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Governance and Waqf Institutional Effectiveness: A Systematic Review and Conceptual Framework

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Abstract

Waqf institutions are increasingly expected to contribute to social welfare, economic development, education, healthcare, and community wellbeing. However, the institutional value of waqf depends not only on the existence of endowed assets, but also on whether those assets are governed through clear, accountable, and effective institutional arrangements. Existing waqf governance studies have examined issues such as regulation, accountability, management, and digitalization, yet these dimensions are often discussed separately, leaving limited synthesis on how governance collectively explains waqf institutional effectiveness. This study addresses the gap by conducting a systematic literature review of Scopus-indexed journal articles published between 2019 and 2025. Using a structured title-based search and PRISMA-guided screening process, 108 initial records were identified, 54 articles were retained after filtering, and 21 articles were included in the final review. The review shows that waqf governance is shaped by four interconnected dimensions: regulation, accountability, management, and digitalization. Regulation provides legal and institutional clarity, management reflects operational execution capacity, digitalization supports traceability and administrative visibility, while accountability converts governance arrangements into stakeholder trust, transparency, and institutional credibility. The study contributes by reframing waqf governance as an integrated governance-effectiveness framework rather than a set of isolated administrative concerns. It further proposes accountability as a connecting mechanism through which regulation, management, and digitalization become meaningful for waqf institutional effectiveness. The findings provide a conceptual foundation for future empirical testing and offer practical guidance for waqf regulators, mutawalli, nazhir, and policymakers seeking to strengthen waqf governance and institutional performance.

Keywords: *Accountability; Digital waqf; Systematic literature review; Waqf governance; Waqf institutional effectiveness*

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INTRODUCTION

The institutional value of waqf does not rest solely on the amount of endowed assets held by waqf institutions (Qurrata, Mohd. Shafiai, et al., 2025). Its broader socioeconomic value depends on whether those assets are governed in ways that preserve their legal purpose, protect stakeholder trust, support accountable administration, and generate sustained benefits for society. This distinction is important because waqf is often associated with substantial potential in education, healthcare, religious development, poverty alleviation, and community welfare, yet potential alone does not guarantee institutional effectiveness. A waqf asset may exist legally, but it may remain underutilized, poorly reported, weakly monitored, or administratively constrained if the governance system surrounding it is fragmented (Ayub et al., 2025). The central issue, therefore, is not merely whether waqf institutions possess assets, but whether their governance arrangements are capable of converting those assets into credible and sustainable institutional outcomes.

This issue has become increasingly difficult to ignore. In Indonesia, official waqf-related sources continue to indicate that the annual potential of cash waqf is substantial, with estimates reaching approximately IDR 180 trillion. However, the institutional performance of waqf remains uneven. The 2023 Waqf Core Principles Implementation Index reported an average score of 0.488 among 35 nazhir across seven provinces, with considerable variation in implementation levels. The National Waqf Index for Indonesia also increased from 0.274 in 2022 to 0.318 in 2023, but the score still suggests that the institutional quality of waqf governance has not yet reached a strong level[1]. Malaysia presents a different but equally important governance signal. By 30 July 2025, 20 public universities had established waqf institutions or formal mutawalli, nazir, Qayyim, joint management, or agency arrangements with the relevant religious authorities[2]. This development indicates growing institutional formalization, but it also raises a governance challenge: as waqf becomes more embedded within multi-actor and multi-institutional structures, effectiveness increasingly depends on clarity of authority, accountability, managerial capability, and institutional coordination.

The existing literature has recognized several dimensions of this governance challenge. Studies on waqf regulation have highlighted the importance of legal clarity, regulatory alignment, jurisdictional authority, and protection of waqf assets in strengthening institutional administration (Ibrahim et al., 2026). Other studies have emphasized accountability, transparency, reporting, monitoring, and stakeholder trust as necessary conditions for credible waqf management (Cahyo et al., 2026). A further stream of research has examined management capability, professional administration, internal control, strategic planning, and risk management as operational requirements for effective waqf institutions (Saputra, 2025). More recent work has also begun to examine digitalization, including blockchain, online waqf systems, digital monitoring, and governance measurement applications, as mechanisms that may improve traceability, reporting, and stakeholder participation (Himmawan et al., 2025).

[1]Badan Wakaf Indonesia. (2022). Indeks Wakaf Nasional 2022. Badan Wakaf Indonesia; Badan Wakaf Indonesia. (2023).

[2] Jabatan Wakaf, Zakat dan Haji. (2026). Senarai 20 universiti awam yang telah menubuhkan institusi wakaf dan mendapat status mutawalli / nazir / Qayyim / Jawatankuasa Pengurusan Bersama / ejen daripada MAIN sehingga 30 Julai 2025 [Infographic]. JAWHAR.

Although these studies provide important insights, the literature remains conceptually fragmented. Existing research often examines regulation, accountability, management, and digitalization as separate governance concerns. As a result, the field has developed a broad recognition that governance matters, but it has not sufficiently clarified how this governance dimensions relate to one another or how they collectively explain waqf institutional effectiveness. This limitation is not merely a matter of literature organization. It affects how the field understands the governance problem itself. If governance is treated only as a general administrative principle, then the mechanisms through which governance shapes waqf effectiveness remain unclear (Mustaffa et al., 2022). Conversely, if governance is understood as a system of interacting institutional dimensions, then the field can move toward a more precise explanation of how waqf institutions become effective, credible, and sustainable (Qurrata et al., 2025b).

This study addresses that gap by conducting a systematic literature review of contemporary research on waqf governance. The objective is to identify the main governance dimensions discussed in recent waqf literature and to synthesize how these dimensions explain waqf institutional effectiveness. In line with this objective, the study is guided by the following research question: How does governance influence the effectiveness of waqf institutions? This question is deliberately framed around institutional effectiveness rather than technical efficiency because the reviewed literature focuses not only on resource optimization, but also on legal clarity, accountability, management capacity, stakeholder trust, digital transparency, and institutional sustainability. Therefore, the review examines governance as a multidimensional institutional mechanism rather than as a single administrative variable.

The study contributes to waqf governance scholarship in three ways. First, it consolidates fragmented studies into four recurring governance dimensions: regulation, accountability, management, and digitalization. This helps clarify the structure of contemporary waqf governance literature and shows where existing knowledge is concentrated. Second, it advances a more integrated interpretation by positioning governance as an interconnected system rather than a set of isolated institutional issues. In this interpretation, regulation provides legal and institutional foundations, management reflects operational execution capacity, digitalization supports traceability and administrative visibility, and accountability converts governance arrangements into stakeholder trust and institutional credibility. Third, the study develops a conceptual framework in which regulation, management, and digitalization are linked to waqf institutional effectiveness, while accountability functions as a connecting mechanism through which governance becomes meaningful in practice. This contribution is intended to support future empirical studies that can test the relationships suggested by the review.

Previous waqf governance studies have generally examined specific issues such as stakeholder relationships, internal control, regulatory standards, or governance measurement separately (Himmawan et al., 2025; Saputra, 2025; Tanjung et al., 2025). In contrast, the present review integrates regulation, management, digitalization, and accountability within a single governance-effectiveness framework. Its main contribution is the positioning of accountability as the connecting mechanism through which governance arrangements support stakeholder trust, institutional credibility, and waqf institutional effectiveness.

RESEARCH METHODOLOGY

This study employed a systematic literature review methodology to identify, evaluate, and synthesize contemporary scholarly evidence on governance in waqf institutions. A systematic literature review was selected because the objective of this study is not to measure governance practices through primary data, but to consolidate existing academic knowledge on how governance is discussed in relation to the efficiency and effectiveness of waqf institutions (Azarian et al., 2023). This approach is suitable because the literature on waqf governance remains dispersed across several related issues, including regulation, management, administration, accountability, institutional oversight, and digitalization. Therefore, a systematic review enables the study to move beyond narrative description by applying a transparent and replicable process for identifying relevant studies, filtering the literature, and synthesizing recurring governance dimensions (Fan et al., 2022).

The review design is aligned with the research question, namely whether governance influences the efficiency of waqf institutions. Since the study examines published journal articles rather than primary respondents, the unit of analysis is the individual article included in the final review. The method allows the study to identify dominant themes, patterns, and research gaps in the existing literature. However, it does not permit direct causal claims in the same manner as primary quantitative research. Therefore, the findings should be interpreted as a synthesis of existing scholarly evidence on the relationship between governance and waqf institutional effectiveness, rather than as a statistical test of causality.

Literature Search Strategy

The literature search was conducted using Scopus as the main database. Scopus was chosen because it provides broad coverage of peer-reviewed literature across business, accounting, governance, Islamic finance, management, and social science disciplines. This is relevant to the scope of the present study because waqf governance is an interdisciplinary topic that involves institutional administration, regulatory structures, accountability practices, and socioeconomic outcomes. A structured search string was developed using governance-related and waqf-related terms. The final search string used in Scopus was as follows:

> TITLE ((*“governance" OR "management" OR "administration" OR "regulation" OR "oversight”) AND (“waqf" OR "waqf*”))*

The search was limited to the title field because the study aimed to identify articles in which governance, management, administration, regulation, or oversight of waqf was a central focus rather than a secondary or peripheral issue. This title-based search strategy helped improve the relevance and precision of the retrieved articles (Rathbone et al., 2017). However, it may have excluded relevant studies that discussed waqf governance in the abstract, keywords, or full text without explicitly mentioning the selected terms in the title. This limitation is acknowledged as part of the methodological boundary of the review.

The initial search produced 108 records. The search results were then refined by applying document type, language, and publication year filters. Only journal articles written in English and published between 2019 and 2025 were retained. The selected timeframe was used to capture recent developments in waqf governance, particularly because contemporary waqf institutions increasingly operate within more formalized regulatory, managerial, and digital environments. After applying these filters, 54 articles remained for further screening.

Criteria for Exclusion and Inclusion

The inclusion and exclusion criteria were established to ensure that the selected articles were directly aligned with the purpose of the review (Munn et al., 2018). Articles were included if they fulfilled four criteria. First, the article must be a journal article indexed in Scopus. Second, the article must be written in English. Third, the article must have been published between 2019 and 2025. Fourth, the article must address governance-related issues in waqf, including but not limited to management, administration, regulation, accountability, institutional oversight, legal governance, transparency, reporting, or digital governance.

Articles were excluded if they did not meet the scope of the review. This included articles that were not journal articles, articles published outside the selected period, non-English articles, and studies that mentioned waqf but did not substantively address governance-related issues. Articles were also excluded if their title, abstract, keywords, or full text showed that they did not directly contribute to answering the research question. This screening process was important because the purpose of the review was not merely to collect all studies on waqf, but to identify studies that specifically explain how governance influences the efficiency, effectiveness, or institutional functioning of waqf. After the screening process, 33 articles were excluded because they were not sufficiently aligned with the review focus or did not directly answer the research question. As a result, 21 articles were included in the final review. These 21 articles formed the evidence base for the descriptive and thematic analysis conducted in this study.

Article Selection Process

The article selection process followed the PRISMA protocol, as summarized in Figure 1. The process began with the identification stage, where 108 records were retrieved from Scopus using the structured search string. The next stage involved applying the relevant filters for document type, language, and publication period. This reduced the number of articles to 54.

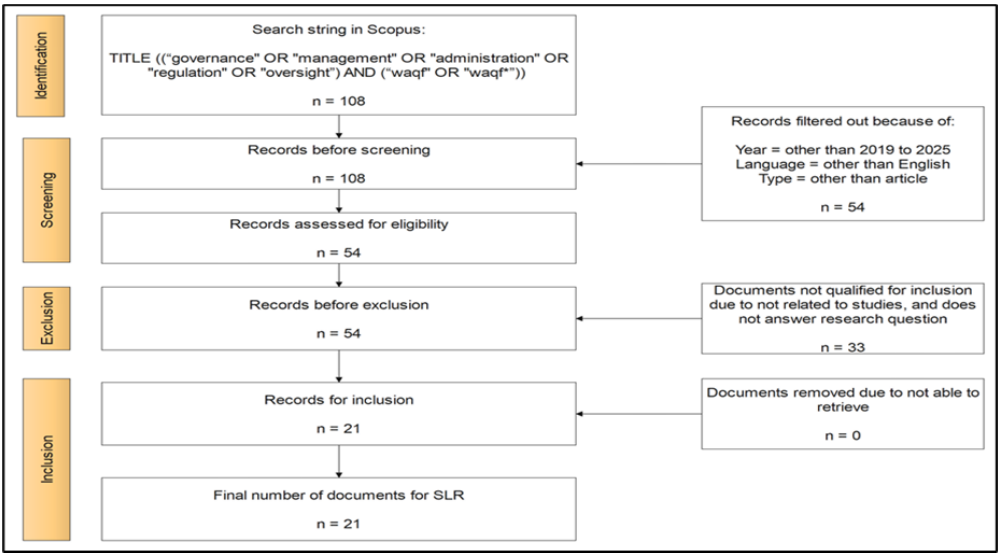

Figure 1: PRISMA-guided selection of 21 articles from 108 records identified in Scopus (Source: Authors' visualization)

The remaining 54 articles were then screened based on their titles, abstracts, and keywords. This screening was conducted to assess whether each article was sufficiently related to governance in waqf. Articles that did not focus on governance, management, administration, regulation, oversight, accountability, or related institutional issues were removed. The full texts of potentially relevant articles were then reviewed to confirm their suitability for inclusion. At this stage, the articles were assessed based on their relevance to the research question and their contribution to understanding governance in waqf institutions.

The final selection resulted in 21 articles that were directly related to the focus of this systematic review. These articles were then analyzed to identify their geographical distribution, methodological approaches, and recurring governance themes. The 21 included articles were reviewed using a structured matrix covering their objectives, methods, principal findings, and governance issues. Similar findings were coded and grouped into four recurring themes: regulation, accountability, management, and digitalization. These themes subsequently formed the basis of the discussion and proposed conceptual framework. The analysis enabled the study to synthesize how governance has been examined in the waqf literature and how governance-related dimensions are linked to waqf institutional effectiveness. The final review process is illustrated in Figure 1. The included studies were also briefly assessed based on the clarity of their research objectives, appropriateness of their methods, transparency of their analysis, and consistency between their findings and conclusions. Overall, the studies were considered suitable for thematic synthesis, although the level of methodological detail varied across the reviewed articles.

RESULTS

The Geographic Distribution

The studies that were included are mostly from a number of countries (refer Figure 2). Malaysia has the biggest share, with 33.33% of the total studies reviewed. Indonesia came in second with 28.57%. These two countries made up more than half of the final sample. It shows that most of the current research on governance in waqf has come from Muslim-majority countries in Southeast Asia. This pattern is not unexpected, as both nations engage in vigorous institutional, legal and policy dialogues regarding waqf governance, especially in domains such as administration, accountability, land management and digitalization.

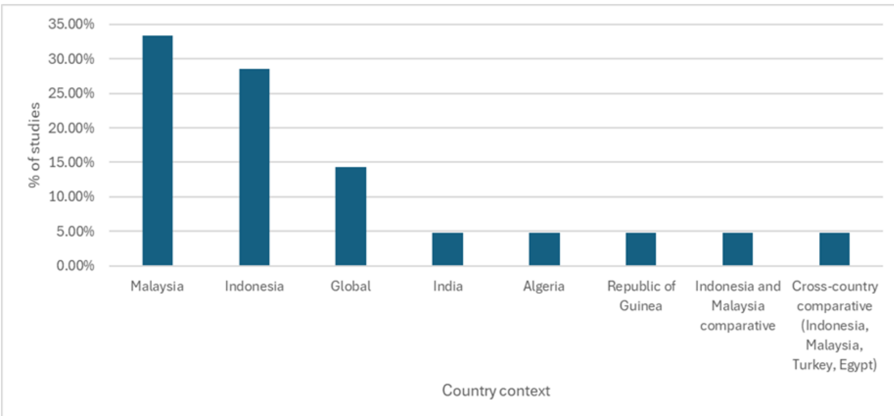

Figure 2: Geographic distribution of the 21 included waqf governance studies. (Source: Authors' analysis)

The literature seems to be much less extensive outside of these two main settings. There was only one study from India, Algeria and the Republic of Guinea, and each one made up 4.76% of the sample. Additionally, one study concentrated on a comparative analysis of Indonesia and Malaysia, while another investigated governance challenges in Indonesia, Malaysia, Turkey and Egypt. A smaller group of studies, 14.29% were put into the global category because their discussion is more on general global context. This encompasses research on historical waqf-based hospitals and analyses that address governance and accountability in a more generalized context rather than a distinctly defined national framework.

The distribution indicates that existing knowledge regarding waqf governance remains geographically inconsistent. Malaysia and Indonesia offer a robust foundation of comprehending governance practices in waqf. However, the evidence is still scarce in other national and regional context. On the other hand, the existing literature may more accurately represent the institutional realities of selected countries rather than the extensive diversity of waqf governance arrangements throughout the Muslim world. This suggest that subsequent research would gain from broader geographic scope, particularly in less than examined context where governance frameworks, regulatory customs, and administrative barriers may significantly diverge from the Malaysian and Indonesian context.

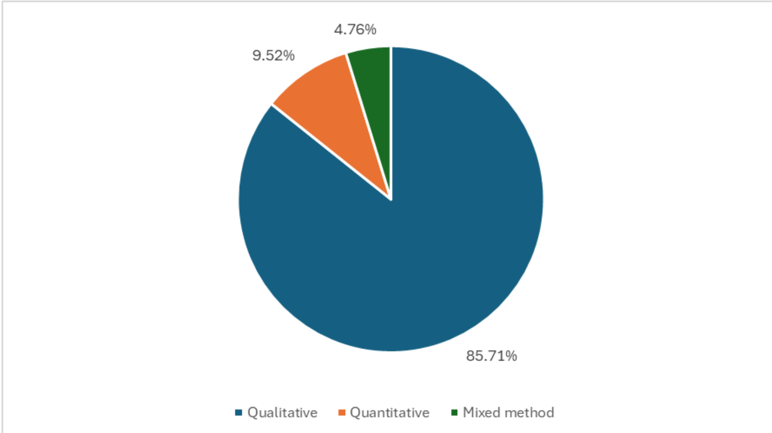

Figure 3: Methodological approaches used in the 21 included studies. (Source: Authors' analysis)

Research Design Analysis

The methodological distribution of the included studies shows a strong dominance of qualitative research, which accounted for 85.71% of the total sample. In contrast, quantitative studies represented only 9.52%, while mixed method research contributed 4.76%. This pattern indicates that the current literature on governance in waqf is still largely shaped by legal, conceptual, case-based and exploratory qualitative inquiries rather than by statistically tested empirical models. The strong concentration of qualitative studies suggest that the field remains more focused on understanding governance issues, institutional structures, and regulatory challenges in depth. While qualitative validation of governance-related relationship in waqf is still limited.

A more stringent analysis of this pattern indicates that the evidence base is abundant in interpretation. Yet, it remains competitively deficient in empirical generalization. The literature has significantly illuminated the discourse, framing and experiences on governance within waqf institutions. However, there is the shortage of studies employing rigorous quantitative methodologies to evaluate these governance dimensions. This disparity creates opportunities for future research to enhance the studies through increase survey-based, model testing, and mixed method studies.

DISCUSSION

Does Governance Affect the Effectiveness of Waqf Institutions?

The findings of this review indicate that governance is consistently presented in the literature as an important condition for the effectiveness of waqf institutions. However, the evidence does not support the view that governance operates as a single or isolated factor. Instead, governance appears to influence waqf effectiveness through several interconnected dimensions, particularly regulation, accountability, management, and digitalization. This means that the effectiveness of waqf institutions depends not only on the existence of endowed assets, but also on whether institutional arrangements are capable of protecting, administering, monitoring, reporting, and developing those assets in a responsible manner.

These finding matters because waqf institutions are not ordinary charitable organizations. They manage assets that carry religious, social, legal, and economic responsibilities. Therefore, weak governance does not merely create internal administrative inefficiency. It can also affect public trust, asset sustainability, beneficiary welfare, and the broader socioeconomic role of waqf. The reviewed literature suggests that governance becomes meaningful when it creates institutional clarity, improves operational discipline, strengthens accountability, and enables better monitoring of waqf activities. In this sense, governance should not be treated only as a compliance requirement. It should be understood as a core institutional mechanism that shapes whether waqf can deliver its intended benefits.

The results also show that the relationship between governance and waqf effectiveness is not linear or automatic. Regulation may provide authority and legal structure, but regulation alone is insufficient if waqf institutions lack managerial capability. Management may improve planning and implementation, but management alone may not generate trust if accountability mechanisms are weak. Digitalization may improve reporting and monitoring, but digital tools cannot compensate for unclear laws, weak leadership, or poor institutional discipline. Therefore, the main insight from this review is that waqf effectiveness depends on the interaction among governance dimensions. Strong governance is not simply about having rules, managers, reports, or systems. It is about how these elements work together to support institutional reliability, transparency, and sustained delivery of waqf benefits.

Taken together, the reviewed studies indicate that regulation, management, accountability, and digitalization operate as an interconnected governance system. Regulation provides institutional clarity, management supports operational implementation, digitalization strengthens monitoring and traceability, and accountability translates these arrangements into transparency, trust, and institutional credibility. The following subsections discuss the specific contribution of each governance dimension.

Discussion 1: Regulation

The first major theme shows that one of the clearest ways that governance affects how well waqf institutions work is through regulation. Numerous studies demonstrate that legal clarity, regulatory alignment, formal authority, and institutional jurisdiction are not secondary problems, but essential pre-requisites for effective waqf governance. Manaf et al. (2023) assert that the administration of waqf can be enhanced through improved alignment of legal provisions with governance requirements. Whereas Ghazali et al. (2020) demonstrate that deficiencies in land registration processes and jurisdictional encroachment can directly impede waqf land management. Al-Anshori et al. (2025) and Manaf et al. (2025) both discussed about same problems. Al-Anshori et al. (2025) said that unclear laws about heirs' rights cause conflict and make governance less certain, while Manaf et al. (2025) said that waqf housing has gaps in governance and legal protection. In a similar vein, Sano & Kassim (2021) illustrate that codified legal framework and regulatory bodies are essential for enhancing waqf operations, whereas Anjum & Anjum (2025) indicate that legal and structural reforms directly transform waqf accountability and autonomy in India.

The significance of this theme lies in the perception that regulation functions as the facilitating framework for waqf efficiency. When legal responsibilities are ambiguous, institutional roles intersect, or governance regulations are disjointed, waqf institutions face challenges in maintaining consistent and credible operations. This indicates that efficacy in waqf is not merely a managerial challenge to be addressed at the organizational level. It frequently commences at an earlier stage, specifically at the regulatory level, where the principles of authority, protection, registration, and institutional coordination are formulated. The study by Yumarni et al. (2019), despite its focus on nazhir and legal entities, underscores the same argument by associating appropriate institutional appointments and governance structures with enhanced sustainability of waqf benefits. Berrahlia et al. (2024) claimed that enhanced governance standards, disclosed regulations, and anti-corruption initiatives are essential for augmenting waqf efficiency in Algeria. These studies collectively indicate that regulation is not merely a peripheral condition. It is a key factor in whether the waqf institutions can operate in a stable, secure, and administratively coherent manner.

The main problem is most of the literature on the studies still talks about regulation in a mostly descriptive or reform-oriented way. The studies reviewed effectively demonstrate the legal deficiencies are detrimental. However, they are less comprehensive in illustrating which specific regulatory frameworks yield the most significant improvements in waqf efficiency across various sectors and national contexts. This has a significant conceptual consequence. Regulation should not be perceived solely as a legal variable. Instead, it should be regarded as governance dimension that influences the administrative context in which waqf institution operates.

Discussion 2: Accountability

The second theme proposes that accountability serves as the path for governance to attain visibility, trust and institutional significance. In the studies reviewed, accountability is shown through being open, sharing information, reporting, being able to trace things, keeping an eye of things, and being responsible to stakeholders. Mohaiyadin et al. (2022) demonstrate that inadequate accountability and transparency directly impact waqf management by constraining control, integration and distribution quality. Osman & Agyemang (2020) also shows that decreasing accountability is important because the success of waqf depends on whether the benefits really channelled to the people needed. Hasan et al. (2022) provide robust empirical evidence demonstrating that effective governance and transparent reporting enhance accountability, thereby fostering trust in waqf management. Kamaruddin & Hanefah (2021) demonstrated that enhanced governance practices elevate governance visibility and reporting quality. At the same time, Iman et al. (2020), Mujahidin et al. (2025) and Nashirudin et al. (2025) pointed out that improved reporting, monitoring and transparency and intricately linked to heightened institutional trust and superior waqf outcomes.

This theme is particularly significant as waqf functions as both an institutional framework and a trust-based mechanism. A waqf institution may formally adhere to legal and administrative mandates. However, it remains ineffective if stakeholders lack clarity regarding the governance, reporting, and distribution of resources. This is why accountability is more than just a parallel governance dimension. It seems to be the way that governance arrangements become real in practice. A more important here that the literature often talks about accountability as part of a bigger picture of governance, but not as a separate way to explain things. This presents a significant opportunity for the development of a framework. The evidence reviewed indicates that the regulation, management and digitalization may not enhance waqf effectiveness unless they first improve accountability. This is why accountability works best as a middle ground. It will link governance inputs into institutional outcomes by turning structure, administration, and systems into trust, legitimacy, and visible organizational performance.

Discussion 3: Management

The third theme demonstrates that the management is a pivotal governance factor influencing waqf effectiveness. Regulation establishes the structural framework, and accountability fosters institutional credibility. However, the management at the end, assesses the operational efficiency of waqf institutions. Adnan et al. (2020) argue that governance and sustainability factors are essential for efficient corporate waqf management in healthcare. Whereas Zein et al. (2022) highlighted that planning, implementation and evaluation directly influence waqf-based educational development. Raja Adnan et al. (2022) establish the significance of mutawalli governance as a fundamental component in the efficient management in historical waqf-based hospitals. Yakob et al. (2022) illustrate that enterprise risk management practices enhance waqf institutional sustainability and service quality. Whereas Muis et al. (2025) indicate that effective waqf policy governance necessitates structured management strategies for sustainable economic development. Yumarni et al. (2019) and Berrahlia et al. (2024) emphasize the significance of professional management, internal control, and effective institutional arrangements in enhancing waqf governance.

These results indicate that the efficiency of waqf is significantly reliant upon execution capacity. Waqf institutions may have legal recognition and even some public trust, but they still need good planning, leadership, monitoring, coordination and risk management to work well. A significant concern is the literature continues to regard management as a general institutional requirement rather than a precisely established governance framework. Various studies underscore different aspects, including nazhir professionalism, strategic planning, sector-specific governance, or risk management. However, this field has not definitely established which management competencies are paramount across diverse context. This creates a significant opportunity for future research and framework development. Nevertheless, the aggregate evidence is sufficiently robust to designate management as an independent variable. This is because the studies that were looked at all show that better management arrangements help waqf institutions deliver and maintain good outcomes.

Discussion 4: Digitalization

The fourth theme demonstrates that digitalization is an increasingly significance governance driver in waqf institution, especially regarding contemporary administration, oversight, and institutional transparency. Mohaiyadin et al. (2022) support for blockchain as a solution to the shortcomings in accountability and transparency within waqf management. Whereas, Iman et al. (2020) suggest that an online waqf management system can enhance administration, information accessibility and accountability. Tanjung et al. (2025) create a governance measurement application to evaluate the implementation of waqf core principles. It indicates that digital tools can enhance governance assessment and standardization. Nashirudin et al. (2025) demonstrate that digital governance enhances monitoring, reporting, trust and participation. Additionally, Mujahidin et al. (2025) reveal that digital integration correlates with improved waqf performance and socio-economic outcomes internationally.

The essential significance of these themes resides in the concept that digitalization transcends mere technical efficiency. In the context of waqf, digital systems seem to be important because they make governance more visible, traceable and responsive. They help make the functions of government easier to see and harder to ignore. However, the literature indicates that digitalization should not be regarded as a remedy. It seems that the effectiveness of digital tools depends on whether they are used in organizations that already have plans to improve legal support, management skills and governance. Digitalization might make governance better, but it can't make up for bad rules or bad management. That is why digitalization can be seen as an independent variable in the proposed framework, even though it is also related to accountability in a conceptual way. The studies that were looked at show that digitalization makes waqf more effective when it makes it more accountable by improving monitoring, reporting and administration.

THEORETICAL IMPLICATIONS

The proposed framework is consistent with institutional theory, stewardship theory, and stakeholder theory. Institutional theory explains how legal and regulatory expectations shape waqf governance, while stewardship theory reflects the responsibility of mutawalli and nazhir to protect and manage entrusted assets. Stakeholder theory supports the importance of transparency, accountability, and trust among donors, beneficiaries, regulators, and communities. Together, these theories provide a broader foundation for explaining the relationship between governance and waqf institutional effectiveness (Davis et al., 1997; DiMaggio & Powell, 1983; Donaldson & Preston, 1995)

The findings of this review indicate that the waqf literature has progressed to a stage where governance must be addressed with greater caution and clarity in theoretical discourse. Many of past research has talked about governance as an important part of waqf, but usually in a broad or general way. However, this review demonstrates that governance is not merely a singular institutional concept operating in the background. It manifests through various distinct dimensions, with each dimension contributing uniquely to the effectiveness of waqf institutions. From the studies that we are looking at, regulation, management and digitalization stand out as the most important factors related to governance. Accountability, on the other hand, seems to be the most important factor in how these factors affect actual institutional outcomes.

This is important because the literature does not just show that governance is helpful. It shows that the quality of the structures and processes around the waqf affect how well it works. Regulation gives a waqf a formal base by making the law clear, giving institutions power, and protecting them from administrative problems. Management shows how well the institutions can plan, coordinate, watch over and deliver. Digitalization adds a more recent layer by making things easier to see, track, report on, and respond to. The review also says, although that these dimensions may not be equally important unless they came out with accountability. In a lot of ways, accountability is what makes governance real. It is the real point where the legal framework, the work of managers, and the help of technology come together to create trust, openness and reliable institutional performance.

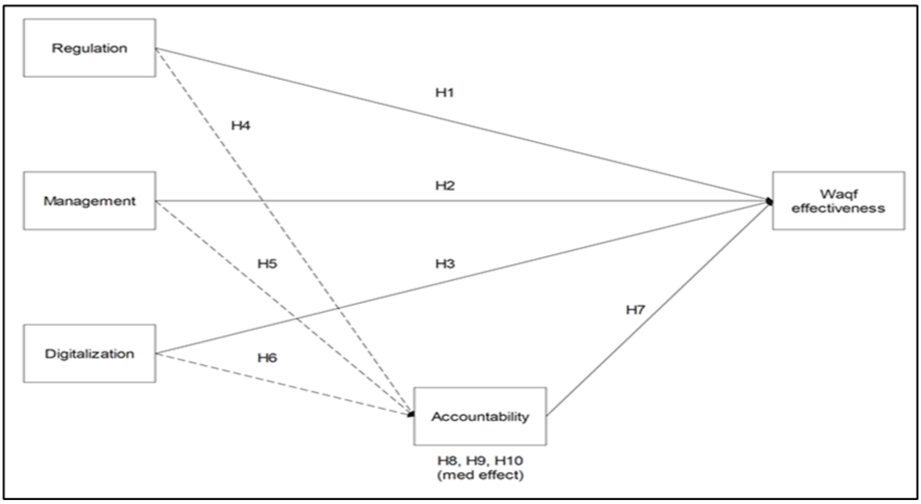

Figure 3: Proposed framework showing the direct relationships of regulation, management, and digitalization with waqf institutional effectiveness and the mediating role of accountability (Source: Authors' conceptualization)

This strengthens the theoretical framework of this review. Instead of viewing governance as a singular explanatory variable, the evidence advocates for a more organized perspective in which governance operates through various institutional channels. This review suggests a conceptual framework in which waqf effectiveness is the dependent variable, while regulation, management and digitalization are served as a primary independent variables, and accountability functions as the mediating variable. This arrangement fits the pattern of the literature in the entire context. The studies reviewed consistently indicate that regulation, management, and digitalization influence waqf outcomes. However, they also demonstrate that accountability is what renders this governance framework transparent, reliable and significant in practice.

Another implication is that forthcoming research in waqf governance may progress beyond mere descriptive analysis to evaluate more cohesive explanations. A lot of the research that has been already been done has been helpful in finding legal gaps, management problems, transparency problems, and changes that need to be made in institutions. However, this study still needs a better model that shows how these parts fit together. The proposed conceptual framework aids in establishing that direction. It enables future scholars to investigate not only the impact of governance on waqf effectiveness but also the nature of this impact, whether direct or mediated by accountability. This is significant as it establishes a more clear and verifiable foundation for forthcoming waqf research, instead of relegating governance to a broad normative concept.

Although developed for waqf institutions, the framework may also inform governance research in other Islamic nonprofit institutions, such as zakat bodies and charitable foundations, subject to differences in their legal, Shariah, and administrative settings (Manaf et al., 2023; Sano & Kassim, 2021). Based on this synthesis, the proposed conceptual framework as per Figure 4 is constructed around the following hypotheses.

CONCLUSION

This study set out to examine whether governance influences the effectiveness of waqf institutions by systematically reviewing contemporary literature on waqf governance. The review concludes that governance is not a peripheral administrative concern in waqf institutions, but a central institutional condition that shapes how waqf assets are protected, managed, monitored, and translated into socioeconomic benefits. The main contribution of this study lies in synthesizing fragmented discussions of waqf governance into a more integrated explanation. Rather than treating governance as a broad and general concept, this review identifies regulation, management, and digitalization as key governance elements, while positioning accountability as the mechanism through which these elements become visible, credible, and meaningful in institutional practice.

This synthesis advances the understanding of waqf governance in two important ways. First, it clarifies that the effectiveness of waqf institutions cannot be explained only by the existence of endowed assets or by the religious legitimacy of waqf itself. Institutional effectiveness depends on the quality of governance arrangements that support legal clarity, managerial execution, transparent reporting, and reliable oversight. Second, the study refines the structure of the field by showing that the major governance concerns discussed in the literature are not isolated issues. Regulation, management, accountability, and digitalization are interconnected dimensions that collectively shape the institutional capacity of waqf. This is important because waqf institutions are increasingly expected to move beyond asset preservation and contribute more actively to social welfare, economic development, education, healthcare, and community wellbeing.

The proposed conceptual framework developed in this study provides a useful foundation for future waqf governance research. It suggests that regulation, management, and digitalization may influence waqf institutional effectiveness directly, but their contribution becomes more meaningful when translated through accountability. In this framework, accountability is not treated merely as a reporting practice. It is conceptualized as the institutional link between governance structures and stakeholder trust. This positioning is theoretically important because it moves waqf governance scholarship from a descriptive discussion of governance problems toward a more structured explanation of how governance mechanisms may shape institutional outcomes. It also provides future researchers with a clearer basis for developing testable models on waqf governance and institutional effectiveness.

From a practical perspective, waqf regulators and religious authorities should strengthen legal clarity, asset registration, and institutional coordination. Waqf managers, mutawalli, and nazhir should improve professional competency, strategic planning, internal control, and risk management. Digital systems should support transparent reporting, monitoring, and record keeping, while accountability should be strengthened through regular disclosure, independent review, and stakeholder feedback. These improvements should be implemented together rather than as separate governance initiatives.

The study is not without limitations. The review relied on Scopus-indexed journal articles, English-language publications, and a defined publication period from 2019 to 2025. These boundaries helped maintain focus and consistency, but they may have excluded relevant studies published in other databases, languages, or earlier periods. The title-based search strategy also improved relevance but may have missed studies that discussed waqf governance in abstracts, keywords, or full texts without using the selected search terms in the title. In addition, because the study is based on a systematic review, its conclusions should be understood as a synthesis of existing literature rather than direct empirical proof of causal relationships among governance dimensions and waqf effectiveness.

Future research should build on this review by empirically testing the proposed framework across different waqf settings. Quantitative studies could examine whether regulation, management, and digitalization significantly predict waqf institutional effectiveness and whether accountability mediates these relationships. Comparative studies across countries could also determine whether governance mechanisms operate differently under different legal, religious, and administrative systems. In addition, future research may develop more precise measurement tools for waqf governance, particularly for accountability, trustee competency, digital governance, and Institutional performance. Such studies would help move the field from broad recognition of governance problems toward more evidence-based models of governance reform.

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