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EMPOWERING THE FUTURE OF CASH WAQF THROUGH DIGITALISATION: AN INSIGHT INTO THE PHILANTHROPIC INTENTION OF THE INDONESIAN MUSLIM COMMUNITY

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ABSTRACT

Purpose — This research explores the dimensions of perceived *ihsān* (altruism) and trust, utilising a framework rooted in the Unified Theory of Acceptance and Use of Technology (UTAUT), to comprehensively explore the intricate motivations and ethical considerations underlying individuals' engagement with digital waqf platforms.

Design/Methodology/Approach — Structural Equation Modeling (SEM) was applied to analyse primary data collected from 202 Muslims residing in four cities in Indonesia.

Findings — The investigation unveiled that performance expectancy, social influence and perceived *ihsān* significantly impact the intention of digital waqf usage. On the other hand, trust affects a person's intention, shaping their behaviour to donate through digital waqf platforms. In contrast, effort expectancy does not affect the intention to engage in waqf through digital channels, and facilitating condition do not affect user behaviour.

Originality/Value — This study introduces a novel approach by incorporating perceived *ihsān* and trust dimensions into the UTAUT model to achieve the objective of this research. In particular, it offers unique insights into the disbursement of cash waqf among Muslims via digital platforms (e.g., online channels).



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Practical Implications — The study emphasises that individuals from the low middle-class demonstrate empathy and mutual support in the face of financial limitations. The article offers valuable recommendations to the government, aligning with Indonesia's Golden 2045 goal. These recommendations encompass the implementation of advanced digitisation in waqf management, integration of waqf data into robust financial management systems, and intensified educational campaigns aimed at raising public awareness on cash waqf, particularly among the younger generation.

Keywords — Cash waqf, Digital waqf, Intention to donate, Perceived *ihsān*, Trust, UTAUT

Article Classification — Research paper

INTRODUCTION

Indonesia has the potential to raise philanthropic funds because it has the world's largest Muslim population (Usman, 2020). In addition to zakat (alms), donations in the form of *infāq* (spending in the way of Allah) and waqf (Islamic endowment) have been successful in reducing many financial and societal hardships (Sulistiyowati *et al.*, 2022). According to Abdullahi (2022), the practice of waqf cannot be separated from sustainable development. Historically, one of the primary goals of waqf has been the reduction of poverty, with waqf contributing to the welfare of the needy as well as the larger society in different sectors, including health, education and infrastructure development (Linge, 2017; Abdullah, 2018). Moreover, the primary characteristic of waqf is the permanent transfer of private ownership of the waqf assets from the donor to Allah (SWT) such that the waqf assets can be utilised for any Shari'ah-compliant purpose in perpetuity, generating lasting benefits for the society.

Indonesia's large Muslim population, which makes up about 86.7 per cent of the total population, is a key reason why waqf has significant development potential in the country (Putra, 2020). Thirteen per cent of all Muslims worldwide are from Indonesia, followed by Pakistan, India and Bangladesh being the next three countries with the most Muslims (World Population Review, n.d.). Caf (2021) highlighted that Indonesia is ranked first among the countries with the most population making donations. The Indonesian Waqf Board, Badan Wakaf Indonesia (BWI), states that the annual collection of cash waqf can reach up to IDR20 trillion, with 20 million Indonesians contributing IDR1 million or less each year, which is equivalent to less than IDR100,000 per month (BWI, 2022b). However, according to the latest data, the amount of cash waqf collected in 2022 was significantly lower than the possible amount. It totalled approximately IDR1.4 trillion, which is less than five per cent of the potential amount (BWI, 2022a). Lack of literacy, governance issues, issues relating to the waqf portfolio, and the ease of making waqf donations are attributed as the underlying causes to this problem. A recent study also found that one of the difficulties in optimising cash waqf is the ease of using technology (Masrizal *et al.*, 2022). Thus, these hindrances require policy formulation to maximise the people's welfare through waqf (Fajariah *et al.*, 2020).

Technological transformation has changed the ways individuals make charitable donations, requiring institutional responses to be sensitive in delivering schemes to facilitate the collection of waqf funds from the community (Rahmawati *et al.*, 2021; Kasri & Chaerunnisa, 2022). Thus, waqf institutions have recently engaged in the productive management and collection of cash waqf by leveraging on technological advancements (Nurjanah & Hasanah, 2021; Kasri & Chaerunnisa, 2022). Research on digital waqf in Indonesia is, however, still limited, mostly focusing on theoretical aspects. The main focus of the discussion revolves around the impact of waqf on enhancing the well-being of individuals (Fitri & Wilantoro, 2018) and promotion of education and awareness about waqf (Hasan *et al.*, 2019; Hayati *et al.*, 2022).

This study focuses on digital cash waqf, examining the dimensions of trust in waqf institutions and perception of *ihsān* (altruism) in influencing donors' intention to make waqf donations. As Rofiqo *et al.* (2021) asserted, establishing trust of waqf management institutions is essential for raising community satisfaction and ensuring continuation in intention to donate. Other studies also uncovered that the perception of *ihsān* affects a Muslim's desire to make cash waqf (Rizal & Amin, 2017). *Ihsān* is related to a person's level of piety, sincerity in doing good

deeds, and intention to please Allah (SWT), and is reflected in their practice of the religion, worship, transactions and morals (Azmi *et al.*, 2022).

In recent years, numerous research studies have been conducted to investigate the elements that influence individuals' intention and behaviour in donating cash waqf (Amin *et al.*, 2014; Sakti *et al.*, 2016; Osman & Muhammed, 2017; Shukor *et al.*, 2017; Wadi & Nurzaman, 2020; Nuraihan & Shatar, 2021; Triantoro *et al.*, 2021; Berakon *et al.*, 2022a; Berakon *et al.*, 2022b; Kasri & Chaerunnisa, 2022; Nour Aldeen *et al.*, 2022; Allah Pitchay *et al.*, 2023; Hassama & Ismail, 2023; Jatmiko *et al.*, 2023; Masrizal *et al.*, 2023; Maulina *et al.*, 2023). However, all of the studies mainly focused on the middle-upper class. In particular, previous studies have not investigated the relationship between monetary waqf payments and behavioural characteristics in income categories ranging from low to middle income.

According to the above-mentioned rationale, this study examines the motivations behind the Muslim community's use of digital waqf in the context of Indonesia. In particular, this study examines the role that waqf through digital channels plays in influencing interest and behaviour by analysing performance expectancy, effort expectancy, social influence, facilitating condition, perceived *ihsān* and trust. This empirical investigation differs from others in that it was developed using a framework drawn from the UTAUT theory (Unified Theory of Acceptance and Use of Technology), along with trust and perceived *ihsān*.

This probe is important for several reasons. First, the ease of performing waqf through digital channels is a potential that must be developed in modern waqf management. Second, despite the fact that the National Sharia Board, notably the Indonesian Ulama Council (DSN-MUI), issued a fatwa on cash waqf in 2012 encouraging the expansion of the digital cash waqf sector in the country, there are still numerous hindrances that are affecting digital waqf institutions in maximising waqf funds' collection in practice. These include people not recognising online waqf as a possible avenue for waqf due to the lack of popularity of digital waqf institutions and the difficulty in retaining regular donors (Amaliyah *et al.*, 2022). Because of this, it is essential to examine the factors that affect the growth of digital waqf.

This research will undoubtedly be a stepping stone for waqf management institutions to develop strategies and come up with policy directions in building a waqf ecosystem to escalate literacy and public awareness on digital waqf in Indonesia. This research also bridges the literature gap on digital cash waqf administration in Indonesia by providing actual data.

Accordingly, this paper is organised as follows: the following section provides a review of the literature on cash waqf in Indonesia, discusses the digitalisation of cash waqf, and presents an overview of the UTAUT model employed in this study. Subsequently, the study introduces the formulated hypotheses and presents the methodology, covering the research instruments and sample. It then presents and discusses the results. The last section concludes the paper.

LITERATURE REVIEW

Cash Waqf in Indonesia

Waqf is a form of Islamic endowment where assets are dedicated and preserved for charity or religious reasons. Prophet Muhammad (SAW) formed the first waqf when he established Medina's Quba Mosque. A waqf with seven gardens was also established in Medina to help the less fortunate. The second Caliph, Umar (RA), continued the tradition (Bulut & Korkut, 2019).

From the religious perspective, a waqf is a form of charity with eternal and constant reward, even though the person has passed away. The Prophet (SAW) said, ‘When the human being passes away, all his deeds are cut off except for three things: ongoing charity, useful knowledge, and a pious child who prays for him’ (Muslim).

The practice of waqf development continues to expand. According to Masrizal *et al.* (2022), the progress of Indonesian waqf can be divided into three distinct phases. In the initial phase, known as the traditional phase, the use of waqf was exclusively employed to construct mosques, prayer chambers, and for Islamic education. During this phase, waqf was used mainly for religious purposes. In the second phase, the role of waqf was further developed, emphasising construction of a community motivated by the benefits of waqf. Therefore, the role of waqf expanded to include social and community causes. In the third phase, waqf made significant progress, with professional management involved and waqf being transformed into a Sharī‘ah-compliant financial instrument. Furthermore, new developments in waqf include Cash Waqf Linked Sukuk (CWLS) and Waqf Core Principles (WCP). At present, Indonesia is in its third phase; however, the Indonesian Waqf Board (BWI), in its capacity as the waqf authority in Indonesia, must exert considerable effort to further accelerate the development of waqf in the country.

The awareness of waqf practices in Indonesia, which are traditionally associated with immovable property, has evolved over time in response to the increasing significance of cash transactions. Recognising this shift, the DSN-MUI issued a fatwa on 11 May 2002, permitting cash waqf, provided that the fundamental purpose ensures sustainability and perpetual use. Cash waqf is essentially the donation of assets in the form of cash or other securities held by Sharī‘ah-compliant financial institutions, whereby the proceeds from the investment of these assets are directed towards supporting those in need. It is noteworthy that the donated money remains intact and cannot be divided. Waqf managers have the flexibility to allocate funds across various halal and productive business institutions (Atabik, 2016).

The adoption of cash waqf among Indonesian Muslims has grown, driven in large part by the DSN-MUI’s fatwa and the regulatory framework outlined in Law No. 41/2004 concerning waqf and Government Regulation No. 42/2006 (Maulina, 2022). Additionally, the establishment of the Indonesian Waqf Board (BWI) in 2007, an autonomous body overseeing waqf management and *nāẓir* (manager) supervision, has further catalysed the development of cash waqf institutions. According to the latest data as of October 2023, 407 cash waqf institutions are registered with the BWI.

Cash Waqf Digitalisation

According to Amin *et al.* (2014), online waqf denotes monetary contributions made by Muslims electronically. Specifically, it encompasses transactions remotely conducted by individuals from any location. The advent of online waqf has simplified philanthropy for Muslims, enabling them to contribute cash waqf directly through internet-connected devices, thereby bypassing the necessity for direct engagement with trustees (Kasri & Chaerunnisa, 2022). This not only conserves time and resources but also streamlines the donation process. In response to the surge in digitalisation, waqf institutions have embraced information technology to facilitate cash waqf

transactions via internet networks (Berakon *et al.*, 2022b). In essence, cash waqf can now be accessed online at any time and from any location (Umaiya & Ibrahim, 2022).

Unified Theory of Acceptance and Use of Technology (UTAUT)

Fintech, an abbreviation for financial technology, embodies software programmes providing financial services, wherein information technology is integral to its functioning. Fintech, a dynamic field at the intersection of finance and technology, encompasses a spectrum of entities, including innovative startups, diverse financial services, cutting-edge technologies, established businesses, digitalisation initiatives, industrial advancements, evolving consumer demographics, opportunities for growth, a plethora of products, and inherent risks (Liudmila *et al.*, 2017). Within the interdisciplinary domain of fintech, primacy is placed on the seamless convergence of traditional money management principles with transformative technology and relentless innovation (Leong, 2018). To examine the relationship between attitudes and intentions in the fintech sector, the present research employs the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Developed by Venkatesh *et al.* (2003), UTAUT comprises fundamental hypotheses elucidating the acceptance and behaviour associated with technology usage. Originating as a response to the Technology Acceptance Model (TAM) (Davis, 1989), UTAUT explores individuals' intentions to embrace technology and their ensuing behaviour. Abbas *et al.* (2018) contend that technological traits, encompassing performance expectancy and effort expectancy, alongside contextual components such as social influence and facilitating condition, constitute the four exogenous variables of the UTAUT model.

Performance expectancy pertains to the anticipation that technology will enhance job performance, while effort expectancy gauges an individual's comfort level in using technology. Social influence gauges the perceived importance of external influences, such as relatives, co-workers and subordinates, in motivating the adoption of a new system. Meanwhile, facilitating condition measures the belief in the capability of the existing organisational and technological infrastructure to enable the system's use (Venkatesh *et al.*, 2012).

The literature indicates that UTAUT has been applied across various technologies and tested in diverse contexts and industries. These include mobile e-banking (Bhatiasevi, 2016; Abbas *et al.*, 2018), shopping behaviour (Celik, 2016; Soh *et al.*, 2020), hospitality and tourism (Gupta *et al.*, 2018; Kamboj & Joshi, 2021), e-learning (Rahi *et al.*, 2019; Gupta *et al.*, 2019; Abbad, 2021; Khan *et al.*, 2022), mobile commerce (Marinković *et al.*, 2020), user satisfaction (Maillet *et al.*, 2015; Chen *et al.*, 2021), and usage behaviour (Dwivedi *et al.*, 2019). The inclusion of the perceived security variable in the UTAUT model, as explored by Rahma *et al.* (2021), revealed that the primary motivator for Gen Y *waqīf* (donors) to engage in online payment of cash waqf or waqf through digital money is habitual behaviour. Another study conducted by Diniyah (2021) found that social influence significantly affects an individual's decision to participate in waqf crowdfunding. The adoption of the UTAUT model also demonstrated that social influence plays a significant role in shaping the intention of young people to use digital platforms for understanding online zakat movements through creative animation, as reported by Suki *et al.* (2022). Despite the extensive use of UTAUT in various contexts, the authors' research uncovered a limited application of UTAUT in studying waqf behaviour using digital platforms.

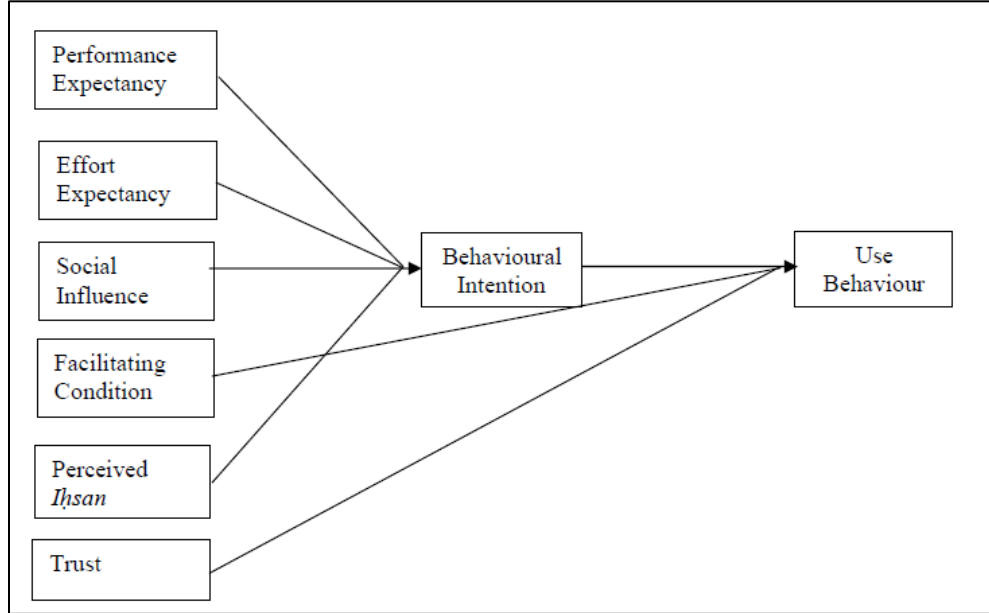
This study seeks to contribute to the body of knowledge by applying UTAUT in the realm of Islamic philanthropy, particularly waqf, acknowledging its diverse applications. The empirical study incorporates perceived *ihsān* and trust. Altruism, defined as *ihsān* by Rizal and Amin (2017), encompasses the demonstration of compassion towards vulnerable individuals. This inclination extends to acts of kindness towards parents, siblings and neighbours. Therefore, the higher the level of compassion, the stronger the inclination towards philanthropic donations. This distinction sets this research apart, as previous studies have often considered these two variables as fundamental to the contemplation of Islamic philanthropy. According to Rizal and Amin (2017), the perceived *ihsān* dimension significantly influences a person's behavioural intention to donate cash waqf. Trust, defined as an individual's belief in the correlation between the partner's intentions and capabilities, is crucial (Deutsch, 1960). Kasri and Chaerunnisa (2022) further explained that trust plays a vital role in shaping the attitudes of Indonesian millennials, thereby influencing their intentions to engage in digital waqf.

According to the UTAUT model and variable development, this study formulates seven hypotheses:

- H1: There is a positive and significant influence of performance expectancy on the intention of the Muslim community to use digital waqf.
- H2: There is a positive and significant effect of effort expectancy on the intention of the Muslim community to use digital waqf.
- H3: There is a positive and significant social influence on the intention of the Muslim community to use digital waqf.
- H4: There is a positive and significant influence of perceived *ihsān* on the intention of the Muslim community to use digital waqf.
- H5: There is a positive and significant effect of facilitating condition on the intention of the Muslim community to use digital waqf.
- H6: There is a positive and significant effect of trust on the intention of the Muslim community to use digital waqf.
- H7: There is a positive and significant influence of behavioural intention on use behaviour of the Muslim community to use digital waqf.

Figure 1 depicts how the variables interrelate with each other. The questionnaire items for measuring the constructs in the current study are presented in **Table 1**.

Figure 1: Relationship Between the Variables



Source: Authors' own

Table 1: Measurement Items

Performance Expectancy
[PE1] The use of digital waqf benefits me
[PE2] The application of digital waqf allows me to donate waqf more quickly
[PE3] The implementation of digital waqf facilitates me to donate waqf whenever I wish and wherever I am
[PE4] The use of digital waqf increases my effectiveness in the provision of waqf
Effort Expectancy
[EE1] My interaction using digital waqf is transparent and straightforward
[EE2] It was simple for me to learn how to use digital waqf
[EE3] I affirm that the system of digital waqf is easy to use
[EE4] It is easy for me to carry out waqf utilising digital waqf
Social Influence
[SI1] The people closest to me encourage me to participate in waqf by using digital waqf
[SI2] My family encourages me to donate waqf by using digital waqf
[SI3] My friends encourage me to join in waqf by utilising digital waqf
[SI4] Religious leaders encourage me to participate in waqf by using digital waqf
Facilitating Condition
[FC1] I have the knowledge needed to use digital waqf
[FC2] I have the necessary resources (e.g., smartphone, laptop and others) to implement digital waqf
[FC3] It is easy for me to get a guide to operating digital waqf
[FC4] I choose waqf through an institution that regularly publishes its waqf performance reports
Trust
[T1] In my opinion, digital waqf is beneficial for the community
[T2] I believe that digital waqf is compliant with Islamic principles
[T3] I believe that digital waqf is credible and responsible

Table 1: Measurement Items (Cont.)

Perceived <i>Ihsān</i>
[PI1] Helping others is crucial for me
[PI2] Benefiting others is essential to me
[PI3] Showing love to my family is significant for me
[PI4] Being nice to others is essential for me
Behavioural Intention
[BI1] I intend to participate in utilising digital waqf
[BI2] I am interested in employing digital waqf
[BI3] I prefer to use digital waqf compared to conventional waqf
Use Behaviour
[UB1] I regularly employ digital waqf
[UB2] I used to apply digital waqf
[UB3] I have to use digital waqf as it is suitable to my needs

Source: Authors' own

METHODOLOGY

Research Instrument and Sample

The questionnaires employed in this study comprised nine sections, namely ‘demographics profile’, ‘performance expectancy’, ‘effort expectancy’, ‘social influence’, ‘perceived *ihsān*’, ‘trust’, ‘behavioural intention’, and ‘use behaviour’ related to digital waqf usage. This quantitative research, designed as an explanatory study, collected data through questionnaires. The explanatory approach utilised hypothesis testing to explore causal relationships between variables and elucidate empirical phenomena (Sukmawati & Nurfitriani, 2019). Factors were assessed using the Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), with respondents selecting one of the possible alternative responses. Performance expectancy factors and items were adapted from the following previous literature: effort expectancy, facilitating condition and social influence (Kasri & Yuniar, 2021; Suki *et al.*, 2022), perceived *ihsān* (Rizal & Amin, 2017), and trust (Shukor *et al.*, 2017).

The research population consisted of donors who contributed cash waqf through digital channels. For data collection, an online survey using purposive sampling was employed. Purposive sampling deliberately selects specific individuals or groups with the desired information or meeting specific criteria set by the researcher (Sekaran, 2003). In this method, the researchers did not rely solely on easily accessible or convenient participants but chose specific target groups to obtain the desired information.

The data for this study were gathered through the administration of questionnaires during the survey process. A total of 250 questionnaires were distributed to individuals residing in the Jakarta metropolitan area, East Java, Bali and West Nusa Tenggara. However, only 233 respondents participated in the survey. Thirty-one (31) responses were excluded due to their lack of knowledge and insight on waqf. Consequently, only 202 valid data points remained for further analysis. This study adhered to the criteria outlined by Hair *et al.* (2014), ensuring a sample size of at least five to 10 observations per estimated parameter for each group. The analytical tool employed in this research was the Structural Equation Model (SEM). Early data screening involved examining missing values and conducting normality tests, preparing for multivariate analysis and ensuring the data's integrity. Following this, the data underwent cleaning and

sorting, and descriptive statistics were utilised to explore the sample's demographics. The complete model's validity and reliability were then assessed using a Confirmatory Factor Analysis (CFA), specifically the measurement model. The likelihood that the data would conform to the model was estimated by considering model fit recommendations such as Goodness of Fit Index (GFI), Adjusted Goodness of Fit (AGFI), Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA), Root Mean Square Residual (RMSR) and Chi-square/degrees of freedom ratio (χ^2/df) (Hair *et al.*, 2019).

RESULTS

Demographics

The demographic analysis revealed an equal distribution among the respondents, as shown in **Table 2**. A significant portion of participants fell within the age groups of 18 to 25 (55%) and 31 to 40 (20.8%). This pattern suggests a notable inclination of the younger generation towards adopting online waqf services, recognising them as a practical alternative aligned with contemporary technological advancements. Studies conducted by Faturohman *et al.* (2020), Berakon *et al.* (2022b) and Masrizal *et al.* (2022) supported this observation, indicating that the younger demographic group favours online payment methods for cash waqf due to peer support and confidence in the system's efficacy.

In terms of education, a significant proportion of respondents completed high school (40.1%), while 37.6 per cent held a diploma or bachelor's degree. Occupationally, the majority identified as part-time working students (50%) and employees (34.2%). Part-time working students, despite limited income, actively contribute to waqf as a means of supporting essential charitable causes. The study by Kasri and Chaerunnisa (2022) highlighted the influence of factors such as waqf knowledge, trust and religiosity of the younger generation, particularly students, in contributing to cash waqf through online payment methods. The tech-savvy nature of the young Muslim population significantly contributes to the increasing acceptance of digital services for cash waqf in Indonesia, as highlighted by Berakon *et al.* (2022b).

As for monthly income, 52 per cent of the respondents reported earning below Rp. 1,000,000, while 25.2 per cent had incomes exceeding Rp. 5,000,000. Despite the majority facing economic constraints due to part-time employment, the findings suggest a resilient charitable intent among respondents. This commitment aligns with the World Giving Index (CAF, 2023), reflecting Indonesia's reputation as a benevolent nation. The study emphasises that charitable actions are not exclusive to the affluent, challenging the common assumption that charitable giving primarily originates from the wealthy. **Table 2** provides a detailed breakdown of respondent demographics.

Descriptive Statistics

To conduct the investigation, Structural Equation Modeling (SEM) was employed, as outlined by Hair *et al.* (2019). SEM is particularly valuable in this proposed model for examining both direct and indirect causal relationships. Furthermore, SEM facilitates the comprehensive exploration of all relationships concurrently, considering potential measurement errors for multidimensional and complex phenomena (Fidell, 2014; Hair *et al.*, 2019). It is crucial to note that SEM analysis does not inherently eliminate causal linkages. Instead, the causal ideas underpinning the

research, drawn from prior studies, research design, scientific expertise and logical arguments, guide the SEM process. In essence, the validity of SEM findings is contingent upon the extent to which the researchers' causal hypotheses are substantiated (Bollen & Pearl, 2013). For enhanced data analysis, software version 22 of SPSS and AMOS was selected. SEM, in this context, serves not merely to identify a suitable model but also to determine the validity of the proposed model (Jonathan, 2010). This analytical tool assesses the impact of performance expectancy, effort expectancy, social influence, facilitating condition, perceived *ihsān* and trust on digital waqf adoption. **Table 3** provides the descriptive statistics of the measurement items.

Table 2: Demographic of the Respondents

Demographic Aspects	Frequency	N (%)
Gender		
Male	101	50
Female	101	50
Age Group		
18–25	111	55
26–30	16	7.9
31–40	42	20.8
41–50	31	15.3
>50	2	1.0
Highest Academic Qualification		
Senior High School	81	40.1
Diploma/Undergraduate	76	37.6
Postgraduate	45	22.3
Occupation		
Student	101	50.0
Employee	69	34.2
Entrepreneur	2	1.0
Others (Housewife, Freelance, etc.)	30	14.9
Monthly Income		
<Rp1,000,000	105	52.0
Rp1,000,000–Rp2,999,000	21	10.4
Rp3,000,000–Rp 4,999,000	25	12.4
>Rp5,000,000	51	25.2

Source: Authors' own

Table 3: Descriptive Statistics of Measurement Items

Measurement Item	Mean	Std. Deviation
Performance Expectancy		
[PE1] The use of digital waqf benefits me	4.38	0.48
[PE2] The application of digital waqf allows me to donate waqf more quickly	4.48	0.50
[PE3] The implementation of digital waqf facilitates me to donate waqf whenever I wish and wherever I am	4.47	0.50
[PE4] The use of digital waqf increases my effectiveness in the provision of waqf	4.43	0.49

Table 3: Descriptive Statistics of Measurement Items (Cont.)

Measurement Item	Mean	Std. Deviation
Effort Expectancy		
[EE1] My interaction using digital waqf is transparent and straightforward	4.29	0.45
[EE2] It was simple for me to learn how to use digital waqf	4.24	0.42
[EE3] I affirm that the system of digital waqf is easy to use	4.24	0.43
[EE4] It is easy for me to carry out waqf utilising digital waqf	4.33	0.47
Social Influence		
[SI1] The people closest to me encourage me to participate in waqf by using digital waqf	4.39	0.50
[SI2] My family encourages me to donate waqf by using digital waqf	4.62	0.51
[SI3] My friends encourage me to join in waqf by utilising digital waqf	4.44	0.52
[SI4] Religious leaders encourage me to participate in waqf by using digital waqf	4.48	0.52
Facilitating Condition		
[FC1] I have the knowledge needed to use digital waqf	4.44	0.50
[FC2] I have the necessary resources (e.g., smartphone, laptop and others) to implement digital waqf	4.48	0.51
[FC3] It is easy for me to get a guide to operating digital waqf	4.48	0.51
[FC4] I choose waqf through an institution that regularly publishes its waqf performance reports	4.47	0.52
Trust		
[T1] In my opinion, digital waqf is beneficial for the community	4.17	0.38
[T2] I believe that digital waqf is compliant with Islamic principles	4.12	0.32
[T3] I believe that digital waqf is credible and responsible	4.15	0.36
Perceived <i>Ihsān</i>		
[PI1] Helping others is crucial for me	4.63	0.48
[PI2] Benefiting others is essential to me	4.67	0.47
[PI3] Showing love to my family is significant for me	4.73	0.46
[PI4] Being nice to others is essential for me	4.76	0.44
Behavioural Intention		
[BI1] I intend to participate in utilising digital waqf	4.35	0.49
[BI2] I am interested in employing digital waqf	4.28	0.45
[BI3] I prefer to use digital waqf compared to conventional waqf	4.20	0.47
Use Behaviour		
[UB1] I regularly employ digital waqf	4.28	0.45
[UB2] I used to apply digital waqf	4.27	0.44
[UB3] I have to use digital waqf as it is suitable to my needs	4.23	0.42

Source: Authors' own

Before proceeding with the analysis, it is imperative to scrutinise the validity and reliability of each construct. This study scrutinised the loading factor values of the construct validity test for each variable. Subsequently, reliability was assessed using the construct reliability (CR) and average variance extracted (AVE) methods. The results of the construct testing are presented in **Table 4**.

Table 4: Item Loadings for Relevant Variables

Construct	Items	Factor Loading	CR (Above 0.7)	AVE (Above 0.5)
Performance Expectancy			0.7	0.8
(PE)	PE4	0.646		
	PE3	0.794		
	PE2	0.738		
	PE1	0.63		
Effort Expectancy			1.48	0.76
(EE)	EE4	0.603		
	EE3	0.607		
	EE2	0.704		
	EE1	0.602		
Social Influence			1.77	0.77
(SI)	SI4	0.733		
	SI3	0.808		
	SI2	0.759		
	SI1	0.532		
Facilitating Condition			0.92	0.64
(FC)	FC4	0.621		
	FC3	0.627		
	FC2	0.622		
	FC1	0.625		
Perceived <i>Ihsān</i>			0.85	0.84
(PI)	PI4	0.606		
	PI3	0.791		
	PI2	0.904		
	PI1	0.748		
Trust			1.18	0.75
(T)	T3	0.409		
	T2	0.595		
	T1	0.562		
Behavioural Intention			1.07	0.76
(BI)	BI1	0.66		
	BI2	0.749		
	BI3	0.531		
Use Behaviour			1.19	0.84
(UB)	UB1	0.838		
	UB2	0.88		
	UB3	0.472		

Source: Authors' own

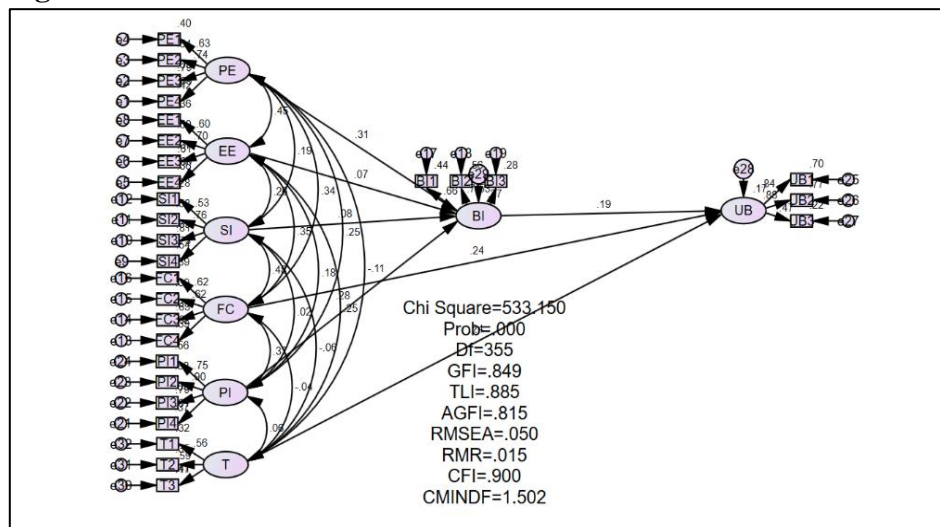
As depicted in **Table 4**, the test results for each variable indicator in this study were deemed valid, given that their loading factor values exceeded 0.05. Significantly, this study employed the construct reliability approach to assess the construct reliability by determining the instrument reliability index within the examined SEM. In accordance with the established criteria, a construct is considered reliable if the CR value is 0.70 and the AVE value is 0.50. Following the calculations, it was concluded that the performance expectancy (PE) variable exhibited reliability, with a CR value of 0.70 and an AVE value of 0.50. Similarly, for the effort

expectancy (EE) measure, the CR value was 1.48 (exceeding the 0.70 threshold), and the AVE value was 0.76 (surpassing the 0.50 criterion), indicating the questionnaire's trustworthiness for the EE variable. The same criteria were applied to the social influence variable, revealing an AVE of 0.77, a CR value of 1.77 (exceeding 0.70) and an AVE of 0.77 (surpassing 0.50), establishing the trustworthiness of the social influence variable questionnaire.

The facilitating condition (FC) variable demonstrated a CR value of 0.92 (meeting the ≥ 0.70 criterion) and an AVE value of 0.64 (satisfying the ≥ 0.50 criterion). Similarly, the perceived *ihsān* (PI) variable attained CR and AVE values of 0.85 and 0.84 (both meeting the ≥ 0.70 and ≥ 0.50 criteria), affirming the accuracy of the claim regarding the PI variable. The Trust (T) variable exhibited an AVE value of 0.75 (≥ 0.50) and a CR value of 1.18 (≥ 0.70), supporting the assertion of the variable's dependability. For the behavioural intention (BI) variable, the CR value was determined to be 1.07 (≥ 0.70), and the AVE value was 0.76 (≥ 0.50), validating the questionnaire statement's accuracy. Finally, the use behaviour (UB) variable demonstrated a CR value of 1.19 (≥ 0.70) and an AVE value of 0.84 (≥ 0.50), confirming the validity of the statement regarding the UB variable questionnaire.

As shown in **Table 5** and **Figure 2**, the fit of the model was examined using the Goodness of Fit Index (GFI) and Comparative Fit Index (CFI), both ranging from 0 to 1.0, with a perfect fit indicated by a score of 1.0. The GFI assesses overall fit, while the CFI measures the variation accounted for in the covariance matrix, with values falling between 0.0 and 1.0 (Fan *et al.*, 2016). In accordance to Rizal and Amin (2017), the Root Mean Square Error of Estimate (RMSEA) is considered favourable between 0.05 and 0.08, the Chi-square/degrees of freedom ratio (χ^2/df) should be less than 5, and the Adjusted Goodness of Fit Index (AGFI) ought to exceed 0.8. In this inquiry, the structural model yielded an χ^2 value of 533.150 with 355 degrees of freedom. The obtained figures for GFI (0.849), AGFI (0.815), CFI (0.90), RMSEA (0.05), RMR (0.05), and χ^2/df (1.502) collectively suggest that the structural equation model is fitting well, indicating readiness for the subsequent analysis stage.

Figure 2: Final Model Measurement 2



Source: Authors' own

Table 5: Goodness of Fit Index

Model	χ^2	df	GFI	AGFI	CFI	RMSEA	RMR	χ^2/df	Comment
MM3	533,150	355	0.849	0.815	0.90	0.05	0.05	1.502	Fit (Suitable)

Source: Authors' own

DISCUSSION

The subsequent stage involves exploring the direct and indirect effects of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Trust and Perceived *Ihsān* on behavioural objectives and behaviours associated with the adoption of digital waqf. The measurement model representing the output outcomes is provided in **Table 6**.

Table 6: Structural Equation Model (SEM) Estimation Results

Hypothesised Path	Estimate	Critical Ratio	p-value	Result
H1: Performance Expectancy→Behavioural Intention	0.316	2.841	0.004	Accepted
H2: Effort Expectancy→Behavioural Intention	0.078	0.638	0.523	Rejected
H3: Social Influence→Behavioural Intention	0.068	0.905	0.365	Accepted
H4: Perceived <i>Ihsān</i> →Behavioural Intention	0.336	2.977	0.003	Accepted
H5: Facilitating Condition→Use Behaviour	0.287	2.582	0.01	Rejected
H6: Trust→Use Behaviour	0.616	2.141	0.032	Accepted
H7: Behavioural Intention→Use Behaviour	0.219	1.998	0.046	Accepted

Source: Authors' own

The t-value utilised in hypothesis testing maintained a significance threshold of 0.05. Hypotheses were deemed approved if the Critical Ratio (CR) value reached 1.967 or if the probability value (P) was 0.05 (Junaidi, 2021). The empirical results indicated a significant relationship between performance expectancy, social influence, perceived *ihsān* and behavioural intentions associated with digital waqf. Trust played a pivotal role in influencing the behaviour of using digital waqf, while effort expectancy and facilitating condition did not significantly impact behavioural intentions or user behaviour in digital waqf.

The empirical findings contribute to the understanding of digital waqf adoption by identifying the integrative roles of various variables, including performance expectancy, effort expectancy, social influence, facilitating condition, perceived *ihsān*, trust, with behavioural intentions and usage behaviour. The study highlights specific determinants influencing *waqīf* (donators) who utilise digital technology-based waqf services.

Performance expectancy was found to positively and significantly influence *waqīf* intentions to implement digital waqf services, enhancing the system's efficacy in waqf. Trust in the system also played a crucial role in improving waqf effectiveness. Additionally, the study revealed that digital waqf services, by allowing waqf to be more accessible anytime and anywhere, increased the public's intention to use such services, aligning with previous empirical studies (Wadi & Nurzaman, 2020).

Contrary to expectations, effort expectancy did not emerge as a strong indicator of the likelihood of deploying digital waqf. Aspects such as skills, usability, learning and interaction did not significantly influence *waqīf* intentions to implement digital waqf services. This finding

contradicts previous literature by Wadi and Nurzaman (2020) and Diniyah (2021), which reported a significant positive correlation between effort expectancy and *waqf* behavioural intentions in waqf through crowdfunding.

Moreover, the role of effort expectancy remains inconclusive in influencing behavioural intentions to utilise digital waqf. This outcome highlights the need to explore alternative determinants of behavioural purposes when engaging with digital waqf services, aside from effort expectancy. Furthermore, this investigation reveals that social influence has a significant and positive impact on behavioural intentions related to digital waqf. The immediate social environment, encompassing close relationships with family, friends and religious leaders, plays a pivotal role in shaping an individual's behaviour towards digital waqf utilisation. This observation aligns with the findings of Sakti *et al.* (2016), affirming the influential nature of social impact on people's intentions, emphasising its potency in the waqf context. Similarly, earlier research by Wadi and Nurzaman (2020) highlighted the potential for *nāzirs* to leverage social influence by engaging influential figures to attract attention towards waqf through digital platforms. Consequently, these preliminary findings suggest that social impact is crucial in determining an individual's willingness to participate in digital waqf. However, Diniyah (2021) revealed that a lack of public literacy did not hinder the surrounding environment's interest in implementing waqf crowdfunding.

This empirical evidence prompts the exploration of additional factors beyond perceived *ihsān* to understand and promote individuals' intentions with digital waqf services. Perceived *ihsān* emerges as a factor influencing a *waqf*'s intention to employ digital waqf. In parallel, Rizal and Amin (2017) demonstrated a strong correlation between *ihsān* and an individual's desire to perform waqf. On the contrary, this study found that the behaviour of individuals using digital waqf remains unaffected by facilitative conditions. Facilitating conditions, encompassing necessary knowledge and resources, guidelines for using digital waqf, and the publication of waqf institutions' reports, do not necessarily spur user behaviour to participate in digital waqf. Additionally, this study empirically examines the impact of trust on using digital waqf, revealing a favourable and substantial correlation between these two variables. Similarly, research conducted in Malaysia by Shukor *et al.* (2017), Shukor *et al.* (2018) and Kasri and Chaerunnisa (2022) found that people's inclination towards cash waqf was positively influenced by their level of certainty and faith in waqf institutions. These findings suggest that waqf institutions should prioritise building confidence to successfully solicit cash from local communities. Interestingly, donors using mobile zakat services did not consider the legitimacy and accountability of zakat organisations, contradicting previous findings.

Most importantly, the findings emphasised that behavioural intention significantly impacts users' inclination to use digital waqf services. Additionally, behavioural purposes can indirectly correlate with user behaviour in utilising digital waqf services. This discovery aligns with an earlier study by Bhatiasevi (2016) demonstrating how behavioural goals influence customers' adoption of mobile banking. Consequently, a more in-depth focus on behavioural intention is crucial for understanding community users' behaviour towards digital waqf services.

CONCLUSION

This study highlights that despite facing income constraints, individuals from the low-middle class exhibit a noteworthy level of concern for one another. In line with Indonesia's Golden 2045 vision, the research provides valuable recommendations for the government's consideration. Notably, these findings resonate not only with previous studies concentrating on the middle-upper class (Amin *et al.*, 2014; Sakti *et al.*, 2016; Shukor *et al.*, 2017; Osman & Muhammed, 2017; Wadi & Nurzaman, 2020; Triantoro *et al.*, 2021; Berakon *et al.*, 2022a; Berakon *et al.*, 2022b; Kasri & Chaerunnisa, 2022; Nour Aldeen *et al.*, 2022; Hassama & Ismail, 2023; Allah Pitchay *et al.*, 2023; Jatmiko *et al.*, 2023; Masrizal *et al.*, 2023; Maulina *et al.*, 2023) but also with the specific focus of the present research on the low and middle-income demographics, where a substantial contribution to cash waqf is observed. Economic constraints notwithstanding, individuals in this stratum remain committed to caring for others. As a result, this research holds relevance for the government, particularly considering the anticipated capital influx by 2045. Furthermore, Indonesian society's benevolence across various segments is evident, prompting the need for the government to bolster the waqf infrastructure for increased efficiency and effectiveness, ultimately positively impacting the society. Strategic measures, such as the enhanced digitisation of the *nāẓir*, integration of waqf data, and heightened educational campaigns aimed at raising public awareness—especially among the younger generation—about cash waqf, are imperative. Initiatives like roadshows to schools and universities can prove to be effective methods. The growing presence of donors emphasises the urgency of fortifying the waqf infrastructure sector.

While the study successfully achieves its objectives, it is important to acknowledge its limitations, paving the way for future research endeavours. Subsequent investigations could assess the applicability of this compliance model in other Muslim and developing nations to enable the generalisation of findings. Furthermore, these inquiries demand larger sample sizes, more diverse participant groups, and broader observational networks. There may be methods to enhance the current model's construction while acknowledging the potential positive response bias. Future research could benefit from incorporating additional variables or exploring the interaction between variables, as the present study relies solely on characteristics identified in earlier studies.

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DECLARATION

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- Shafinar Ismail: Supervision, Methodology, Edited manuscripts, Verified study findings
- Raditya Sukmana: Supervision, Analysis, Review and editing

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Data Availability

Data will be made available on request to the corresponding author.

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Appendix

None