

Supporting Indonesian Online Waqf as Islamic Economics Source: Waqif Behaviour Approach in Java Island

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DOI: <https://doi.org/10.36348/sjef.2024.v08i09.004>

| Received: 07.08.2024 | Accepted: 13.09.2024 | Published: 17.09.2024

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Abstract

Indonesia has great potential for asset waqf and cash waqf. Technological advancements show significant growth through fintech platforms for donations, zakat, and waqf. However, the magnitude of the potential of waqf and the advancement of financial technology is not in line with its realisation; this is a fundamental problem in Indonesia. The study aims to analyse the support of online waqf, an approach to waqf behaviour in Indonesia, by examining the influence of waqf literacy, trust, and attitude on behavioural intentions and behaviour of users who pay online cash waqf with age as a moderating variable. The study used a quantitative method with a survey approach to waqif in Indonesia, totalling 242 respondents through purposive sampling domiciled on the island of Java. Data analysis uses a structural equations model with the partial least squares (SEM-PLS). The study found that waqf literacy, beliefs, and attitudes have a significant relationship and a positive influence on behavioural intentions and user behaviour. Age has a significant impact on moderating the relationship between literacy and behavioural intentions. Behavioural intentions are significantly related to online waqf user behaviour. The implications of the research are increasing the support of literacy, trust and attitude to increase the potential for the realisation of online waqf in Indonesia, especially on the island of Java. The waqif behaviour approach strengthens the literature on Muslim social contributions. Further research examines the behavioural aspects of online waqf recipients (nazir) with qualitative and quantitative method approaches.

Keywords: Online waqf, literacy, trust, attitude, behaviour, age

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INTRODUCTION

In the context of the Islamic economic system, *Waqf* can be seen as a key element. It is recognised as a tool for poverty alleviation, a system that will eventually overtake the "*riba*" system, and a mechanism for wealth distribution. Historically, Muslims have promised *Waqf* assets in the form of tangible goods that are given in perpetuity. Worldwide potential for *Waqf* is estimated at around \$1 trillion (Abdel Mohsin & Muneeza, 2019).

Cash *Waqf* has been acknowledged in Indonesia ever since the Indonesia Ulema Council (MUI) published a Fatwa on May 11, 2002. This Fatwa declared that cash *Waqf*, also known as cash endowment or *Waqf Al-Nuqud*, is permitted on the condition that the main value of the endowment fund is guaranteed to be sustainable (Aliyu, 2009). The Indonesian Ulema Council's Fatwa on cash *Waqf* was reinforced by the implementation of Law Number 41 of 2004 pertaining to

Waqf, marking a significant milestone in the history of *Waqf* in the Indonesian context.

As the second-largest Muslim country in the world, with 237.53 million Muslims (Central Statistics Agency, 2020), Indonesia has enormous sharia social finance potential, including *waqf*. According to the Indonesia *Waqf* Agency (BWI), the potential for cash *Waqf* is around Rp 176.25 to 180 trillion per year (Saptono, 2023). However, *waqf* funds will only be collected IDR 2.8 trillion in 2023 (BWI, 2024).

The phenomenon of progress in crowdfunding platform donations in Indonesia is shown by more than Rp 1.65 trillion, with 1.5 million transactions per month and more than 6 million donors (Kitabisa.com, 2022). The Gopay survey provides an increase in digital donation methods by 72% (Happy, 2020). Online donations are very familiar to the public because they are

more transparent, easy to use, and can be done in small quantities (Chen *et al.*, 2019; Li *et al.*, 2022).

Lack of literacy problem *Waqf Money* in Indonesia (Susilo *et al.*, 2022). Muthiah *et al.*, (2021). Then Rusydiana (2018) Add information technology, trust, and attitude. Perhaps this is one factor contributing to the low amount of cash *Waqf* collected online in Indonesia.

Trust is a determining factor in Muslims' intention to contribute to cash *Waqf* (Abdul Shukur *et al.*, 2019; Ahmad & Rusdianto, 2020; Chaerunnisa & Kasri, 2019; Haidlir *et al.*, 2021; Ismail Abdel Mohsin, 2009), and cash *Waqf* through digital payments (Syafira *et al.*, 2020). Users' trust in the technology is affected if it can benefit them (Oktavendi, 2021). As a result, losing trust in the online *waqf* system has a detrimental impact on the amount of cash *Waqf* Collected by *Nazhir* in Indonesia.

According to the KNEKS analysis (KNEKS *et al.*, 2023) low *Waqf* literacy, age and inadequacy *Nazhir* capacity. Then analyse the presence of factors of behavioral intent and user behavior (Hamzah Namungo, 2023). Then Vahdat *et al.*, (2020) It was emphasised that the personal attitude factor is very important in determining the practical use of fintech. Based on the above background, this study aims to analyse the factors that support online *waqf* in Indonesia using a *waqf* behaviour approach.

LITERATURE STUDY

Waqf

Waqf is derived from the Arabic word "*Waqf*," which means "al-Habs." It is an infinitive noun that means to hold, stop, or remain still. If the term is applied to assets such as land, animals, and so on, it refers to the freezing of property rights in exchange for certain profits. This definition of *Waqf* Permanence, that is, applies to imperishable property from which benefits and use rights can be extracted without consuming the property itself (Kahf, 2003).

In the United Kingdom, the term *Waqf* can be translated as a religious donation to withhold or preserve certain philanthropic charities and to prohibit the use or disposition of property for purposes other than the specific purpose of the property (Abdel Mohsin & Muneeza, 2019). Sadeq (Sadeq, 2002) Defined *Waqf* as locking the ownership of assets owned from disposition and allotment of their benefits for a specific purpose.

Cash Waqf

According to Al Tasuli in Kahf & Mohamed (2017) money *Waqf* in Maliki School is defined as "the process of dedicating cash as a *Waqf* for the purpose of lending them to those designated as interest-free beneficiaries." Possession of cash endowed permanently

or temporarily to produce recurring benefits or usufruct rights for public or personal truthful purposes under conditions established by *waqif* (Kahf & Mohamed, 2017). Money *Waqf* It has also been defined as "the restriction of the amount of money from the founder and the dedication of his right of use in accordance with the conditions of the founder, forever for the welfare of the community" (Mohsin, Ismail A, 2009).

Furthermore, according to Saifuddin *et al.*, (2021), the act of donating a specific quantity of money from an individual's property for the public benefit or allocation to various segments of society is known as cash *Waqf*. In contrast to conventional *waqf*, which entails the donation of tangible assets, cash *waqf* entails the donation of a specific sum of money.

No downgrading allowed *Waqf* assets for unlawful use of property recklessly or leaving it empty. Money *Waqf* It can be converted into capital and then invested, with income given to those in need. So, *Waqf* as an asset is a growing communal investment (Aldeesn *et al.*, 2022; Sans and Shafiai, 2015).

Cash development *Waqf* in Indonesia began when Islamic economists determined that many *Waqf* assets are not used productively, with as many as 76 per cent of the assets represented being mosques and prayer rooms (Ministry of Religious Affairs, 2024). The Indonesia Ulema Council (MUI) issued a Fatwa on May 11, 2002, which officially recognised money *Waqf* in Indonesia. The Fatwa stated that currency *Waqf* (*Waqf Al-Nuqud*) is permissible, provided that the principal value of the endowment fund is guaranteed to be sustainable (Faturrohman *et al.*, 2020). Next *fatwa* (result) MUI as follows:

1. *Waqf al-Nuqud*, also known as cash *waqf*, is a type of *waqf* that is given by an individual, organisation, or institution which is in the form of cash;
2. Cash *waqf*, which may include shares of stock;
3. The use of cash *waqf* is permitted;
4. *Waqf* in the form of cash can only be given and utilised in accordance with Sharia law;
5. The primary value of *waqf* must be assured to remain sustainable.

The adoption of Law Number 41 of 2004 about *Waqf*, which became a significant event in the annals of Indonesia's *waqf* history, served to bolster the fatwa that the Indonesia Ulema Council had issued on cash *waqf* (Kencana *et al.*, 2019). The *Waqf* Before the law, there was Presidential Instruction No. 1 of 1991 about the Draughting of Islamic Law, Book III of the Law on Reparations, and Government Regulation No. 28 of 1977 about Land Ownership Representatives. The law is an improvement on those rules (Kencana *et al.*, 2019).

Online Waqf

Tarsi in Amaliyah and Hartono (2021), when coming up with these ideas, describe online waqf as "the idea of managing a waqf through the internet, where transactions are handled online by visiting the waqf institution's website." To put it another way, "online waqf" means deals that can be done by anyone, anywhere. Muslims can gift more easily now that they can do it online. They can give cash waqf instead of talking to guardians in person, which saves them time and money.

Amin *et al.*, (2014) stated that Islamic institutions offer online Waqf as one of their services through electronic means, such as Internet banking facilities. Some of the advantages and benefits of online services for Waqf Matters include the following: the ability to increase fundraising, the motivation of internet banking users to make donations, the facilitation of charitable activities without a specific time and place, the creation of greater access to IT literacy around the world, the increase of awareness, the reduction of management costs for Waqf funds, the provision of a more systematic track record for Waqf transactions, and the issuance of receipts.

Online Waqf, if someone wants to appear in Waqf, he can do it by downloading an online Waqf application or going to the Nazir website. He can then follow the instructions. When he decides to do it *Waqf*, he must first look around the program and choose the one that interests him. Payments can be made through online banking, bank transfers, e-wallets, or other digital payment methods.

According to Hj- Fauzi *et al.*, (2019) People of all income levels use Bank Muamalat Malaysia Berhad's (BMMB) online cash Waqf Facilities. His studies also show an increase in the number of contributions, especially among IT-savvy customers. This shows that easy access to online services is an effective mechanism for raising cash *Waqf* donations, as evidenced by the three-year cash trend *Waqf* fundraising at BMMB. These findings highlight the significant relationship between online facility users and trust. This shows that trust is a determining factor for Internet banking users before completing online transactions.

Waqf Literacy

According to Baskoroputra (2019) waqf literacy is the capacity of an individual to comprehend and analyse information regarding Waqf. It encompasses the comprehension, engagement, utilisation, analysis, and transformation of texts. All of these are indicative of an individual's proficiency or capacity in Waqf, which transcends their reading and writing abilities (Baskoroputra 2019).

The low collection of *Waqf Funds* is closely related to people's knowledge of *Waqf*. According to

Siswantoro & Dewi (2011) A lack of Waqf literacy among Muslims causes cash ineffectiveness in Waqf fundraising in Indonesia. Indonesian Muslims continue to believe that Waqf is limited to fixed assets such as land and buildings. In addition, donors are unaware of the difference between their contributions in general, zakat, sadaqah, and *Waqf* (Muthiah *et al.*, 2021). Adeyemi *et al.*, (2016) It found that the lack of understanding and promotion of cash Waqf, as well as the socio-cultural influence of the local community, contribute to the low financial awareness of the Malaysian people. Understanding the concept, function, and benefits of Waqf has become an important factor in determining one's participation in it.

Waqf literacy levels can be measured using the *Waqf* literacy index, which includes relevant indicators and accurately describes people's understanding from basic to advanced levels (BWI, 2020). According to BWI (2020) Survey *Waqf* The Literacy Index in Indonesia received a national score of 50.48, placing it in the low category. The index consisted of 57.67 basic comprehension scores and 37.97 advanced comprehension scores. Only four of the 32 provinces sampled had intermediate scores, suggesting that the majority of Muslims did not understand or had even heard of *Waqf*. (BWI, 2020).

Trust

Walterbusch *et al.*, (2014) trust is a mental state that is defined by the following: (1) expectations - trustees anticipate certain behaviours from trustees, such as the provision of valid information or the effective execution of cooperative actions; (2) belief - the trustee is confident that the anticipated behaviour will occur, based on evidence of the trustee's competence, integrity, and good faith; and (3) willingness to take risks - the trustee is willing to take risks in order to uphold this belief. Other definitions of trust from Koehn (2003), trust is the expectation of those who believe that those who have believed will act in the best interests of those who have given the trust.

Trust is an important determinant of behavioural intent in an online environment. (Chen *et al.*, 2019; Gefen & Straub, 2004; Liu *et al.*, 2018). Trust reduces uncertainty and ultimately persuades customers to buy the product (Kim *et al.*, 2009). Risk of information asymmetry, fraud (Chen *et al.*, 2019) and uncertainty (Kim *et al.*, 2009) It is always associated with online money donations. In Islam, belief is referred to as al-*amanah*; this is an important concept for Muslims. According to the Quran,

Attitude

Attitude constitutes the initial component in the Theory of Planned Behaviour. The Planned conduct Theory (CPD), a prominent theory in social psychology, extends Rational Action Theory and seeks to elucidate human conduct (Fishbein & Ajzen, 1975). The

Sustainable Development Goals have been implemented in several behavioural contexts. This theory posits that human behaviour is influenced by three categories of considerations: beliefs regarding the potential outcomes of actions (behavioural beliefs), beliefs concerning the normative expectations of others (normative beliefs), and beliefs about the presence of factors that can aid in the execution of behaviour (control beliefs). Collectively, behavioural beliefs yield positive or negative attitudes towards certain activities; normative views generate felt social pressure or subjective norms, while control beliefs create perceived behavioural control or self-efficacy.

In social psychology, Planned Behavior Theory has been widely used to predict, explain behavioural intentions, and analyse actual behaviour. (Icek Ajzen, 2005). The SDGs have been used to investigate the relationship between beliefs, attitudes, intentions, and human behavior in various studies such as marketing, healthcare, sports management, environmental studies, etc. According to the European Journal of Psychology, the CBD is one of the most widely applied theories in the social and behavioural sciences. As of April 2020, the theory has been empirically researched in more than 4,200 papers referenced in the Web of Science bibliographic database (Bosnjak *et al.*, 2020). Although the theory has been suggested as a key factor in determining a person's behaviour, little research has been done on intentions in doing Waqf, especially cash Waqf giving behaviour.

Age

Various studies have proposed that demographic factors play a role in the acceptance and utilisation of new systems. In the UTAUT 1 study, age had a moderation effect between independent construction and behavioural intention as a dependent construction (Venkatesh *et al.*, 2003) said the study found that performance expectations had a more significant impact on the behavioural intentions of young users. However, for older users, effort expectations and social influence influence behavioural intentions Kwateng *et al.*, (2019) found that age significantly moderated the effect of expectations and business habits on behavioural intentions using mobile banking in Ghana.

Behavioural Intentions

Behavioural intent can be defined as a probabilistic or subjective perception that a person will engage in a particular behaviour. Behavioural intent includes two different dimensions. The first factor is intent, which refers to the level of determination of the user to persist in using the system. The second factor is continuity, which refers to the user's intention to persist in utilising the system (Venkatesh *et al.*, 2012).

According to Tsai (2012) behavioural intent (BI) refers to a person's willingness to adopt new technology. Intention can be used to predict actual

behaviour (Webb & Sheeran, 2006) and has a significant role in individuals' willingness to adopt new technologies (Irani *et al.*, 2009). Previous research has considered behavioural intent as an important factor in determining technology acceptance (Raza *et al.*, 2019). Venkatesh *et al.*, (2003) concluded that behavioural intentions have a significant effect on the use of technology. According to Zain *et al.*, (2019), a connection between effort, motivation, planning, and actual activity to accomplish something is what we mean when we talk about behavioural intention.

For example, Mohd Nor *et al.*, (2021) and Nashwan (2022) found that BI attracts people by leveraging new technologies, such as FinTech, which can lead to their adoption. At the same time, Alkhalidi and Qasem (2019) revealed that people will choose FinTech because of BI. As a result, several factors influence the community's BI to accept the technology, as defined by the UTAUT Model.

User Behavior

Usage behaviour refers to the extent of variability and frequency of consumer engagement with technology. There are two dimensions in the domain of Usage Behavior. The first dimension is Depth of use, which refers to the frequency with which users engage with technology. In addition, the second aspect to consider is the breadth of use, which refers to the extent to which technology can improve the user's knowledge and skills. (Narbitriani, 2020).

METHOD

The research uses quantitative methods according to Creswell (2014) stated that this is a method for verifying objective theories by analysing the relationship between variables. Statistical procedures can be employed to analyse numbered data, which is typically achieved by measuring these variables using instruments. The final written report is structured as follows: an introduction, literature and theory, methods, results, and discussion.

As for the research approach using a survey, according to Ayhan (2011) Specifically, the primary data collection method involves employing queries to ask individual respondents. Therefore, a survey can be inferred to be a method for gathering information from a group that represents a large population of respondents.

The sample was searched using purposive sampling with consideration of the affordability of the respondents and access to answer research questions so that the respondents totalled 242 people domiciled on the island of Java, Indonesia. Considerations for taking purposive side effects according to Cohen *et al.*, (2018) Because not all samples have criteria that are in accordance with the criteria studied, establishing considerations or criteria that must be met by the samples used in this study, data collection uses questionnaires,

literature studies and documentation. Meanwhile, the data analysis uses a model of the structural equation with the smallest quadrant (SEM-PLS), which aims to find the influence of these various variables on an object at the same time. The advantages of SEM PLS analysis are that

it can solve cases with many variables, both exogenous variables and endogenous variables, so that latent variables and manifest variables can function as exogenous and endogenous variables (Haryono, 2017).

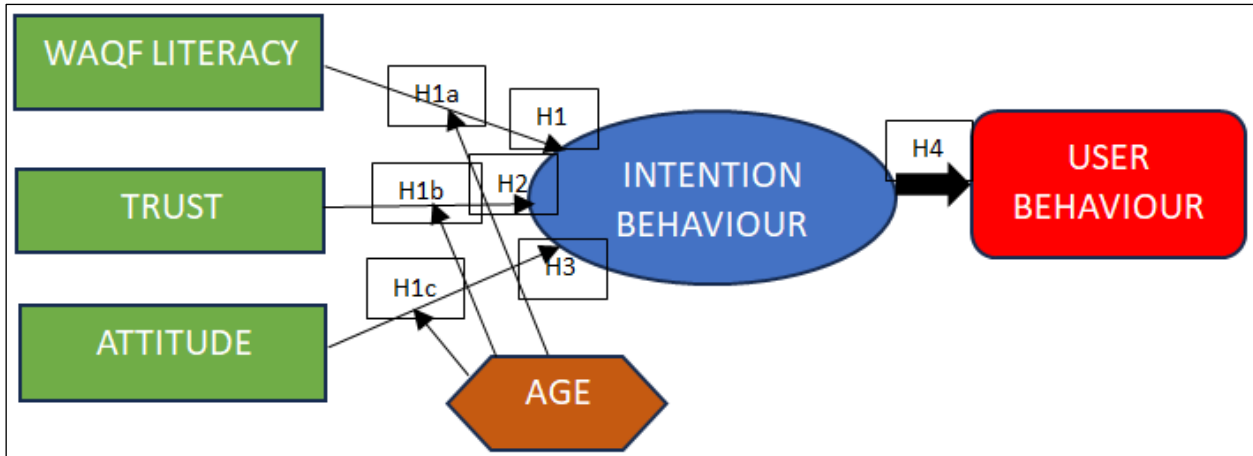


Figure 1: Constellation of Research Variables

RESULTS AND DISCUSSION

Hypothesis Testing

Hypothesis testing is divided into two parts: hypothesis testing with and without moderation variables

(age). The importance of moderation testing becomes apparent when considering the process by which age variables interact with exogenous variables to influence behavioural intentions.

Table 1: Hypothesis Testing

Hypothesis	Hypothetical statements	No Variable Moderation			With Moderation Variables		
		Path Coefficient	Statistics T	P Value	Path Coefficient	Statistics T	P Value
H1	WL -> BI	0.109**	2.074	0.038	0.124**	2.398	0.017
H2	TR -> BI	0.179***	3.171	0.002	0.143***	2.636	0.009
H3	AT -> BI	0.290***	5.044	0.000	0.251***	4.414	0.000
H1a	WL x Age -> BI				0,124**	2,358	0,019
H2a	TR x Age -> BI				-0,016	0,299	0,765
H3a	AT x Age -> BI				-0,035	0,639	0,523
H4	BI -> UB	0.824	32.200	0.000	0,824***	33,207	0,000

** Sig $\alpha = 1\%$, *** Sig $\alpha < 1\%$

1. The initial hypothesis (H1) was adopted, indicating a substantial impact of Waqf Literacy (WL) on Behavioural Intent (BI). The path coefficient in the model without moderation is 0.109, with a p-value of 0.038, which is less than the significance level of 0.05. Nevertheless, the path coefficient increased to 0.124, and the p-value decreased to 0.017 in the model that included the moderation variable, both of which are still less than the significance level of 0.05. Behavioural Intention (BI) will be augmented by any modification in Waqf Literacy (WL).
2. The second hypothesis (H2) was adopted, demonstrating a substantial impact of Trust (TR) on Behavioural Intent (BI). The path coefficient in the model without moderation is 0.179, with a p-value of 0.002, which is less

- than the significance level of 0.05. Nevertheless, the path coefficient in the model that incorporates the moderation variable decreases to 0.143, and the p-value is 0.009, which is also less than the significance level of 0.05. Any alteration in Trust (TR) will increase Behavioural Intention (BI).
3. The third hypothesis (H3) is verified, demonstrating the significant influence of Attitude (AT) on Behavioural Intention (BI). The path coefficient in the model without moderation is 0.290, with a p-value of 0.002, which is less than the significance level of 0.05. Nevertheless, the path coefficient is 0.251, and the p-value is 0.000 in the model that includes the moderation variable, which is also less than the significance level of 0.05. Behavioural

- Intent (BI) will be augmented by any alteration in Attitude (AT).
4. Hypothesis one a (H1a) demonstrates that age has a substantial moderation effect on the relationship between Waqf Literacy (WL) and Behaviour Intent (BI), as evidenced by a moderation path coefficient of 0.124 and a p-value of 0.019, which is less than the significance level of 0.05. Waqf literacy had a more pronounced impact on behavioural intentions among respondents over the age of 40 than it did on younger respondents under the age of 40.
 5. The two-a (H2a) hypothesis posits that an individual's age does not significantly influence the relationship between beliefs and behavioural intentions. This is corroborated by a p-value of 0.765 and a moderation path coefficient of -0.016, both of which exceed the significance level of 0.05.
 6. The triple-a (3a) hypothesis posits that an individual's age does not significantly influence

the relationship between attitudes and behavioural intentions. This is corroborated by a p-value of 0.523 and a moderation path coefficient of -0.035, both of which exceed the significance level of 0.05.

7. The fourth hypothesis (H4) was verified, demonstrating the significant influence of Behavioural Intention (BI) on Use Behaviour (UB). The path coefficient in the model without moderation is 0.824, with a p-value of 0.000, which is less than the significance level of 0.05. The path coefficient in the model, which includes the moderation variable, remains at 0.824, and the p-value is 0.000, which is less than 0.05. Any modification to Behavioural Intent (BI) will increase Use Behaviour (UB).

Findings

Table 2 provides a summary of this study's findings, including detailed descriptions of the hypotheses and hypotheses of the connection and their respective findings.

Table 2: Summary of Hypothesis Testing

Hypothesis	Hypothetical Relationship	Coefficient	P value	Findings
H1	<i>Waqf literacy</i> has a significant positive influence on behavioural intentions to do online <i>waqf</i> .	0.109	0.038	Supported
H2	Trust has a significant positive influence on behavioural intentions to conduct online <i>waqf</i> .	0.290	0.000	Supported
H3	Attitude has a significant positive influence on behavioural intentions to do <i>online waqf</i> .	0.179	0.002	Supported
H1a	Age moderates the relationship between <i>waqf literacy</i> and behavioural intentions to perform <i>waqf</i> .	0.124	0.019	Supported
H2a	Age moderates the relationship between belief and behavioural intention to perform <i>waqf</i> .	0,016	0.008	Not supported
H3a	Age moderates the relationship between attitudes and behavioural intentions to perform <i>waqf</i> .	0.035	0.018	Supported
H4	Behavioural intentions have a significant relationship and a significant positive influence on the behaviour of using online <i>waqf</i> .	0.824	0.000	Supported

The initial goal is to evaluate the impact of *waqf literacy* on the behavioural intentions of individuals who pay *waqf* online. The hypothesis that *waqf literacy* has a positive and significant impact on the behaviour of intentionally paying *waqf* online is substantiated by these findings.

The second objective is to investigate the impact of trust on behavioural intentions in online *waqf*. Measurements and structural models indicate that trust has a substantial impact on behavioural intentions. These results substantiate the hypothesis that trust has a substantial impact on behavioural intentions to participate in online *waqf*.

The third objective is to investigate the impact of attitudes on behavioural intentions to conduct cash

waqf in online *waqf*. As evidenced by measurements and structural models, attitudes significantly impact behavioural intentions. These findings corroborate the hypothesis that attitude significantly influences behavioural intentions to engage in online *waqf*.

The objective of this investigation is to investigate the impact of age on the relationship between *waqf literacy*, beliefs, attitudes, and behavioural intentions to contribute to online *waqf*. The results of this study confirm that age significantly influences the moderation of the relationship between *waqf literacy* and behavioural intentions, as well as spiritual motivation and behavioural intentions. These findings corroborate the hypothesis that age significantly influences the relationship between *waqf literacy* and behavioural intentions to contribute to online *waqf*.

However, age does not affect or moderate the relationship between beliefs and behavioural intentions in online waqf. The study's results contradict the hypothesis that age moderates the relationship between beliefs, attitudes, and behavioural intentions.

The tenth objective is to explain the influence of behavioural intentions on users' behaviour in contributing to online waqf. Behavioural intentions not only show a significant correlation with usage behaviour but also have a large measurable effect on usage behaviour. Therefore, this confirms the hypothesis that there is a significant correlation between behavioural intent and usage behaviour in online waqf.

For this research, literacy *Waqf* is defined as knowledge, information and understanding of *Cash Waqf*. It consists of knowledge of *Waqf Law*, types of *Waqf*, and its benefits *Waqf*. The results show that individuals with knowledge of cash *Waqf* are more likely to engage in cash *Waqf* compared to those who do not have such knowledge. The results harmonise previous research that knowledge has a positive and significant influence on behavioural intentions (Farid Setyawan, 2021; Benteng & Chaerunnisa, 2021; Kasri & Yuniar, 2021; Nadilla, 2022; Julianti, 2021). According to Muthiah *et al.*, (2021), *Waqf* Literacy has a positive effect on the intention to pay cash *waqf*. As a result, the greater *Waqf*, the more literate we are, and the greater the individual's intention to contribute to paying cash *Waqf* through an online platform. These findings support the fact that the majority of respondents have a high level of education (graduate & postgraduate) and a moderate level *Waqf* literacy index.

Trust is an important determinant of behavioural intent in an online environment (Chen *et al.*, 2019; Gefen & Straub, 2004; Liu *et al.*, 2018), has a positive effect on the intention to donate on the crowdfunding platform (Li *et al.*, 2022) and the intention to make digital zakat payments (Kasri & Chaerunnisa, 2021; Syafira *et al.*, 2020). The results support the hypothesis that trust significantly influences behavioural intentions to engage in online *Waqf*. The findings are in accordance with prior research, which indicates that Muslims' intentions to contribute to cash *Waqf* are significantly influenced by trust.

A study conducted by Mohsin (2009) Abdul Shukor *et al.*, (2019), Cherunnisa & Kasry (2019), Haidlir *et al.*, (2021), and Kasri & Chaerunnisa (2021) & Ahmad and Rusdianto (2020) With regard to Islamic financial institutions, the researchers discovered that there is a positive association between the amount of confidence and the behavioural desire to contribute funds to *Waqf*. The study conducted by Syafira *et al.*, (2020) it has been demonstrated that trust has a significant and positive influence on an individual's inclination to make digital payments for *Zakah*, *Infaq*, and *Sadaka*. This result is also in line with Qalbi *et al.*, (2022) that public

trust in institutions that provide online donation services has a positive impact on people's intentions to make online donations.

These findings imply that trust in *Nazhir* institutions that provide online *waqf services* can encourage people to use them. Although these results are predictable, they also emphasise the importance of providing accurate, honest, and accountable information to *waqif*.

Attitude has a significant influence on the intention to perform *Zakat* (Haji-Othman, Cheumar, *et al.*, 2020), *Waqf* (Saint *et al.*, 2019; Haidlir *et al.*, 2021; Hendratmi *et al.*, 2019; Indriani & Kasri, 2020; AF Osman *et al.*, 2016; Shukor *et al.*, 2016). In the realm of financial technology, Darmansyah *et al.*, (2020) illustrates that attitude affects behavioural intentions to use Islamic financial technology. Previous studies revealed that positive attitudes significantly influenced behavioural intentions to use fintech zakat in Uganda (Hamzah, 2024) and to use the *Waqf* crowdfunding platform (Masrizal *et al.*, 2022).

The eighth purpose of this study is to examine the influence of attitude on behavioural intentions to perform *cash waqf* in online waqf. These findings support the hypothesis, which proposes that attitude greatly influences behavioural intentions to engage in *online waqf*.

The findings of this study are in line with the assumptions of the conceptual and theoretical framework, which propose a positive correlation between attitudes and behavioural intentions to utilise fintech. The observed relationship between attitudes and intentions to use fintech is in line with the conclusions drawn by Raza (2019) and Hamzah (2024), which realise that having a positive attitude facilitates the development of favourable intentions towards the actual utilisation of financial technology. These findings are also in line with the idea of Planned Behavior Theory that attitudes have a substantial impact on the intention to engage in certain behaviours, thus emphasising the importance of the SDGs in predicting compliance behaviours (Haji-Othman, 2017).

Venkatesh *et al.*, (2003) found that moderate age was associated with performance expectations, effort expectations, social influence, facilitation conditions, and behavioural intentions. Age also moderates the relationship between habits and behavioural intentions (Venkatesh *et al.*, 2012). Kwateng *et al.*, (2019) suggest that age plays a significant moderating role in the relationship between effort expectations and behavioural intentions. Specifically, this study examined the impact of effort expectations on adolescent respondents (under 20 years) and older respondents (31 to 40 years), the influence of habits on respondents aged 20 to 30 years

and older, and the effects of social influence and behavioural intentions on older respondents.

The results confirm that the moderation of relationships between Waqf Literacy and behavioural intent is significantly influenced by age. These results are in accordance with the hypothesis, which posits that the relationship between literacy Waqf and the intention to participate in the Online Waqf is influenced by age. The acceptance of technology is significantly influenced by behavioural intent (Raza *et al.*, 2019). Then Venkatesh *et al.*, (2003) the conclusion is that the usage of technology is significantly impacted by the intentions of individuals about their conduct.

For Muslims, every good deed done for Allah will be appreciated. People need to keep their intentions pure and sincere in order to receive the benefits of their good deeds. Therefore, the intention to do *waqf* greatly affects the behaviour of using *online waqf*.

The findings of this study are in line with previous research Oliveira *et al.*, (2014) and Tarhini *et al.*, (2016) demonstrates that behavioural intentions significantly and positively influence the use of Internet banking by bank consumers in Portugal and Lebanon. If internet banking consumers intend to use the system, they are more likely to do so. Research by Purwanto and Loisa (2020) discovered that motivation has a key role in determining the extent to which mobile banking solutions are utilised in Indonesia.

CONCLUSION

This study aims to analyse the factors influencing waqf literacy, beliefs, and attitudes about the desire of Muslims in Indonesia to contribute financial waqf using online platforms by developing the Unified Theory of Acceptance and Use of Technology (UTAUT) version 2 model. The majority of respondents who make *cash waqf* payments are male waqf, and they utilise digital payment technology for these payments. The main factor that influences *waqif respondents* to donate money digitally is the ease of utilising online digital payment methods to donate anytime and from any location, along with the many diverse digital payment options. The main mode of cash *waqf* payment used by *waqif respondents* is through mobile banking transfers and e-wallet transactions. These findings show that the majority of participants have utilised digital payment technology services for cash *waqf* transactions. In addition to transparent reporting of financial waqf, the majority of waqf respondents have assessed the legality of the nazir institution as the official authority responsible for waqf supervision. The intention of waqf behaviour to utilise online waqf technology for cash waqf payments is significantly positively influenced by the support of waqf literacy, trust, and attitude. Behavioural intentions also have a significant impact on usage behaviour to contribute to *online waqf*. Age factors

can moderate the relationship between *waqf literacy* and behavioural intentions.

Research Limitations

This study has limitations by investigating waqf literacy support, beliefs, and attitudes towards behavioural intentions to utilise online waqf for cash waqf payments in Indonesia; it is very important to acknowledge the limitations that must be taken into account for future research efforts. Initially, this investigation employs only a limited number of constructs, despite the fact that the Unified Theory of Acceptance and Use of Technology (UTAUT) version 2 functions as the theoretical framework. Second, this study uses a questionnaire as a data collection instrument, focusing only on quantitative analysis of waqf payment behaviour through online platforms. Third, this research focuses on cash waqf payments through online channels.

Further Research

In future studies, it will be beneficial to include additional relevant variables, such as the integrity of the nazir and the type of *waqf program*. The relationship between variables can also be established, especially for variables or hypotheses that have been considered insignificant in this study. Implementing these improvements will have a positive impact on the refinement of the model and improve the analysis and literature on *online waqf*.

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