

Exploring Online Cash Waqf Intention among Muslim Students in Indonesia

ABSTRACT – Indonesia possesses immense cash-waqf potential, yet its realization remains significantly below expectations, particularly as philanthropic behavior increasingly shifts toward digital platforms. This study aims to examine the intention determinants of Muslim students to donate cash waqf through online platforms in Indonesia, focusing on West Java, extending the Theory of Planned Behavior with literacy, trust, religiosity, social sustainability awareness, and environmental concern. Employing a cross-sectional quantitative approach, data were collected through a purposive online survey of 475 Muslim university students across the province and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that subjective norms, perceived behavioral control, knowledge, trust, religiosity, and environmental concern significantly and positively influence the intention to donate online cash waqf, while attitude does not exert a direct effect. At the belief level, attitude is shaped by trust, religiosity, social sustainability awareness, and environmental concern, whereas knowledge and social sustainability awareness do not directly predict intention. These findings imply that young Muslims' participation in online cash waqf is driven less by individual evaluative attitudes and more by social influence, religious commitment, institutional credibility, and pro-environmental values. Accordingly, waqf institutions are encouraged to strengthen social proof mechanisms, streamline digital donation processes, enhance transparency and accountability, expand waqf literacy initiatives, and emphasize measurable social and environmental impacts to increase student engagement and participation.

ABSTRAK - Eksplorasi Niat Wakaf Tunai Online di Kalangan Mahasiswa Muslim di Indonesia. Indonesia memiliki potensi wakaf tunai yang sangat besar, namun realisasinya masih jauh di bawah harapan, terutama di tengah pergeseran perilaku filantropi ke platform digital. Penelitian ini bertujuan untuk mengkaji faktor-faktor yang memengaruhi niat mahasiswa Muslim untuk berwakaf uang melalui platform daring di Indonesia, dengan fokus pada wilayah Jawa Barat. Studi ini memperluas kerangka Theory of Planned Behavior dengan menambahkan variabel literasi, kepercayaan, religiositas, kesadaran keberlanjutan sosial, dan kepedulian lingkungan. Penelitian menggunakan pendekatan kuantitatif cross-sectional melalui survei daring terhadap 475 mahasiswa Muslim yang dipilih secara purposif dari berbagai perguruan tinggi di provinsi tersebut. Analisis dilakukan menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa norma subjektif, persepsi kontrol perilaku, pengetahuan, kepercayaan, religiositas, dan kepedulian lingkungan berpengaruh positif dan signifikan terhadap niat berwakaf uang secara daring, sedangkan sikap tidak memberikan pengaruh langsung. Pada tingkat keyakinan, sikap dibentuk oleh kepercayaan, religiositas, kesadaran keberlanjutan sosial, dan kepedulian lingkungan, sementara pengetahuan dan kesadaran keberlanjutan sosial tidak memprediksi niat secara langsung. Temuan ini mengimplikasikan bahwa partisipasi mahasiswa Muslim dalam wakaf uang daring lebih dipengaruhi oleh pengaruh sosial, komitmen religius, kredibilitas lembaga, dan nilai pro-lingkungan dibandingkan sikap evaluatif individu. Oleh karena itu, lembaga wakaf disarankan untuk memperkuat mekanisme pengaruh sosial, menyederhanakan proses donasi digital, meningkatkan transparansi dan akuntabilitas, memperluas program literasi wakaf, serta menonjolkan dampak sosial dan lingkungan yang terukur guna meningkatkan keterlibatan dan partisipasi mahasiswa.

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INTRODUCTION

Waqf is a fundamental instrument of Islamic philanthropy that has been institutionalized and practiced since the era of the Prophet Muhammad (Komilov, 2023). Historically, waqf was primarily allocated to the provision of public goods, including mosques, educational institutions, hospitals, and cemeteries, with the aim of enhancing the welfare of the Muslim community (Rohmaningtyas & Herianingrum, 2017). A defining characteristic of waqf is its perpetual nature, which distinguishes it from other Islamic social finance instruments such as zakat, infaq, and sadaqah, as the benefits generated by waqf are intended to be continuous and sustainable over time (Baqutayan et al., 2018). Alongside socio-economic development and financial innovation, the concept of waqf has evolved beyond immovable assets such as land and buildings to include cash waqf. Cash waqf enables individuals to contribute in monetary form without requiring ownership of physical assets, thereby expanding public participation and enhancing the inclusivity and productivity of the waqf system (Aldeen et al., 2022; Nugraha et al., 2022).

In the Indonesian context, the potential of cash waqf is estimated at approximately IDR 180 trillion; however, realized collections have reached only about IDR 2.5 trillion as of 2024 (BWI, 2024). This substantial disparity is often attributed to limited public understanding of cash waqf. While the general concept of waqf is widely recognized, knowledge regarding its monetary form and practical mechanisms remains relatively low. As a result, individuals tend to channel their charitable contributions toward more familiar instruments such as zakat, infaq, and sadaqah rather than cash waqf (Alifiandy & Sukmana, 2020). This is noteworthy, given that cash waqf possesses significant potential to address various socio-economic challenges, including poverty alleviation and sustainable development financing (Aliyu, 2019). The persistent gap between projected potential and actual realization underscores the need to examine the determinants of individuals' intentions to participate in cash waqf, particularly in light of its formal legal recognition through the fatwa of the Indonesian Council of Ulama (MUI) and its regulation under Government Regulation No. 42 of 2006 concerning the Implementation of Waqf.

The rapid advancement of digital technology has transformed the way charitable activities are conducted. In the digital era, cash waqf transactions no longer require individuals to visit Islamic banks or philanthropic institutions physically; instead, they can be performed online through digital platforms, commonly referred to as online cash waqf (Ibrahim et al., 2024). Various institutions have adopted this model, including Islamic financial institutions such as Bank Syariah Indonesia (BSI) and philanthropic organizations such as Badan Wakaf Indonesia (BWI), Dompot Dhuafa, LAZISMU, Rumah Zakat, and Baitulmaal Muamalat. The digitalization of cash waqf services offers greater convenience, efficiency, and transparency by enabling fast and simple transactions (Adinugraha et al., 2024; Fithriady & Ibrahim, 2016). These features are particularly appealing to younger Muslims who are technologically adept, thereby increasing their intention to participate in cash waqf through digital platforms (Bonang et al., 2024).

From a behavioral perspective, numerous studies have examined cash waqf using the Theory of Planned Behavior (TPB) (Ajzen, 1991). TPB suggests that behavioral intention is determined by attitude, subjective norms, and perceived behavioral control. This framework is considered highly relevant for understanding participation in cash waqf, as it captures the psychological processes underlying individual decision-making. However, existing empirical studies have

largely focused on the general population (Azizi et al., 2019; Jatmiko et al., 2024; Masrizal et al., 2023; Setyowati et al., 2024), leaving specific demographic groups, such as university students, relatively underexplored. Accordingly, the present study applies the TPB framework to investigate online cash waqf intention among Muslim university students in West Java.

This study focuses on Muslim university students in West Java for several compelling reasons. First, West Java is among the provinces with the highest number of higher education institutions and student populations in Indonesia. According to BPS (2024), there are 367 universities in West Java, with a total of 856,961 active students. Second, survey data show that internet penetration is highest among Millennials (93.17%) and Generation Z (87.02%)—age groups to which the majority of university students belong (APJII, 2024). Third, based on data from Ministry of Religious Affairs, the Muslim population in West Java reaches 49,156,524 people, making it the province with the largest Muslim population in the country (Katadata, 2024). Therefore, Muslim students in West Java have strong potential to become key drivers in promoting participation in online cash waqf in Indonesia.

Several studies closely related to the present research have extended the TPB framework in the context of online cash waqf. Asyari et al. (2024) incorporated knowledge of cash waqf and trust to examine online cash waqf intention among students at Islamic higher education institutions in Indonesia. Similarly, Kasri and Chaerunnisa (2022) expanded TPB by integrating knowledge, trust, and religiosity to analyze online cash waqf intention among Muslim millennials. Despite these contributions, prior studies have not explicitly included social sustainability awareness and environmental concern, two constructs that are increasingly relevant in shaping pro-social and pro-environmental behavior in the digital era.

Building on prior research (Asyari et al., 2024; Jatmiko et al., 2024; Kasri & Chaerunnisa, 2022; Masrizal et al., 2023), this study employs an extended TPB framework that incorporates the core constructs of attitude, subjective norms, and perceived behavioral control, alongside additional variables such as knowledge, trust, and religiosity. Furthermore, the study introduces social sustainability awareness, adapted from sustainability-oriented TPB research (Panda et al., 2020), and environmental concern, derived from TPB-based studies on green purchase intention (Kamalanon et al., 2022; Maichum et al., 2016). These extensions are intended to enhance the explanatory power of TPB in capturing the multidimensional factors influencing online cash waqf intention in a digital context.

The inclusion of these variables reflects the growing complexity of decision-making among younger generations, who are influenced not only by religious commitment and institutional credibility but also by awareness of social sustainability and environmental issues. The primary contribution of this study lies in offering a more comprehensive behavioral framework that can inform waqf institutions, policymakers, and digital platform providers in designing effective strategies to enhance youth engagement in online cash waqf. Integrating pro-social and pro-environmental values into digital religious giving offers both conceptual advancement and practical guidance, particularly for regions such as West Java, where a large, digitally literate Muslim youth population is critical to achieving sustainable waqf development in the digital economy.

LITERATURE REVIEW

Cash Waqf and Online Cash Waqf

Waqf refers to the act of holding and preserving property for a specified charitable purpose (Kahf, 2016). Within Islamic practice, waqf functions as a perpetual fund whose benefits continue beyond the lifetime of the donor (Muthoifin et al., 2024) and is closely associated with social programs such as the construction of mosques, hospitals, and other public facilities (Dallh, 2023). Given its long-term orientation, waqf requires prudent and productive management to ensure sustainable benefits for society (Ambrose et al., 2018). Cash waqf represents an extension of this institution by allowing endowments to be made in monetary form, which are subsequently invested to generate public benefits in accordance with stipulated conditions (Kahf & Mohamed, 2017; Thaker et al., 2020). This mechanism enables broader participation, particularly among individuals who do not possess immovable assets (Sukmana, 2020).

In Indonesia, cash waqf has received formal legal recognition through the fatwa issued by the Indonesian Council of Ulama (MUI) and is regulated under Government Regulation No. 42 of 2006, which designates Islamic Financial Institutions Receiving Cash Waqf (LKS-PWU) and establishes governance requirements. Advances in information technology have further enabled cash waqf transactions to be conducted through digital platforms operated by Islamic banks and philanthropic organizations (Adinugraha et al., 2024). In this setting, online cash waqf is defined as a monetary endowment carried out via digital platforms, allowing flexible participation regardless of time and location (Bonang et al., 2024). Such practices are permissible provided that LKS-PWU offer appropriate digital systems and issue online waqf certificates (BWI, 2009). The convenience, accessibility, and transparency of online channels position cash waqf as a promising instrument for poverty alleviation and broader socio-economic development through sustainable and impactful projects (Hudaefi, 2020; Fauziah et al., 2021).

Online Cash Waqf and Muslim Students in West Java

Cash waqf emerged as a distinct institutional form within the Islamic world in the sixteenth century, differentiating itself from traditional waqf, which primarily involved immovable assets such as land and buildings (Altay & Bulut, 2025; Fitriani et al., 2024). This form of waqf is considered more practical, as it allows individuals to contribute from virtually any location, in line with the rapid expansion of digitalization (Kasmon et al., 2025). Alongside developments in modern management practices, the waqf system has undergone significant transformation through its integration into contemporary institutional frameworks (Widiastuti et al., 2025). One of the most notable innovations is online cash waqf, which facilitates donation processes that are more efficient, accessible, and technologically adaptive.

Despite the growing body of research on online cash waqf, most existing studies have focused on the general public, thereby overlooking university students as a potentially strategic group that is highly receptive to digital payment technologies (Qolbi & Sukmana, 2022). This omission is notable, given that West Java alone hosts approximately 856,961 active university students (BPS, 2024). Moreover, internet penetration rates are highest among Millennials (93.17%) and Generation Z (87.02%), age cohorts that encompass the majority of university students (APJII, 2024). Empirical evidence further suggests that students enrolled in Islamic Higher Education

Institutions (PTKIN) possess substantial levels of knowledge and trust in cash waqf, both of which play a critical role in shaping their intention to participate in online cash waqf initiatives (Asyari et al., 2024).

Conceptual Framework and Hypothesis Development

The Theory of Planned Behavior (TPB), proposed by Ajzen (1991), explains the formation of behavioral intention through three core determinants: attitude, subjective norms, and perceived behavioral control. Perceived behavioral control not only exerts a direct influence on intention but also moderates the effects of attitude and subjective norms (Bosnjak et al., 2020). Numerous empirical studies have confirmed the robustness of TPB in predicting charitable and pro-social behaviors, including participation in online cash waqf, where these three constructs significantly influence intention (Asyari et al., 2024; Berakon et al., 2022; Jatmiko et al., 2024; Kasri & Chaerunnisa, 2022).

Attitude reflects an individual's overall evaluation of a behavior, subjective norms capture perceived social pressure from significant others, and perceived behavioral control denotes perceived capability and access to necessary resources. In the context of Islamic philanthropy, the integration of these psychological determinants with religious values provides a comprehensive explanation of Muslims' digital giving behavior. Prior research demonstrates that Muslims' intentions to perform religious and charitable activities—such as paying zakat online (Astuti & Prijanto, 2021; Sri, 2021), making digital donations (Chen et al., 2022; Kenang & Gosal, 2021; Li et al., 2022), and participating in waqf through online platforms (Berakon et al., 2022)—can be effectively predicted by the TPB framework. Collectively, these findings underscore the joint influence of psychological mechanisms and religious motivations on philanthropic behavior in digital Islamic contexts.

Within this study, knowledge, trust, religiosity, social sustainability awareness, and environmental concern are conceptualized as antecedent variables influencing attitude and intention within the TPB framework. The following subsections elaborate the conceptual definitions and hypotheses for each construct.

Intention

Intention is the central construct in TPB, representing an individual's readiness and commitment to perform a particular behavior (Ajzen, 1991). It reflects motivational factors that indicate the amount of effort an individual is willing to invest in carrying out the behavior. Empirical evidence suggests that attitude alone can explain more than 50% of the variance in intention, indicating that more favorable attitudes are associated with stronger behavioral intentions (Maulina et al., 2025). In the present study, intention refers to the likelihood that university students will participate in online cash waqf.

Attitude

Attitude is conceptualized as an integrated psychological disposition encompassing emotions, beliefs, and behavioral tendencies toward an object or behavior (Sanusi et al., 2025). A more favorable attitude generally increases the likelihood of behavioral adoption (Huda et al., 2025), as attitudes are formed based on salient beliefs and evaluations of expected outcomes (Ajzen,

1991). Empirical studies consistently demonstrate that attitude positively and significantly predicts intention to participate in cash waqf, including among Indonesian university students (Asyari et al., 2024; Berakon et al., 2022), Muslim millennials (Kasri & Chaerunnisa, 2022; Widiastuti et al., 2025), and participants in online cash waqf schemes for microenterprise financing (Alimusa et al., 2025). Accordingly, the following hypothesis is proposed:

H1. Attitude is positively related to the intention to donate online cash waqf among Muslim students.

Subjective Norms

Subjective norms refer to individuals' perceptions of social expectations or approval from significant others who influence their behavior (Ajzen, 2005). Long et al. (2017) similarly define subjective norms as perceived social pressures that orient individuals toward specific actions, including environmentally responsible behavior. Consistent with these definitions, prior studies have found that subjective norms exert a significant and positive influence on individuals' intention to donate through online cash waqf platforms (Asyari et al., 2024; Berakon et al., 2022; Kasri & Chaerunnisa, 2022; Widiastuti et al., 2025). Therefore, the following hypothesis is proposed:

H2. Subjective norms are positively related to the intention toward online cash waqf among Muslim students.

Perceived Behavioral Control

Perceived behavioral control (PBC) refers to the extent to which individuals perceive themselves as capable of performing a given behavior, considering both facilitating conditions and potential constraints (Ajzen, 2005). In the context of cash waqf, PBC reflects donors' confidence in having sufficient time, financial resources, and access to digital platforms (Osman et al., 2016). Prior research consistently indicates that PBC positively and significantly influences intention to participate in online cash waqf (Asyari et al., 2024; Berakon et al., 2022; Kasri & Chaerunnisa, 2022; Widiastuti et al., 2025). Accordingly, the following hypothesis is proposed:

H3. Perceived behavioral control is positively related to the intention toward online cash waqf among Muslim students.

Knowledge

Knowledge is defined as the accumulation of information, experiences, and understanding acquired by individuals or groups (Pusparini et al., 2025). Access to relevant information and training enhances individuals' competencies and can shape subsequent behavior (Jalil et al., 2019). In consumer behavior research, knowledge plays a crucial role in decision-making, particularly in relation to halal products and services, where greater knowledge is associated with stronger purchase and usage intentions (Muslichah & Sanusi, 2019; Nugraheni & Widyani, 2021; Nurhayati & Hendar, 2020). Empirical studies further show that knowledge influences intention both directly and indirectly, for example through its effect on attitude (Jatmiko et al., 2024; Kasri & Chaerunnisa, 2022). Among younger cohorts, higher levels of waqf-related

knowledge increase the likelihood of donating via digital platforms (Asyari et al., 2024; Sanusi et al., 2025). These findings support the following hypotheses:

H4a. Knowledge is positively related to the attitude of Muslim students toward online cash waqf.

H4b. Knowledge is positively related to the intention toward online cash waqf among Muslim students.

Trust

Trust is a fundamental condition for sustaining long-term relationships (Dam, 2020) and becomes particularly salient when individuals face uncertainty or vulnerability in decision-making (Kasri & Chaerunnisa, 2022). Trust can be understood as the belief that an institution or organization is capable of fulfilling expectations and obligations, which strengthens as those expectations are consistently met (Sanny et al., 2020). In this study, trust refers to confidence in the institutions managing the digital platforms through which cash waqf transactions are conducted. Empirical evidence indicates that trust positively shapes attitudes toward online cash waqf and significantly predicts intention among Muslim respondents, including millennials and students at Islamic higher education institutions (Asyari et al., 2024; Kasri & Chaerunnisa, 2022; Masrizal et al., 2023). Accordingly, the following hypotheses are proposed:

H5a. Trust is positively related to the attitude of Muslim students toward online cash waqf.

H5b. Trust is positively related to the intention toward online cash waqf among Muslim students.

Religiosity

Religiosity is commonly defined as belief in a supernatural power governing human destiny and, more specifically, as the degree of belief in God (Rehman & Shabbir, 2010; Usman et al., 2022). Individuals with strong religious commitment tend to exhibit religious influence across multiple life domains, including economic and consumption behavior (Nurhayati & Hendar, 2020; Souiden & Rani, 2015). In the context of online cash waqf, religiosity has been shown to significantly predict donation intention among Muslim youth, particularly Millennials and Generation Z (Alimusa et al., 2025), and to exert indirect effects on intention through attitude and waqf literacy (Masrizal et al., 2023). Nevertheless, empirical findings remain mixed, with some studies reporting non-significant effects (Mujahidah & Rusydiana, 2023) and others identifying religiosity as the strongest determinant of attitudes toward online waqf (Kasri & Chaerunnisa, 2022). Based on these findings, the following hypotheses are proposed:

H6a. Religiosity is positively related to the attitude of Muslim students toward online cash waqf.

H6b. Religiosity is positively related to the intention toward online cash waqf among Muslim students.

Social Sustainability Awareness

Social sustainability refers to efforts to promote healthy lives, equity, and well-being across all age groups, in line with the United Nations 2030 Sustainable Development Goals (Amrutha & Geetha, 2020). Sustainability awareness encompasses concern for both social and environmental issues (Shang et al., 2024) and reflects individuals' recognition of the importance of community welfare and long-term development. Empirical evidence suggests that such awareness fosters altruistic behavior, particularly among green consumers (Panda et al., 2020). In the philanthropic domain, waqf contributes to multiple SDGs (Dirie et al., 2024), and cash waqf is increasingly recognized as a viable instrument for socio-economic development (Rusydiana et al., 2021). Building on these insights, this study introduces social sustainability awareness as an extension of the TPB framework in the context of online cash waqf, a relationship that has not been explicitly examined in prior research. Accordingly, the following hypotheses are proposed:

H7a. Social sustainability awareness is positively related to the attitude of Muslim students toward online cash waqf.

H7b. Social sustainability awareness is positively related to the intention toward online cash waqf among Muslim students.

Environmental Concern

Environmental concern refers to individuals' awareness of environmental problems and their willingness to take action to protect the natural environment (Alibeli & Johnson, 2009; Park & Lin, 2020). It plays an important role in shaping pro-sustainability attitudes and behaviors, with substantial evidence demonstrating its positive effect on green product purchase intention (Kamalanon et al., 2022; Maichum et al., 2016). Although environmental concern has not been explicitly examined within the TPB framework in the context of waqf, conceptual linkages exist between waqf and environmental sustainability. Waqf is increasingly recognized as an Islamic instrument for environmental protection (Zawawi et al., 2023) and contributes to sustainability across multiple sectors (Anam et al., 2022). Based on this foundation, the present study incorporates environmental concern into the TPB framework to explain attitudes and intentions toward online cash waqf. Accordingly, the following hypotheses are proposed:

H8a. Environmental concern is positively related to the attitude of Muslim students toward online cash waqf.

H8b. Environmental concern is positively related to the intention toward online cash waqf among Muslim students.

METHODOLOGY

This study applied a quantitative research design to examine the determinants of Muslim students' intentions toward online cash waqf in West Java, Indonesia. The research framework is based on the Theory of Planned Behavior (TPB) (Ajzen, 1991) and extended with knowledge, religiosity, trust, social sustainability awareness, and environmental concern as additional predictors.

Population and Sample

The target population comprised Muslim university students enrolled in undergraduate and postgraduate programs at higher education institutions in West Java. Respondents were selected using a non-probability purposive sampling technique, with inclusion criteria as follows: (1) currently enrolled at the undergraduate or postgraduate level, (2) active daily internet users, (3) prior experience with digital banking services such as mobile banking, (4) engagement in online transactions (e.g., e-commerce or digital payments), and (5) familiarity with the concept of waqf, particularly cash waqf. A total of 475 valid responses were obtained, exceeding the minimum recommended sample size of 10–20 times the number of measurement items to ensure statistical power (Hair et al., 2014).

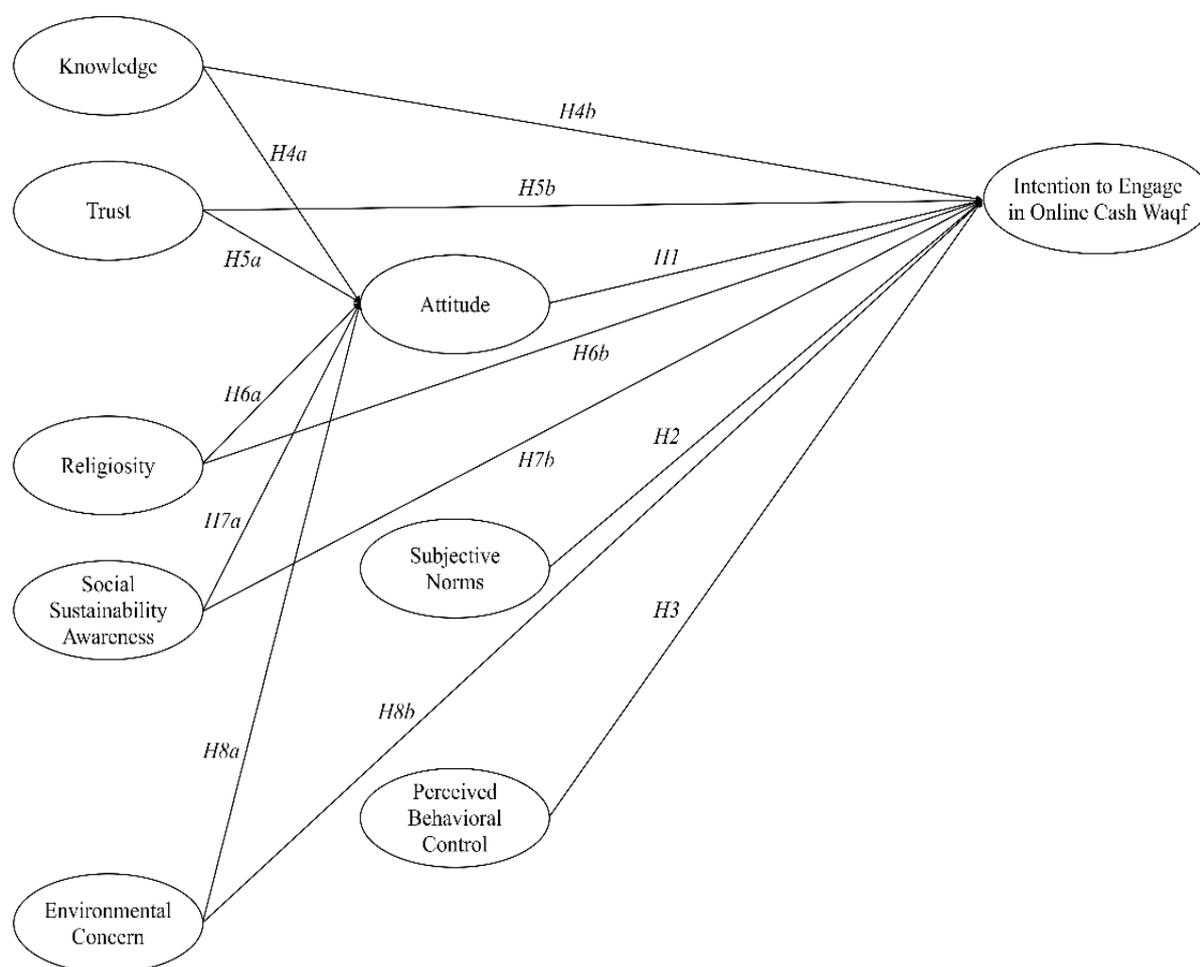


Figure 1. Conceptual Framework

Data Collection Method

Data were collected through an online structured questionnaire administered via Google Forms. The questionnaire comprised demographic information and items measuring the constructs of attitude, subjective norms, perceived behavioral control, knowledge, trust, religiosity, social sustainability awareness, environmental concern, and behavioral intention. Items were adapted from established scales in prior studies, with responses rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). To ensure clarity and cultural relevance, the instrument was translated into Indonesian using a forward–back translation process.

Data Analysis Technique

To address the research objective of examining multiple interrelated factors influencing intention within an extended TPB framework, this study employed Structural Equation Modeling with Partial Least Squares (SEM-PLS) as the primary analytical method. The SmartPLS software was employed to facilitate the analysis. PLS-SEM was selected because the research model extends TPB with several external constructs and emphasizes both theory testing and prediction. This approach is suitable for complex models with non-normal survey data and moderate sample sizes, providing robust estimates compared to covariance-based SEM. Prior to conducting the SEM-PLS analysis, it was imperative to fulfill the requirements of the Outer Model (Measurement Model) and Inner Model (Structural Model) tests. These preliminary tests ensured the validity and reliability of the constructs used in the model.

RESULT AND DISCUSSION

From 475 respondents in this study, most were female (81.68%), while only 18.32% were male. The largest age group was 21–23 years (62.32%), and most were undergraduate students (Diploma/S1: 70.95%). By institution location, the biggest shares came from Bandung (23.37%), Depok (21.26%), and Bogor (15.58%). For pocket money, the most common range was Rp 1,000,000–3,000,000 per month (52.42%).

Table 1. Respondents Demographic Profile

Demographic Aspects	Frequency	Percentage
<i>Gender</i>		
Male	87	18.32%
Female	388	81.68%
<i>Age</i>		
<18	3	0.63%
18–20	92	19.37%
21–23	296	62.32%
>23	84	17.68%
<i>Education</i>		
Diploma/S1	337	70.95%
S2 & S3	138	29.05%
<i>Institution Location</i>		
Bandung	111	23.37%
Bekasi	15	3.16%
Bogor	74	15.58%
Ciamis	15	3.16%
Cianjur	16	3.37%
Cirebon	24	5.05%
Depok	101	21.26%
Karawang	24	5.05%
Kuningan	15	3.16%
Sumedang	55	11.58%
Tasikmalaya	25	5.26%
<i>Pocket Money</i>		
<Rp 1,000,000 per month	119	25.05%
Rp 1,000,000-3,000,000 per month	249	52.42%
Rp 3,000,000-5,000,000 per month	77	16.21%
>Rp 5,000,000 per month	30	6.32%

Outer Model

The evaluation of the measurement model was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the constructs' reliability and validity. Nine latent variables were assessed in this study: Attitude (AT), Environmental Concern (EC), Intention (INT), Knowledge (K), Perceived Behavioral Control (PBC), Religiosity (R), Social Sustainability Awareness (SSA), Subjective Norms (SN), and Trust (TR). The results indicate that most indicators demonstrated satisfactory loading values, with the majority exceeding the recommended threshold of 0.70, confirming strong indicator reliability. A few items, including AT2 (0.701), AT3 (0.700), and SSA3 (0.700), showed marginally lower loadings but still met the minimum requirement for exploratory research (Hair et al., 2022). Taken together, the results show that the indicators adequately capture their underlying constructs, thereby providing a strong measurement basis for the subsequent structural analysis.

Table 2. Outer Loadings

Variable	Indicators	Outer Loadings
Attitude	AT1	0.770
	AT2	0.701
	AT3	0.700
	AT4	0.781
Environmental Concern	EC1	0.772
	EC2	0.723
	EC3	0.707
	EC4	0.739
Intention to Engage in Online Cash Waqf	INT1	0.812
	INT2	0.763
	INT3	0.763
Knowledge	K1	0.737
	K2	0.806
	K3	0.838
	K4	0.726
	K5	0.743
	K6	0.707
	K7	0.707
Perceived Behavioral Control	PBC1	0.703
	PBC2	0.706
	PBC3	0.707
	PBC4	0.701
	PBC5	0.722
	PBC6	0.725
Religiosity	R1	0.701
	R2	0.707
	R3	0.701
	R4	0.759
	R5	0.782
	R6	0.725
Social Sustainability Awareness	SSA1	0.707
	SSA2	0.714
	SSA3	0.700

Variable	Indicators	Outer Loadings
	SSA4	0.703
	SSA5	0.710
	SSA6	0.707
	SN1	0.726
	SN2	0.750
Subjective Norms	SN3	0.792
	SN4	0.762
	SN5	0.753
Trust	TR1	0.824
	TR2	0.804
	TR3	0.831
	TR4	0.821

The subsequent phase in measurement model evaluation entails the assessment of discriminant validity to verify that each latent construct is distinct from the others. This study used the Fornell–Larcker criterion, which requires that the square root of the Average Variance Extracted (AVE) for each construct be higher than its correlation with other constructs (Ibrahim, 2023). The results meet this requirement, indicating that all latent variables are distinct and represent different theoretical dimensions within the research framework.

Table 3. Fornell-Larcker Criterion

	AT	EC	INT	K	PBC	R	SSA	SN	TR
AT	0.739								
EC	0.589	0.736							
INT	0.53	0.548	0.779						
K	0.483	0.499	0.553	0.753					
PBC	0.482	0.408	0.489	0.474	0.711				
R	0.542	0.481	0.528	0.482	0.41	0.73			
SSA	0.593	0.458	0.485	0.476	0.45	0.458	0.707		
SN	0.435	0.524	0.519	0.416	0.43	0.324	0.363	0.757	
TR	0.518	0.441	0.528	0.562	0.485	0.421	0.529	0.46	0.82

Inner Model

Goodness of Fit

Model fit was evaluated using the Standardized Root Mean Square Residual (SRMR), following the conventional benchmark that values ≤ 0.08 indicate acceptable fit (Hu & Bentler, 1999). The SRMR for both the saturated and estimated models is 0.054, evidencing a good correspondence between the model-implied and observed correlations. Complementary indices also support this conclusion: $d_{ULS} = 3.019$ (saturated) / 3.051 (estimated) and $d_G = 0.749$ / 0.753, with lower values reflecting smaller discrepancies; the Chi-square = 2028.056 / 2032.531 and NFI = 0.778 / 0.778 further indicate an acceptable comparative fit in the PLS-SEM context. Overall, these results suggest that the measurement–structural specification adequately represents the data, justifying progression to hypothesis testing and path analysis. Although the NFI value falls below 0.90, PLS-SEM focuses on predictive accuracy rather than absolute fit. Since the SRMR is within the acceptable limit and all constructs are reliable and valid, the model remains adequate for further analysis.

Table 4. Fit Model

Fit Index	Saturated Model	Estimated Model
SRMR	0.054	0.054
d_ ULS	3.019	3.051
d_ G	0.749	0.753
Chi-Square	2028.056	2032.531
NFI	0.778	0.778

Predictive Power Model

The R-square value indicates that 51.8% of the variance in Intention to Engage in Online Cash Waqf is explained by the model. As noted by Chin and Marcoulides (1998), an R-square is considered moderate when it exceeds 0.33 but remains below 0.67. This result is corroborated by the adjusted R-square of 0.510, which remains stable after accounting for model complexity. Thus, the model adequately captures the main determinants of intention.

Table 5. R-Square and R-Square Adjusted Values

Variable	R-square	R-square adjusted
Intention to Engage in Online Cash Waqf	0.518	0.510

Hypothesis Test Result

The structural paths were estimated with PLS-SEM and evaluated via bootstrapping. The results show that Attitude → Intention (H1) is not significant ($\beta = 0.052$, $t = 0.953$, $p = 0.341$), while both Subjective Norms → Intention (H2) ($\beta = 0.184$, $t = 3.864$, $p < 0.001$) and Perceived Behavioral Control → Intention (H3) ($\beta = 0.097$, $t = 2.091$, $p = 0.037$) are positive and significant.

Table 6. Hypothesis Testing

Relationship	Original Sample	Sample Mean	Standard Deviation (STDEV)	T statistics	P-values	Hypothesis
AT → INT	0.052	0.050	0.054	0.953	0.341	H1 Rejected
SN → INT	0.184	0.187	0.048	3.864	0.000	H2 Accepted
PBC → INT	0.097	0.098	0.047	2.091	0.037	H3 Accepted
K → AT	0.030	0.031	0.045	0.654	0.513	H4a Rejected
K → INT	0.157	0.156	0.048	3.239	0.001	H4b Accepted
TR → AT	0.145	0.144	0.048	2.986	0.003	H5a Accepted
TR → INT	0.109	0.110	0.051	2.135	0.033	H5b Accepted
R → AT	0.202	0.201	0.044	4.533	0.000	H6a Accepted
R → INT	0.183	0.184	0.046	3.938	0.000	H6b Accepted
SSA → AT	0.279	0.280	0.045	6.201	0.000	H7a Accepted
SSA → INT	0.064	0.062	0.048	1.333	0.182	H7b Rejected
EC → AT	0.285	0.283	0.046	6.164	0.000	H8a Accepted
EC → INT	0.138	0.138	0.047	2.945	0.003	H8b Accepted

For the extended TPB variables, Knowledge → Attitude (H4a) is not significant ($\beta = 0.030$, $t = 0.654$, $p = 0.513$), whereas Knowledge → Intention (H4b) is positive and significant ($\beta = 0.157$,

$t = 3.239, p = 0.001$). Trust demonstrates significant effects on both Attitude (H5a: $\beta = 0.145, t = 2.986, p = 0.003$) and Intention (H5b: $\beta = 0.109, t = 2.135, p = 0.033$), highlighting the importance of institutional credibility and transparency. Similarly, Religiosity is significant for both Attitude (H6a: $\beta = 0.202, t = 4.533, p < 0.001$) and Intention (H6b: $\beta = 0.183, t = 3.938, p < 0.001$). Social Sustainability Awareness also positively influences Attitude (H7a: $\beta = 0.279, t = 6.201, p < 0.001$), although its effect on Intention is insignificant (H7b: $\beta = 0.064, t = 1.333, p = 0.182$). Finally, Environmental Concern is significant for both Attitude (H8a: $\beta = 0.285, t = 6.164, p < 0.001$) and Intention (H8b: $\beta = 0.138, t = 2.945, p = 0.003$), underscoring the growing role of ecological awareness in shaping online cash waqf behavior.

Discussion

The findings provide critical understanding of how Muslim students decide to participate in online cash waqf, incorporating cognitive, religious, institutional, and sustainability aspects into the Theory of Planned Behavior. Table 6 reveals strong support for most hypothesized links, while attitude (H1), knowledge toward attitude (H4a), and social sustainability awareness toward intention (H7b) show no significant effect. This suggests that students' intention is driven primarily by social norms, confidence in their ability, trust in institutions, and values tied to faith and environmental responsibility.

The insignificant effect of attitude on intention (H1) indicates that favorable personal evaluations of online cash waqf are not sufficient to translate into actual willingness to participate. This finding reinforces emerging evidence that, in religious and collective giving contexts, behavioral intention may be driven primarily by normative pressure and perceived feasibility rather than by personal attitudes alone (Alimusa et al., 2025). Unlike conventional consumer behavior, online cash waqf represents a morally framed and socially embedded act, in which students may prioritize social approval, religious obligation, and situational ease over individual preference. This result also suggests that attitudinal constructs within TPB may play a more distal role in shaping intention when religious and institutional factors are salient.

In contrast, subjective norms (H2) emerge as a strong and consistent predictor of intention, highlighting the centrality of social influence in shaping online cash waqf behavior. The significance of subjective norms suggests that Muslim students are highly responsive to expectations and encouragement from peers, family members, religious communities, and trusted institutions. This finding confirms prior TPB-based studies in Islamic philanthropy (Azizi et al., 2019; Asyari et al., 2024; Kasri & Chaerunnisa, 2022) and underscores the collective nature of religious giving. In digitally mediated contexts, social endorsement and visible participation by reference groups appear to play a decisive role in motivating students' engagement.

Similarly, perceived behavioral control (H3) exerts a positive and significant influence on intention, indicating that students' confidence in their ability to engage in online cash waqf is a key determinant of participation. This result suggests that perceptions of ease of use, accessibility of digital platforms, and availability of resources enhance students' readiness to donate. Consistent with earlier studies (Asyari et al., 2024; Kasri & Chaerunnisa, 2022), this finding

implies that technological convenience and procedural simplicity are critical in translating interest into intention, particularly among digitally literate youth.

The role of knowledge presents a nuanced pattern. While knowledge does not significantly influence attitude (H4a), it has a direct and significant effect on intention (H4b). This divergence indicates that cognitive understanding of cash waqf functions more as an instrumental driver of action rather than as a factor shaping evaluative judgments. In the context of online cash waqf, knowledge related to mechanisms, legality, and digital procedures may reduce uncertainty and perceived risk, thereby directly strengthening intention without necessarily altering attitudes. This finding aligns with prior research emphasizing the instrumental role of literacy in Islamic philanthropy (Amin et al., 2014; Masrizal et al., 2023; Shukor et al., 2017) and suggests that knowledge operates through a rational–functional pathway rather than an affective one.

Trust in waqf institutions demonstrates a robust influence on both attitude (H5a) and intention (H5b), confirming its dual cognitive and motivational role. The positive effect of trust reflects the importance of perceived transparency, accountability, and credibility in digital philanthropic environments, where physical interaction is absent. These results reinforce earlier findings in both waqf and zakat contexts (Kasri & Chaerunnisa, 2022; Kasri & Sosianti, 2023; Masrizal et al., 2023) and suggest that institutional trust serves as a critical mechanism for mitigating perceived risk and fostering long-term engagement in online waqf platforms.

Religiosity also emerges as a significant determinant of both attitude (H6a) and intention (H6b), underscoring the central role of religious commitment in shaping online cash waqf behavior. This finding confirms that religious values function not only as moral justifications but also as motivational forces that directly influence behavioral intention (Badawi et al., 2022; Jamal et al., 2019). For Muslim students, online cash waqf is perceived as an extension of religious practice, and higher levels of religiosity strengthen both favorable evaluations and willingness to participate, regardless of other cognitive considerations.

The analysis further reveals that social sustainability awareness significantly enhances attitude toward online cash waqf (H7a) but does not directly influence intention (H7b). This pattern suggests that awareness of broader social welfare and sustainability objectives contributes to positive evaluations but lacks the motivational intensity required to prompt immediate action. In line with Iqbal et al. (2019), this finding implies that sustainability awareness represents a value-based cognition that may require mediation through attitude, trust, or perceived impact to translate into behavioral intention. For students, recognizing the social benefits of waqf may not be sufficient unless they perceive their contribution as meaningful and effective.

Finally, environmental concern exerts significant positive effects on both attitude (H8a) and intention (H8b), indicating that pro-environmental values play an increasingly important role in shaping philanthropic behavior. Although prior studies have largely focused on green consumption (García-Salirrosas et al., 2023; Wu & Chiang, 2023), the present findings extend this literature by demonstrating that environmental concern also motivates participation in Islamic philanthropy (Kamalanon et al., 2022). This result suggests that students increasingly associate waqf with solutions to environmental and social challenges, thereby aligning ecological awareness with religious and philanthropic motivations (Hasan et al., 2018).

These results suggest that online cash waqf behavior among Muslim students is shaped by collective norms, institutional credibility, and moral values, not merely personal attitudes. The extended TPB model captures these dynamics, providing a stronger theoretical foundation and clear directions for waqf organizations to enhance trust, leverage social influence, and integrate sustainability narratives into digital platforms.

CONCLUSIONS

This study examined the determinants of Muslim students' intention to engage in online cash waqf in West Java, Indonesia, by extending the Theory of Planned Behavior (TPB) with knowledge, trust, religiosity, social sustainability awareness, and environmental concern. Based on primary data from 475 respondents analyzed using PLS-SEM, the findings indicate that subjective norms, perceived behavioral control, knowledge, trust, religiosity, and environmental concern have significant positive effects on intention, whereas attitude does not exert a direct influence. At the belief level, trust, religiosity, social sustainability awareness, and environmental concern significantly enhance attitudes toward online cash waqf, while knowledge does not. Moreover, social sustainability awareness does not directly translate into intention. Collectively, these results suggest that Muslim students' participation in online cash waqf is driven primarily by social influence, perceived ease and resources, religious commitment, institutional credibility, waqf literacy, and pro-environmental values, rather than by attitudinal evaluations alone.

This study offers both theoretical and practical implications. Theoretically, it reinforces the relevance of value-driven and norm-based mechanisms in explaining Islamic philanthropic behavior in digital contexts, while demonstrating that attitude may play a limited mediating role among digitally literate youth. Practically, the findings provide actionable insights for waqf institutions and policymakers. Given the strong influence of subjective norms and perceived behavioral control, institutions should leverage social proof through family, peer networks, campus communities, and religious leaders, while simplifying mobile-first donation processes to reduce friction. The significant roles of religiosity and trust underscore the need for clear Islamic positioning, transparent governance, and credible reporting of waqf utilization and impact. Furthermore, because knowledge directly strengthens intention, waqf literacy initiatives—such as short videos, infographics, and frequently asked questions disseminated via student-oriented digital platforms—should be expanded. The positive effect of environmental concern also suggests that integrating and communicating green or Sustainable Development Goal-aligned waqf projects may broaden appeal beyond purely religious motivations. Collaborative programs involving universities, student organizations, and fintech partners may therefore help narrow the gap between the potential and realized collection of cash waqf while ensuring measurable social and environmental outcomes.

This study is limited by its single-province, student-only, cross-sectional design and self-reported measures. In addition, the purposive sampling strategy pre-screened respondents who were already familiar with the concept of waqf and resulted in a predominantly female sample (81.68%), which introduces selection bias and restricts generalizability. Therefore, the findings should be interpreted as reflecting the behavioral patterns of a specific, educated, and mostly female group of respondents rather than the broader Muslim population. Future research could

broaden geography and demographics, track longitudinal behaviors, and test additional mechanisms or moderators (moral norms, emotions, perceived risk, platform usability). Refining the social sustainability construct and exploring digital platform features may also clarify how to convert awareness into action. Collectively, these directions would deepen the evidence base for scaling online cash waqf within diverse demographic contexts.

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