

## **An Empirical Study on the Muslims' Intention to Use Digital Waqf Innovation**

Nur Rizqi Febriandika\*, Imron Rosyadi, Raihanita

Department of Islamic Economic Law, Universitas Muhammadiyah Surakarta, Indonesia

*Nrf679@ums.ac.id (corresponding author)*

**Abstract.** Waqf, as a form of Islamic social finance, plays a crucial role in improving social welfare by facilitating the redistribution of wealth. To further enhance this process, digital waqf has emerged as an innovative solution. This study aims to analyze and investigate the determinants of Muslims' intention to use digital waqf, employing quantitative methods. Through the distribution of online questionnaires, a total of 304 respondents, specifically individuals involved in waqf and digital waqf, were randomly selected. The collected data were processed and analyzed using the Structural Equation Model (SEM) approach. The findings reveal that perceived usefulness and attitude exert a positive and significant influence on the intention to use digital waqf. However, perceived ease of use and perceived trust do not significantly impact the intention to use digital waqf. Notably, this study uncovers that social image, perceived ease of use, and perceived trust can enhance individuals' attitudes towards digital waqf. Among all the variables examined, perceived usefulness emerges as the most significant factor contributing to the intention to use digital waqf.

**Keywords:** Digital Waqf, Muslims, Attitude, Intention.

## **1. Introduction**

Indonesia has the world's largest Muslim population, making it a viable market for the growth of Islamic social finance (Febriandika et al., 2020). The Islamic economy is developing quite quickly in Indonesia, which is undergoing numerous changes in its formulation of economic progress policies (Nur Rizqi Febriandika, Wati, & Hasanah, 2023). Meanwhile, the 21st century saw rapid technological advancements that penetrated almost all industry sectors (Tanuwijaya & Oktavia, 2023). In Islam, waqf is one of the solutions for the welfare of society through empowering assets for the benefit of Muslims. Initially, in classical terminology, waqf is an immovable asset or property that is not easily damaged, such as land, which is given to the community to benefit from it free of charge (Iman, Najiyah, & Asshiddiqi, 2021). The terminology of waqf developed and the types of assets that could also be used developed, including the use of cash waqf (Febriandika, Siregar, & Ashfahany, 2022). Waqf is a form of Islamic social finance that contributes directly to improving social welfare in the fields of education, health, and other social activities. The Indonesian Waqf Agency (BWI) estimates that cash waqf can reach IDR 188 trillion per year and waqf assets can reach IDR 2,000 trillion with a land area of 420,000 hectares (Muthoifin & Firdaus, 2020).

Over time, waqf, which was initially limited to land waqf, has now innovated into cash waqf and recently become digital waqf (Wadi & Nurzaman, 2020). Digital waqf has been proven to improve wealth allocation among Muslims in Kuwait and now applies to Malaysia (Amin, Abdul-Rahman, Ramayah, Supinah, & Mohd-Aris, 2014). Online waqf in Indonesia offers BWI-appointed financial services for cash waqf funds (Faturrohman, Hassandi, & Yulianti, 2020). The development of digital waqf continues to be updated, as in the study of the Finerra WAQF Chain platform, which is now being worked on as a form of blockchain technology in the field of Islamic social finance. This is predicted to make the process more effective, traceable, cheaper, and faster. Financial institutions can use the Finerra WAQF chain platform to enable all their clients to participate in life so as to strive to create social impact (Bouakkaz, 2022). Law of the Republic of Indonesia No. 41 of 2004 concerning Waqf is momentum for empowering waqf productively by empowering waqf in a modern way using E-Waqf (Victoria & Ong, 2019).

Previous research has shown that the innovation of the kitabisa.com platform affects the intention to make donations at a 95% confidence level (Permana, Hamdani, Solihat, & Mubarak, 2020). Other research shows that perceived benefits, convenience, level of religious knowledge, and access to information also affect the intention to donate to online social institutions. In Kuala Lumpur, only the variables of trust, perceived ease of use, and perceived benefits have a significant effect on the use of zakat online (Jamaludin, Wahab, & Hamed, 2017). In a study by Choi et al. (2019), the online donation experience in South Korea has a positive effect on future donation frequency, which is mediated by donation awareness. Imaroh et al. (2022) show that business expectations have a good beneficial impact on the desire to use e-zakat and substantially favorable conditions on the behavior of using e-zakat. Priambodo (2022) showed that there was a positive and significant influence between attitudes, norms, and behavior control factors on cash waqf interest in the Dompot Dhuafa Waqf Institution. In another study with similar results, Blagoeva (2017) utilized the technology acceptance model (TAM) to investigate youth adoption of online shopping in the Republic of Macedonia.

This study aims to estimate the factors that influence people's intention to use digital waqf through social image, perceived ease of use, perceived usefulness, perceived trust, perceived risk, and attitude. This research aims to develop and test a comprehensive model that explains how Muslims develop intention to use digital waqf. This research is expected to provide a clear picture for practitioners, especially waqf managers, to be able to make policies that can improve the performance of waqf institutions.

## **2. Literature Review**

### **2.1. Digital Waqf**

Laws and other policy arrangements related to waqf encourage more productive empowerment of waqf, and these opportunities can be used for technological developments such as Fintech Waqf and e-Wakaf (Fachrurrazy, Siliwadi, & Herlina, 2022). Online or digital waqf is defined as waqf management using the internet where transactions are handled online by accessing the waqf institution's website or application. In other words, online waqf refers to waqf transactions that are carried out online (Amaliyah & Hartono, 2022). Numerous platforms offer technology-based waqf payment services at present. In addition, many waqf institutions are currently website-based, so individuals or groups only need to transfer with digital payments (Fanani, Kuncoro, Husni, & Wijayanti, 2021). Waqf funds can be utilized by the community in great potential by using digital platforms, which increases financial inclusion.

### **2.2. Social Image and Perceived Ease of Use**

According to Munoz-Leiva et al. (2017), social image is the desired social value that everyone creates through interaction with others. Lin & Bhattacharjee (2010) define a social image as the extent to which a user can gain respect and admiration from peers in social networks.' In this case, social image is also expected to be able to directly influence attitudes toward mobile services (Grandón, Nasco, & Mykytyn, 2011).

According to Cho & Ha (2011), perceived ease of use has often been used to measure user attitudes toward websites and technology acceptance. It assesses the degree to which an individual believes that using a specific system would result in an improvement in their performance on the job. Numerous studies conducted in a variety of settings have shown that people's perceptions of perceived ease of use have an impact on their attitudes (Chau & Lai, 2003). It was also found that these estimates have a positive impact on attitudes toward mobile social network games (Park et al., 2014). Other studies also found that the ease of using the crowdfunding platform has an effect on attitudes (Lacan & Desmet, 2017).

According to Albort-Morant et al. (2022), the degree to which prospective users anticipate using the intended system with little to no effort is what is meant by the term "perceived ease of use." The less effort is made, the ease is felt. Elhajjar & Ouaida (2019) shows that it is PEOU influences user attitudes towards the use of mobile e-banking among Lebanese customers. In another study with similar results, Blagoeva (2017) utilized the technology acceptance model (TAM) to investigate youth adoption of online shopping in the Republic of Macedonia.

### **2.3. Perceived Usefulness and Trust**

According to Niswah et al. (2019), perceived usefulness refers to the degree to which an individual believes that using technology will enhance his performance. In this study, this variable is relevant because digital waqf is considered an innovative form of waqf. Its usefulness is directly proportional to the advantages and benefits it provides. There is evidence from the number of research to indicate the significant and favorable effect of perceived usefulness on intention to use (Pham & Ho, 2015). Other studies have found that perceived usefulness plays an important role and directly positively influences the continuing intention to use mobile technology and Islamic fintech in donation activities (Khlaif, Sanmugam, & Ayyoub, 2022; Agustiningsih, Savitrah, & Lestari, 2021). Perceived benefits have a significant effect on the use of online zakat in Kuala Lumpur (Jamaludin et al., 2017).

Hoffmann et al. (2014) explain that trust complexity is constructed by differentiating trustworthiness, the perception of the trustee's attributes that are perceived as beneficial to the trustee from the trustee's intention. Trustworthiness was conceptualized to promote trusting intentions. Users believe that the necessary structural conditions exist to increase the likelihood of achieving successful results in endeavors such as e-commerce. Other studies also show a positive relationship between beliefs and attitudes (Agag & El-Masry, 2016). Annahl et al. (2021) imply the importance of

accountability and transparency of zakat institutions in increasing trust in public attitudes. Other researchers have found that when users trust a company highly, they tend to have a positive attitude toward accepting the personal business offered by the company (Zhao, Fang, & Jin, 2018). Trust positively influences user attitudes toward blockchain (Shin, 2019).

Human trust in smart technology and functionality-related belief in AI have a positive impact on perceived usefulness, attitudes, and usage intentions (Choung, David, & Ross, 2022). The functionality dimension of trust has a greater influence on the total impact than the dimension of trust on humans (Miraz, Hasan, Rekabder, & Akhter, 2022). The positive relationship between trust and online intention to use online shopping is strongly supported by the results of Jadir et al. (2022).

#### **2.4. Perceived Risk and Attitude**

Perceived risk has two dimensions, namely, the technology-based risk resulting from infrastructure and the relational risk resulting from service provider behavior (Aldammagh, Abdeljawad, & Obaid, 2021). According to Hansen et al. (2018), individuals are becoming more accustomed to considering the risks associated with online transactions. Users who experience social and technological activity due to lower risk are more likely to experiment with using social networks for transactions. Wang et al. (2020) found that perceived risk has a direct negative effect on the intention to use ride-sharing services. There is a negative relationship between perceived risk and intention to use m-payments (Park et al., 2019). Likewise, perceived risk has a negative impact on intentions to use mobile shopping applications (Natarajan, Balasubramanian, & Kasilingam, 2018).

Attitudes are favorable actions or unfavorable evaluative reactions to actions or behaviors that are influenced by beliefs about the consequences of these behaviors (Sarkar, Chauhan, & Khare, 2020). According to Munoz-Leiva et al. (2017), attitude can be defined as a multidimensional construction, meaning that there are experiences, beliefs, and opinions that can give rise to emotional feelings and behaviors, such as the intention to buy and respond to rejection). Kanchanatane et al. (2014) show that attitude has a significant effect on the intention of small and medium enterprise owners (SMEs) to use E-Marketing. Other research shows that customer attitudes affect the intention to adopt mobile wallets in India (Chawla & Joshi, 2019). The attitude was found to be the most important determinant of intention to use m-learning (Buabeng-Andoh, 2018). Attitudes can facilitate transactions and serve to reduce barriers to innovation as expected. The following hypotheses are provided in light of findings from earlier studies and the construction of the study model:

*H1: Social image has a positive effect on attitudes.*

*H2: Ease of use of digital waqf has a positive impact on user attitudes.*

*H3: Perceived ease of use has a positive effect on the intention to use digital waqf.*

*H4: Perceived usefulness has a positive effect on the intention to use digital waqf.*

*H5: Perceived trust in digital waqf has a positive effect on the intention to use it.*

*H6: Perceived trust in digital waqf has a positive effect on user attitudes.*

*H7: The perceived risk of digital waqf has a negative effect on users' intention to use it.*

*H8: User attitudes have a positive effect on intentions to use digital waqf.*

Based on the research hypothesis above, the conceptual framework of this research is shown in the following figure:

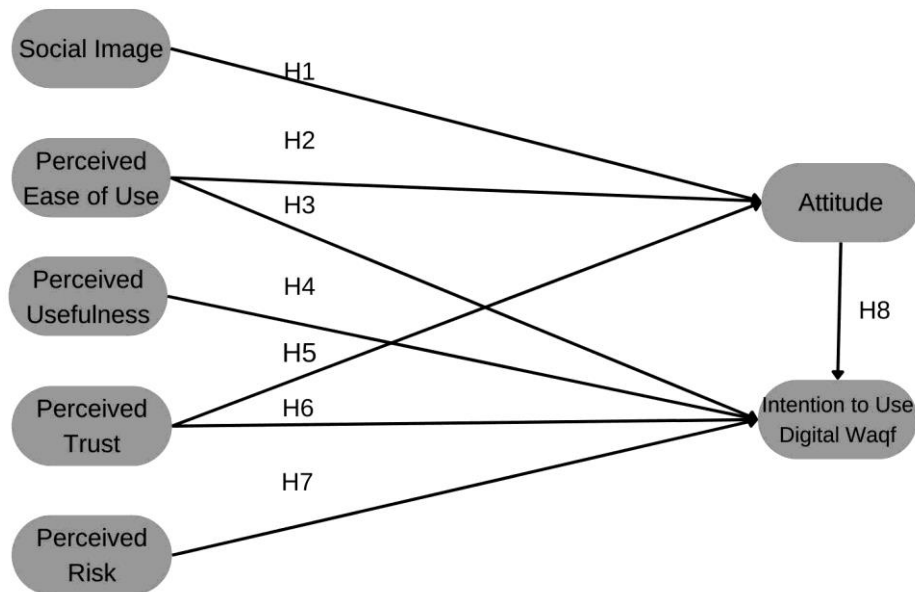


Fig. 1: Research Model

### 3. Methods

This study uses a quantitative method through the Structural Equation Model (SEM) approach. SEM is a multivariate analysis that can analyze the relationship between variables in a complex manner. This technique allows researchers to examine the relationship between latent variables and manifest variables (measurement equations), as well as the relationships between latent variables and other latent variables (structural equations) and describe the measurement error. The data were obtained through questionnaires that had been distributed and collected by 304 respondents. Questions use a Likert scale that refers to each variable that is measured (Febriandika, Wijaya, & Hakim, 2023). The questionnaire includes measures of the variables to be studied, including perceived risk, perceived usefulness, perceived ease of use, intentions, trust, user attitudes, social image, and some basic information. The targeted respondents are users who have made waqf and made waqf on digital platforms.

One of the tests carried out in this study was the validity test. Validity refers to the extent to which data obtained through research tools can measure the content being measured. Validity measurement is very important in questionnaire research because if the instrument is unreliable or invalid it will lead to biased or inconsistent conclusions, and will provide incorrect data about the state of the subject or individual in the study. Therefore, this study uses a questionnaire when collecting data, and the questionnaire prepared by the researcher must be able to measure the content to be measured. Factor analysis is used to see the correlation of effectiveness. Factor analysis is a multivariate method used to describe variables that are thought to be mutually beneficial. The factor analysis used in this study is EFA (Exploratory Factor Analysis) and CFA (Confirmatory Factor Analysis).

EFA is a statistical method used to express the basic form of a relatively large set of variables. EFA is a factor analysis method designed to identify possible relationships between the variables being measured. EFA is usually used by researchers when developing scales and serves to identify a set of latent constructs that underlie a set of measurable variables. And the purpose of factor analysis is to determine the relationship between variables (Hair et al., 2014). Highly related variables will create a new pattern so that it can be described more simply. When indicators of latent variables are not obvious, EFA is also used. While CFA (Confirmatory Factor Analysis), that is, all indicators are grouped

individually and grouped into factors related to how researchers relate these indicators to latent variables. The basic difference between EFA and CFA is that researchers have an initial assumption that these indicators include several latent variables. EFA convergent validity is achieved when the index of a certain variable is grouped into a component according to the number of research samples with predetermined limit factor values (Febriandika, 2021).

According to Hair et al. (2014), some guidelines for determining sample size for SEM are given as follows: (1) If the parameters used are using the method, the maximum (maximum likelihood estimation) recommended sample size is between 100 to 200, and the minimum sample is 50. (2) A total of 5 to 10 times the number of parameters in the model. (3) Equal to 5 to 10 times the sum of the total latent variables (indicator variables).

There were 304 questionnaires received and used for quantitative analysis. A preliminary analysis was conducted to provide information about the characteristics of respondents. After exploratory factor analysis (EFA) was carried out, there were 16 items that were omitted due to the possibility that the variables were invalid or low. From the construct offered, a questionnaire is arranged as follows:

Table 1: Research Constructs and Questions

| Variable                     | Items  | Reference  |
|------------------------------|--|--|
| <b>Perceived ease of use</b> | <ul style="list-style-type: none"> <li>● <del>Digital waqf provides practical transactions</del></li> <li>● I easily understand digital waqf</li> <li>● Digital waqf is easy for new users to use</li> <li>● I easily understand the features of digital waqf</li> <li>● <del>Digital waqf makes it easier for me to do transactions</del></li> <li>● <del>Information on waqf payments through digital payments is very clear</del></li> </ul>  | (Farsya Kirana, Azzahro, Wuri Handayani, & Resti Fitriani, 2020) |
| <b>Perceived usefulness</b>  | <ul style="list-style-type: none"> <li>● Using digital waqf will increase my effectiveness in completing things</li> <li>● I think using digital waqf can clarify interactions and be easy to understand</li> <li>● <del>Digital waqf is very useful for me in my daily life</del></li> <li>● Digital waqf can increase the speed of my performance in transactions</li> <li>● <del>Using digital waqf makes charity transactions more practical</del></li> <li>● <del>Using digital waqf helps me to increase my desire to do charity</del></li> </ul>  | (Nirmawan & Astiwardhani, 2021)                                  |
| <b>Attitude</b>              | <ul style="list-style-type: none"> <li>● <del>The features in digital waqf make it easy for me to access</del></li> <li>● <del>I feel that the instructions for giving alms to digital waqf are clear and easy to understand</del></li> <li>● <del>It only takes a few steps to complete charity activities online/digitally.</del></li> <li>● I want to get higher satisfaction in doing charity with digital waqf</li> <li>● I want to get a track record in giving alms online, so I know the extent of my charity status.</li> <li>● I feel emotionally connected to the campaign if I give alms online on digital waqf sites</li> </ul> | (Kim & Kim, 2021)  |

|                         |   |                                     |
|-------------------------|---|-------------------------------------|
| <b>Social image</b>     | <ul style="list-style-type: none"> <li>● <del>Digital waqf will be able to help the surrounding community</del></li> <li>● <del>People who use digital waqf mean people who follow technological developments</del></li> <li>● <del>People who use digital waqf will get an important role in society because they understand technology</del></li> <li>● Using digital waqf is considered a status indicator in my surroundings.</li> <li>● People around me who use digital waqf have a higher status</li> <li>● People around me who use digital waqf have more prestige than those not using it</li> </ul>  | (Munoz-Leiva et al., 2017)          |
| <b>Trust</b>            | <ul style="list-style-type: none"> <li>● <del>I prefer to use waqf through digital platforms than other waqfs</del></li> <li>● Waqf management reports through digital are carried out transparently</li> <li>● <del>My friends recommend using digital waqf</del></li> <li>● Digital waqf can be trusted</li> <li>● Digital waqf keeps its promises</li> </ul>   | (Chen, Dai, Yao, & Li, 2019)        |
| <b>PerceivedRisk</b>    | <ul style="list-style-type: none"> <li>● Digital waqf has good experience in handling waqf payments</li> <li>● Too often, using digital waqf makes me often forget to bring cash</li> <li>● I'm worried that my account details stored with the digital waqf platform could be misused</li> <li>● There is a risk of delay in the arrival of money to amil if paying waqf via digital payment</li> <li>● Will experience material losses if paying waqf through digital payments</li> <li>● In my opinion, paying waqf through digital payment will pose a risk of losing money</li> <li>● In my opinion, paying waqf through digital payments will run the risk of holding back money</li> </ul> | (Behl, Dutta, Luo, & Sheorey, 2021) |
| <b>Intention to use</b> | <ul style="list-style-type: none"> <li>● I am interested in trying digital waqf</li> <li>● I have the desire to know about digital waqf</li> <li>● I have the desire to have a digital waqf</li> <li>● <del>I will continue to use digital waqf in the future</del></li> <li>● Assuming I have access to digital waqf, I want to use it</li> <li>● If I had access to digital waqf over the coming months, I'm confident that I would use it over other systems</li> </ul>  | (Munoz-Leiva et al., 2017)          |

Source: A compilation of data from previous research is referenced in the table.

\*The items marked with a ~~strikethrough~~ have been removed.

## 4. Results

In this study, there were 304 filled-out questionnaires. There are 304 questionnaires that have been filled. 85.2% percent were women or as many as 259 people and 14.8% percent were men (45 people). In terms of age, 15 years (0.7% or 2 people); 17 years (0.7% or 2 people); 18 years (2.4% or 7 people);

19 years (3.4% or 10 people); 20 years (5.1% or 15 people); 21 years (19.5% or 57 people); 22 years (45.1% or 132 people); 23 years (10.2% or 30 people); 24 years (5.5% or 16 people); 25 years (1.4% or 4 people); 26 years (1.4% or 4 people), 27 years (1.4% or 4 people), 28 years (1.4% or 4 people), 29 years (1.0% or 3 people); 30 years (0.3% or 1 person); 39 years (0.3% or 1 person). By work, Freelance (1.0% or 3 people); Teacher (0.7% or 2 people); Employees (13.2% or 40 people); Consultant (0.3% or 1 person); Students (80.3% or 244 people); Traders (0.7% or 2 people); Student/high school (2.6% or 8 people) and others (1.4% or 4 people).

Table 2: Measurement model

| Variable<br>s | Component |      |      |      |      |      |      | CR    | AVE   | Variance<br>Extracted<br>Explained | KMO         |
|---------------|-----------|------|------|------|------|------|------|-------|-------|------------------------------------|-------------|
|               | 1         | 2    | 3    | 4    | 5    | 6    | 7    |       |       |                                    |             |
| CS4           | .853      |      |      |      |      |      |      | 0.890 | 0.730 | 8.,860                             | .752        |
| CS5           | .844      |      |      |      |      |      |      |       |       |                                    |             |
| CS6           | .867      |      |      |      |      |      |      |       |       |                                    |             |
| KM2           |           | .633 |      |      |      |      |      | 0.759 | 0.514 | 68.404                             | .675        |
| KM3           |           | .799 |      |      |      |      |      |       |       |                                    |             |
| KM4           |           | .710 |      |      |      |      |      |       |       |                                    |             |
| KG1           |           |      | .680 |      |      |      |      | 0.714 | 0.454 | 62.312                             | .666        |
| KG2           |           |      | .683 |      |      |      |      |       |       |                                    |             |
| KG4           |           |      | .659 |      |      |      |      |       |       |                                    |             |
| SI4           |           |      |      | .593 |      |      |      | 0.682 | 0.420 | 62.144                             | .648        |
| SI5           |           |      |      | .738 |      |      |      |       |       |                                    |             |
| SI6           |           |      |      | .604 |      |      |      |       |       |                                    |             |
| N1            |           |      |      |      | .722 |      |      | 0.746 | 0.427 | 53.140                             | .744        |
| N2            |           |      |      |      | .712 |      |      |       |       |                                    |             |
| N3            |           |      |      |      | .614 |      |      |       |       |                                    |             |
| N5            |           |      |      |      | .552 |      |      |       |       |                                    |             |
| KP2           |           |      |      |      |      | .594 |      | 0.790 | 0.488 | 62.713                             | .785        |
| KP4           |           |      |      |      |      | .801 |      |       |       |                                    |             |
| KP5           |           |      |      |      |      | .721 |      |       |       |                                    |             |
| KP6           |           |      |      |      |      | .664 |      |       |       |                                    |             |
| R1            |           |      |      |      |      |      | .604 | 0.909 | 0.628 | 65.757                             | .881        |
| R2            |           |      |      |      |      |      | .787 |       |       |                                    |             |
| R3            |           |      |      |      |      |      | .824 |       |       |                                    |             |
| R4            |           |      |      |      |      |      | .823 |       |       |                                    |             |
| R5            |           |      |      |      |      |      | .851 |       |       |                                    |             |
| R6            |           |      |      |      |      |      | .842 |       |       |                                    |             |
| <b>Total</b>  |           |      |      |      |      |      |      |       |       | <b>67.118</b>                      | <b>.889</b> |

Source: own calculations.

Table 3: Reliability Test

| Variables    | Cronbach's Alpha (a) | Number of Items |
|--------------|----------------------|-----------------|
| CS           | .897                 | 3               |
| km           | .766                 | 3               |
| kgs          | .696                 | 3               |
| SI           | .691                 | 3               |
| N            | .704                 | 4               |
| KP           | .800                 | 4               |
| R            | .894                 | 6               |
| <b>TOTAL</b> | <b>.881</b>          | <b>26</b>       |



Source: own calculations.

Reliability of Each Variable (N=304)

Table 4: Discriminant validity

| Construct | CS           | KM           | KG           | SI           | N            | KP           | R            |
|-----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| CS        | <b>0.854</b> |              |              |              |              |              |              |
| KM        | 0.126*       | <b>0.716</b> |              |              |              |              |              |
| KG        | 0.075        | 0.605**      | <b>0.673</b> |              |              |              |              |
| SI        | 0.476**      | 0.376**      | 0.396**      | <b>0.648</b> |              |              |              |
| N         | 0.135*       | 0.475**      | 0.533**      | 0.450**      | <b>0.653</b> |              |              |
| KP        | 0.333**      | 0.461**      | 0.490**      | 0.557**      | 0.540**      | <b>0.698</b> |              |
| R         | 0.434**      | -0,002       | -0,012       | 0.300**      | -0,013       | 0.139*       | <b>0.792</b> |

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

Table 5: Confirmatory Factor Analysis

| GOF Index                   | Acceptable Value | CFA Model | Result   |
|-----------------------------|------------------|-----------|----------|
| X <sup>2</sup> (Chi-square) |                  | 451.721   | Good Fit |
| df (Degree of freedom)      |                  | 278       | Good Fit |
| X <sup>2</sup> /df          | < 3              | 1.62      | Good Fit |
| GFI                         | > 0,8            | .899      | Good Fit |
| CFI                         | >0,9             | .951      | Good Fit |
| TLI                         | >0,9             | .943      | Good Fit |
| RMSEA                       | <0,08            | .045      | Good Fit |

Source: own calculations.

Confirmatory factor analysis (CFA) was then used to evaluate the validity and reliability of the remaining items, as well as their relative construction. Furthermore, the results of the CFA model showed a valid and reliable fit ( $\chi^2$  (Chi-square)= 451.721, df (Degree of freedom)=278, X<sup>2</sup>/df= 1.62,GFI = 0.899, CFI = 0.951, TLI = 0.943, and RMSEA = 0.045) as mentioned in table 5. Additionally, Cronbach's Alpha value for each construct is greater than 0.6, which indicates an adequate level of reliability(Gu & Lai, 1991;Cronbach, 1951).Table 6 shows that H1, H2, H4, H5, H7, H8 are accepted while H3 and H6 are rejected.

Table 6: The SEM results for testing the hypothesis

| Hypothesis | Path                             | B     | S.E. | $\rho$ -Val | Result          |
|------------|----------------------------------|-------|------|-------------|-----------------|
| H1         | CS(Social Image) →SI(Attitude)   | .317  | .042 | ***         | Significant     |
| H2         | KM(PEOU)→SI(Attitude)            | .175  | .105 | .026        | Significant     |
| H3         | KM(PEOU) →N(Intentiontouse)      | .059  | .147 | .738        | Not significant |
| H4         | KG(PU) →N(Intentiontouse)        | .546  | .223 | .009        | Significant     |
| H5         | KP(Trust) →SI(Attitude)          | .493  | .144 | ***         | Significant     |
| H6         | KP(Trust) →N(Intentiontouse)     | .184  | .134 | .183        | Not significant |
| H7         | R(Risk) → N(Intentiontouse)      | -.131 | .025 | .033        | Significant     |
| H8         | SI(Attitude) → N(Intentiontouse) | .290  | .076 | .017        | Significant     |

Degree of confidence: \*\*\*  $p < 0.001$ , \*\*  $p < 0.01$ .  
 Source: own calculations.

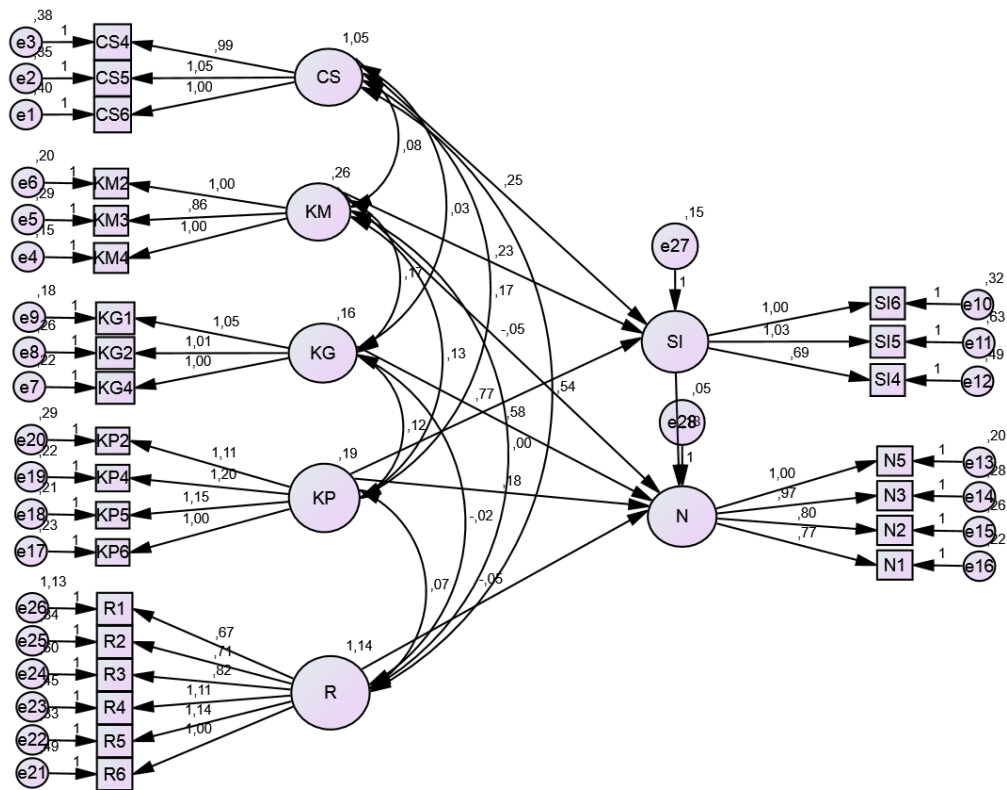


Fig. 2: SEM result

## 5. Discussions

The results of this study prove that social image has a positive effect on attitudes or attitudes of the community in using digital waqf by producing a p-value of  $<0.001$  and a standardized coefficient ( $\beta$ ) of 0.317. By following or using the latest technology, the users' social image in society has a high degree, and they are considered modern person who understands technology. This is in line with the research of Grandón et al. (2011) that social image is also expected to be able to directly influence attitudes towards mobile services.

Perceived ease of use has a positive effect on people's attitudes toward digital waqf by producing a p-value of 0.026 and a standardized coefficient ( $\beta$ ) of 0.175. Perceived ease of use is defined as a measurement of the degree to which someone believes it is easier to use it. The ease of using technology or cellular service is an attraction for users, meaning that when they feel the ease of using digital waqf, it will affect their attitude or their emotional feelings. This is in line with previous studies that were applied to different contexts (Chau & Lai, 2003; Park et al., 2014).

The results of this study prove that perceived ease of use has no effect on the intention to use digital waqf by producing a p-value of 0.738 and a standardized coefficient ( $\beta$ ) of 0.059. People no longer need convenience to achieve their intention to use digital waqf because, from a technological point of view, they consider convenience to be normal and not a challenge. These results are in line with the findings of Kasilingam(2020). The perceived ease of use variable has no effect on the intention to use. Many digital platforms are considered difficult to use, but the public considers these difficulties to be easily overcome. The ability of users to adapt to new technological innovations is very fast. Ease of use is not

a reason for people to use digital waqf. This is not in line with Elhajjar & Ouaida (2019), which shows perceived ease of use influences user attitudes toward using mobile e-banking among Lebanese customers.

Perceived usefulness has a positive effect on the community's intention to use in using digital waqf by producing a p-value of 0.009 and a standardized coefficient ( $\beta$ ) of 0.546. Perceived usefulness is the most important variable in increasing the intention to use digital waqf with the highest standardized coefficient ( $\beta$ ). Perceived usefulness is the level of a person's belief that using technology will improve his work. From the indicators above, the community has a consideration of the intention or desire of digital waqf because of the usefulness of the service, which helps them complete waqf practically and quickly. Useful features make users interested in using digital waqf. This is in line with a study from Pham & Ho (2015) related to mobile payments. Perceived usefulness plays an important role and positively directly influences the continuing intention to use mobile technology (Khlaif et al., 2022). Likewise, the perceived usefulness affects the interest in using Sharia fintech in donation activities (Agustiniingsih et al., 2021) as this also applies to the use of zakat online in Kuala Lumpur (Jamaludin et al., 2017).

Perceived trust has a positive effect on people's attitudes towards digital waqf by producing a p-value of <0.001 and a standardized coefficient ( $\beta$ ) of 0.493. According to Hoffmann et al. (2014), the greater the trust in digital waqf, the greater their attitude towards digital waqf. This is in line with other studies that also show a positive relationship between beliefs and attitudes (Agag & El-Masry, 2016). Perceived trust has no effect on people's intention to use digital waqf by producing a p-value of 0.183 and a standardized coefficient ( $\beta$ ) of 0.184. The community considers many things in using technology, so some of them do not use their trust for their intention or desire to use digital waqf. This can happen due to security features that are felt to be lacking and the quality of cellular service. This is not in line with Choung et al. (2022). On the other hand, trust has no effect on the intention to use robots as a marketing service (Van Pinxteren et al., 2019). Trust in application developers has no statistically significant effect on the intention to continue using the application (Beldad & Hegner, 2018).

Perceived risk has a negative effect on people's intention to use digital waqf by producing a p-value of 0.033 and a standardized coefficient ( $\beta$ ) of -0.131. The greater the perceived risk, the lower the interest in using digital waqf. Perceived risks can reduce the intention to use digital waqf as a way of fulfilling waqf. This is related to the level of trust of a user when the user feels the risk and begins to waver about using a digital platform. Users do not consider using it if there are bad possibilities. Wang et al. (2020) found that perceived risk has a direct negative effect on the intention to use ride-sharing services. There is a negative relationship between perceived risk and intention to use m-payments (Park et al., 2019).

The results of this study prove that attitude has a positive effect on people's intention to use digital waqf by producing a p-value of 0.017 and a standardized coefficient ( $\beta$ ) of 0.290. The user's attitude will reflect people's feelings of liking or disliking a behavior so that they behave as users who will always want or intend to use digital waqf in carrying out their waqf. This is in line with the research by Kanchanatane et al. (2014) that attitudes towards the use of E-Marketing were found to be significant determinants of the SME owner's intention to use E-Marketing. Customer attitudes affect the intention to adopt mobile wallets in India (Chawla & Joshi, 2019). The attitude was found to be the most important determinant of intention to use m-learning (Buabeng-Andoh, 2018).

People who do waqf are curious about trying new technologies. This can affect their image perception in all the actions they take to use digital waqf. From this attitude, their social image is seen in a better way in society because they use digital waqf. This is in line with research (Grandón et al., 2011), where social image also influences attitudes that become suggestions from others for opinions and personal experiences with mobile services.

People are more concerned with practical convenience, where digital waqf is the solution. The ease

with which people feel waqf through smartphones makes their waqf charitable activities faster. The attitude of people who feel comfortable influences two main behaviors, willingness to participate and sharing communication from person to person on the crowdfunding platform (Lacan & Desmet, 2017).

The perceived usefulness of digital waqf is that it is easy to access, improves performance, and the speed of the payment process can increase the intention to use. Usability is what digital waqf users will look for because these benefits will be a consideration for users to continue using digital waqf in the future. Likewise, the perceived usefulness has high benefits, so the community has a high-value of the interest in using Sharia fintech in donation activities (Agustiningsih et al., 2021). Perceived benefits have a significant effect on the use of online zakat in Kuala Lumpur. Perceived usefulness is one of the drivers for using online zakat, meaning that if the system is useful, then people's willingness to use the online donation system will tend to be higher (Jamaludin et al., 2017). Perceived usefulness is the most important variable in increasing the intention to use digital waqf.

When people have built strong trust in the online system, they will increase their use of digital waqf. In addition, as an Islamic institution, waqf institutions whose implementation is subject to Islamic law are considered to have gained the trust of the community in terms of their reliability and integrity. This is in line with other studies that also show online application providers increase trust by sharing the same understanding of user needs, goals, and policies, implementing effective communication strategies, and increasing consumer perceptions of privacy/security so that it influences user loyalty (Agag & El-Masry, 2016). Thus, it is concluded that system quality, information quality, platform rules, and perceived monitoring can affect trust in digital waqf in the intention to use it. The public tends to distrust digital waqf, which is considered insecure and too complicated. However, this will be an input for future innovations to improve digital waqf features to be more transparent.

Theoretical and practical implications of this research are expected to be able to provide insights to practitioners to develop digital waqf that are suitable for the Muslim in Indonesia. It is expected that digital waqf managers in Indonesia will continue to see the pattern of the times where the current Muslim has quite a potential in playing the market, especially in the Islamic social finance industry. Therefore, to encourage them to use digital waqf platforms, developers need to find a way to convince them to continue transacting on those platforms. Similar to other studies, this study has several limitations, which open up opportunities for further research. First, data collection for our current study was limited to respondents from Indonesian Muslims who indicated a problem with generalizability. Future research should try to reach a larger group of respondents to validate the theoretical relationships tested in this study. Second, the results are represented by a relatively small population size and the uneven distribution of respondents from various provinces in Indonesia. This may also affect the representation of the results. There are a few more recommendations to further expand the current model. First, the research model can be tested on Muslims based on generational classification and investigated whether people with different generational backgrounds can assess behavioral intentions to use digital waqf. The two objects of future research can be carried out in other regions or countries that have different cultures and characteristics to see interest in using digital waqf in a wider geographical area and certain places. The three comparative studies will also be useful because such studies can be beneficial for waqf managers.

## **6. Conclusions**

This study aims to estimate the factors that influence people's intention to use digital waqf through social image, perceived ease of use, perceived usefulness, perceived trust, perceived risk, and attitude. This finding shows that perceived usefulness and attitude have a positive and significant effect on the intention to use digital waqf. Conversely, perceived ease of use and perceived trust have no effect on the intention to use digital waqf. This study found that social image, perceived ease of use, and perceived trust can increase attitudes. Perceived usefulness is the most important variable in increasing the intention to use digital waqf. Digital waqf managers should be able to improve the usability features

of digital waqf applications. The community considers that the more benefits that can be obtained from the application, the community will be interested in switching to digital waqf rather than traditional waqf.

However, perceived ease of use and perceived trust have no effect on the intention to use digital waqf. There is still potential in developing models as variables forming intentions to use digital waqf. Since perceived usefulness is the most dominant variable in increasing the intention to use digital waqf, it is necessary to have further studies that specifically discuss the most appropriate design/application features in digital waqf applications.

## Acknowledgements

The author would like to thank the Research and Innovation Institute (LRI), Universitas Muhammadiyah Surakarta, for the enormous financial support in writing this research.

## References

- Agag, G., & El-Masry, A. A. (2016). Understanding the determinants of hotel booking intentions and moderating role of habit. *International Journal of Hospitality Management*, 54, 52–67. <https://doi.org/10.1016/j.ijhm.2016.01.007>
- Agustini Sih, M. D., Savitrah, R. M., & Lestari, P. C. A. (2021). Indonesian young consumers' intention to donate using sharia fintech. *Asian Journal of Islamic Management (AJIM)*, 3(1), 34–44. <https://doi.org/10.20885/ajim.vol3.iss1.art4>
- Albort-Morant, G., Sanchís-Pedregosa, C., & Paredes Paredes, J. R. (2022). Online banking adoption in Spanish cities and towns. Finding differences through TAM application. *Economic Research-Ekonomska Istrazivanja*, 35(1), 854–872. <https://doi.org/10.1080/1331677X.2021.1945477>
- Aldammagh, Z., Abdeljawad, R., & Obaid, T. (2021). PREDICTING MOBILE BANKING ADOPTION: AN INTEGRATION OF TAM AND TPB WITH TRUST AND PERCEIVED RISK. *Financial Internet Quarterly 'e-Finanse'*, 17(3).
- Amaliyah, H., & Hartono, D. (2022). Impact of Digital Shariah Banking Systems on Cash-Waqf amongst Muslim Millennials. *Budapest International Research and Critics Institute (BIRCI-Journal)*. <https://doi.org/10.33258/birci.v5i1.3977>
- Amin, H., Abdul-Rahman, A. R., Ramayah, T., Supinah, R., & Mohd-Aris, M. (2014). Determinants of online waqf acceptance: An empirical investigation. *Electronic Journal of Information Systems in Developing Countries*, 60(1), 1–18. <https://doi.org/10.1002/j.1681-4835.2014.tb00429.x>
- Annahl, M. A. F., Anshory, A. C., & Aulia, M. (2021). Why do muzaki pay zakat through institutions? The theory of planned behaviour application. *Journal of Islamic Monetary Economics and Finance*, 7(1), 203–226.
- Behl, A., Dutta, P., Luo, Z., & Sheorey, P. (2021). Enabling artificial intelligence on a donation-based crowdfunding platform: a theoretical approach. *Annals of Operations Research*, (0123456789). <https://doi.org/10.1007/s10479-020-03906-z>
- Beldad, A. D., & Hegner, S. M. (2018). Expanding the Technology Acceptance Model with the Inclusion of Trust, Social Influence, and Health Valuation to Determine the Predictors of German Users' Willingness to Continue using a Fitness App: A Structural Equation Modeling Approach. *International Journal of Human-Computer Interaction*, 34(9), 882–893. <https://doi.org/10.1080/10447318.2017.1403220>
- Blagoeva, K. T. & M. M. (2017). Applying TAM to Study Online Shopping Adoption Among Youth

in the Republic of Macedonia Kalina. *Management International Conference*, 543–554.

Bouakkaz, N. (2022). Using Blockchain Technology to Revolutionize Waqf: The Finterra Waqf Chain Model. 148–136, (1)5, *مجلة الاقتصاد والتنمية المستدامة*.

Buabeng-Andoh, C. (2018). Predicting students' intention to adopt mobile learning: A combination of theory of reasoned action and technology acceptance model. *Journal of Research in Innovative Teaching & Learning*, 11(2), 178–191. <https://doi.org/10.1108/JRIT-03-2017-0004>

Chau, P. Y. K., & Lai, V. S. K. (2003). An empirical investigation of the determinants of user acceptance of Internet banking. *Journal of Organizational Computing and Electronic Commerce*, 13(2), 123–145. [https://doi.org/10.1207/S15327744JOCE1302\\_3](https://doi.org/10.1207/S15327744JOCE1302_3)

Chawla, D., & Joshi, H. (2019). Consumer attitude and intention to adopt mobile wallet in India – An empirical study. *International Journal of Bank Marketing*, 37(7), 1590–1618. <https://doi.org/10.1108/IJBM-09-2018-0256>

Chen, Y., Dai, R., Yao, J., & Li, Y. (2019). Donate Time or Money? The Determinants of Donation Intention in Online Crowdfunding. *Sustainability*, 11(16), 4269. <https://doi.org/10.3390/su11164269>

Cho, Y., & Ha, J. (2011). Users Attitudes Toward Movie-Related Websites And E-Satisfaction. *Journal of Business & Economics Research (JBBER)*, 2(3), 13–28. <https://doi.org/10.19030/jber.v2i3.2861>

Choi, S., Kim, H., Chung, M., & Lee, S. Y. (2019). Online Donation Experiences, Donation Awareness, and Intention of Future Donation Among Teenagers in South Korea. *Journal of Social Service Research*, 45(5), 622–633. <https://doi.org/10.1080/01488376.2018.1487363>

Choung, H., David, P., & Ross, A. (2022). Trust in AI and Its Role in the Acceptance of AI Technologies. *International Journal of Human-Computer Interaction*, 1–13. <https://doi.org/10.1080/10447318.2022.2050543>

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297–334. <https://doi.org/10.1007/BF02310555>

Elhajjar, S., & Ouaida, F. (2019). An analysis of factors affecting mobile banking adoption. *International Journal of Bank Marketing*, 38(2), 352–367. <https://doi.org/10.1108/IJBM-02-2019-0055>

Fachrurrazy, M., Siliwadi, D. N., & Herlina, N. (2022). Potential for Digital-Based Productive Waqf Development (Case Study of Datuk Sulaiman ModernIslamic Boarding School and Muhammadiyah Boarding School) in Palopo City, South of Celebes. *AL-FALAH: Journal of Islamic Economics*, 7(1), 141. <https://doi.org/10.29240/alfalah.v7i1.3840>

Fanani, A., Kuncoro, A. W., Husni, A. B. M., & Wijayanti, E. A. (2021). The Contribution of Waqf on Poverty Alleviation through Digital Platforms: A Case of Indonesia. *Shirkah: Journal of Economics and Business*, 6(2). <https://doi.org/10.22515/shirkah.v6i2.386>

Farsya Kirana, A., Azzahro, F., Wuri Handayani, P., & Resti Fitriani, W. (2020). Trust and distrust: The antecedents of intention to donate in digital donation platform. *2020 5th International Conference on Informatics and Computing, ICIC 2020*. <https://doi.org/10.1109/ICIC50835.2020.9288548>

Faturohman, T., Hassandi, I., & Yulianti, Y. (2020). User Acceptance of Online Waqf Application: Evidence From Indonesia. *Journal of Islamic Monetary Economics and Finance*, 6(3), 503–530. <https://doi.org/10.21098/jimf.v6i3.1117>

Febriandika, Nur Rizki, Siregar, M. R., & Ashfahany, E. (2022). *PERFORMANCE ANALYSIS OF WAQF INSTITUTION USING BALANCED SCORECARD ANALYSIS: CASE STUDY AT LAZNAS YATIM MANDIRI*. 09, 25.

- Febriandika, Nur Rizqi. (2021). Do Profit-Sharing Rate, Promotion Media, Location, And Service Facilities Affect Muslim Decisions To Use Islamic Banks? *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 10(2), 185–199. <https://doi.org/10.46367/iqtishaduna.v10i2.414>
- Febriandika, Nur Rizqi, Millatina, A. N., Luthfiyatillah, & Herianingrum, S. (2020). Customer E-Loyalty of Muslim Millennials in Indonesia: Integrated Model of Trust, User Experience and Branding in E-Commerce Webstore. *ACM International Conference Proceeding Series*, 369–376. <https://doi.org/10.1145/3377571.3377638>
- Febriandika, Nur Rizqi, Wati, R. M., & Hasanah, M. (2023). Russia ' s invasion of Ukraine : The reaction of Islamic stocks in the energy sector of Indonesia. *Investment Management and Financial Innovations*, 20(1), 218–226. [https://doi.org/10.21511/imfi.20\(1\).2023.19](https://doi.org/10.21511/imfi.20(1).2023.19)
- Firdaus, I. (n.d.). *MANAGEMENT OF PRODUCTIVE WAQF FOR EMPOWERMENT OF THE UMMAH*. (2), 7.
- Grandón, E. E., Nasco, S. A., & Mykytyn, P. P. (2011). Comparing theories to explain e-commerce adoption. *Journal of Business Research*, 64(3), 292–298. <https://doi.org/10.1016/j.jbusres.2009.11.015>
- Gu, M; Lai, T. L. (1991). Institute of Mathematical Statistics is collaborating with JSTOR to digitize, preserve, and extend access to The Annals of Statistics. © www.jstor.org. *Annals of Statistics*, 19(3), 1403–1433.
- Hair, J.F., Hult, G.T.M., Ringle, C.M. and Sarstedt, M. (2014). *Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (in Hutchin). Wasington, DC.: SAGE Publications.
- Hansen, J. M., Saridakis, G., & Benson, V. (2018). Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*, 80, 197–206. <https://doi.org/10.1016/j.chb.2017.11.010>
- Hoffmann, C. P., Lutz, C., & Meckel, M. (2014). Digital Natives or Digital Immigrants? The Impact of User Characteristics on Online Trust. *Journal of Management Information Systems*, 31(3), 138–171. <https://doi.org/10.1080/07421222.2014.995538>
- Jadil, Y., Rana, N. P., & Dwivedi, Y. K. (2022). Understanding the drivers of online trust and intention to buy on a website: An emerging market perspective. *International Journal of Information Management Data Insights*, 2(1), 100065. <https://doi.org/10.1016/j.ijime.2022.100065>
- Jamaludin, N., Wahab, N. A. B. D., & Hamed, A. B. U. B. (2017). Muslims perception on online Zakat usage in Kuala Lumpur. *Journal of Muamalat and Islamic Finance Research*, 14(1), 55–71.
- Kanchanatane, K., Suwanno, N., & Jarernvongrayab, A. (2014). Effects of Attitude toward Using, Perceived Usefulness, Perceived Ease of Use and Perceived Compatibility on Intention to Use E-Marketing. *Journal of Management Research*, 6(3), 1. <https://doi.org/10.5296/jmr.v6i3.5573>
- Kasilingam, D. L. (2020). Understanding the attitude and intention to use smartphone chatbots for shopping. *Technology in Society*, 62(May), 101280. <https://doi.org/10.1016/j.techsoc.2020.101280>
- Khlaif, Z. N., Sanmugam, M., & Ayyoub, A. (2022). Impact of Technostress on Continuance Intentions to Use Mobile Technology. *Asia-Pacific Education Researcher*. <https://doi.org/10.1007/s40299-021-00638-x>
- Kim, D.-H., & Kim, B.-Y. (2021). Online Donation Attitude and Satisfaction with Simple Mobile Payments: A Case of the Korean Red Cross. *Societies*, 12(1), 4. <https://doi.org/10.3390/soc12010004>
- Lacan, C., & Desmet, P. (2017). Does the crowdfunding platform matter? Risks of negative attitudes in two-sided markets. *Journal of Consumer Marketing*, 34(6), 472–479. <https://doi.org/10.1108/JCM-03-2017-2126>

- Lin, C.-P., & Bhattacharjee, A. (2010). Extending technology usage models to interactive hedonic technologies: a theoretical model and empirical test. *Information Systems Journal*, 20(2), 163–181. <https://doi.org/10.1111/j.1365-2575.2007.00265.x>
- Miraz, M. H., Hasan, M. T., Rekabder, M. S., & Akhter, R. (2022). TRUST, TRANSACTION TRANSPARENCY, VOLATILITY, FACILITATING CONDITION, PERFORMANCE EXPECTANCY TOWARDS CRYPTOCURRENCY ADOPTION THROUGH INTENTION TO USE. *M. H.*, 25(1), 21.
- Munoz-Leiva, F., Climent-Climent, S., & Liébana-Cabanillas, F. (2017). Determinants of intention to use the mobile banking apps: An extension of the classic TAM model. *Spanish Journal of Marketing-ESIC*, 21(1), 25–38.
- Natarajan, T., Balasubramanian, S. A., & Kasilingam, D. L. (2018). The moderating role of device type and age of users on the intention to use mobile shopping applications. *Technology in Society*, 53, 79–90. <https://doi.org/10.1016/j.techsoc.2018.01.003>
- Nirmawan, H. M., & Astiwardhani, W. (2021). The Effect of Perceived Cost, Trust, Usefulness, And Customer Value Addition on Intention to Use of Go-Pay Mobile Payment Services In Small Traders. *Journal of Business and Management Review*, 2(10), 715–732. <https://doi.org/10.47153/jbmr210.2392021>
- Niswah, F. M., Mutmainah, L., & Legowati, D. A. (2019). MUSLIM MILLENNIAL'S INTENTION OF DONATING FOR CHARITY USING FINTECH PLATFORM. *Journal of Islamic Monetary Economics and Finance*, 5(3), 623–644. <https://doi.org/10.21098/jimf.v5i3.1080>
- Nur Iman, A. K., Najiyah, F., & Asshiddiqi, M. (2021). Unfolding the possibility to develop share-waqf in Indonesia through the concepts, opportunities & challenges. *Journal of Islamic Economic Laws*, 4(1), 45–60. <https://doi.org/10.23917/jisel.v4i1.12510>
- Park, E., Baek, S., Ohm, J., & Chang, H. J. (2014). Determinants of player acceptance of mobile social network games: An application of extended technology acceptance model. *Telematics and Informatics*, 31(1), 3–15. <https://doi.org/10.1016/j.tele.2013.07.001>
- Park, J., Amendah, E., Lee, Y., & Hyun, H. (2019). M-payment service: Interplay of perceived risk, benefit, and trust in service adoption. *Human Factors and Ergonomics In Manufacturing*, 29(1), 31–43. <https://doi.org/10.1002/hfm.20750>
- Permana, I., Hamdani, N. A., Solihat, A., & Mubarak, T. M. S. (2020). Innovation Platform: A Study on Donors at Kitabisa.com. *Proceedings of the 3rd Asia Pacific Management Research Conference (APMRC 2019)*. <https://doi.org/10.2991/aebmr.k.200812.035>
- Pham, T.-T. T., & Ho, J. C. (2015). The effects of product-related, personal-related factors and attractiveness of alternatives on consumer adoption of NFC-based mobile payments. *Technology in Society*, 43, 159–172. <https://doi.org/10.1016/j.techsoc.2015.05.004>
- Priambodo, D. (2022). Analysis of the Influence Theory off Planned Behavior on Interest in Money Waqf (Case Study in Dompot Dhuafa Republika). *Jurnal Ilmiah Ekonomi Islam*, 8(1), 651–657.
- Rizqi Febriandika, N., Wijaya, V., & Hakim, L. (2023). Gen-Z Muslims' purchase intention of halal food: Evidence from Indonesia. *Innovative Marketing*, 19(1), 13–25. [https://doi.org/10.21511/im.19\(1\).2023.02](https://doi.org/10.21511/im.19(1).2023.02)
- Sarkar, S., Chauhan, S., & Khare, A. (2020). A meta-analysis of antecedents and consequences of trust in mobile commerce. *International Journal of Information Management*, 50(August 2019), 286–301. <https://doi.org/10.1016/j.ijinfomgt.2019.08.008>
- Shilul Imaroh, T., Indaryani, L., Putu Doddy, I., & Setyastuti, A. (2022). Muzaki Behavior in Paying



Zakat Through the Application of the Unified Theory Model Acceptance and Use of Technology in Jakarta Province. *Teknokom*, 5(2), 136–142. <https://doi.org/10.31943/teknokom.v5i2.79>

Shin, D. D. H. (2019). Blockchain: The emerging technology of digital trust. *Telematics and Informatics*, 45(August). <https://doi.org/10.1016/j.tele.2019.101278>

Tanuwijaya, E., & Oktavia, T. (2023). Analysis of the Factors Influencing Customer Switching Behaviour of The Millennials in Digital Banks. *Journal of System and Management Sciences*, 13(2), 122–133.

van Pinxteren, M. M. E., Wetzels, R. W. H., Rüger, J., Pluymaekers, M., & Wetzels, M. (2019). Trust in humanoid robots: implications for services marketing. *Journal of Services Marketing*, 33(4), 507–518. <https://doi.org/10.1108/JSM-01-2018-0045>

Victoria, O. A., & Ong, R. (2019). LAW DEVELOPMENT OF WAQF AL-NUQUD (CASH WAQF) TOWARDS ELECTRONIC WAQF (E-WAQF) BASED ON PUBLIC WELFARE. *Law Development Journal*, 1(1), 13. <https://doi.org/10.30659/ldj.1.1.13-17>

Wadi, D. A., & Nurzaman, M. S. (2020). Millennials Behaviour towards Digital Waqf Innovation. *International Journal of Islamic Economics and Finance (IJIEF)*, 3(3), 1–30. <https://doi.org/10.18196/ijief.3232>

Wang, Y., Wang, S., Wang, J., Wei, J., & Wang, C. (2020). An empirical study of consumers' intention to use ride-sharing services: using an extended technology acceptance model. *Transportation*, 47(1), 397–415. <https://doi.org/10.1007/s11116-018-9893-4>

Zhao, J., Fang, S., & Jin, P. (2018). Modeling and Quantifying User Acceptance of Personalized Business Modes Based on TAM, Trust and Attitude. *Sustainability*, 10(2), 356. <https://doi.org/10.3390/su10020356>