

Islamic Character Education and Zakat-Waqf Behavior: An Integrative Review of Emerging Evidence

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ABSTRACT:

The growing literature on zakat compliance and waqf participation has consistently identified religiosity as a primary predictor of Islamic philanthropic behavior, yet the educational processes through which religious character is formed remain theoretically underspecified. This article synthesizes 170 peer-reviewed articles published between 1998 and 2026, retrieved from Scopus, to examine how Islamic character education relates to zakat and waqf behavioral outcomes. Bibliometric mapping reveals that religiosity functions as the primary bridging construct between Islamic education and Islamic social finance, mediating the relationship through trust, attitude, and prosocial moral foundations. Thematic analysis identifies three principal synthesis themes: the character-formation pathway from tarbiyah to philanthropic disposition, the trust-institution nexus as a behavioral moderator, and the underdevelopment of morality and Islamic education as structurally independent constructs in behavioral models. The findings indicate that existing models conflate religiosity as an outcome of character education with religiosity as an intrinsic motivational force, producing measurement ambiguity that weakens predictive validity. An integrative framework positioning Islamic character education as an upstream antecedent of zakat and waqf behavior is proposed, with implications for educational policy, Islamic social finance mobilization, and behavioral research design.

Keywords: Islamic character education; religiosity; zakat behavior; waqf intention; charitable giving; Islamic social finance; prosocial behavior

1. Introduction

Zakat and waqf together represent one of the most significant untapped resources in Islamic economies (Safitri & Juliana, 2025; Nasim et al., 2025). Estimates consistently place annual zakat potential in Indonesia alone at between IDR 232 and 327 trillion, yet formal collection rates remain below 4% of that figure (Febriandika et al., 2023). Waqf mobilization faces parallel collection constraints, with cash waqf in particular showing high stated intention but low observed participation, a gap that Jatmiko et al. (2024) and Juliana et al., (2024) describe as the defining policy challenge of Islamic social finance. The behavioral foundations of this gap, specifically why Muslims who affirm the religious obligation of zakat and the virtue of waqf nonetheless fail to act on these dispositions, constitute the central problematic of a growing literature.

That literature has reached a degree of empirical consolidation around one finding: religiosity, variously measured, is a significant and positive predictor of zakat compliance and waqf intention (Abdullah & Sapiei, 2018; Farouk et al., 2018; Kasri & Chaerunnisa, 2022). What remains theoretically underdeveloped is the upstream question of how religiosity, understood as an internalized disposition rather than a socially performed identity, is formed. Islamic character education, the systematic cultivation of moral virtues through tarbiyah, akhlak formation, and Islamic pedagogical institutions, is the primary mechanism through which Muslim societies produce the dispositional orientations that behavioral models invoke but rarely theorize. The absence of a theoretically coherent account of this formation pathway represents a structural gap in the field with direct implications for both research design and educational policy.

The present article addresses this gap through an integrative bibliometric review of 170 peer-reviewed articles. Unlike descriptive bibliometric studies that report publication counts and journal rankings, this review is oriented toward synthesis: identifying what the accumulated evidence implies about the

relationship between Islamic character formation and Islamic philanthropic behavior, where the evidence is internally consistent, where it is contradictory, and where it is simply absent. The article proceeds as follows. Section 2 situates the review theoretically. Section 3 describes the methodology and presents the PRISMA protocol. Section 4 synthesizes the evidence on the character-formation pathway. Section 5 synthesizes the trust-institution nexus. Section 6 examines the morality gap. Section 7 identifies contextual boundary conditions. Section 8 proposes an integrative framework and research agenda. Section 9 concludes.

2. Theoretical Background

2.1 Islamic Character Education as Dispositional Formation

Islamic character education is not reducible to religious instruction. The tarbiyah tradition, elaborated by scholars from al-Ghazali through contemporary Islamic pedagogy, conceives of character formation as a holistic process that shapes the nafs (self) through habituated practice, exemplary modeling, and reflective moral reasoning. The intended outcome is not compliance with religious rules but the internalization of virtue such that prosocial and obligatory behaviors flow from stable character dispositions rather than external enforcement (Dwiyaning et al., 2023; Mahfud & Zahriyah, 2025). Zarkasyi's modernization of the pesantren at Darussalam Gontor, for instance, demonstrates how an intentionally designed educational environment can produce graduates with distinctive economic and civic orientations, including heightened communal responsibility and voluntary giving behavior (Zarkasyi, 2020).

This dispositional account of character education maps directly onto the psychological distinction between intrinsic and extrinsic religious motivation established in the psychological literature (Ariani, 2021; Lew, 2025; Park, 2021). King et al. (2024) demonstrated that spiritual practices, as opposed to formal religious participation, predict volunteering and giving through a distinct pathway, suggesting that the internalization dimension of religiosity, precisely

what tarbiyah aims to produce, has independent behavioral effects that aggregate religiosity measures obscure. The implication for the zakat and waqf literature is that studies using single-item or composite religiosity scales may be mixing two conceptually distinct constructs: religiosity as a product of character formation (internalized virtue) and religiosity as social identity (group affiliation and normative pressure).

2.2 Behavioral Models of Zakat and Waqf Participation

The dominant theoretical framework in the zakat and waqf behavioral literature is the Theory of Planned Behavior (TPB), supplemented by extensions incorporating religiosity, trust, and increasingly fintech adoption variables. Across the 170 articles in this dataset, 18 studies explicitly test TPB variables and find them significant; a further 34 studies incorporate intention as an outcome variable without formal TPB framing. The convergence on intention as the primary outcome measure reflects both the influence of TPB and the practical constraints of cross-sectional survey designs that cannot directly observe charitable transactions.

The integration of religiosity into TPB has proceeded along two distinct theoretical lines in the literature. The first treats religiosity as an antecedent of attitude, subjective norm, and perceived behavioral control, arguing that higher religiosity strengthens favorable attitudes toward zakat and waqf by activating the belief that such behaviors are religiously mandated (Farouk et al., 2018; Masrizal et al., 2023). The second treats religiosity as a direct predictor of intention alongside TPB variables, reflecting its role as an intrinsic motivational force that operates independently of attitudinal reasoning (Chetoui et al., 2023; Abdullah & Sapiei, 2018). The distinction matters because the first model positions character education as a distal antecedent that works through attitude change, while the second implies a more direct dispositional pathway that current models do not specify.

2.3 Trust as a Theoretical Nexus

Trust in Islamic institutions emerges from the intersection of character formation and behavioral outcomes through a pathway that is theoretically coherent but empirically underdeveloped. The argument runs as follows: Islamic character education cultivates the virtue of amanah (trustworthiness) as both a personal disposition and an expectational standard for institutions. Muslims who have internalized amanah as a character virtue may therefore apply a higher standard of institutional accountability when evaluating whether to channel zakat and waqf through formal institutions (Khofi et al., 2026; Pavliuk, 2025; Rajput et al., 2021). Trust in zakat and waqf institutions, on this account, is not simply a perception formed from institutional performance but a character-mediated judgment that reflects the alignment between institutional conduct and internalized Islamic ethical standards. Bin-Nashwan et al. (2021) and Febriandika et al. (2023) both find that institutional trust is a significant predictor of formal zakat compliance, consistent with this argument, though neither study examines character education as the source of trust standards.

2.4 An Integrative Framework of Islamic Character Education and Philanthropic Behavior

The proposed framework positions Islamic character education as an upstream antecedent of zakat and waqf behavior by emphasizing the role of moral internalization and intrinsic religiosity in shaping philanthropic participation. Islamic character education, rooted in tarbiyah and akhlak formation, develops moral foundations such as compassion (rahmah), justice ('adl), trustworthiness (amanah), and social responsibility, which subsequently strengthen intrinsic religious commitment and prosocial orientation. This perspective extends beyond conventional behavioral models such as the Theory of Planned Behavior (TPB) proposed by Icek Ajzen (1991), which predominantly focuses on proximal determinants like attitude, subjective norm, and intention while often

neglecting the educational and moral processes underlying Islamic philanthropic behavior. Previous international studies consistently demonstrate that religiosity and moral values significantly influence charitable giving and zakat compliance, particularly when supported by Islamic educational experiences and spiritual internalization (Abdullah & Sapiei, 2018; Rizal & Amin, 2017). Likewise, Nilsson et al. (2020) explained through Moral Foundations Theory that compassion and fairness are important psychological drivers of charitable behavior independent of formal religious identity, while King et al. (2024) emphasized that internalized spirituality and religious practices significantly strengthen volunteering and giving behavior. In addition, Marlina et al. (2026) highlighted the growing integration of Islamic values, sustainability, and strategic development within the halal industry ecosystem, indicating that Islamic behavioral orientation increasingly extends beyond ritual practice toward broader socio-economic participation. Similarly, Ruyaidi et al. (2026) demonstrated that value-based educational models significantly contribute to character formation, civic responsibility, and ethical behavior, reinforcing the argument that educational processes play an essential role in shaping long-term moral and prosocial dispositions. As illustrated in Figure 1, the framework demonstrates that Islamic character education serves as the primary foundational variable influencing zakat and waqf behavior through several interconnected psychological and institutional pathways. The first pathway emphasizes the development of moral foundations, including amanah (trustworthiness), rahmah (compassion), justice, empathy, and social responsibility, which are cultivated through Islamic educational processes such as tarbiyah, habituation, exemplary leadership, and spiritual guidance. These moral values subsequently strengthen intrinsic religiosity, reflecting an internalized commitment to Islamic teachings rather than merely symbolic religious identity. Intrinsic religiosity then contributes to the formation of prosocial dispositions, including generosity, altruism, and social concern, which encourage individuals to participate voluntarily in

Islamic philanthropic activities such as zakat and waqf. In addition, the framework highlights the role of trust calibration toward Islamic institutions, where individuals with stronger Islamic character formation tend to evaluate zakat and waqf institutions based on ethical standards of transparency, accountability, and institutional amanah. Consequently, stronger institutional trust increases participation, compliance, and sustainable engagement in Islamic social finance programs. Furthermore, the framework explains that intrinsic religiosity and moral disposition influence zakat and waqf participation both directly and indirectly through trust calibration toward Islamic institutions. Individuals with stronger Islamic character formation tend to evaluate zakat and waqf institutions based on ethical standards of amanah, transparency, and accountability, thereby strengthening institutional trust and encouraging sustainable participation in Islamic social finance. This argument is supported by Bin-Nashwan et al. (2021), who found that trust significantly enhances zakat compliance behavior, and by Kasri and Chaerunnisa (2022), who demonstrated that trust and religiosity positively affect online cash waqf participation among Muslim millennials. Similarly, Usman et al. (2022) argued that religiosity, institutional image, and trust collectively influence the acceptance of Islamic philanthropy platforms in Indonesia. The framework also recognizes the moderating roles of institutional quality, fintech adoption, digital literacy, educational background, generational differences, and cultural context in shaping philanthropic behavior across different Muslim societies. These moderating variables indicate that the effectiveness of Islamic character education in encouraging zakat and waqf participation may vary depending on technological readiness, institutional governance, and socio-cultural environments. By integrating Islamic education, moral psychology, religiosity, and institutional trust into a single conceptual pathway, the framework contributes theoretically to the literature on Islamic social finance and offers practical implications for educational institutions, zakat agencies, waqf boards, and policymakers in

developing sustainable philanthropic ecosystems. This argument is further strengthened by Nasim et al. (2026), who emphasized that Islamic governance, social reporting, and maqāṣid al-sharī'ah orientation are essential components in

enhancing institutional performance and sustainable Islamic financial ecosystems, thereby supporting the importance of ethical and moral foundations in Islamic socio-economic behavior.

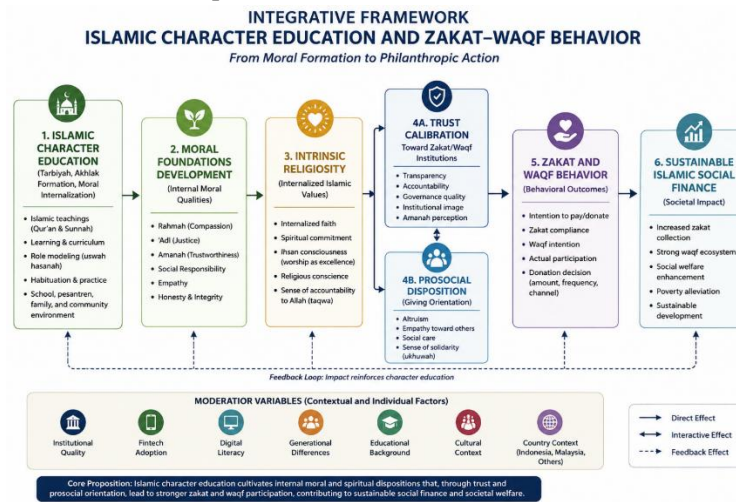


Figure 1. An Integrative Framework of Islamic Character Education and Zakat–Waqf Behavior

3. Methodology

3.1 Search Protocol and PRISMA Procedure

Articles were retrieved from the Scopus database using a structured Boolean search combining two conceptual domains: Islamic education and character formation (terms: "Islamic education," "character education," "moral education," "Islamic values," "religiosity," "tarbiyah," "akhlak") and Islamic social finance

behavior (terms: "zakat," "waqf," "infaq," "sadaqah," "Islamic philanthropy," "charitable giving"). The search was restricted to peer-reviewed journal articles in English at final publication stage. The initial broad search yielded 224 records. After excluding non-article document types and applying language filters, 170 articles were retained for analysis. Figure 2 presents the PRISMA 2020 flow diagram.

IDENTIFICATION	Records identified via Scopus database search (n = 224) Search string: Islamic education/religiosity AND zakat/waqf/charitable giving	
SCREENING	↓ Records after duplicate removal (n = 224) No duplicates detected (single database)	
	↓ Records screened (title/abstract) (n = 224)	Excluded: non-English (n = 28) Non-article documents (n = 26)

ELIGIBILITY	Full-text articles assessed for eligibility (n = 170)	Excluded after full-text review: Not addressing both constructs (n = 54)
	↓	
INCLUDED	Studies included in bibliometric analysis (n = 170) Period: 1998-2026 108 sources 493 authors	

Figure 2. PRISMA 2020 Flow Diagram for Article Selection.

3.2 Analytical Approach

Bibliometric mapping was conducted using the bibliometrix package in R (Aria & Cuccurullo, 2017) and VOSviewer (van Eck & Waltman, 2010), following methodological guidelines in Donthu et al. (2021). The analysis proceeded in two phases. The first phase comprised performance analysis covering publication trends and citation impact, retained here only insofar as patterns carry substantive theoretical interpretation. The second and primary phase comprised science mapping through keyword co-occurrence network analysis, thematic map analysis, and thematic evolution analysis, each interrogated for substantive synthesis rather than structural description. Throughout, the criterion for reporting was whether a finding from the bibliometric tools implies something about what the literature knows, assumes, or has neglected about the character-education-behavior relationship.

4. What the Evidence Says About Character Formation and Prosocial Giving

4.1 Religiosity as a Proxy for Character Formation: A Fragile Consensus

Across 77 of the 170 studies in this dataset, religiosity emerges as a significant predictor of some form of Islamic philanthropic behavior. The consistency of this finding appears to confirm a straightforward relationship: stronger religious character predicts greater giving. However, closer inspection reveals that the consensus is more fragile than the frequency of significant effects suggests. Studies vary

substantially in how religiosity is measured, ranging from single-item self-assessments of Islamic identity to multi-dimensional scales capturing belief, practice, experience, and consequence (following Glock and Stark's classic dimensions). These measurement choices conflate character-formation outcomes with social identity effects, producing coefficient estimates that are neither theoretically interpretable nor directly comparable across studies.

Abdullah and Sapiei (2018) provide the most direct evidence linking Islamic educational background, specifically formal Islamic education as a biographical variable, to zakat compliance. Their Malaysian sample shows that respondents with Islamic educational backgrounds exhibit significantly higher compliance rates, and that the religiosity-compliance relationship is stronger in this group, suggesting that character formation intensifies the behavioral effects of religious motivation rather than merely correlating with them. This finding, however, stands largely alone in the dataset: only 9 studies use Islamic education as an explicit predictor variable, and most treat it as a control rather than a construct of theoretical interest.

4.2 Moral Foundations and the Prosocial Disposition Gap

The keyword co-occurrence network (Figure 3) reveals a structural gap of direct theoretical significance: morality occupies an emerging-or-declining quadrant in the thematic map (Figure 3), positioned low on both centrality and density. This means the construct is neither central to the field's empirical agenda nor

internally developed as a theoretical cluster. Given that Islamic character education is fundamentally a moral formation process, the marginality of morality as an explicit construct in

the zakat and waqf behavioral literature points to a foundational conceptual gap rather than a minor research omission.

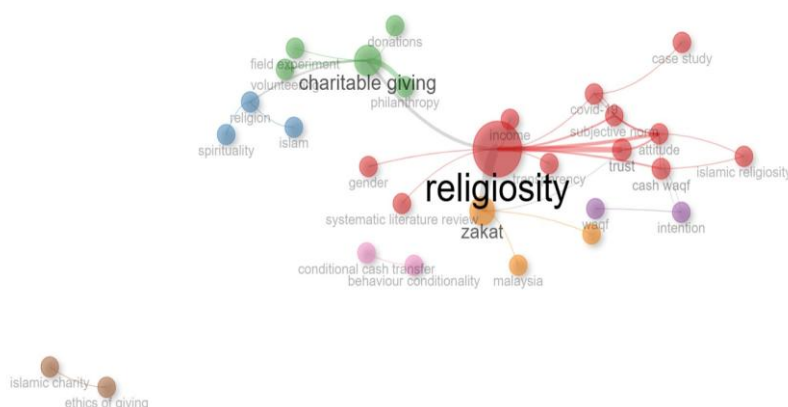


Figure 3. Keyword Co-occurrence Network. Religiosity occupies the central node; morality and Islamic education appear as peripheral clusters, confirming their structural disconnection from the zakat-waqf behavioral mainstream.

Nilsson et al. (2020) offer a theoretical framework that may resolve this gap. Their application of Moral Foundations Theory to charitable giving demonstrates that care/harm and fairness/reciprocity foundations are the most robust moral predictors of charitable behavior, operating independently of general religiosity. Islamic character education systematically cultivates both foundations, through emphasis on rahmah (compassion) and 'adl (justice) as core virtues. If moral foundations mediate the relationship between character education and philanthropic behavior, current studies that

include religiosity but exclude moral foundation measures are omitting the operative psychological mechanism. This implies systematic omitted variable bias in the direction of overattributing to religiosity effects that properly belong to character-formed moral dispositions. Further illustration of this conceptual relationship can be seen in Figure 4, which demonstrates how Islamic character education influences moral foundations, intrinsic religiosity, prosocial disposition, and ultimately zakat and waqf behavior through interconnected psychological and institutional pathways.

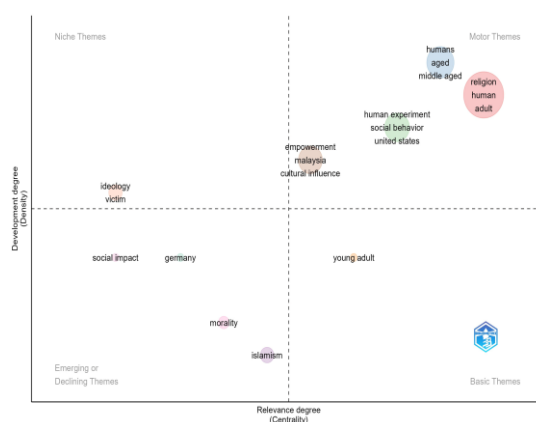


Figure 4. Thematic Map. Motor Themes (upper right): developed core. Basic Themes (lower right): high centrality but underdeveloped. Emerging/Declining Themes (lower left): morality and islamism indicate underdeveloped constructs with theoretical relevance.

4.3 Pesantren and Madrasah as Institutional Producers of Philanthropic Disposition

The thematic evolution analysis (Figure 5) reveals that Islamic education emerged as a distinct keyword cluster in the 2023-2026 window after being absent as an independent

construct in the 1998-2022 literature. This shift likely reflects the growing influence of Indonesian scholarship, which increasingly examines pesantren and madrasah as institutional contexts for character formation rather than treating Islamic education as a background variable subsumed under religiosity.

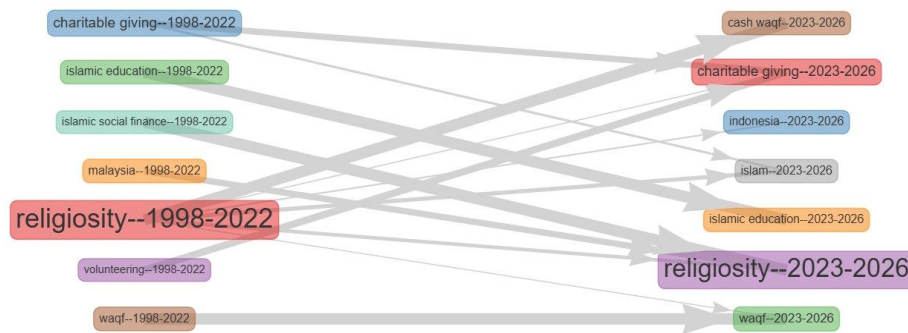


Figure 5. Thematic Evolution (1998-2022 to 2023-2026). The emergence of Islamic education as an independent cluster in the recent period indicates a shift toward treating character formation as a theoretically substantive construct.

Zarkasyi (2020) demonstrates that pesantren modernization at Gontor produced graduates with distinctive communal economic orientations, including elevated commitments to waqf-funded institutional development. Ok et al. (2022) found that the internalization of multicultural Islamic values in school settings shapes the prosocial dispositions associated with charitable giving beyond what religiosity alone predicts. Taken together, these studies suggest that the institutional features of Islamic education, particularly the communal living arrangements, habituated practice structures, and character-focused pedagogy of traditional pesantren, may generate philanthropic dispositions through mechanisms that standard religiosity measures do not capture. The practical implication is that zakat and waqf mobilization strategies that focus exclusively on awareness campaigns or institutional trust may be missing the upstream formation processes that make individuals dispositionally ready to give.

5. The Trust-Institution Nexus: What the Evidence Reveals and Conceals

Trust in zakat and waqf institutions is the most consistently replicated finding in the recent

literature. Across 28 studies in this dataset that explicitly examine trust, institutional trust emerges as a significant predictor of formal channel preference, compliance intention, and actual contribution behavior. Bin-Nashwan et al. (2021) established that trust directly enhances entrepreneurs' zakat compliance beyond the effect of religiosity alone. Febriandika et al. (2023) extended this to formal institutions, showing that credibility and accountability perceptions mediate the trust-compliance relationship. Ahmad and Yahaya (2023) demonstrated that fintech adoption in Malaysian zakat distribution is itself trust-dependent, with digital platform trust moderating the relationship between religiosity and zakat payment channel choice.

What this trust literature consistently fails to theorize, however, is the origin of trust standards. Trust is modeled as a perception formed through institutional experience, information disclosure, and reputation signals, following standard social capital and institutional theory frameworks. This formulation treats trust as a purely reactive variable: individuals observe institutional behavior and update their trust

accordingly. The character-education perspective suggests a fundamentally different process: Muslims who have internalized amanah as a moral standard through Islamic character formation bring to their institutional evaluations a pre-formed criterion of trustworthiness that shapes what they notice, how they interpret institutional signals, and what threshold of accountability they require before trusting. On this account, two individuals with identical institutional experience may trust a zakat institution differently because their character-education histories have calibrated their trust standards differently.

This distinction has measurable implications. If trust standards are character-mediated, then institutional transparency and accountability reforms, the standard policy recommendation in the trust literature, may have systematically heterogeneous effects depending on the character-education background of the population. Among individuals with strong tarbiyah formation, the trust threshold may be higher, meaning that marginal improvements in

institutional transparency produce smaller compliance gains. Conversely, among individuals whose religious identity is primarily socially performed rather than character-formed, institutional signals may be more decisive. Studies that aggregate these populations produce average effects that apply to neither group.

The trend topics analysis (Figure 6) confirms that trust emerged as a major keyword in 2021-2022 and has remained active through 2025, consistent with the COVID-19 pandemic's apparent effect of intensifying concerns about institutional reliability during a period when charitable giving surged but informal channels proliferated (Aji et al., 2021; Chetoui et al., 2023). The pandemic context also surfaced a character-education-relevant finding: Umarji et al. (2024) found that uncertainty increased reliance on intrinsic religious motivation rather than social normative pressure in giving decisions, which is precisely the pattern one would predict if character-formed intrinsic religiosity is more behaviorally robust under adversity than socially performed religiosity.

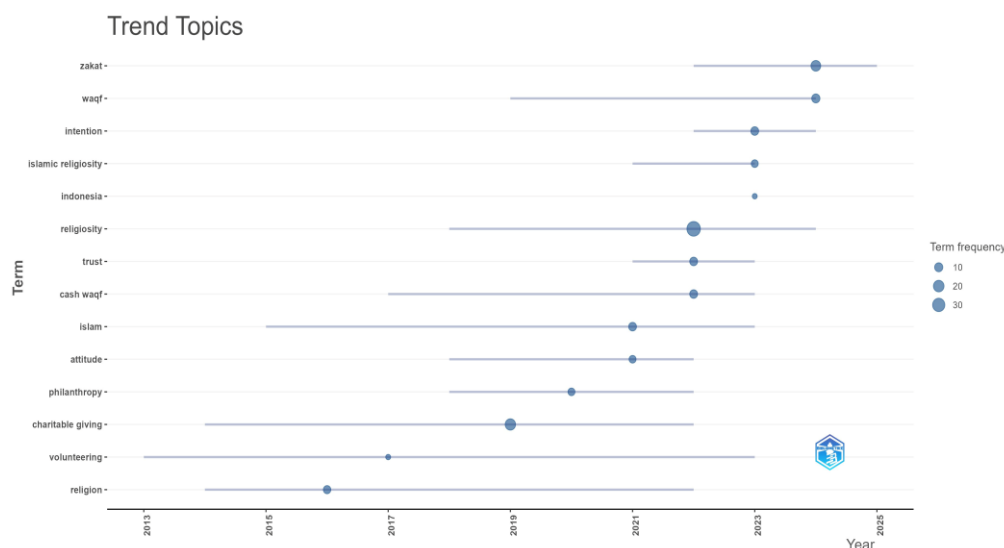


Figure 6. Trend Topics (1998-2026). Bubble size indicates term frequency; horizontal position indicates year of peak activity. The 2021-2023 concentration of trust, intention, and Islamic religiosity reflects post-pandemic intensification of behavioral research.

6. The Morality Gap: Why Character Constructs Are Structurally Absent

The thematic map in Figure 3 positions morality and islamism in the emerging-or-declining quadrant, meaning they are low in both

centrality and density. This is the most consequential finding of the bibliometric mapping for the argument of this review. Morality is not a peripheral concept in the field's subject matter: Islamic social finance is

intrinsically a moral economy in which giving behavior is organized by obligations (*fard*), recommendations (*sunnah*), and virtues (*akhlak*). The fact that morality as a keyword cluster is underdeveloped relative to its theoretical relevance indicates not a minor gap but a systematic orientation of the literature toward proximal behavioral variables (intention, attitude, trust) at the expense of the distal character processes that generate them.

Three structural factors account for this gap. First, the dominant use of cross-sectional survey designs is ill-suited to capturing character formation processes, which unfold over years and operate through educational institutions rather than individual decision-making episodes. The methodological mainstream has shaped the theoretical mainstream: variables that can be measured in a survey have been theorized, while variables that require longitudinal or institutional data have been neglected. Second, the TPB and TAM frameworks that dominate the literature contain no specification of where attitude and subjective norm originate; they treat these as given starting points rather than as products of socialization and education. Character education is precisely a theory of how attitudes and subjective norms are formed, but its integration into TPB-based zakat and waqf models has not been attempted.

Third, the disciplinary bifurcation between Islamic education scholarship (rooted in pedagogy and Islamic studies) and Islamic finance scholarship (rooted in economics and finance) means that researchers rarely read across the boundary, producing two literatures that address complementary aspects of the same phenomenon without engaging each other.

7. Contextual Boundary Conditions: Indonesia, Malaysia, and the Limits of Generalization

Of the 170 articles in this dataset, 63 have Indonesian affiliations and 42 have Malaysian affiliations, together accounting for approximately 62% of the corpus. This geographic concentration is not merely a

bibliometric artifact; it reflects the distinctive institutional contexts of these two countries, which have formalized both Islamic education systems and state-regulated zakat-waqf collection mechanisms to a degree unusual in the global Muslim community. Indonesia has the world's largest population of *pesantren* graduates, a nationally mandated religious education curriculum, and a Baznas-administered zakat collection system. Malaysia has a federal-state waqf governance structure, Islamic banking infrastructure, and relatively high zakat compliance rates relative to declared income.

These institutional features mean that findings from Indonesia and Malaysia may not transfer to Muslim-minority contexts, to countries with informal zakat collection, or to settings where Islamic education is less institutionally embedded. The political ideology of Indonesian Islamic philanthropy, as Triatmo et al. (2020) demonstrated, is shaped by civil society networks that blend character formation goals with institutional mobilization strategies, producing a philanthropic culture that is not simply the sum of individual religiosity scores. Ahyani et al. (2021) argued that the *rahmatan lil 'alamin* framework, a distinctively Indonesian articulation of Islamic economic ethics, functions as a collective character-education narrative that shapes giving norms at the community level rather than the individual level.

The country collaboration map (Figure 7) illustrates the geographic concentration of the field and its sparse connections to African, Middle Eastern, and Central Asian Muslim communities. The intergenerational dimension identified by Jatmiko et al. (2024) for Indonesia, where younger generations show different cash waqf behavioral patterns than older cohorts, may reflect cohort-specific character education exposures that are not generalizable across national contexts. This suggests that character-education effects on zakat and waqf behavior may be institutionally contingent rather than universal, a hypothesis that comparative cross-national research is needed to test.

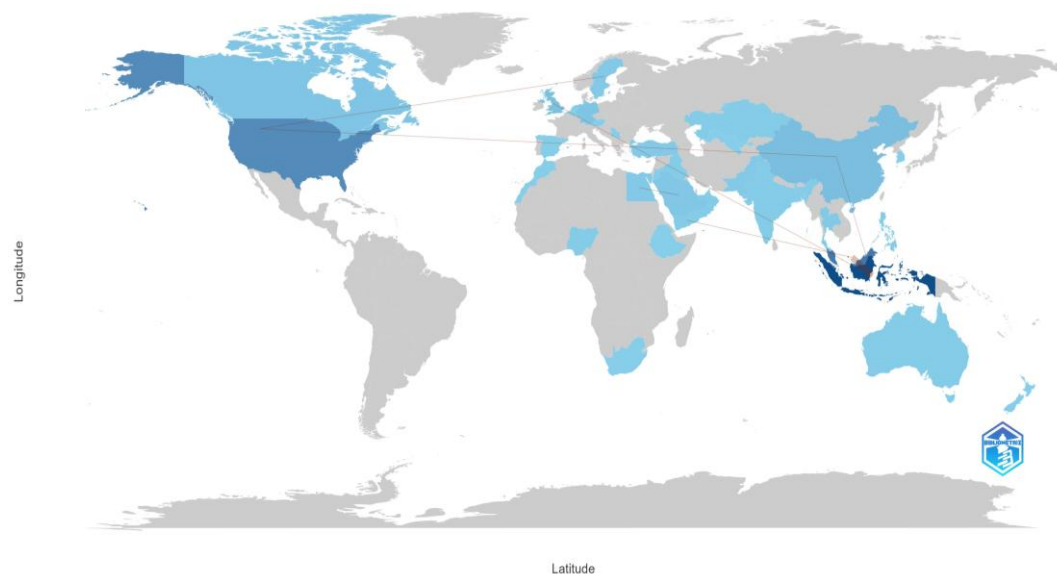


Figure 7. Country Collaboration Map. Node intensity reflects publication volume. The dominance of Indonesia and Malaysia constrains the generalizability of current findings to institutionally similar Muslim-majority contexts.

8. An Integrative Framework and Research Agenda

8.1 The Character-Formation-to-Behavior Pathway

The evidence synthesized across the preceding sections supports a framework in which Islamic character education functions as an upstream antecedent of zakat and waqf behavior through two distinct pathways. The first is the direct dispositional pathway, where tarbiyah formation produces internalized moral dispositions (ihsan, amanah, rahmah) that generate prosocial giving behavior through intrinsic motivation, operating independently of attitudinal reasoning or social normative pressure.

The second is the trust-mediated pathway, where character formation calibrates institutional trust standards such that Muslims with stronger character-education backgrounds evaluate zakat and waqf institutions against a higher criterion of amanah compliance, which in turn shapes formal channel preference and compliance behavior.

Current empirical models conflate both pathways into an aggregate religiosity variable, producing estimates that are neither theoretically interpretable nor practically actionable. Separating the intrinsic-dispositional dimension of religiosity (produced by character education) from the social-identity dimension (produced by community membership and normative pressure) would substantially improve the predictive validity of behavioral models and enable more precise policy targeting. Abdullah and Sapiei's (2018) finding that Islamic educational background intensifies the religiosity-compliance relationship provides initial empirical support for this decomposition.

8.2 Proposed Research Agenda

Table 1 translates the synthesis findings into a structured research agenda. The priorities are ordered by theoretical consequence rather than methodological convenience, reflecting the argument that cross-sectional survey studies, while useful, have reached the limits of what they can tell us about the character-formation-behavior relationship.

Table 1. Proposed Research Agenda

Priority	Gap Addressed	Theoretical Implication	Suggested Method
Character constructs as antecedents of zakat intention	Islamic education treated as background variable, not predictor	Decomposes religiosity into character-formed and identity-based dimensions	PLS-SEM with ihsan, amanah as latent constructs
Character-formation pathway via moral foundations	Morality absent from behavioral models (emerging/declining theme)	Identifies operative psychological mechanism omitted from TPB models	Survey including Moral Foundations Theory scales
Trust standards as character-mediated	Trust modeled as reactive perception, not character-calibrated standard	Predicts heterogeneous institutional transparency effects by education background	Multi-group SEM; comparison of pesantren vs. non-pesantren graduates
Longitudinal character education and giving behavior	Cross-sectional designs cannot capture formation processes	Tests whether character education effects persist into adulthood	Panel data following pesantren/madrasah graduates
Cross-national comparative studies	62% of corpus from Indonesia and Malaysia only	Tests institutional contingency of character-education pathway	Multi-country comparative survey; institutional theory framing
Intergenerational transmission of philanthropic norms	Generational character-education differences ignored in behavioral models	Explains cohort differences in cash waqf behavior (Jatmiko et al., 2024)	Age-stratified survey; intergenerational qualitative study

Note. PLS-SEM = Partial Least Squares Structural Equation Modeling; TPB = Theory of Planned Behavior.

9. Discussion

The findings of this study demonstrate that Islamic character education plays a crucial role in shaping zakat and waqf behavior through the internalization of religious and moral values. Islamic character education is not merely limited to cognitive religious instruction, but also involves the cultivation of akhlak, social responsibility, honesty, and compassion, which eventually encourage individuals to participate in Islamic philanthropic activities. This finding is in line with Abdullah and Sapiei (2018), who revealed that individuals with stronger Islamic

educational backgrounds tend to show higher levels of zakat compliance because religious education strengthens intrinsic religiosity and moral commitment. Likewise, Rizal and Amin (2017) confirmed that Islamic values such as ihsan and egalitarianism significantly influence charitable giving behavior in the context of cash waqf. These findings indicate that Islamic character education serves as a foundation for developing prosocial behavior and sustainable philanthropic participation among Muslims. In this context, Islamic education functions not only as a medium for transmitting religious knowledge but also as a process of moral and spiritual

formation that shapes individuals' social and economic behavior.

Furthermore, this study found that religiosity acts as an important mediating variable linking Islamic character education and philanthropic behavior. Individuals who receive Islamic character education tend to develop stronger intrinsic religiosity, which subsequently affects their intention to engage in zakat and waqf activities (Hughes & Siddiqui, 2024; Siddiqui et al., 2025; Sulaiman et al., 2024). This result supports the argument of King et al. (2024), who explained that spiritual practices and internalized religious values have a stronger influence on prosocial behavior than formal religious identity alone. Therefore, religiosity in the context of Islamic social finance should not merely be understood as symbolic religious identity, but rather as a behavioral force that motivates Muslims to fulfill their social and religious obligations. Similarly, Farouk et al. (2018) emphasized that religiosity significantly moderates zakat compliance behavior, especially when supported by Islamic educational experiences and moral awareness. Consequently, the findings strengthen the assumption that Islamic character education contributes indirectly to zakat and waqf behavior through the development of internalized religious commitment and ethical awareness.

In addition to religiosity, trust in Islamic institutions also emerged as an important determinant of zakat and waqf participation. The study indicates that individuals who internalize Islamic moral values through character education are more likely to evaluate zakat and waqf institutions based on the principle of amanah (trustworthiness). This supports the findings of Bin-Nashwan et al. (2021), who argued that institutional trust positively affects entrepreneurs' zakat compliance behavior. Likewise, Kasri and Chaerunnisa (2022) found that trust and religiosity significantly influence online cash waqf participation among Muslim millennials. Furthermore, Usman et al. (2022) highlighted that trust, religiosity, and institutional image collectively influence the acceptance of Islamic philanthropy platforms in Indonesia. These

findings imply that Islamic character education indirectly contributes to philanthropic behavior by shaping ethical standards and trust expectations toward Islamic institutions. Thus, institutional trust cannot be separated from the moral values and ethical principles developed through Islamic educational processes.

Moreover, the study highlights the important role of pesantren and Islamic educational institutions as environments that cultivate philanthropic dispositions and communal responsibility. Islamic boarding schools not only teach religious doctrines but also foster empathy, solidarity, discipline, and social awareness among students. This is consistent with the work of Zarkasyi (2020), who explained that pesantren modernization contributes to the formation of socially responsible individuals with strong commitments to waqf and communal development. Similarly, Ok et al. (2022) demonstrated that multicultural Islamic education strengthens students' prosocial attitudes and social responsibility. Therefore, Islamic educational institutions serve as strategic agents in developing sustainable Islamic philanthropic culture, particularly in Muslim-majority societies where religious values strongly influence social and economic behavior. Through habituation, exemplary leadership, and collective activities, these institutions create long-term behavioral orientations that encourage sustainable participation in Islamic social finance.

Despite these important findings, the study also reveals that current zakat and waqf behavioral models still focus heavily on proximal variables such as intention, attitude, and trust, while neglecting the deeper moral and educational processes underlying Islamic philanthropy. This finding aligns with Nilsson et al. (2020), who argued that moral foundations such as compassion and fairness are strong predictors of charitable behavior independent of religiosity. Therefore, integrating Islamic character education into zakat and waqf behavioral frameworks can provide a more comprehensive understanding of Islamic philanthropic behavior. The study consequently positions Islamic character education as an

upstream antecedent of zakat and waqf behavior, enriching the Theory of Planned Behavior (TPB) and other Islamic behavioral models by emphasizing the importance of moral internalization, tarbiyah, and akhlak formation in shaping philanthropic participation.

The findings of this study also carry important practical implications for Islamic educational institutions, zakat organizations, and waqf institutions. Islamic character education should not only emphasize ritual understanding but also prioritize the cultivation of social responsibility, compassion, honesty, and awareness of Islamic philanthropy as part of daily religious practice. Educational institutions such as pesantren, madrasah, and Islamic universities are therefore encouraged to integrate zakat and waqf literacy into their curricula and extracurricular activities in order to foster sustainable philanthropic behavior among students. In addition, zakat and waqf institutions need to develop educational campaigns and digital communication strategies that emphasize moral and spiritual values rather than merely administrative obligations. Strengthening transparency, accountability, and trustworthiness is also essential to increasing public confidence and encouraging long-term participation in Islamic social finance programs.

Finally, this study highlights important implications for policymakers in strengthening Islamic social finance ecosystems. Governments and related authorities should support educational policies that promote akhlak-based learning, social ethics, and Islamic philanthropic awareness from an early age. Policymakers are also encouraged to collaborate with Islamic educational institutions, zakat agencies, and waqf boards to develop sustainable programs that combine religious education with practical philanthropic engagement. Furthermore, improving institutional governance, transparency, and digital infrastructure in zakat and waqf management is crucial for increasing public trust and participation. Policies supporting digital literacy and fintech-based Islamic philanthropy are also essential to reaching younger generations and improving the

effectiveness of zakat and waqf collection in the digital era. Through these collaborative efforts, Islamic character education can become a strategic foundation for strengthening sustainable Islamic social finance and enhancing social welfare in Muslim societies.

10. Conclusion

This study concludes that Islamic character education plays a fundamental role in shaping zakat and waqf behavior through the internalization of religious, moral, and prosocial values. The synthesis of 170 peer-reviewed studies demonstrates that Islamic education, particularly through the concepts of tarbiyah and akhlak, contributes to the formation of intrinsic religiosity, compassion, honesty, social responsibility, and trustworthiness, which subsequently influence philanthropic participation among Muslims. The findings also reveal that religiosity functions as an important mediating variable connecting Islamic character education with zakat and waqf behavior. Furthermore, Islamic educational institutions such as pesantren and madrasah serve not only as centers of religious learning but also as strategic environments for cultivating sustainable philanthropic dispositions and communal responsibility.

In addition, this study identifies several theoretical and practical gaps in the current literature on Islamic social finance behavior. Existing behavioral models predominantly focus on proximal factors such as intention, attitude, and trust, while the deeper moral and educational processes underlying Islamic philanthropy remain underexplored. The study therefore proposes an integrative framework positioning Islamic character education as an upstream antecedent of zakat and waqf behavior. The findings imply that strengthening Islamic character education, institutional trust, and moral development can enhance the effectiveness of zakat and waqf mobilization in Muslim societies. Consequently, collaboration among educational institutions, zakat and waqf organizations, and policymakers is essential for developing sustainable Islamic social finance ecosystems that

are grounded in ethical values, transparency, and long-term social responsibility.

This study has several limitations that should be acknowledged. First, the study is based on an integrative bibliometric review of 170 Scopus-indexed articles, meaning that the findings rely heavily on secondary data and previously published empirical evidence rather than direct field observations. As a result, the conclusions are influenced by the methodological and contextual limitations of the reviewed studies, most of which employed cross-sectional survey designs and intention-based behavioral models. Second, the majority of the literature analyzed originated from Indonesia and Malaysia, which may limit the generalizability of the findings to other Muslim-majority or Muslim-minority contexts with different institutional, cultural, and educational systems. Third, the existing studies frequently measured religiosity as a broad construct without clearly distinguishing between intrinsic character formation and socially performed religious identity, creating potential conceptual overlap and measurement ambiguity. Finally, variables related to morality, akhlak, and Islamic character education remain underdeveloped in the current literature, limiting the ability of this study to fully explain the

psychological mechanisms underlying zakat and waqf behavior.

Future research is recommended to develop more comprehensive empirical models that explicitly integrate Islamic character education, moral foundations, and prosocial behavior into zakat and waqf behavioral frameworks. Longitudinal studies are particularly needed to examine how tarbiyah, akhlak, and Islamic educational experiences influence philanthropic behavior over time, especially among pesantren and madrasah graduates. Future scholars are also encouraged to employ mixed-method and qualitative approaches to better capture the complex processes of moral internalization, trust formation, and spiritual motivation that cannot be fully explained through cross-sectional surveys alone. In addition, comparative cross-national studies involving Muslim-majority and Muslim-minority countries would help identify contextual and institutional differences in Islamic philanthropic behavior. Further research should also explore the role of digital literacy, fintech adoption, and social media in strengthening Islamic philanthropy among younger generations, particularly Generation Z and millennials, within the rapidly evolving digital economy.

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