

What Drives Muslims to Endow? Examining Attitude, Subjective Norms, and Religiosity through the Mediating Role of Intention

Alfi Zikri Husain^{1*}, Rosnani Siregar², Abdul Nasser Hasibuan³
^{1,2,3} Faculty of Islamic Economics and Business, UIN Syekh Ali Hasan Ahmad
Addary Padangsidimpuan, Indonesia

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Corresponding Author:

Nikmatul Masruroh

Email:

zikrialfi682@gmail.com

ABSTRACT

Introduction: This study examines the behavioral determinants of waqf participation within the framework of the Theory of Planned Behavior by incorporating religiosity as an extended variable and intention as a mediating factor. The research aims to analyze the influence of attitude, subjective norms, and religiosity on the intention and decision to perform waqf, as well as to investigate the mediating role of intention in a pesantren-based waqf institution.

Methods: A quantitative causal-explanatory design was employed using data collected from 100 waqif at LAZISWA Pondok Pesantren Mawaridussalam, North Sumatra. Data were analyzed using Structural Equation Modeling–Partial Least Squares.

Results: The results indicate that attitude and religiosity have significant positive effects on both waqf intention and waqf decision, while subjective norms significantly influence waqf decision but do not affect intention. Intention is proven to significantly influence waqf decision and partially mediates the relationship between attitude and religiosity on waqf decision, but does not mediate the effect of subjective norms. Religiosity emerges as the most dominant determinant, highlighting the central role of spiritual motivation in Islamic philanthropic behavior.

Conclusion and suggestion: These findings suggest that strengthening internal factors, particularly religiosity and positive attitudes, is more effective than relying on social pressure in enhancing waqf participation. This study contributes to the development of an extended behavioral model of waqf and provides strategic implications for waqf institutions to design more effective engagement approaches based on spiritual and psychological factors.

Keywords: Waqf Decision, Religiosity, Attitude, Intention, TPB

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INTRODUCTION

Poverty is a global social issue that remains a serious challenge. The World Bank (2022) reports that more than 9% of the world's population lives below the extreme poverty line of USD 2.15 per day. In Muslim-majority countries, economic inequality is influenced by unemployment, uneven distribution of resources, and low financial literacy. Various government programs are often hampered by budget constraints, distribution inefficiencies, and weak policy implementation, requiring alternative sustainable approaches. In this context, Islamic economic instruments such as waqf have strong social relevance as mechanisms for redistribution and economic empowerment of the people. Historically, waqf has contributed significantly to the financing of education, health, and public infrastructure (Çizakça, 2011; Kuran, 2001).

Contemporary literature confirms the potential of productive waqf in supporting sustainable development and poverty alleviation (Ascarya & Yumanita, 2018; Thaker et al., 2016). Indonesia, with 87.18% of its population being Muslim and waqf land covering 56,208.40 hectares (SIWAK Kementrian Agama R.I., 2021), has enormous waqf potential. The potential for cash waqf is estimated to reach IDR 130 trillion per year (BWI), but the actual collection in 2024 is only around IDR 2.8 trillion ($\pm 1.24\%$ of the potential). This gap shows that there is a discrepancy between the potential and the actual decision of the community to give waqf. Previous studies have highlighted aspects of governance and literacy (Pitchay et al., 2018; Haneef et al., 2013), but individual psychological factors still require empirical reinforcement.

Ajzen's Theory of Planned Behavior (TPB) (1991) explains that behavior is influenced by intention, which is shaped by attitude, subjective norms, and perceived behavioral control. This model has been applied in studies of Islamic philanthropy (Alam & Sayuti, 2011; Osman et al., 2016). However, empirical findings regarding the influence of attitudes and subjective norms on waqf decisions show inconsistencies (Julendra et al., 2021; Masrizal et al., 2023; Mohamad et al., 2023; Rifdah & Kariyawan, 2020), indicating a research gap. In addition, several studies emphasize the importance of religiosity as a more substantive determinant than perceived behavioral control in the context of Muslim societies (Najib & Sujatna – Scopus). Religiosity is seen as capable of strengthening intentions through the internalization of moral values and religious beliefs, although previous research results have not been entirely consistent.

The research gap is becoming increasingly apparent because most studies examine the direct influence of attitudes, subjective norms, and religiosity on waqf decisions, while the role of intention as an intervening variable remains limited, especially in the context of pesantren-based waqf institutions. In fact, within the TPB framework, intention is the main mediator between psychological factors and actual behavior. Empirically, the phenomenon at LAZISWA Pondok Pesantren Mawaridussalam shows an increase in the nominal value of waqf receipts in 2022–2024, but the number of waqf donors has actually decreased, reinforcing the urgency of a more comprehensive analysis of waqf behavior.

Based on these social values and scientific gaps, this study aims to analyze the influence of attitudes, subjective norms, and religiosity on the decision to give waqf with intention as an intervening variable. Specifically, this study examines: (1) the influence of attitudes, subjective norms, and religiosity on the intention to give waqf; (2) the influence of intention on the decision to give waqf; and (3) the mediating role of intention in the relationship between these variables. This study is expected to contribute to the development of a TPB model based on religiosity in waqf studies and provide strategic recommendations for waqf institutions in increasing waqf participation in a sustainable manner.

LITERATURE REVIEW

Poverty and socioeconomic inequality that still persist in countries with Muslim-majority populations have prompted increased academic attention to Islamic philanthropic instruments, particularly waqf, as a sustainable mechanism for improving social welfare and economic development. Waqf is not only understood as a form of religious charity, but also as a socio-

economic institution that has great potential in financing the education, health, and poverty alleviation sectors when managed productively. However, empirical evidence shows that the level of community participation in waqf, especially cash waqf, is still relatively low compared to its potential. This condition indicates a behavioral gap between the potential and realization of waqf, thus requiring a deeper understanding of the psychological and social factors that influence individuals' decisions to participate in waqf.

To explain individual philanthropic behavior, this study uses Ajzen's Theory of Planned Behavior (TPB). This theory states that a person's behavior is directly influenced by intention, while intention is shaped by attitudes toward behavior, subjective norms, and perceived behavioral control. TPB has been widely used in research on prosocial and religious behavior, including zakat and waqf. In the context of waqf, attitudes reflect individuals' assessments of waqf as a beneficial and worshipful act, while subjective norms describe the social pressure felt from family, friends, and religious communities to perform waqf. Previous studies have shown that attitudes play an important role in shaping the intention to give waqf. Rifdah and Kariyaman found that individuals with positive attitudes toward waqf tend to have a stronger intention to give waqf. The perception of waqf as a productive and socially impactful instrument encourages individuals to participate. However, different results were shown by Alif et al., who stated that attitude alone is not enough to encourage the intention to give waqf without the support of other social factors. These differing findings show that attitude is an important factor, but not the only determinant of the intention to give waqf. Therefore, this study proposes the following hypothesis:

H1: Attitude has a positive effect on the intention to give waqf

Subjective norms are also identified as an important factor in shaping philanthropic intentions, especially in collectivist societies. Ahmad et al. show that social influence plays a significant role in waqf intentions, particularly among the younger generation, where individuals tend to adjust their behavior to the expectations of their social and religious environment. Support from religious leaders, family, and social groups can strengthen the urge to give waqf. However, Noval et al. found that subjective norms did not have a significant effect on the intention to give waqf, indicating differences in context and respondent characteristics.

This inconsistency highlights the need for further study. Thus, the hypothesis proposed is:

H2: Subjective norms have a positive effect on the intention to give waqf.

In addition to the variables in TPB, religiosity is seen as a highly relevant factor in explaining religion-based philanthropic behavior. Religiosity reflects the level of internalization of religious values, beliefs, and practices in an individual's life. Najib and Sujatna state that religiosity can replace the role of perceived behavioral control in the context of waqf, because the decision to give waqf is driven more by spiritual motivation than considerations of ease or difficulty. Empirical findings by Rifdah and Kariyaman show that religiosity has a significant effect on the intention to give waqf. However, Alif et al. report that religiosity does not significantly influence the intention to give waqf, thus indicating a theoretical and empirical gap. Based on the normative role of religion in shaping moral and philanthropic behavior, this study proposes the following hypothesis:

H3: Religiosity has a positive effect on the intention to give waqf.

In addition to influencing intention, attitude, subjective norms, and religiosity are also thought to have a direct influence on the decision to give waqf. A positive attitude towards waqf can encourage individuals to immediately realize their intentions in the form of concrete actions. Strong subjective norms can also motivate individuals to give waqf without going through lengthy consideration of their intentions. Meanwhile, religiosity not only shapes intentions but also encourages behavior through internalized moral commitments and religious obligations. Therefore, this study formulates the following hypotheses:

H4: Attitude has a positive effect on the decision to give waqf.

H5: Subjective norms have a positive effect on the decision to give waqf.

H6: Religiosity has a positive effect on the decision to give waqf.

Within the TPB framework, intention is seen as the closest predictor of actual behavior. Various studies on Islamic philanthropy show that the stronger a person's intention, the more

likely that individual is to give waqf. Meutia et al. and Eva et al. prove that intention has a significant effect on waqf decisions in various community groups. Thus, the hypothesis proposed is:

H7: The intention to give waqf has a positive effect on waqf decisions.

Furthermore, intention is expected to act as an intervening variable that mediates the relationship between psychological factors and actual behavior. Although a number of studies have examined the direct influence of attitudes, subjective norms, and religiosity on waqf decisions, studies that explicitly examine the mediating role of intention are still limited, especially in the context of pesantren-based waqf institutions. Understanding this mediation mechanism is important to explain why positive attitudes, strong social norms, or high levels of religiosity do not always lead to waqf actions. Therefore, this study proposes the following mediation hypotheses:

H8: Waqf intention mediates the influence of attitude on waqf decisions.

H9: Waqf intention mediates the influence of subjective norms on waqf decisions.

H10: Intention to give waqf mediates the influence of religiosity on the decision to give waqf

METHOD

This study employs a quantitative research design with a causal-explanatory approach to examine the relationships between attitude, subjective norms, religiosity, intention, and waqf decision. Quantitative research emphasizes the use of statistical analysis to test hypotheses and explain causal relationships between variable (Creswell, 2014; Hair et al., 2021). The causal design is appropriate because this study aims to investigate both direct and mediating effects among latent constructs within the framework of the Theory of Planned Behavior (Ajzen, 1991). The use of a quantitative approach minimizes subjective bias and allows for generalization of findings within the observed population. The research was conducted at LAZISWA Pondok Pesantren Mawaridussalam, located in Batang Kuis, Deli Serdang Regency, North Sumatra, Indonesia. This institution was selected because it represents a waqf-based Islamic philanthropic organization with increasing waqf receipts but fluctuating numbers of waqif. Data collection was carried out from October 2024 to July 2025.

The population of this study consists of all registered waqif who have contributed to LAZISWA Mawaridussalam between 2022 and 2024, totaling 7,332 individuals. Since it is not possible to ensure repeated participation across years and to maintain representativeness, sampling was conducted using purposive sampling under non-probability sampling techniques. The inclusion criteria were individuals who had performed waqf at least once during the observation period. The sample size was determined using the Lemeshow formula, which is widely applied when the population proportion is unknown (Lemeshow et al., 1990). The formula is expressed as:

$$n = \frac{Z^2 p(1-p)}{d^2}$$

Where:

n = minimum sample size

Z = Z-score at 95% confidence level (1.96)

p = estimated population proportion (0.5)

d = margin of error (0.10)

$$n = \frac{(1,96)^2(0,5)(1 - 0,5)}{(0,1)^2}$$

$$n = \frac{3.8416 \times 0,25}{0,01}$$

$$n = 96,04$$

Thus, the minimum required sample was 96 respondents and was rounded to 100 respondents to increase statistical robustness.

Data were collected using structured questionnaires measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale is widely used in behavioral research to measure attitudes and perceptions (Likert, 1932). The questionnaire items were developed based on established constructs from previous TPB and religiosity studies to ensure content validity. The constructs include: Attitude (cognitive, affective, and conative components), Subjective Norms (normative beliefs and motivation to comply), Religiosity (ideological, ritualistic, experiential, intellectual, and consequential dimensions), Intention, and Waqf Decision. To ensure ethical compliance, respondents participated voluntarily and were informed about the purpose of the study. Confidentiality and anonymity were guaranteed. The research protocol follows general ethical research standards in social science research involving human participants.

Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software. SEM-PLS is particularly suitable for predictive and exploratory research with relatively small sample sizes and complex structural models (Hair et al., 2022; Henseler et al., 2015). Unlike covariance-based SEM, PLS-SEM does not require strict normality assumptions and is effective for mediation analysis, making it appropriate for this study. The evaluation of the measurement model (outer model) includes convergent validity, discriminant validity, and reliability testing. Convergent validity is assessed through outer loading (>0.70) and Average Variance Extracted (AVE >0.50). Discriminant validity is evaluated using cross-loading and Fornell-Larcker criteria. Reliability is measured using Cronbach’s Alpha (>0.60) and Composite Reliability (>0.70) (Hair et al., 2022).

The structural model (inner model) is assessed using the Coefficient of Determination (R^2), Effect Size (f^2), and Predictive Relevance (Q^2). R^2 values of 0.67, 0.33, and 0.19 indicate strong, moderate, and weak explanatory power respectively. Effect size (f^2) values of 0.02, 0.15, and 0.35 represent small, medium, and large effects. Predictive relevance (Q^2) values greater than zero indicate adequate predictive capability.

Hypothesis testing was conducted using a two-tailed test with a significance level of 5% ($\alpha = 0.05$). A hypothesis is accepted when the t-statistic exceeds 1.96.

The structural equations tested in this study are formulated as follows:

$$KEB = \alpha + \beta_1 SIK + \beta_2 NS + \beta_3 REL + \beta_4 INT + \varepsilon$$

$$INT = \alpha + \beta_1 SIK + \beta_2 NS + \beta_3 REL + \varepsilon$$

Where:

- KEB = Waqf Decision
- SIK = Attitude
- NS = Subjective Norms
- REL = Religiosity
- INT = Intention
- α = Constant
- β = Path Coefficient
- ε = Error term

The mediation effect of intention is tested using bootstrapping procedures within the PLS-SEM framework to examine indirect effects

RESULT AND ANALYSIS

Before conducting the outer model and inner model testing, the researcher first constructed a path diagram to illustrate the relationships among variables based on the proposed hypotheses. This diagram clarifies the direction of influence between exogenous

and endogenous variables, as shown in the following figure prior to the validity and reliability tests.

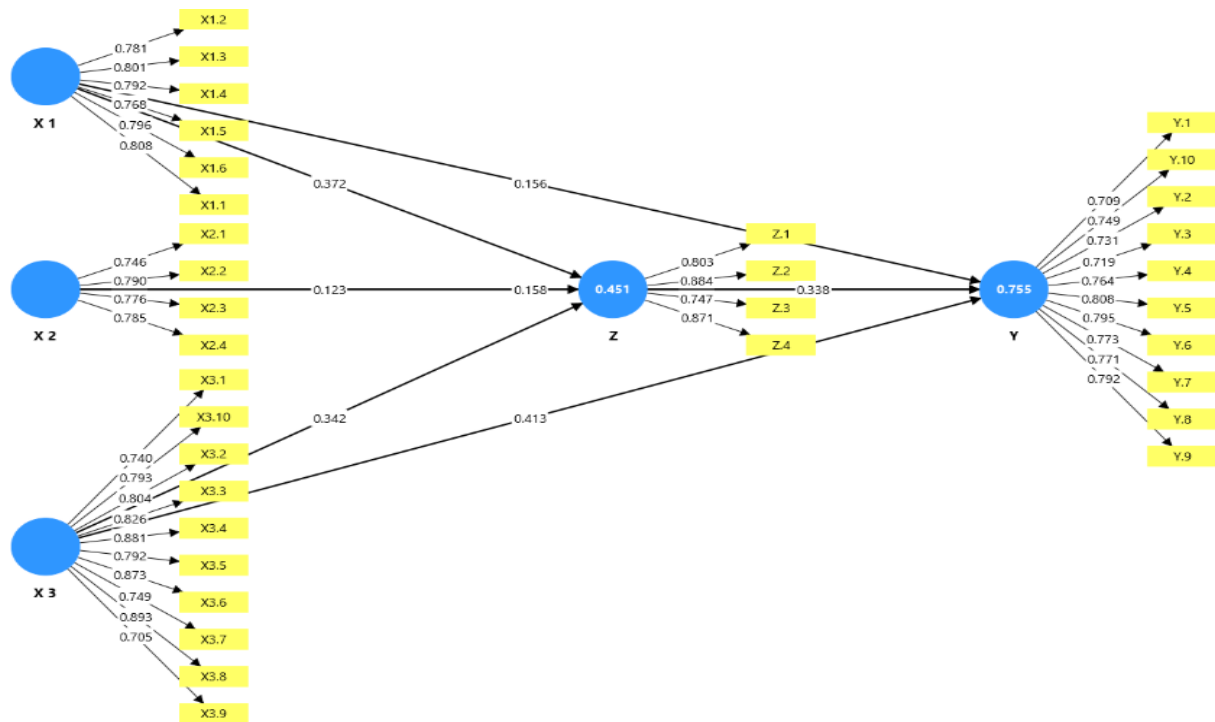


Figure 1. Path Diagram Model

Source: Author's Analysis Using SmartPLS 4

Based on the figure above, the R^2 value for the waqf decision variable is 0.755. This indicates that 75% of the variation in waqf decisions can be explained by the attitude, subjective norm, and religiosity variables, while the remaining 24.5% is influenced by other variables outside the scope of this study. The effects of these three variables on waqf decisions are mediated by the waqf intention variable. The results of the convergent validity test, as measured by the loading factor in this study, are presented in the following table:

Table 1. Loading Factor Test

| Variable | Indicator | Loading Factor | Critical Value | Conclusion |
|-----------------|-----------|----------------|----------------|------------|
| Attitude | X1.1 | 0,808 | 0,7 | Valid |
| | X1.2 | 0,781 | 0,7 | Valid |
| | X1.3 | 0,801 | 0,7 | Valid |
| | X1.4 | 0,792 | 0,7 | Valid |
| | X1.5 | 0,768 | 0,7 | Valid |
| | X1.6 | 0,796 | 0,7 | Valid |
| Subjective Norm | X2.1 | 0,746 | 0,7 | Valid |
| | X2.2 | 0,790 | 0,7 | Valid |
| | X2.3 | 0,776 | 0,7 | Valid |
| | X2.4 | 0,785 | 0,7 | Valid |
| Religiosity | X3.1 | 0,740 | 0,7 | Valid |
| | X3.2 | 0,804 | 0,7 | Valid |
| | X3.3 | 0,826 | 0,7 | Valid |
| | X3.4 | 0,881 | 0,7 | Valid |

| Variable | Indicator | Loading Factor | Critical Value | Conclusion | |
|--------------------------|-------------------------|----------------|----------------|------------|-------|
| | X3.5 | 0,792 | 0,7 | Valid | |
| | X3.6 | 0,873 | 0,7 | Valid | |
| | X3.7 | 0,749 | 0,7 | Valid | |
| | X3.8 | 0,893 | 0,7 | Valid | |
| | X3.9 | 0,705 | 0,7 | Valid | |
| | X3.10 | 0,793 | 0,7 | Valid | |
| | Decision to make a waqf | Y.1 | 0,709 | 0,7 | Valid |
| | | Y.2 | 0,731 | 0,7 | Valid |
| | | Y.3 | 0,719 | 0,7 | Valid |
| | | Y.4 | 0,764 | 0,7 | Valid |
| Y.5 | | 0,808 | 0,7 | Valid | |
| Y.6 | | 0,795 | 0,7 | Valid | |
| Y.7 | | 0,773 | 0,7 | Valid | |
| Y.8 | | 0,771 | 0,7 | Valid | |
| Y.9 | | 0,792 | 0,7 | Valid | |
| Y.10 | | 0,749 | 0,7 | Valid | |
| Intention to make a waqf | Z.1 | 0,803 | 0,7 | Valid | |
| | Z.2 | 0,884 | 0,7 | Valid | |
| | Z.3 | 0,747 | 0,7 | Valid | |
| | Z.4 | 0,871 | 0,7 | Valid | |

Source: Author's Analysis Using SmartPLS 4

The results of the convergent validity test indicate that the research instruments are valid. This is evident from the loading factor values of all indicators across the five constructs—attitude, subjective norm, religiosity, waqf decision, and waqf intention—which are all above the threshold of 0.7. Therefore, all indicators meet the validity criteria and are deemed suitable for measuring the constructs under study. The next step is to assess convergent validity by examining the Average Variance Extracted (AVE) values for each latent variable, after the indicators have been confirmed as valid. The criterion used is that the AVE value must be greater than 0.5. The results of the AVE test are presented in the following table.

Table 2. Convergent Validity Test Using AVE

| No | Variable | Value (AVE) | Description |
|----|------------------------------|-------------|-------------|
| 1 | Attitude (X1) | 0,626 | Valid |
| 2 | Subjective Norm (X2) | 0,600 | Valid |
| 3 | Religiosity (X3) | 0,653 | Valid |
| 4 | Decision to make a waqf (Y) | 0,580 | Valid |
| 5 | Intention to make a waqf (Z) | 0,686 | Valid |

Source: Author's analysis using SmartPLS 4

Based on the convergent validity test using AVE, all latent variables have values above 0.5, indicating that they are valid, as the indicators adequately explain their respective latent variables. Discriminant validity is used to assess whether a construct can be distinguished from other constructs by comparing the cross-loading values of the indicators. An indicator is considered to meet the criteria if its loading on its own construct is higher than on other constructs and exceeds the threshold of 0.60. The results of the cross-loading test are presented in the following table.

Table 3. Discriminant Validity Test: Cross-Loading

| | Attitude | Subjective Norm | Religiosity | Decision to make a waqf | Intention to make a waqf |
|-------|----------|-----------------|-------------|-------------------------|--------------------------|
| X1.1 | 0,808 | 0,385 | 0,161 | 0,414 | 0,401 |
| X1.2 | 0,781 | 0,283 | 0,145 | 0,320 | 0,333 |
| X1.3 | 0,801 | 0,325 | 0,244 | 0,337 | 0,384 |
| X1.4 | 0,792 | 0,347 | 0,269 | 0,349 | 0,320 |
| X1.5 | 0,768 | 0,454 | 0,388 | 0,595 | 0,545 |
| X1.6 | 0,796 | 0,409 | 0,182 | 0,430 | 0,464 |
| X2.1 | 0,320 | 0,746 | 0,495 | 0,442 | 0,328 |
| X2.2 | 0,535 | 0,790 | 0,440 | 0,558 | 0,465 |
| X2.3 | 0,314 | 0,776 | 0,556 | 0,572 | 0,475 |
| X2.4 | 0,304 | 0,785 | 0,679 | 0,594 | 0,388 |
| X3.1 | 0,297 | 0,676 | 0,740 | 0,605 | 0,416 |
| X3.2 | 0,287 | 0,705 | 0,804 | 0,600 | 0,359 |
| X3.3 | 0,218 | 0,580 | 0,826 | 0,641 | 0,421 |
| X3.4 | 0,243 | 0,620 | 0,881 | 0,646 | 0,465 |
| X3.5 | 0,212 | 0,455 | 0,792 | 0,563 | 0,461 |
| X3.6 | 0,294 | 0,597 | 0,873 | 0,653 | 0,469 |
| X3.7 | 0,202 | 0,402 | 0,749 | 0,557 | 0,467 |
| X3.8 | 0,245 | 0,596 | 0,893 | 0,611 | 0,450 |
| X3.9 | 0,234 | 0,474 | 0,705 | 0,560 | 0,355 |
| X3.10 | 0,249 | 0,557 | 0,793 | 0,651 | 0,498 |
| Y.1 | 0,293 | 0,549 | 0,667 | 0,709 | 0,594 |
| Y.2 | 0,334 | 0,497 | 0,659 | 0,731 | 0,608 |
| Y.3 | 0,442 | 0,527 | 0,515 | 0,719 | 0,455 |
| Y.4 | 0,224 | 0,477 | 0,551 | 0,764 | 0,535 |
| Y.5 | 0,446 | 0,538 | 0,579 | 0,808 | 0,553 |
| Y.6 | 0,426 | 0,572 | 0,567 | 0,795 | 0,484 |
| Y.7 | 0,407 | 0,570 | 0,560 | 0,773 | 0,599 |
| Y.8 | 0,432 | 0,558 | 0,628 | 0,771 | 0,654 |
| Y.9 | 0,620 | 0,553 | 0,514 | 0,792 | 0,614 |
| Y.10 | 0,477 | 0,524 | 0,478 | 0,749 | 0,422 |
| Z.1 | 0,588 | 0,441 | 0,392 | 0,585 | 0,803 |
| Z.2 | 0,429 | 0,534 | 0,568 | 0,683 | 0,884 |
| Z.3 | 0,398 | 0,421 | 0,362 | 0,523 | 0,747 |
| Z.4 | 0,354 | 0,385 | 0,455 | 0,620 | 0,871 |

Source: Author's Analysis Using SmartPLS 4

Based on the data obtained, the cross-loading values of each indicator on its respective latent variable are higher than those on other latent variables, and all exceed the threshold of 0.6, indicating adequate discriminant validity. Furthermore, the Fornell-Larcker criterion also demonstrates good discriminant validity, as the square root of the AVE for each construct is greater than its correlations with other constructs in the model. The cross-loading values among latent variables are presented in the following table.

Table 4. Fornell-Larcker Criterion

| | Attitude | Subjective Norm | Religiosity | Decision to make a waqf | Intention to make a waqf | Description |
|------------------------------|----------|-----------------|-------------|-------------------------|--------------------------|-------------|
| Attitude (X1) | 0,791 | | | | | Valid |
| Subjective Norm (X2) | 0,478 | 0,774 | | | | Valid |
| Religiosity (X3) | 0,307 | 0,702 | 0,808 | | | Valid |
| Decision to make a waqf (Y) | 0,540 | 0,706 | 0,756 | 0,762 | | Valid |
| Intention to make a waqf (Z) | 0,536 | 0,541 | 0,542 | 0,732 | 0,828 | Valid |

Source: Author's Analysis Using SmartPLS 4

Based on the previous table, the Fornell-Larcker criterion values and the square root of the Average Variance Extracted (AVE) for each construct are greater than their correlations with other constructs. Thus, the research model meets the criteria for good discriminant validity. Construct reliability testing was conducted to assess the consistency and accuracy of the instruments in measuring the research concepts. In this study, reliability was evaluated using SmartPLS 4 through Composite Reliability and Cronbach's Alpha. A variable is considered reliable if both values exceed the threshold of 0.7. The results of the reliability tests are presented in the following table.

Table 5. Composite Reliability and Cronbach's Alpha Test

| Variable | Cronbach's alpha | Composite reliability | Description |
|------------------------------|------------------|-----------------------|-------------|
| Attitude (X1) | 0,883 | 0,909 | Reliable |
| Subjective Norm (X2) | 0,779 | 0,857 | Reliable |
| Religiosity (X3) | 0,940 | 0,949 | Reliable |
| Decision to make a waqf (Y) | 0,919 | 0,932 | Reliable |
| Intention to make a waqf (Z) | 0,846 | 0,897 | Reliable |

Source: Author's analysis using SmartPLS 4

Based on the test results, all variables in this study have Composite Reliability and Cronbach's Alpha values above 0.7. This indicates that the constructs used possess good internal consistency and reliability. Structural model evaluation (inner model) was conducted to examine and predict the relationships among latent variables based on the proposed model. In the PLS-SEM approach, this assessment is performed by analyzing the coefficient of determination (R^2). The results of the structural model analysis are explained as follows. The R^2 value is used to assess the structural model by indicating the percentage of variance in the endogenous latent constructs that can be explained by the model. Values of 0.67, 0.33, and 0.19 indicate a substantial, moderate, and weak model, respectively. The R^2 values in this study are presented in the following table.

Table 6. Coefficient of Determination

| Variable | R-square | R-square adjusted |
|--------------------------|----------|-------------------|
| Decision to make a waqf | 0,755 | 0,745 |
| Intention to make a waqf | 0,451 | 0,434 |

Source: Author's Analysis Using SmartPLS 4

The analysis results show the R-square and adjusted R-square values for two variables: Waqf Decision and Waqf Intention. The R-square value for Waqf Decision is 0.755, indicating that 75.5% of the variance in waqf decisions can be explained by the independent variables in the model, while the adjusted R-square of 0.745 indicates that the model remains strong after adjustment.

Meanwhile, Waqf Intention has an R-square value of 0.451, meaning that 45.1% of the variance can be explained by the independent variables, with an adjusted R-square of 0.434. Overall, the model demonstrates higher predictive power for Waqf Decision compared to Waqf Intention. In this study, the influence between variables in the model was assessed using effect size (f^2), with the criteria of 0.02 for a small effect, 0.15 for a medium effect, and 0.35 for a large effect. The f^2 values in this study are presented in the following table.

Table 7. Effect Size (f^2) Values

| Variable | Decision to make a waqf | Intention to make a waqf |
|------------------------------|-------------------------|--------------------------|
| Attitude (X1) | 0,064 | 0,194 |
| Subjective Norm (X2) | 0,044 | 0,012 |
| Religiosity (X3) | 0,319 | 0,108 |
| Decision to make a waqf (Y) | | |
| Intention to make a waqf (Z) | 0,257 | |

Source: Author's Analysis Using SmartPLS 4

The effect size (f^2) test results show the values for the variables Attitude, Subjective Norm, Religiosity, Waqf Decision, and Waqf Intention. Attitude has a small effect on Waqf Decision (0.064) and a medium effect on Waqf Intention (0.194). Subjective Norm shows a small effect on Waqf Decision (0.044) and a very small effect on Waqf Intention (0.012). Religiosity has a large effect on Waqf Decision (0.319) and a small effect on Waqf Intention (0.108). Meanwhile, Waqf Decision has a medium effect on Waqf Intention (0.257). Overall, religiosity is the most influential variable on waqf decision, whereas subjective norm has the weakest influence. Predictive relevance (Q^2) testing was conducted to assess the model's ability to predict observed values. The model is considered to have predictive relevance if $Q^2 > 0$, while $Q^2 < 0$ indicates low predictive relevance. The results of the Q^2 test are presented in the following table.

Table 8. Test Result Predictive Relevance Q^2

| Variable | Q^2 predict |
|--------------------------|---------------|
| Decision to make a waqf | 0,644 |
| Intention to make a waqf | 0,402 |

Source: Processed Using Smart PLS 4

The Q^2 values indicate predictive relevance for the Waqf Decision and Waqf Intention variables. Waqf Decision has a Q^2 value of 0.644, indicating high predictive capability with 64.4% of the variance explained. Meanwhile, Waqf Intention has a Q^2 value of 0.402, also demonstrating good predictive relevance with 40.2% of the variance explained. Overall, the model exhibits strong predictive capability, with Waqf Decision showing higher predictive power compared to Waqf Intention. Hypothesis testing is a statistical technique used to assess the validity of a statement or claim based on the obtained data. Its purpose is to determine whether the data provide sufficient evidence to accept or reject the hypothesis. The results of the hypothesis tests in this study are presented in the following table.

Table 9. Hypothesis Testing

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| Attitude -> Decision to make a waqf | 0,156 | 0,160 | 0,059 | 2,635 | 0,004 |
| Attitude -> Intention to make a waqf | 0,372 | 0,376 | 0,097 | 3,856 | 0,000 |
| Subjective Norm -> Decision to make a waqf | 0,158 | 0,153 | 0,088 | 1,801 | 0,036 |
| Subjective Norm -> Intention to make a waqf | 0,123 | 0,113 | 0,125 | 0,988 | 0,162 |

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|--|---------------------|-----------------|----------------------------|--------------------------|----------|
| Religiosity -> Decision to make a waqf | 0,413 | 0,405 | 0,094 | 4,415 | 0,000 |
| Religiosity -> Intention to make a waqf | 0,342 | 0,350 | 0,112 | 3,050 | 0,001 |
| Intention to make a waqf -> Decision to make a waqf | 0,338 | 0,341 | 0,078 | 4,314 | 0,000 |
| Attitude -> Intention to make a waqf -> Decision to make a waqf | 0,126 | 0,131 | 0,052 | 2,416 | 0,008 |
| Subjective Norm -> Intention to make a waqf -> Decision to make a waqf | 0,042 | 0,039 | 0,045 | 0,922 | 0,178 |
| Religiosity -> Intention to make a waqf -> Decision to make a waqf | 0,116 | 0,118 | 0,045 | 2,565 | 0,005 |

Source: Author's Analysis Using SmartPLS 4

The hypothesis testing results indicate that attitude has a significant effect on Waqf Decision, with a T-statistic of 2.635 and a p-value of 0.004. Attitude also has a significant effect on Waqf Intention, with a T-statistic of 3.856 and a p-value of 0.000. Subjective Norm has a significant effect on Waqf Decision (T-statistic = 1.801; p-value = 0.036) but does not have a significant effect on Waqf Intention (T-statistic = 0.988; p-value = 0.162). Meanwhile, Religiosity significantly affects Waqf Decision (T-statistic = 4.415; p-value = 0.000) and Waqf Intention (T-statistic = 3.050; p-value = 0.001). Waqf Intention also significantly influences Waqf Decision (T-statistic = 4.314; p-value = 0.000). Furthermore, attitude influences Waqf Decision indirectly through Waqf Intention (T-statistic = 2.416; p-value = 0.008), whereas subjective norm does not mediate the effect on Waqf Decision via Waqf Intention (T-statistic = 0.922; p-value = 0.178). In contrast, religiosity affects Waqf Decision through Waqf Intention (T-statistic = 2.565; p-value = 0.005). Overall, attitude and religiosity have significant effects on both Waqf Decision and Waqf Intention, while subjective norm only significantly affects Waqf Decision but not Waqf Intention.

DISCUSSION

The Effect of Attitude on Waqf Decision

The analysis results indicate that attitude has a significant effect on Waqf Decision, as evidenced by a T-statistic of 2.635 and a p-value of 0.004. This finding suggests that the more positive an individual's attitude toward waqf, the greater their tendency to make a waqf decision. In other words, attitude serves as a key factor driving the formation of Islamic philanthropic behavior in the form of waqf. In this study, attitude was constructed using several indicators, including belief in the benefits of waqf, perception of its positive impact on others, feelings of happiness when hearing about waqf practices, personal views on the importance of waqf, intention to donate waqf in the near future, and individual readiness to take action. Collectively, these indicators form a strong attitude construct. This is reflected in the mean attitude score of 4.54, indicating that respondents hold very positive views toward waqf practices.

The respondents were predominantly aged 18–25 years, with educational backgrounds at the senior high school or vocational level and statuses as students or private-sector employees. This demographic characteristic helps explain the high positive attitude observed. It may reflect an increasing awareness among young people regarding the importance of waqf as an Islamic socio-economic instrument. Furthermore, easy access to information through digital media particularly social media, which serves as the respondents' primary source of information is likely contributing to the formation of positive attitudes toward

waqf. These findings align with Ajzen's Theory of Planned Behavior (TPB), which states that attitude toward a behavior is one of the primary determinants in shaping individual intention and behavior (Ajzen, 1991). A positive attitude arises from the belief that a particular action will provide benefits or positive outcomes for both the individual and society. In the context of waqf, the belief that waqf can provide social benefits and spiritual blessings fosters attitudes that support the behavior. The results are also consistent with previous studies showing that attitude significantly influences waqf decision-making. Individual perceptions regarding the usefulness, benefits, and moral value of waqf are important factors encouraging public participation in waqf practices (Mahri et al., 2024; Rifdah & Kariyawan, 2020b).

From a practical perspective, these findings imply that waqf management institutions should continue to strengthen public education regarding the tangible benefits of waqf, including social, economic, and spiritual aspects. Delivering information through inspirational content that showcases successful waqf management can be an effective strategy for reinforcing positive public attitudes. The use of social media as a communication tool is highly relevant, considering that the majority of respondents obtain waqf-related information via digital platforms. Moreover, the formation of positive attitudes toward waqf is also influenced by the transparency of waqf management institutions. Transparent management of waqf funds and clarity regarding the use of funds for community welfare can enhance public trust. Therefore, waqf institutions must ensure that fund management is conducted professionally and accountably, with no orientation toward personal gain, but entirely directed toward predetermined social objectives.

The Effect of Subjective Norms on Waqf Decision

The study results also indicate that subjective norms have a significant effect on Waqf Decision, as evidenced by a T-statistic of 1.801 and a p-value of 0.036. This finding suggests that social pressure and expectations from the surrounding environment play a role in encouraging individuals to participate in waqf. In this study, subjective norms were measured using several indicators, including family support, friends' beliefs regarding waqf practices, encouragement from the social environment, and the individual's desire to comply with prevailing social norms. The mean score for subjective norms reached 4.49, indicating that respondents perceived strong social support for waqf practices, primarily from family and peer groups. The respondents were predominantly young and in the stages of education or early career, making social environmental influence even more significant. At this stage of life, individuals tend to consider the opinions and expectations of those close to them when making decisions, including philanthropic decisions such as waqf.

These findings align with the framework of the Theory of Planned Behavior (TPB), which posits that subjective norms represent an individual's perception of social pressure to perform or refrain from a particular behavior (Ajzen, 1991). When individuals perceive that their social environment supports waqf practices, their likelihood of participating in waqf increases. This result is also supported by previous studies showing that waqf intention, particularly among millennials, is strongly influenced by community perceptions and social support (Afandi et al., 2022). However, other studies have found contrasting results, where subjective norms had a negative effect on waqf decision-making (Noval et al., 2020). Such differences may be due to variations in social contexts and respondent characteristics across studies.

In the context of this study, respondents came from the LAZISWA Pondok Pesantren Mawaridussalam environment, which has a relatively cohesive community character and upholds strong religious values. This context facilitates the formation of strong social norms that encourage waqf practices among community members. The practical implication of this finding is that waqf fundraising strategies can be implemented through a community-based approach. Waqf programs that involve family members, peer groups, and workplace communities can be effective in reinforcing positive social norms toward waqf. Additionally, organizing social or religious activities involving multiple community elements can further strengthen social support for waqf practices within society.

The Effect of Religiosity on Waqf Decision

The results of this study indicate that religiosity has a highly significant effect on waqf decision, as evidenced by a T-statistic of 4.415 and a p-value of 0.000. This finding shows that religiosity is the most influential variable compared to the other independent variables. It suggests that an individual's religious beliefs and practices are the primary factors driving the decision to participate in waqf. In this study, religiosity was measured through several indicators, including the importance of religious values in life, the understanding that waqf is part of religious teachings, the performance of religious practices related to waqf, individual spiritual experiences, feelings of inner peace, efforts to seek religious knowledge, and belief in the blessings of waqf. Overall, these indicators exhibited very high scores, with a mean value of 4.53. This result underscores that waqf is perceived as an integral part of the respondents' religious identity.

The high level of religiosity among respondents can be understood considering that most participants come from Muslim communities in Indonesia with close ties to the pesantren (Islamic boarding school) tradition. In this context, religious values function not only as moral guidance but also as a strong intrinsic motivation that encourages individuals to engage in Islamic philanthropic activities, including waqf. These findings are consistent with previous research indicating that religiosity is a variable with a profound influence on the formation of individual intentions and behaviors related to waqf. In some contexts, religiosity can even act as a factor that substitutes for perceived behavioral control within the framework of the Theory of Planned Behavior (Najib & Sujatna, 2019). Furthermore, other studies have shown that individuals with higher levels of religiosity tend to have stronger intentions to participate in waqf activities (Rifdah & Kariyawan, 2020b).

However, some studies have reported different results. For instance, Alif et al. (2021) found that religiosity did not have a positive influence on attitudes toward waqf. In contrast, the present study demonstrates that religiosity has a strong direct effect on waqf decision. Differences in findings may arise from variations in respondent characteristics and the social context of each study (Alif et al., 2021). The practical implication of this finding is that waqf management institutions need to continuously integrate religious values into their communication strategies and programs. Activities such as religious studies, lectures, and spiritual development programs that emphasize the virtues of waqf in Islam can serve as effective means to strengthen the religious motivation of the community to participate in waqf.

The Effect of Attitude on Waqf Intention

The results of this study also indicate that attitude has a highly significant effect on waqf intention, with a T-statistic of 3.856 and a p-value of 0.000. This finding demonstrates that a positive attitude toward waqf directly contributes to increasing an individual's intention to participate in waqf activities. Positive attitude indicators, such as belief in the benefits of waqf and perceptions of its social impact, were proven to encourage the formation of waqf intention among respondents. This is also reflected in the relatively high mean score of waqf intention, which reached 4.31. This value indicates that the majority of respondents have a strong tendency to engage in waqf in the near future. These findings align with the core concept of the Theory of Planned Behavior (TPB), which states that an individual's attitude toward a behavior is one of the primary determinants in forming the intention to perform that behavior (Ajzen, 1991). When individuals hold a positive evaluation of an action, their likelihood of realizing that action increases accordingly.

Several previous studies provide empirical support for this finding. Research conducted by (Yuniar et al., 2024), (Mahri et al., 2024), (Mujahidah et al., 2023) and (Najmuddin et al., 2023) shows that a positive attitude toward waqf is an important factor in shaping an individual's intention to participate in waqf activities. Therefore, fostering a positive attitude through persuasive education, clear communication about the benefits of waqf, and positive experiences related to waqf management can be an effective strategy to enhance the public's intention to participate in waqf.

The Effect of Subjective Norms on Waqf Intention

The results of this study indicate that subjective norms do not have a significant effect on waqf intention, as evidenced by a T-statistic of 0.988 and a p-value of 0.162. This finding is particularly interesting because, theoretically, subjective norms are considered a key component of the Theory of Planned Behavior (TPB) in shaping behavioral intentions. Although respondents in this study perceived relatively high social support for waqf practices, reflected by an average subjective norm score of 4.49, such support did not directly strengthen their intention to engage in waqf. This condition suggests that even though individuals are aware of social expectations from their environment, the decision to form an intention to participate in waqf is largely influenced by internal factors, such as attitude and religiosity.

This finding contrasts with the study by (Afandi et al., 2022), which found that subjective norms positively influence waqf intention. However, it aligns with the findings of (Noval et al., 2020), which showed that subjective norms do not significantly affect individuals' intentions to participate in waqf. The differences in findings may be attributed to the social and cultural context of the respondents. In environments with high levels of religiosity, such as pesantren communities, intrinsic motivation derived from religious values tends to be more dominant than external social pressure in shaping waqf intention. Nevertheless, individuals' perceptions of social expectations still play a role in the decision-making process. Therefore, waqf management institutions are recommended to focus their development strategies on strengthening the internal conviction and spiritual depth of prospective waqf donors. Overall, the most effective approach to enhancing public intention to participate in waqf is by fostering a positive attitude toward waqf. This can be achieved through the provision of information about the benefits of waqf, its social impact, and transparency in fund management by waqf institutions. While social support remains a contributing factor, the primary driver of waqf participation ultimately originates from individual commitment and spiritual values.

The Effect of Religiosity on Waqf Intention

The results of this study indicate that religiosity has a significant effect on waqf intention, with a T-statistic of 3.050 and a p-value of 0.001. This finding demonstrates that an individual's religious beliefs and practices directly contribute to strengthening their intention to engage in waqf. In other words, the higher a person's level of religiosity, the greater their tendency to form the intention to participate in waqf. Strong religiosity indicators in this study show a direct contribution to the formation of higher waqf intention. This emphasizes that waqf is not merely regarded as a socio-economic activity but also as an act of worship with spiritual significance in a Muslim's life. Consequently, individuals with high levels of religiosity tend to view waqf as a form of obedience to religious teachings.

These findings align with the Theory of Planned Behavior (TPB) framework, which has been adapted in this study by incorporating religiosity as an additional variable to explain Islamic philanthropic behavior. Previous studies also suggest that religiosity is a key factor in motivating individuals to participate in waqf activities (Afandi et al., 2022; Sasmita et al., 2024). Therefore, strengthening religious understanding of waqf, along with emphasizing its spiritual and blessed aspects, can serve as an effective strategy to enhance public intention to engage in waqf.

The Effect of Waqf Intention on Waqf Decision

The analysis results indicate that waqf intention has a highly significant effect on waqf decision, with a T-statistic of 4.314 and a p-value of 0.000. This finding confirms that a strong intention is the primary predictor driving individuals to actualize their waqf actions. In this study, waqf intention was measured using several indicators, including the motivation to contribute waqf more frequently, determining the purpose and amount of waqf, selecting the waqf recipient institution, considering social situational influences, and planning specific time for waqf activities. Collectively, these indicators show that well-planned and specific intentions are more likely to be translated into concrete actions.

This finding aligns with the core concept of the Theory of Planned Behavior (TPB), which states that intention is a direct antecedent of individual behavior (Ajzen, 1991). In other words, before a behavior occurs, an individual first forms a strong intention toward that behavior. This result is also supported by the study of (Rahma et al., 2021), which found that intention is a critical variable that significantly influences an individual's decision to engage in waqf. The practical implication of this finding is that waqf management institutions need to assist prospective waqf donors in formulating more concrete and structured waqf intentions. This can be achieved by providing various waqf program options, waqf planning guides, and recurring waqf programs that facilitate the public in realizing their intentions to contribute waqf.

The Effect of Attitude on Waqf Decision Mediated by Waqf Intention

The study results indicate that attitude has a significant effect on waqf decision through waqf intention, with a T-statistic of 2.416 and a p-value of 0.008. This finding demonstrates a mediating effect, indicating that a positive attitude toward waqf not only directly influences waqf decision but also does so indirectly through the formation of intention. This finding aligns with the framework of the Theory of Planned Behavior (TPB), which explains that an individual's attitude toward a behavior influences their intention, and that intention subsequently drives the actual behavior (Ajzen, 1991). Therefore, a positive attitude toward waqf increases an individual's intention to participate in waqf, which in turn encourages them to make actual waqf decisions. This result is further supported by the study of (Yuniar et al., 2024), which shows that intention serves as a mediating variable in the relationship between attitude and waqf decision. Thus, to enhance waqf participation, it is not sufficient to only foster a positive attitude toward waqf; it is also necessary to ensure that this attitude develops into a strong and well-planned intention.

The Effect of Subjective Norm on Waqf Decision Mediated by Waqf Intention

The study results show that subjective norm does not mediate the effect on waqf decision through waqf intention, as indicated by a T-statistic of 0.922 and a p-value of 0.178. This finding reinforces the previous analysis, which showed that subjective norm does not have a significant effect on waqf intention. Although respondents perceive social support from their surrounding environment to engage in waqf, this support is not strong enough to form a deep and sustainable intention. In other words, social pressure or expectations from the environment do not necessarily drive individuals to form a strong intention to perform waqf. This finding aligns with (Noval et al., 2020), which found that subjective norm does not significantly influence waqf intention. This indicates that in certain contexts, particularly in environments with a high level of religiosity, intrinsic motivation tends to dominate over external social pressure in shaping behavioral intention.

For waqf management institutions, this finding provides an important implication: strategies to increase waqf participation should not rely solely on social pressure or environmental expectations. Instead, a more effective strategy is to strengthen individuals' internal factors, such as fostering a positive attitude toward waqf and enhancing religiosity, as both factors have been shown to have a stronger influence on forming waqf intention.

The Effect of Religiosity on Waqf Decision Mediated by Waqf Intention

The study results indicate that religiosity affects waqf decision through waqf intention, with a T-statistic of 2.565 and a p-value of 0.005. This finding demonstrates a mediating effect, suggesting that religiosity not only directly influences waqf decision but also indirectly through the formation of waqf intention. The results show that the higher an individual's level of religiosity, the stronger their intention to perform waqf. This intention subsequently becomes a factor that drives the individual to actualize waqf actions in real life. Thus, religiosity plays a crucial role in shaping an individual's spiritual motivation in practicing Islamic philanthropy. These findings align with the studies of (Sasmita et al., 2024) and (Afandi et al., 2022), which indicate that intention serves as a mediating variable in the relationship between religiosity and waqf decision. Therefore, enhancing religious understanding of waqf and strengthening

the spiritual awareness of the community can be effective strategies to increase both waqf intention and decision-making

CONCLUSION

This study confirms that religiosity is the most dominant determinant in waqf decisions. Its significant influence, both directly and through intention, shows that religious values serve as the main intrinsic motivation. In the context of pesantren-based institutions, these findings reinforce the argument that Islamic philanthropic behavior is more influenced by spiritual commitment than by external factors. Attitudes have also been shown to play an important role in shaping intentions and decisions. Consistent with the Theory of Planned Behavior framework, positive evaluations of waqf increase intentions, which then encourage actual actions. This means that perceptions of benefits, social impact, and trust in waqf management are strategic factors in increasing participation. Conversely, subjective norms do not influence intentions, even though they directly influence decisions. This shows that social pressure is not strong enough to shape intentions if it is not supported by internal beliefs. In communities with high levels of religiosity, decisions are determined more by personal awareness than by social expectations. These findings contribute theoretically by showing that the role of subjective norms can weaken in cohesive religious environments.

Conceptually, the novelty of this research lies in its assertion that religiosity does not only act as a direct variable but also works through the mechanism of intention as a mediator. This model enriches the development of TPB in the context of waqf by placing spiritual motivation at the center of decision-making. Implicitly, strategies to increase waqf participation need to focus on strengthening religious values, fostering positive attitudes, and enhancing spiritual experiences. A social pressure-based approach alone is not effective without the internalization of religious values. Further research could examine the role of other variables such as transparency, accountability, and trust in institutions as moderating factors in strengthening waqf decisions

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