

# Intellectual Discourse

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# *Intellectual Discourse*

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Oxford University Press. pp. 261.

ISBN 9780197765159.

Reviewer: *Mohamed Fouz Mohamed Zacky*

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Zouhir Gabsi (2024). *Muslim Perspectives on  
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Palgrave Macmillan.  
Reviewer: *Arief Arman*

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## Transliteration Table: Consonants

Arabic	Roman		Arabic	Roman
ب	b		ط	ṭ
ت	t		ظ	ẓ
ث	th		ع	‘
ج	j		غ	gh
ح	ḥ		ف	f
خ	kh		ق	q
د	d		ك	k
ذ	dh		ل	l
ر	r		م	m
ز	z		ن	n
س	s		ه	h
ش	sh		و	w
ص	ṣ		ء	’
ض	ḍ		ي	y

## Transliteration Table: Vowels and Diphthongs

Arabic	Roman		Arabic	Roman
اَ، اِ، اُ	a		آ، عَ، يَ	an
وُ	u		وْ	un
يَ	i		يْ	in
آ، اَ، اِ، عَ، يَ	ā		وْ	aw
وُ	ū		يْ	ay
يْ	ī		وْ	uww, ū (in final position)
			يْ	iyy, ī (in final position)

Source: ROTAS Transliteration Kit: <http://rotas.iium.edu.my>



# The Role of *Ulama* in Shaping Attitude, Subjective Norms, Digitalisation and Trust Towards Cash *Waqf* Behaviour

Gustina\*

Syukri Lukman\*\*

Muhammad Rizki Prima Sakti\*\*\*

Mohamad Fany Alfarisi\*\*\*\*

**Abstract:** Cash *waqf*, a popular form of endowment in contemporary times, holds immense potential for economic empowerment and social development, particularly in developing Muslim-majority countries like Indonesia. Despite its promise, a significant gap persists between the potential and the actual acceptance of cash *waqf*. This study investigates the key determinants influencing the behaviour of *waqif* (donors) and prospective *waqif* towards cash *waqf*. Utilising questionnaires for data collection, the findings reveal that factors such as attitude, subjective norms, trust, the influence of religious leaders (*ulama*), and digitalisation play a crucial role in shaping the behaviour of *waqif* and prospective *waqif*. The study's implications highlight the need for government, *nazir* (*waqf* managers), and other stakeholders to actively involve *ulama* in community education efforts. Enhancing public understanding could help integrate cash *waqf* more deeply into the lives of Muslims, fostering a broader culture of charitable giving.

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**Keywords:** Cash *waqf*, Digitalisation, religious leaders, SEM-PLS, West Sumatra

**Abstrak:** *Waqf* tunai, satu bentuk endowmen yang popular pada zaman moden ini, mempunyai potensi besar untuk pemberdayaan ekonomi dan pembangunan sosial, terutamanya di negara-negara majoriti Muslim yang sedang membangun seperti Indonesia. Walaupun terdapat janji, jurang yang signifikan masih wujud antara potensi dan penerimaan sebenar *waqf* tunai. Kajian ini menyelidik faktor-faktor utama yang mempengaruhi tingkah laku *waqif* (dermawan) dan *waqif* yang berpotensi terhadap *waqf* tunai. Menggunakan soal selidik untuk pengumpulan data, penemuan menunjukkan bahawa faktor-faktor seperti sikap, norma subjektif, kepercayaan, pengaruh pemimpin agama (ulama), dan pendigitalan memainkan peranan penting dalam membentuk tingkah laku *waqif* dan *waqif* yang berpotensi. Implikasi kajian ini menekankan keperluan bagi kerajaan, *nazir* (pengurus *waqf*), dan pihak berkepentingan lain untuk secara aktif melibatkan ulama dalam usaha pendidikan masyarakat. Meningkatkan pemahaman awam boleh membantu mengintegrasikan *waqf* tunai dengan lebih mendalam dalam kehidupan umat Islam, memupuk budaya dermawan yang lebih luas.

**Kunci Kata:** *Waqf* tunai, Digitalisasi, pemimpin agama, SEM-PLS, Sumatra Barat

## Introduction

Cash *waqf* is an Islamic social finance instrument where cash is donated/pooled/invested in various projects or assets and used for charitable or religious purposes. With basic principles that allow *waqf* funds to be managed and invested productively, cash *waqf* can have a significant positive impact on society. The potential of cash *waqf* in alleviating poverty and improving economic conditions has been recognised in various studies (see Mohsin (2013); Izzah (2022); Cizacka (2000)).

The potential of cash *waqf* has been identified by many researchers, such as (Lubis & Lestari, (2021); Hasan (2024); Rahayu (2023), as a great opportunity for economic empowerment and social development. However, there is an evidence gap between the potential and the realisation. This makes it important to note the factors that can increase the motivation of cash *waqf* givers (called *waqif*) or what is considered by *waqif* to increase the realisation of cash *waqf*. This study begins with the gap between potential and realisation. The gap between the potential

amount of cash *waqf* and the existing realisation has been studied by Intan and Nidia (2019). For several regions in Indonesia, data on the amount of cash *waqf* collected from several nazir can be seen in the table below.

**Table 1:** Potential Dan Realisation of Cash *Waqf* Receipts

YEAR	2019	2020	2021
Waqf POTENTIAL (IDR)	77.000.000.000.000	180.000.000.000.000	360.000.000.000.000
REALIZATION (IDR)	185.000.000.000	391.000.000.000	819.360.000.000
PERCENTAGE (%)			

Source: (BWI, 2022)

As can be seen in Table 1 above, the actual collection (IDR 800 million) of cash *waqf* in the year 2021 was below the potential (IDR 360 trillion), amounting to less than 0.5%. As of the *Badan Wakaf Indonesia* (*Waqf* Authority of Indonesia – BWI) statement, the recent update on actual cash *waqf* collection reached IDR 2.23 trillion (Imam, 2023).

A study Izzah (2022) highlighted the potential of cash *waqf* in reducing poverty, which can play an important role in improving people’s economic conditions. However, despite its great potential, the realisation of cash *waqf* in Indonesia is still far from optimal. Another gap researched by Hasan (2024) revealed a discrepancy between public awareness and actual participation in cash *waqf*. Although 62% of the public is aware of cash *waqf*, only 38% are involved in this activity. This shows a gap in realising the full potential of cash *waqf*.

Later, Lubis and Lestari (2021) emphasised the importance of increasing public understanding and trust in cash *waqf* to optimise its potential, suggesting that its proper realisation can improve community welfare. Furthermore, Rahayu (2023) conducted a sentiment analysis on cash *waqf*, revealing fundamental issues that need to be addressed to bridge the gap between the potential and actual collection of cash *waqf*. These studies collectively highlight the significant potential of cash *waqf* in various aspects of economic development and social welfare while pointing out the need to overcome the challenges in realising this potential to maximise its impact on society.

In fact, according to Gustina et al. (2024), there is a lot of potential for cash *waqf* that can be explored in Indonesia, especially in the West

Sumatra region. This potential includes the majority Muslim population in West Sumatra, whose cultural philosophy is closely tied to Islam. Additionally, West Sumatra has a significant potential to attract cash *waqf* due to the consistency of the local government's efforts in encouraging the implementation of cash *waqf*. However, this potential is also followed by tremendous challenges in the West Sumatran context, such as the challenge of *waqf* literacy, especially for the community, and the improvement of the quality of *nazir*. This is also an important part that can be improved to increase the realisation of cash *waqf*.

The ulama holds a pivotal role in West Sumatra's community, guiding and shaping public perception toward cash *waqf* by influencing attitudes, subjective norms, and trust. As respected religious authorities, they educate the public on the spiritual and economic benefits of cash *waqf*, fostering positive attitudes toward donation. Their influence on subjective norms ensures that *waqf* is seen as a collective religious obligation, reinforcing social pressure to participate. Additionally, ulama builds trust by endorsing *waqf* institutions, ensuring transparency, and addressing concerns about fund management. Their leadership strengthens community confidence, making cash *waqf* a widely accepted and sustainable philanthropic practice.

Reflecting on the description above, the *waqf* donor or *waqif* plays an important role in the realisation process of cash *waqf* apart from the *waqf* management or institution, the government, and other stakeholders. Given these dynamics, this study seeks to explore the role of the ulama in reinforcing the influence of attitudes, subjective norms, digitalisation, and trust on the behaviour of cash *waqf*. The role of ulama is very important in guiding and shaping the public's perception related to attitudes, subjective norms, and public trust in donating money, while digitalisation is also crucial in facilitating access and transparency in making *waqf* transactions. This study adopts the Theory of Planned Behaviour (TPB) and integrates the Technology Acceptance Model (TAM) to analyse how mobile and online payment systems can enhance cash *waqf* participation. Previous studies have primarily focused on TPB in cash *waqf* behaviour; however, limited research has examined the combined influence of TPB and TAM, particularly in the context of digital *waqf* payments. By addressing this gap, the present study contributes to the *waqf* literature and offers practical insights for policymakers, *waqf* institutions, and the broader Muslim community.

The study aims to provide a nuanced understanding of the factors influencing *waqif* behaviour, ultimately offering recommendations to bridge the gap between potential and realisation in Indonesia's cash *waqf* sector.

## Literature Review

### *Extended Theory of Planned Behaviour (TPB)*

In the context of research related to an individual's behaviour and intention in giving cash *waqf*, the Theory of Reasoned Action (TRA) can be a relevant framework. TRA, developed by Fishbein and Ajzen (1975), has been widely used in the field of socio-psychology to study individual behavioural intentions. Subsequently, the Theory of Planned Behaviour (TPB) is an extension of TRA and was developed by Ajzen in 1991. TPB acknowledges that TRA has limitations in accounting for behavioural control factors. Therefore, TPB expands the framework by incorporating the concept of perceived behavioural control.

According to this theory, there are three primary factors commonly used to assess an individual's intention and behaviour: attitude, subjective norms, and perceived behavioural control. These factors are crucial in shaping a person's intentions and actions. Research by Iranmanesh et al., (2020) indicates that these variables can influence an individual's intention and willingness to act.

However, the variables included in the TPB are not limited to just these three; the TPB framework is flexible and allows for the incorporation of additional variables to better predict individual intentions and behaviours (Jatmiko et al., 2023). According to research by Iranmanesh et al (2020), the TPB model, when adjusted to consider relevant factors, can explain up to 63.4% of the variance in the willingness to engage in certain behaviour. Consequently, researchers have introduced new variables to enhance the explanatory power of the model, such as personal characteristics (Zain et al., 2019), trust (Shukor et al., 2019; Osman et al., 2016; Haidlir et al., 2021; Indahsari et al., 2014), past behaviour (Azizi et al., 2019), religiosity (Haidlir et al., 2021; Indahsari et al., 2014; Shukor et al., 2016), integrity and reputation (Shukor et al., 2019), knowledge (Jatmiko et al., 2023; Kasri & Chaerunnisa, 2022), digitalisation (Farokhah et al., 2019; Azhar, 2022; Fianto et al., 2017; Lahuri, 2024), and religious leaders (Arli et al., 2023; Chrisna, Noviani and Hernawaty, 2021; Masrizal et al., 2023; Gustina et al., 2024).

This study does not rely on the three main variables typically used to measure intention and behaviour. Instead, it incorporates new variables identified by prior researchers, such as digitalisation, trust, and religious leadership.

### **Factors that Influence the Behaviour of *Waqif* in Cash *Waqf***

Individual and institutional behaviour towards cash *waqf* is influenced by various factors such as trust, religiosity, knowledge, and the theory of planned behaviour. Nurhaida (2023) found that perceived behavioural control, trust, and religiosity have a positive influence on the intention to participate in cash *waqf*-giving behaviour. This suggests that individual beliefs and perceptions play an important role in shaping cash *waqf*-related behaviour.

Kasri and Chaerunnisa (2022) highlighted the role of knowledge, trust, and religiosity in explaining online cash *waqf* behaviour among Muslim millennials. This study shows that better knowledge and trust can increase participation in cash *waqf*, especially through online platforms. Meanwhile, Mujahidah and Rusydiana (2023) found that attitude, subjective norms, and perceived behavioural control significantly influence the intention to do cash *waqf* among Indonesian Muslim youth. This study shows that social norms and attitudes towards cash *waqf* can encourage greater participation.

In addition to the above research, Mujahidah and Rusydiana (2023) analysed the impact of religiosity, trust, service quality, and promotion of *waqf* decisions in choosing cash *waqf* products. This study proves that factors such as religiosity, trust, service quality, and promotion can increase the number of cash *waqf* realisations. Furthermore, Nuryitman (2022) highlighted the moderating effect of Islamic religiosity on the intention to participate in *waqf*, emphasising the role of trust. This signals that a *waqif's* trust in the *nazir* (*waqf* management institution), strengthened by his religiosity value, will increase the intention of a *waqif* to endow money.

In line with the background, the study by Iman, Santoso and Kurniawan (2021) highlights the Theory of Planned Behaviour (TPB) and religiosity in influencing the Muslim community to engage in cash *waqf*. In this regard, understanding the motivation behind the *waqif's* behaviour is crucial for a *waqif* decision. Related to these motivations,

Jannah and Soemitra (2022) identified four motivations for cash *waqf*, which are categorised into religious aspects such as religiosity, empathy, altruism, and platform credibility. These four motivations are still categorised under local cultural aspects.

In contrast to previous studies, Afandi, Harahap and Lubis (2022) emphasised the positive influence of knowledge, media information, religiosity, and altruism on *waqif* interest in Cash *Waqf*-Linked Sukuk. These findings highlight the importance of religious beliefs and altruist tendencies in encouraging *waqif* participation in cash *waqf* initiatives. In addition, the role of education and awareness in promoting cash *waqf* cannot be underestimated.

Strategies such as using digital platforms have been explored to enhance cash *waqf* practices. Azhar (2022) examined the factors influencing cash *waqf* decisions on the Kitabisa.com crowdfunding platform, highlighting the limited impact of religiosity. Fianto et al. (2017) dan Lahuri (2024) discussed the potential application of blockchain and smart contracts in *waqf* asset management. They suggest technological advancements to streamline the *waqf* process. Educating *waqifs*, promoting awareness, and using digital tools are crucial in encouraging active participation and optimising the impact of cash *waqf* in promoting social welfare and economic development.

Religious leaders (*ulama*) have historically played a central role in influencing charitable behaviours in Muslim communities. Their authority in religious and social matters makes them pivotal in shaping public perceptions of *waqf* (Mohd Noor et al., 2022). In countries like Malaysia and Turkey, *ulama*'s endorsements have significantly bolstered public participation in *waqf* programs.

In Indonesia, particularly West Sumatra, *ulama*'s influence is deeply embedded in cultural and religious life. Research suggests that *ulama*'s engagement in promoting *waqf* can enhance trust and legitimacy, thereby increasing participation (Arli et al., 2023). Comparative studies indicate that formalising *ulama*'s role in *waqf* initiatives, as seen in Malaysia, can provide a structured approach to increasing contributions. Arli et al. (2023) investigated the mediating effects of religiosity and the role of religious leaders on the perceived brand value of a product. This research is a comparative study of India and Indonesia using questionnaires. This study found that intrinsic religiosity has a direct

positive effect on extrinsic religiosity, which then mediates the effect of intrinsic religiosity on the value of brands endorsed by religious leaders.

Therefore, it is important to know the factors that are dominant in the consideration of *waqif* for their decision to donate money. Based on the aforementioned discussions on cash *waqf* across different jurisdictions, the researchers believe that it is important to know the factors that influence *waqifs* in donating money.

### **Objectives of Research**

The main objective of this research is to explore the determinants and factors of attitudes, subjective norms, digitalisation, trust levels, and the presence of ulama on Cash *Waqf*. In relation to this, the researchers ask the research questions as follows:

1. How does attitude influence the *waqif's* behaviour in giving cash *waqf*?
2. How does subjective norm influence the *waqif's* behaviour in fulfilling cash *waqf*?
3. How does digitalisation influence the behaviour of *waqf* endowers?
4. How does trust affect the behaviour of *waqf* endowers?
5. What is the effect of the role of ulama in moderating the above variables on the behaviour of *waqf* endowers?

### **Methodology**

#### *Research Design*

This research uses quantitative research. Quantitative research is a research method based on the philosophy of positivism as a scientific method because it fulfils scientific rules concretely or empirically, objectively, measurably, rationally, and systematically (Sugiyono, 2019). Quantitative methods aim to test predetermined hypotheses that will be used to research certain populations and samples, data collection using research instruments, and quantitative or statistical data analysis.

#### *Population and Sample*

*Waqif* is a person who has done *waqf* through money, which is done by Muslims because *waqf* is a practice of Islam. From this, it can be said

that the population is Muslims in West Sumatra because of the scope of research for the province of West Sumatra. From the population, a representative sample is taken with several criteria, namely Muslim, *baligh*, and has been or plans to donate money. Samples can be found from *waqif* who are already registered with the *waqf* institution Muslims who are part of the majlis taqlim community, or schoolteachers whose schools have *zakat*, *infaq*, *sadaqah*, and *waqf* institutions.

The sample in this study uses a formula developed by Hair Jr et al., (2019), who state that the sample size can be determined based on the number of variables used, with a ratio of 20:1. In this model, six variables are used, so the minimum sample size is  $6 \times 20 = 120$  samples.

### *Data Collection Techniques*

Primary data is collected through a structured questionnaire designed to measure respondents' attitudes, subjective norms, trust, digitalisation, and the moderating role of religious leaders. The questionnaire employs a six-point Likert scale (strongly agree – agree – sufficiently agree – less agree – disagree – strongly disagree), eliminating the neutral option to reduce respondent ambiguity (Kriyantono, 2014). The six-point scale enhances validity and reliability compared to traditional five-point scales (Joshi et al., 2015). The questionnaire was developed based on validated constructs from previous studies, ensuring that it effectively captures attitudes, norms, trust levels, digitalisation, and the perceived influence of religious leaders (*ulama*).

### *Data source*

The data used are primary data. Primary data is data obtained directly from the first source of data collection. This data was obtained from the results of a questionnaire that had been shared with respondents by providing questions or statements that had been arranged systematically and answered by respondents (Sugiyono, 2019).

### *Research Variables*

This study aims to examine and explore the relationship between attitude factors, subjective norms, digitalisation, trust and the role of religious leaders in the behaviour of *waqf* and cash endowments. For this reason, the researcher formulated an independent variable (X) consisting of attitude variables, subjective norms, digitalisation, and trust, while the

variable religious leader is a moderating variable. Dependent variable (Y) is the *waqf*'s behaviour when giving money. Therefore, the research framework developed is as follows:

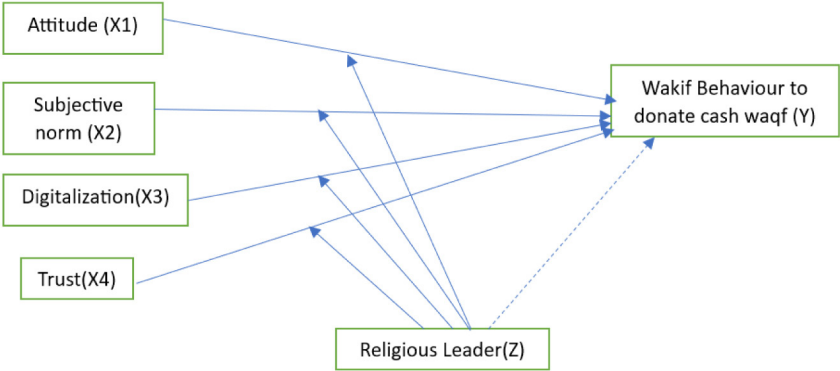


Figure 1: Research Framework

The hypotheses proposed in this study are:

H1: Attitude has a positive and significant effect on *waqf* behaviour in cash *waqf*

H2: Subjective norm has a positive and significant effect on *waqf* behaviour to donate in cash *waqf*

H3: Digitalisation has a positive and significant effect on the behaviour of *waqifs* in cash *waqf*

H4: Trust has a positive and significant effect on the behaviour of *waqif* in cash *waqf*

H5a: Religious leader strengthens the influence of attitude on *waqif* behaviour in cash *waqf*

H5b: Religious leaders strengthen the influence of subjective norm on *waqf* behaviour.

H5c: Religious leaders strengthen the influence of digitalisation on *waqif* behaviour in cash *waqf*

H5d: Religious leaders strengthen the influence of trust on *waqf* behaviour.

### *Data Analysis Technique*

The data that has been obtained through questionnaires will be analysed using the Structural Equation Model (SEM) technique based on Partial Least Square (PLS). The reason for using SEM is that it allows us to see the relationship between variables simultaneously and takes into account the direct and indirect effects between variables. This makes it possible to create a path model that can better explain the relationship between variables. SEM helps researchers to confirm the theory and to explain whether or not there is a relationship between latent variables. According to Imam Ghozali (2016: 417), the PLS method is able to describe latent variables (not directly measurable) and is measured using indicators.

The stages in this data analysis are:

1. Outer model test (validity and data reliability test)
2. Inner model test (structural model test), namely the model durability test
3. Hypothesis testing

## **Findings and Discussion**

### *Demographic profile*

The study sampled 378 respondents, consisting of 227 women (60.05%) and 151 men (39.94%), indicating that women exhibit higher enthusiasm in contributing to cash *waqf*. The majority of *waqif* are aged 40–50 years (35%), followed by those over 50 years (29%), suggesting that cash *waqf* participation increases as individuals near retirement age, when religious and social contributions become a greater focus.

Regarding employment, 30% of respondents work in the private sector, while 26% are civil servants. In terms of education, most respondents hold a Bachelor's degree (42%), followed by Postgraduate degrees (28%). Geographically, 42% of respondents are from Padang, with significant representation from Payakumbuh (14%), Bukittinggi (10%), and other key cities in West Sumatra. This distribution ensures that the study captures insights from major economic and religious centres. The complete demographic data can be found in Table 2.

Table 2. Demographic Profile of Respondents

No	Statement	Person	Percentage	No	Statement	Person	Percentage
1.	<b>Gender</b>			4.	<b>Education</b>		
	Female	227	60.05%		Elementary School	12	3%
	Male	151	39.94%		Middle School	9	2%
2.	<b>Age</b>				High School	81	21%
	<20 years	15	4%		Bachelor's Degree	159	42%
	20-30 years	53	14%		Postgraduate Degree	106	28%
	30-40 years	65	17%		Others	11	3%
	40-50 years	134	35%	5.	<b>Hometown</b>		
	>50 years	111	29%		Padang	157	42%
3.	<b>Work</b>				Pasaman	28	7%
	Student	27	7%		Bukittinggi	37	10%
	Housewife	59	16%		Solok	21	6%
	Government employees	97	26%		Padang Panjang	6	2%
	Private employees	113	30%		Payakumbuh	52	14%
	Other	82	22%		Batusangkar	17	4%
					Lainnya	58	15%

Source: Author’s data (2024)

This research is a survey study conducted on 378 samples. These samples are *waqif*, meaning those who have previously performed cash *waqf* or intend to perform cash *waqf*. This means that most of the samples are individuals who have performed cash *waqf* and *waqf* through money and have done so repeatedly. The following is the initial framework before processing with SEM PLS.

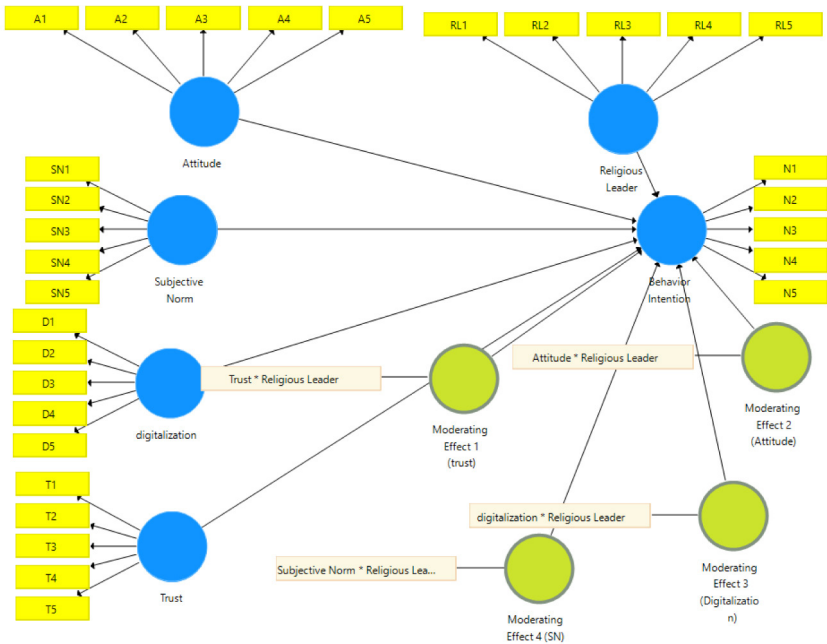


Figure 2: Initial research framework before processing  
Source: processed results from SEM PLS (2024)

In Figure 2, there are variables of attitude, subjective norm, digitalisation, trust that are directly related to variable Y, namely the behaviour intention of *waqif* in cash *waqf*.

Then we analyse it using these steps.

I. Measurement Model Test / Indicator Test / Outer Model

The outer model test is a test conducted to determine the validity and reliability of the research questionnaire used. To test the validity of Smart PLS, we can use two forms of testing, namely Convergent Validity and Discriminant Validity. This can be seen from the results of the calculate PLS Algorithm.

Convergent Validity

This test is carried out by looking at the outer loading value. The standard is the outer loading value > 0.5. If the outer loading value is > 0.5 then the indicator is valid.

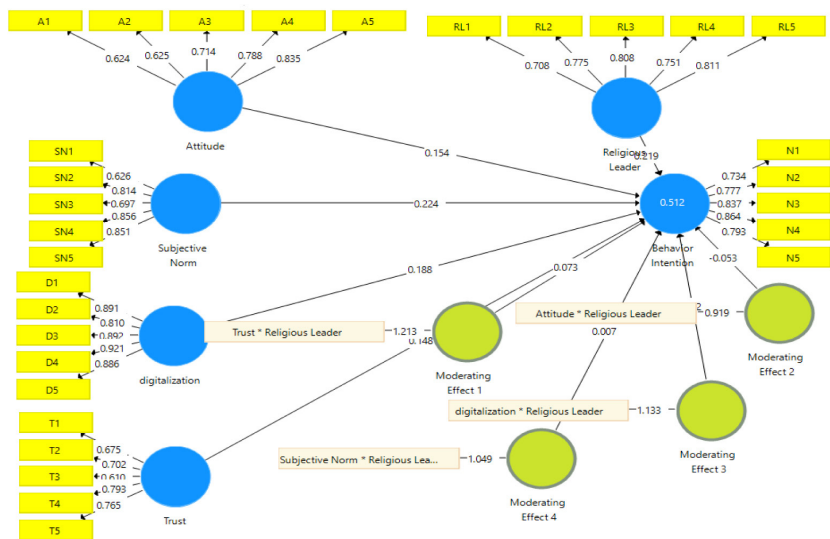


Figure 3: Outer Loading Value after Calculating PLS Algorithm

In Figure 3, it can be seen that the outer loading value shows that all variables X1, X2, X3, X4, Z and Y > 0.5, so all latent variable indicators are valid.

Discriminant Validity

This test is carried out by looking at the AVE value and the AVE root value. It can be seen from the AVE value, where indicators are considered to meet the discriminant validity value if the AVE root > correlation between latent variables (As can be seen from the Fornell-Larcker criterion).

Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Vari
	Cronbach...	rho_A	Composi...	Average Variance Extracted (...)
Attitude	0.768	0.797	0.843	0.521
Behavior Intention	0.861	0.869	0.900	0.643
Moderating Effect 1	1.000	1.000	1.000	1.000
Moderating Effect 2	1.000	1.000	1.000	1.000
Moderating Effect 3	1.000	1.000	1.000	1.000
Moderating Effect 4	1.000	1.000	1.000	1.000
Religious Leader	0.832	0.844	0.880	0.595
Subjective Norm	0.830	0.854	0.881	0.599
Trust	0.770	0.809	0.836	0.507
digitalization	0.927	0.934	0.945	0.776

Figure 4: Results of AVE Value of Discriminant Validity Test

Based on Figure 4, the AVE value of each variable is > 0.5, so the discriminant validity is fulfilled. Based on the AVE root value (As can be seen from the Fornel-Larcker criterion).

**Discriminant Validity**






	 Fornell-Larcker Criterion	 Cross Loadings	 Heterotrait-Monotrait ...	 Heterotrait-Monotrait ...	Copy to Clipboard:		 Excel F			
	Attitude	Behavior ...	Moderati...	Moderati...	Moderati...	Moderati...	Religious ...	Subjectiv...	Trust	digitalizat...
Attitude	0.722									
Behavior I...	0.564	0.802								
Moderati...	-0.026	0.041	1.000							
Moderati...	-0.159	-0.061	0.358	1.000						
Moderati...	-0.011	0.084	0.599	0.388	1.000					
Moderati...	-0.094	-0.065	0.263	0.581	0.193	1.000				
Religious ...	0.537	0.551	-0.122	-0.211	-0.143	-0.287	0.772			
Subjectiv...	0.621	0.558	-0.031	-0.107	0.004	-0.058	0.460	0.774		
Trust	0.444	0.470	-0.344	-0.035	-0.148	-0.036	0.544	0.390	0.712	
digitalizat...	0.445	0.489	-0.138	-0.013	-0.190	0.004	0.466	0.410	0.510	0.881

Figure 5: Fornel- Larcker Criterion Value

The root AVE value of each variable > is compared to the root AVE in terms of its correlation with other variables so that discriminant validity is fulfilled.

Outer Model Collinearity Test

In this study, measuring the collinearity test based on the VIF value < 5 indicates no collinearity.

**Collinearity Statistics (VIF)**

	Outer VIF Values	Inner VIF
		VIF
A1		1.329
A2		1.314
A3		1.478
A4		1.588
A5		1.907
Attitude * Religio...		1.000
D1		3.176
D2		2.173
D3		3.215
D4		4.197
D5		3.402
N1		1.617

**Collinearity Statistics (VIF)**

	Outer VIF Values	Inner VIF
		VIF
N2		1.759
N3		2.089
N4		2.506
N5		1.917
RL1		2.035
RL2		2.226
RL3		1.983
RL4		1.766
RL5		2.036
SN1		1.466
SN2		1.893
SN3		1.522

**Collinearity Statistics (VIF)**

	Outer VIF Values	Inner VIF
		VIF
SN3		1.522
SN4		2.910
SN5		2.858
Subjective Norm ...		1.000
T1		1.683
T2		1.932
T3		1.505
T4		1.647
T5		1.713
Trust * Religious ...		1.000
digitalization * R...		1.000

Figure 6: VIF Value Results

Based on figure 6, it can be seen from the VIF value that all variables are  $< 5$ , so it can be judged that there is no collinearity between each measured indicator.

*Reliability Test*

A model can be said to be reliable when viewed from:

Cronbach alpha  $> 0.7$ , rho A  $> 0.7$ , composite reliability  $> 0.6$ .

**Construct Reliability and Validity**

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance
	Cronbach's Alpha	rho_A	Composite Reliability	Average ...
Attitude	0.768	0.797	0.843	0.521
Behavior Intention	0.861	0.869	0.900	0.643
Moderating Effect 1	1.000	1.000	1.000	1.000
Moderating Effect 2	1.000	1.000	1.000	1.000
Moderating Effect 3	1.000	1.000	1.000	1.000
Moderating Effect 4	1.000	1.000	1.000	1.000
Religious Leader	0.832	0.844	0.880	0.595
Subjective Norm	0.830	0.854	0.881	0.599
Trust	0.770	0.809	0.836	0.507
digitalization	0.927	0.934	0.945	0.776

Figure 7: Model Reliability Results with Cronbach alpha, rho A, Composite Reliability Values

All three assessment standards have met the requirements,  $> 0.7$ , so this model can be said to be reliable.

II. Test Structural Model / Inner Model

*R square*

R square is a measure of the proportion of variation in the value of the fulfilled variable (endogenous) that can be explained by the variables that influence it (exogenous). The criteria are:

- ✓ R-Square value = 0.75 or higher → Substantial strong model
- ✓ R-Square value = 0.50 - 0.74 → moderate / medium model
- ✓ R-Square value  $\geq 0.25$  - 0.49 → weak model

In behavioural and social sciences,  $R^2$  values around 0.20–0.30 are often acceptable due to the complexity of human behaviour. In marketing and business research, an  $R^2$  of 0.50 or higher is considered a good fit.

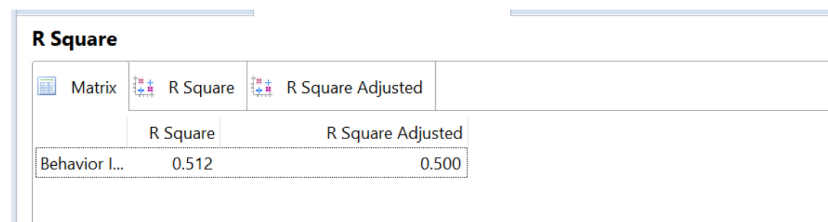


Figure 8:  $R^2$  Results

$R^2$  model = 52%. This means that the ability of exogenous variables to explain Y is 52% (moderate), so it can be said that the ability of attitude variables, subjective norm, digitalisation, and trust in explaining *waqif* behaviour in *waqf* money is quite strong (good fit) at 52%. The remaining 48% is the influence of other independent variables that are not measured in this study.

III. Hypothesis Testing

We can get information from the bootstrapping test

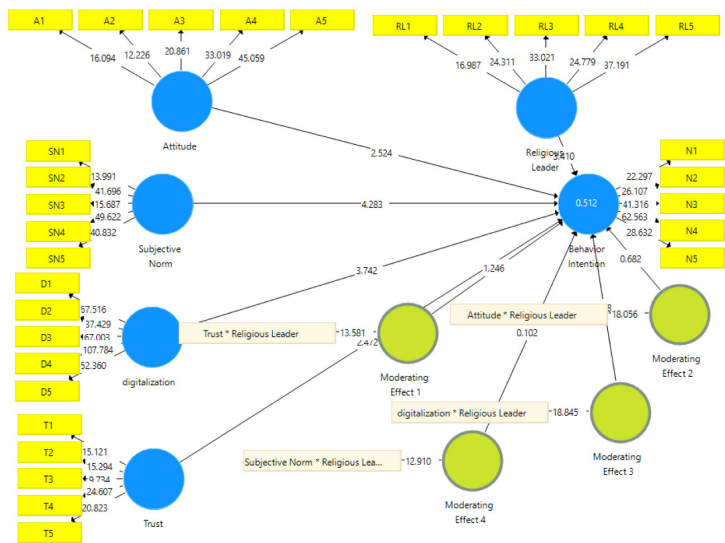


Figure 9: Processing Results with Bootstrapping Test

If the P value <0.05 then the effect that occurs is significant. Conversely, P value > 0.05, then it is not significant. If the path analysis value is positive, it means that the relationship is unidirectional, meaning that an increase in one independent variable will increase the dependent variable. Conversely, if the value is negative, it means that the relationship is best; an increase in one variable will decrease the dependent variable.

Path Coefficients

Mean, STDEV, T-Values, P-...

Confidence Intervals

Confidence Intervals Bias ...

Samples

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	Original ...	Sample ...	Standard ...	T Statistic...	P Values
Attitude -> Behavior Intention	0.154	0.147	0.061	2.529	0.012
Moderating Effect 1 (trust) -> Behavior Intention	0.073	0.076	0.055	1.324	0.186
Moderating Effect 2 (Attitude) -> Behavior Intention	-0.053	-0.047	0.076	0.702	0.483
Moderating Effect 3 (Digitalization) -> Behavior Intention	0.122	0.130	0.055	2.240	0.026
Moderating Effect 4 (SN) -> Behavior Intention	0.007	-0.010	0.071	0.105	0.916
Religious Leader -> Behavior Intention	0.219	0.227	0.066	3.295	0.001
Subjective Norm -> Behavior Intention	0.224	0.232	0.052	4.312	0.000
Trust -> Behavior Intention	0.148	0.149	0.061	2.437	0.015
digitalization -> Behavior Intention	0.188	0.188	0.054	3.474	0.001

Figure 10: Bootstrapping Test Path Coefficients Results

Based on the figure above, it can be concluded that:

- 1. H1: X1 (attitude) → Y = 0.154 (positive), p value = 0.012 < 0.05 (significant)
- 2. H2: X2 (subjective norm) → Y = 0.224 (positive), p value = 0.000 < 0.05 (significant)
- 3. H3: X3 (digitalisation) à Y = 0.188 (positive), p value = 0.0001 < 0.05 (significant)
- 4. H4: X4 (trust) → Y = 0.148 (positive), p value = 0.015 < 0.05 (significant)
- 5. H5: Z (religious leader) → Y = 0.219 (positive), p value = 0.001 < 0.05 (significant)

Then to see the indirect relationship between variables X1, X2, X3, X4 on Y which is moderated by Z (religious leader), this can be seen through moderated regression analysis. This analysis is useful for

testing the effect of moderating variables in strengthening or weakening the relationship between dependent and independent variables.

The criteria are:

- \* If the  $p \text{ value} > 0.05$ , then it is not significant, meaning that the moderation variable does not play a role in moderating the relationship of an exogenous variable to an endogenous variable.
  - \* If the  $p \text{ value} < 0.05$ , then it is significant, meaning that the moderation variable plays a role in moderating the relationship of an exogenous variable on an endogenous variable.
- a)  $X1 * Z \rightarrow Y = -0.053$  (negative / weakening),  $p \text{ value } 0.483 > 0.05$  (not significant)

This means that the RL variable weakens the influence between attitude and behaviour intention of *waqif*, but not significantly (H5a).

- b)  $X2 * Z \rightarrow Y = 0.007$  (positive / strengthening),  $p \text{ value } 0.916 > 0.05$  (not significant)

This means that the RL variable strengthens the influence between subjective norm on behaviour intention of *waqif*, but insignificantly (H5b).

- c)  $X3 * Z \rightarrow Y = 0.122$  (positive / strengthening),  $p \text{ value } 0.026 < 0.05$  (significant)

This means that the RL variable strengthens the influence between digitalisation on the behaviour intention of *waqif* significantly (H5c).

- d)  $X4 * Z \rightarrow Y = 0.073$  (positive / reinforcing),  $p \text{ value } 0.186 > 0.05$  (not significant).

This means that the RL variable strengthens the influence between trust on the behaviour intention of *waqif*, but not significantly (H5d).

To conclude these results, the following authors accumulate hypotheses that have been answered:

Table 3: Recapitulation of Hypothesis Testing

Hypothesis	Original Sample	T Tabel	T Statistics	P Values	Description
H1:ATT→BI to cash <i>waqf</i>	0.154	1.972	2.529	0.012	Support
H2:SN→BI to cash <i>waqf</i>	0.224	1.972	4.312	0.000	Support
H3:D→BI to cash <i>waqf</i>	0.188	1.972	3.474	0.001	Support
H4: T→BI to cash <i>waqf</i>	0.148	1.972	2.437	0.015	Support
RL→BI to cash <i>waqf</i>	0.219	1.972	3.295	0.001	Support
H5a:ATT→RL→BI to cash <i>waqf</i>	-0.053	1.972	0.702	0.483	Not Support
H5b: SN→RL→BI to cash <i>waqf</i>	0.007	1.972	2.240	0.916	Not Support
H5c: D→RL→BI to cash <i>waqf</i>	0.122	1.972	0.105	0.026	Support
H5d: T→RL→BI to cash <i>waqf</i>	0.073	1.972	1.324	0.186	Not Support

Discussion

The results of this study indicate that the relationship between *waqif* behaviour intention for cash *waqf* using TPB and TAM is very instrumental. The findings of this study show several important results. First, in the direct relationship of all variables X (Attitude, SN, Digitalisation, Trust), variable Z (Religious leader) to variable Y (*waqif* behaviour intention) get positive and significant results. This means that all variables used in this study play a major role in determining the decision of *waqif* and prospective *waqif* to contribute to cash *waqf*. The results of this study are linear with the following studies.

1. Attitude Variable: This variable is positively significant and linear with research by Osman and Muhammed, (2017); Chaerunnisa and Kasri, (2018); Al-Harethi, (2019); Alifiandy and Sukmana (2020); Mujahidah and Rusydiana, (2023); where they claim that individuals’ attitudes toward cash *waqf* affect

their behaviour intentions and contributions to the performance of cash *waqf*, which will be affected by their evaluation of the consequences or benefits of the behaviour.

2. The Subjective Norm Variable: this variable has a positive significant influence linearly with research by Al-Harethi, (2019); Farokhah, N *et al.*, (2019); Chaerunnisa and Kasri, (2018); Mahdiah, Hasanah and Nursyamsiah, (2019); Alifiandy and Sukmana, (2020), Mujahidah and Rusydiana, (2023); where they state that subjective norm is an individual's perception of social pressure to act or not to act which the individual feels bound to comply with that pressure. In other words, a person in an environment that is responsible for cash *waqf* or perceives that cash *waqf* is a good thing, so the individual tends to have the same mind, so the influence of the subjective norm is very important for the *waqif* to contribute to cash *waqf*.
3. Digitalisation Variable: The variable is also positive and significant. This result is a confirmation and is in accordance with the research by Shih and Fang (2004), Gopi and Ramayah (2007), Farokhah *et al.* (2019), Azhar (2022), Fianto *et al.* (2017), Farokhah *et al.* (2024), where they stated that there was a decision for cash *waqf* on the crowdfunding platform and the potential use of online payment. This shows that the *waqif* has now considered the factor of ease of use in transactions (if it is said that fulfilling the cash *waqf* is a transaction with Allah), and the perceived usefulness of media use helps the *waqif* to achieve its willingness to cash *waqf*. It also suggests that one can perform an act of worship without requiring much effort and difficulty because cash *waqf* can be done with online media that are very close to them.
4. Trust Variable: These variables are also positive and significant. This result is linear with research by Greenwood *et al.* (2005), Ihsan *et al.* (2017), Nuryitman (2022), where they stated that the reputation and accountability of *waqf* at the *waqf* management institution are very important for the management responsibility to the *waqif* (*waqf* providers). The reputation and integrity of the *waqf* institution had a direct impact on the *waqf* trust, which resulted in an increase in the behaviour of *waqf* intention in *waqf*.

5. Religious Leaders Variable: Religious leaders directly related to this variable are also positive and significant. This was supported by research by Arli et al. (2023), Christina et al. (2021), Masrizal et al. (2023), and Gustina. et al. (2024). Religious leaders strengthen the community's trust in the *waqf* institution. In addition, religious leaders are public figures who can provide motivation to the community, especially in the context of understanding cash *waqf*, and the existence of ulama is very clear and influential to the community.

In indirect relationships, this study uses variable moderation that the role of religious leader (the role of Ulama) is strengthening/weakening the influence of *waqif* behavior intention. The results showed that this variable strengthened its role only for the effect of digitalisation on *waqif* behavior intentions, while for variable attributes, subjective norms and trust; the Z variable did not strengthen. These results are also consistent and linear with studies by Chrisna et al. (2021) dan Gustina. et al. (2024), where they claim that religious leaders strengthen the influence of behavioral intentions of *waqif* in fulfilling cash *waqf*. This signals that there needs to be a policy that supports the process of implementing this cash *waqf* from the government and other policy makers (such as BWI) and a collaboration between the *waqf* management institution and the ulama which is the spearhead that directly connects with the community as potential *waqif* candidates.

### **Conclusion and Implication of Study**

This study highlights the critical role of Ulama in moderating *waqif* behaviour and underscores the potential of digital platforms in increasing participation in cash *waqf*. The findings confirm that factors such as attitude, subjective norms, trust, digitalisation, and the role of religious leaders significantly influence the intention to participate in cash *waqf*. Specifically, the ulama serves as a key figure in shaping community perceptions and trust, reinforcing the importance of integrating traditional religious guidance with modern technological advancements.

Furthermore, this study emphasises that a synergistic approach—combining the influence of religious leaders with digital platforms—can optimise cash *waqf* mobilisation and enhance social development. By leveraging digitalisation, the accessibility and efficiency of *waqf* contributions can be improved, allowing for broader participation across

diverse donor groups. For implication, this study highlights the crucial role of cash *waqf* in fostering economic and social empowerment in Indonesia, emphasising the need for reforms to enhance its effectiveness. A key implication is the involvement of *ulama* in community education, as their trusted position can significantly influence public awareness and participation in cash *waqf*. Policymakers, *waqf* managers (*nazir*), and religious leaders should collaborate to design initiatives that strengthen trust and knowledge among potential donors. Additionally, the integration of digital platforms into *waqf* management presents an opportunity to improve accessibility, efficiency, and transparency in cash *waqf* practices. Future policies should encourage the adoption of fintech solutions to streamline donation processes and ensure accountability, ultimately contributing to a more sustainable and impactful *waqf* ecosystem.

### **Limitations and Future Research**

This study has limitations, such as focusing only on the West Sumatra region. Geographically and in terms of governance, West Sumatra is somewhat different from other regions, such as Java, so the findings may not be fully generalisable to other parts of Indonesia or other countries. The potential for data bias exists, such as limitations in criteria and sample size. In addition, there are also differences in other factors for different regions, such as socio-economic, educational, and socio-cultural aspects, that may also influence the behaviour of the *waqif* itself.

As a contribution to the literature on Islamic philanthropy and financial behaviour, this study suggests several future research directions. Future research could explore the long-term impact of cash *waqf* contributions on community development, particularly in areas such as poverty alleviation, education, and economic empowerment. Additionally, studies could analyse the effectiveness of various digital strategies, including fintech innovations and blockchain technology, in enhancing transparency, trust, and donor engagement in *waqf* management. Given the influential role of religious leaders, further research could examine how they leverage digital platforms to promote *waqf* participation and how religiosity interacts with digital adoption in shaping donor behaviour. These directions would provide deeper insights into optimising cash *waqf* practices for greater social and economic benefits.

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(ii) Ibn Hanbal, vol. 1, p. 1

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(i) Al-Bukhārī, M. (1981). *Ṣaḥīḥ al-Bukhārī*. Beirut: Dār al-Fikr.

(ii) Ibn Ḥanbal, A. (1982). *Musnad Aḥmad Ibn Ḥanbal*. Istanbul: Cagri Yayinlari.

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