghazzawi, 2019). However, the way people interact with each other has evolved. According to Pollock and Hauseman (2019), modern information and communication technologies such as electronic mail and web-based communication via the internet or applications can limit opportunities to influence recipient responses. According to Shang et al. (2019), trust and commitment act sequentially to mediate the function between the giver's perception and their giving behavior. Musheke and Phiri (2021) confirmed that good communication between employees has a positive impact on organizational financial performance. *Nadhir* is a staff member of an organization that collects *waqf* funds must adapt and learn the latest information technology to be able to communicate with his donors. The services provided by *nadhir* through the application or website must be of good quality because this can affect the behavior of donors. So that online interaction is no longer a barrier to not channeling *waqf* funds. Therefore, the communication variable can strengthen the relationship between e-services quality and the level of e-trust of *waqif*. Based on the discussion above, we propose:

*P<sub>8</sub>: The better communication, the stronger relationship between e-service quality and e-trust.*

## Religiosity

According to Salleh et al. (2012), religiosity is a state of belief in God, which is characterized by piety and religious zeal. The higher the piety and religious spirit, the stronger the belief in God, which means the higher the value of religiosity. Mutsikiwa and Basera (2012) state that religiosity is the extent to which an individual is committed to his religion so that it has a strong influence on the individual. According to Kasri (2013), religiosity plays an important role in a person's greatest motivation to donate, especially a Muslim who tends to donate because of his responsibility to society. Religiosity influences donation behavior in Indonesia (Asraf, 2014; Ratnasari et al., 2020), Malaysia (Noor et al., 2015), and Pakistan (Awan & Hameed, 2014). So in this study, it is hoped that religiosity can strengthen the relationship between e-trust and *waqif* commitment. Based on the discussion above, we propose:

*P<sub>9</sub>: The stronger religiosity, the stronger relationship between e-trust and waqif's commitment.*

## RESEARCH METHODS

This research methodology uses a conceptual framework which is research related to several abstract ideas or theories. This research is generally used by researchers to develop new concepts or existing theories. Conceptual research focuses on concepts or theories that explain the research problem and relates related theories to the phenomenon being studied. In this study, the theory used is social exchange and *waqif* commitment. This study is compiled based on a review of some of the most recent literature, gathering research-relevant information from previous publications, journals, reports, research papers, websites of various institutions, and all other secondary data useful for this study. Article screening has four stages, namely identification of journal databases, using keywords to search for articles, focusing on the type of article, namely articles based on research, and a minimum year of publication 2011. The goal of this technique is to develop a conceptual instrument for electronic services that encourages *waqif* commitment, repetition, and practice in order to collect data from multiple researchers' perspectives.

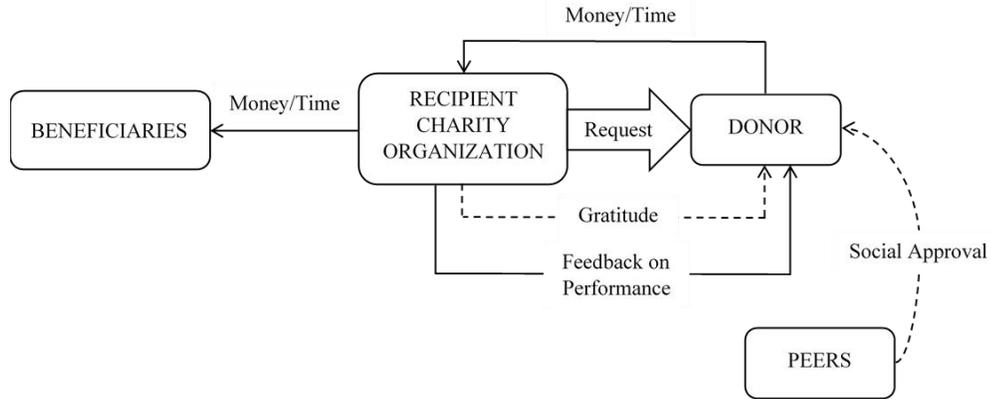


Figure 1. Social Exchange Theory – Mediated Philanthropy Model  
Source: Urbonavicius et al. (2021)

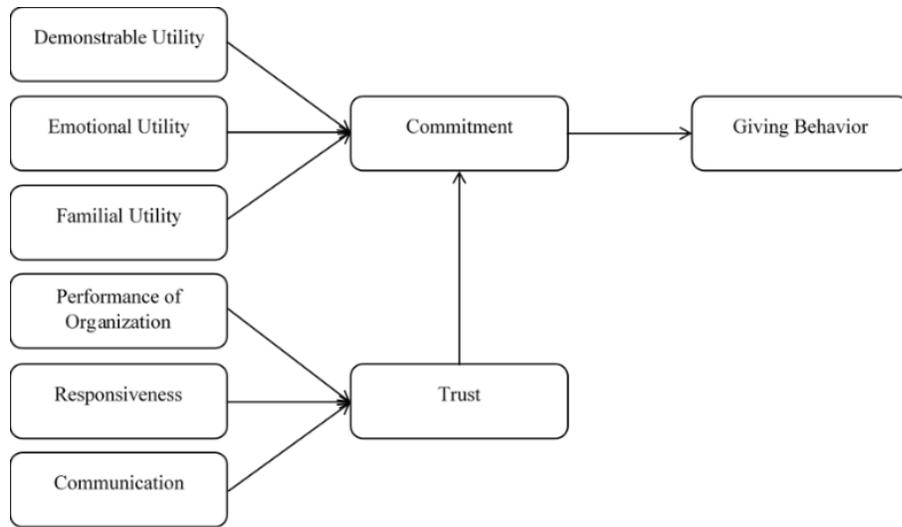


Figure 2. Charity Giving Behaviour  
Source: Popoola and Chinomona (2017)

The Mediated Philanthropy Model adequately reflects the process of providing cash waqf in Indonesia. The Indonesian Waqf Board (BWI) will send the waqf money collected from the *waqif* to the selected waqf project or recipient. Then in Charity Giving Behavior (CGB), the attitude of commitment is influenced by the level of trust and the level of trust is influenced by information about performance, responsiveness, and communication. When a relationship already exists, a higher level of commitment will result based on the presence of trust, and a higher level of loyalty will be obtained as a consequence. Trust, commitment, and giving behavior are linked sequentially. Trust refers to the degree to which the donor believes that the charity will behave as expected and fulfill its obligations. Commitment will always involve some degree of self-sacrifice and is not possible in circumstances where trust does not exist.

**RESULT AND ANALYSIS**

The conceptual framework of this research is illustrated in Figure 3. The difference between this research model and the previous one is that the communication and responsiveness variables are combined in one moderating variable between the quality of electronic services and the level of electronic trust. While CGB only touches on performance information, this study finds that the quality of electronic services in addition to performance has influences such as environmental quality, promotion quality, information quality, system quality, and outcome quality. The "communication" factor is a moderating variable because communication is a means of delivering information. The variable "religiosity" is in the conceptual framework but not in the CGB. The religiosity variable was added based on research by Aysan et al. (2018) which found that religiosity affects customer behavior. However, this study proposes that religiosity is a moderator between the level of e-trust and commitment. Religiosity can be defined as a decision-making process at the beginning and end. Donors gave online after obtaining e-trust and support for additional criteria not included in this study. In general, religiosity has been shown to influence consumer decisions and processes (Garg & Joshi, 2018). Religion has been found to be a moderating factor in the relationship between e-trust and *waqif* commitment.

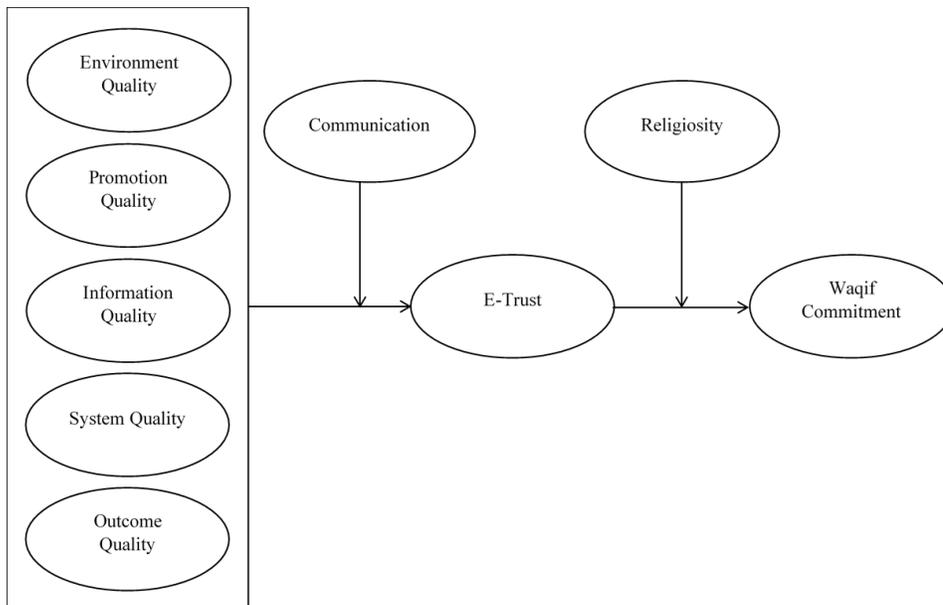


Figure 3. Conceptual Framework

Figure 3 illustrates the relationship between e-service quality as an independent variable and *waqif* commitment as the dependent variable which is mediated by the

level of e-trust in *waqif* and moderated by several variables, namely communication and religiosity. The communication variable will moderate the relationship between e-service quality and e-trust, while religiosity will moderate the relationship between e-trust and *waqif* commitment. The antecedent variables of e-service quality were adapted from the research of Al-Hubaishi et al. (2018); Camilleri (2018); Jalil et al. (2019); as well as Rahi and Ghani (2019), which consists of environmental quality, promotion quality, information quality, system quality and results quality. These variables become quite important for donors in using the internet as a medium for distributing *infaq* funds at this time. Due to the quality of electronic services and the entire system, if they are adequate or can meet donor expectations, the level of electronic trust will increase, and *waqif* commitments can be maintained.

## CONCLUSION

This conceptual research is the first step to initiate a comprehensive study of *waqif* commitment. The purpose of this study is to conceptualize the relationship between e-service quality and *waqif's* commitment through e-trust with moderator variables of communication and religiosity. Analysis of the existing literature clearly shows that there is a significant role of communication, responsiveness, and performance information on commitment. However, this study tries to unify past variables that have information related to online fundraising, on a variable called e-service quality as an independent variable. This study tries to prove that the variables of communication and religiosity can be a moderator between e-service quality and e-trust, rather than having a direct relationship with commitment or trust as suggested by previous research. Communication is a means of delivering information. Rich information without any communication is useless and harms the quality of electronic services. Likewise, religiosity can be said as a process of beginning and end in making a decision. The limitations of this study are that the researcher only proposes a conceptual model of e-service quality to increase *waqif* commitment and the data obtained from previous studies are limited to e-service quality and commitment. However, with this conceptual model, donation platform managers can improve the quality of service on their platform so that donors do not switch and are loyal to donate through electronic services. In addition, for the government to ease the burden of collecting cash *waqif* funds and reach the potential that has been set faster. Further researchers can conduct empirical studies by proving all the propositions that have been put forward, also can use other factors that can affect the *waqif's* commitment.

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