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Digital Transformation of Islamic Endowments (*Waqf*): What Appeals to Generation Z in e-Cash *Waqf*?

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Abstract

Background: Cash *waqf* in Indonesia is optimized through the use of digital media to improve access, transparency, and public participation, particularly among the tech-savvy younger generation. This led to the formulation of effective strategies, which enabled the understanding of factors influencing digital *waqf* intention, including gender-based differences.
Objective: This present study aims to explore gender differences in respect to the determinants of intention towards participating in digital cash *waqf.* This was realized by comparing responses between male and female Generation Z individuals.
Methods: This quantitative study adopted purposive sampling method to collect data. Subsequently, a total of 645 respondent data were processed using Partial Least Square Structural Equation Model (PLS-SEM) method with the assistance of SmartPLS 4.0 software.
Results: The male and female respondents stated that cash *waqf* literacy did not influence trust and behavioral intention. However, perceived ease of e-cash *waqf* significantly impacted both trust and behavioral intention. Majority of the male respondents reported that religiosity, and trust in *nazhir* had a significant impact. Both genders stated that religiosity did not moderate the relationship between the variables.
Conclusion: In conclusion, the importance of technological ease of use and religiosity in influencing trust and intention to contribute to digital cash *waqf* was analyzed. Based on this perspective, both variables impacted trust and behavioral intention. The female respondents perceived trust as an insignificant factor, and recommended *nazhir* institutions partnered with financial technology (fintech) companies to develop user-friendly platforms. This included the engagement of female donors through religious education. The numerous campaigns should focus on technological literacy and the religious value of digital *waqf* contributions.

Keywords: *E-cash waqf*, Generation Z, Multi Group Analysis, Male, Female

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I. INTRODUCTION

Humans are social beings that support each other through various philanthropic activities, including financial donations. In many communities, the tradition of charitable giving is driven by helping the poor, in order to fulfill certain responsibilities towards the needy, and the desire to make a difference [1]. Moreover, across diverse cultures and religions, voluntary giving is a long-standing tradition that has contributed significantly to societal well-being [2]. Based on an economic perspective, social donations which serve as a mechanism for wealth redistribution in society, play an essential role in promoting justice [3]. These donations can also stimulate entrepreneurial essence through innovative and sustainable financing models [4].

Cash waqf (Islamic endowments), a form of social donation closely associated with religious obligations and recommendations, has received increased attention from the public. This philanthropic endowment is rooted in Islamic tradition [5] where a waqif (waqf donors) contributes a certain sum of money to a nazhir (waqf manager) [6]. In this context, nazhir is responsible for managing the donated funds in a productive manner, ensuring the returns (benefits)

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are distributed to the designated beneficiaries (mauquf ‘alaih) [7]. Cash waqf is considered an appropriate option for individuals who do not own fixed assets but have movable financial assets in the form of cash to endow [8].

Several studies have described diverse challenges encountered during the collection of cash waqf. In general, waqf is perceived as a form of direct and non-productive asset donation [9]. Internal challenges in its institutions consisted of unfulfilled agreements, mismanagement of funds, unstable management systems, underqualified and unprofessional nazhir, and the absence of standardized governance. The challenges also focused on limited public exposure to waqf products, inadequate information and technology infrastructure, the absence of financial reporting standards, as well as restricted variety of waqf offerings [10], [11], [12].

Based on this perspective, some issues related to low levels of trust from waqif (waqf donors), limited public knowledge and understanding [10], [11], [12]. The general public remained largely unfamiliar with this concept, as only certain individuals engaged in educational and knowledge-development activities have sufficient understanding or experience regarding cash waqf [13]. This led to the critical need for solutions that enhance transparency, accountability, and efficiency in cash waqf management, making the process more trustworthy, structured, and accessible to the broader public [14].

The advancement of digital technology triggered the evolution of new forms of philanthropy, allowing individuals to make donations through online platforms with increased convenience, transparency, and traceability [15]. The technological evolution has driven the growth of various digital charity platforms, including those that facilitated religious giving, such as cash waqf. Although traditionally conducted through physical institutions, it is currently facilitated through digital platforms [16]. These aim to improve accessibility, efficiency, and accountability in waqf management, as well as reaching a broader audience, specifically the tech-savvy younger generation, considered a promising demographic for future contributions [17].

Digital platforms for cash waqf donations or e-cash waqf were often provided by financial services, including financial technology (fintech) companies [15]. The use of fintech serves served as an alternative solution to enhancing public trust and expanding the outreach of cash waqf [13]. In addition, waqf institutions have improved its online services and established collaborations with the banking sector to integrate internet banking into related payment systems [16]. The more convenient and user-friendly the donation process, the stronger the intention of individuals to participate [17].

Prior studies have consistently reported high levels of awareness and intention regarding cash waqf among millennials [17], [18]. As a result, it is crucial to broaden the respondent age scope to investigate the intention of the younger generation towards engaging in cash waqf. Young Muslims are increasingly identified as a potential donor group for Islamic social finance institutions [18]. Digitization of cash waqf collection services tended to improve both knowledge and acceptance of this philanthropic practice [20].

Young Muslims aged 15 to 29, categorized under Generation Z, represented a crucial global demographic. These individuals comprised 27.8% of the global population as recorded in 2023, and projected to exceed 540 million by 2030 [19]. Therefore, Generation Z is predicted to become a major economic force, further supporting the expansion of digital philanthropic initiatives. This group of young people is projected to be the most dominant consumer segment. In 2025, Generation Z constituted a quarter of Asia-Pacific consumers, characterized by distinctive traits [20], exerting significant influence on family decision-making, particularly in terms of household consumption and expenditure [21].

Generation Z has evolved as the main driver of digital engagement and social change [22]. This category of young people is characterized by a high level of digital fluency, strong social consciousness, and interest in contributing to causes that support both personal and collective values [23], [24]. Therefore, exploring the intention of Generation Z towards e-cash waqf since these young people are the prospective economic players is interesting. Previous studies reported that youth engagement in philanthropy required enormous effort from various related groups [25]. This led to the need to inquire about personal intentions towards contributing to e-cash waqf as respective behaviors could be influenced in the future. Generation Z also possessed high (83.48%) basic and advanced literacy of waqf [26]. As a result, it is crucial to check whether high literacy affected the intention to engage in e-cash waqf.

This study considered gender differences by comparing males and females, in terms of factors influencing personal decision to participate in digital cash waqf. Several studies have reported that this attribute led to variations in donation intentions. For example, females tended to exhibit a stronger desire to engage in social and environmental activities, attributed to higher moral values and willingness to assume social responsibilities [27], [28]. The males showed a greater willingness to make donations than the female counterparts, a trend often associated with higher income levels, financial independence, elevated social status, and personal role as the main decision-makers. These factors collectively contributed to the inclination toward social donations [29]. The use of technology, such as e-cash waqf, was also a potential solution to the limitations, applicable to both males and females, as it enabled donors to contribute flexible amounts in a more convenient manner.

Previous analyses commonly adopted theoretical frameworks such as Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), and Technology Acceptance Model (TAM). However, this study expanded upon the models by incorporating trust and religiosity as mediating and moderating variables, respectively. The results contributed both theoretically and practically to a deeper understanding of digital cash waqf behavior. These also served as a foundational reference for waqf management institutions and stakeholders in formulating more inclusive, including gender-responsive strategies for the education and digitalization process.

The objectives of this study, focused on examining the impact of cash waqf literacy, perceived ease of use, trust, and religiosity on the behavioral intention towards contributing to digital cash waqf among Generation Z in Indonesia. The essence was to compare the structural relationships across gender groups in order to identify possible differences in digital philanthropic behavior. Certain contributions were made by integrating technological and religious dimensions into a unified behavioral intention model for Islamic philanthropy, using Partial Least Squares Structural Equation Modeling (PLS-SEM). Empirical evidence from Generation Z, underexplored demographic, and a gender-based comparative method were adopted to analyze digital waqf engagement. Practically, the results offered insights for waqf management institutions in formulating inclusive, data-driven strategies for targeted, trust-enhancing, and gender-responsive digital campaigns.

II. Literature Review

A. e-Cash Waqf Behavioral Intention and Previous Studies

Behavioral intention referred to the extension of an individual consciously planning to perform or not perform a particular future behavior [30]. It was widely constructed to measure the intent behind the performance of a specific behavior. Based on this perspective, behavioral intention was commonly implemented in studies that adopted the framework of TAM [31] and TPB [32]. Several factors determined a person's intention on cash waqf, with TRA framework [33] validating attitudes and subjective norms. Meanwhile, TPB framework [17], [34] showed that attitudes, subjective norms, and perceived behavioral control significantly affected the intention to contribute to cash waqf. Other determining factors included trust [33], [35], [36], religiosity [37], [38], knowledge [38], perceived Ihsan and Islamic egalitarianism [39], as well as promotion [40], [41]. In terms of e-cash waqf, several people, particularly the younger generation, feel at ease and convinced to make contribution online [17]. It creates a form of inclusion, gathering more contributions due to the easy, convenient, and efficient nature [42]. The support of technology heightened the awareness and intention of people, increasing the collection process [43]. Several prior studies have identified significant individual factors influencing the adoption of technology for the donation process. None have used a multi-group analysis method to explore behavioral differences across distinct user parties in the context of digital cash waqf donations. This showed a gap in the existing literature, where the use of technology for cash waqf has not been thoroughly examined based on demographic or psychographic characteristics of users, such as age, education level, or degree of religiosity. The significance of this gap is further shown in Table 1.

TABLE 1
Research Literature on Cash Waqf and Digitalization

References	Variable	Theory/Model	Study Objectives	Key Results
[44]	1. Attitude towards e-cash *waqf* 2. Perceived awareness 3. Trust in *waqf* institutions 4. Perceived ease of use 5. Religiosity 6. Perceived behavioral control 7. Intention donation e-cash *waqf* for MSL Financing	The combination of the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB)	Determine the intention of e-cash *waqf* donations among Indonesian Muslim youth for microenterprise (MEs) financing.	Religiosity, awareness, and perceived behavioral control significantly influence Muslim youth's intention to donate e-cash *waqf* for MEs financing, with religiosity shaping attitudes and awareness.
[6]	1.Knowledge of technology 2.Perceived religiosity 3.Perceived usefulness 4.Perceived ease of use 5.Attitude 6.Interpersonal influence 7.External influence 8.Facilitating condition 9.Self-efficacy 10. Subjective norm 11. Perceived behavioral control 12. Intention to donate cash *waqf* by online	The combination of the Decomposed Theory of Planned Behavior (DTPB) and Technology Acceptance Model (TAM)	Examine the factors influencing the intention of the Muslim Millennial Generation in Indonesia to donate cash *waqf* digitally.	Millennials' decision to donate cash *waqf* online is driven by attitudes, social influence, behavioral control, tech literacy, and access to facilities, while perceived religious devotion has no significant impact.

TABLE 1 (Cont.)
RESEARCH LITERATURE ON CASH WAQF AND DIGITALIZATION

References	Variable	Theory/Model	Study Objectives	Key Results
[45]	1.Knowledge of cash *waqf* 2.Attitude 3.Subjective norms 4.Perceived behavioral control 5.Trust 6.Intention to adopt e-cash *waqf*	Integrates cash *waqf* knowledge and trust into the Theory of Planned Behavior (TPB).	Explore the determinants that impact state Islamic university students' intention to adopt e-cash *waqf*.	Attitude, subjective norms, perceived behavioral control, trust, and cash *waqf* knowledge significantly influence the intention to donate through e-cash *waqf*. Knowledge also affects those four factors, which partially mediate its relationship with donation intention.
[46]	1.Performance expectancy 2.Effort expectancy 3.Social influence 4.Facilitating condition 5.Perceived *Ihsan* 6.Trust 7.Behavioral intention 8.Use behavior	Integrates perceived *iḥsān* (altruism) and trust with the Unified Theory of Acceptance and Use of Technology (UTAUT)	Examine the factors influencing individuals' intentions to engage with digital *waqf* platforms.	Performance expectancy, social influence, perceived *iḥsān*, and trust significantly influence digital *waqf* intention, while effort expectancy and facilitating conditions show no effect.
[17]	1.Knowledge 2.Trust 3.Religiosity 4.Attitude 5.Subjective Norm 6.Perceived behavioral control 7.Intention to engage in e-cash *waqf*	Integrates knowledge, trust, and religiosity with the Theory of Planned Behavior (TPB)	Determine the intention to donate cash *waqf* online among Muslim millennials in Indonesia.	Religiosity, trust, and social norms strongly influence Indonesian millennials' intention to donate e-cash *waqf*, with religiosity being the most influential on attitude, while knowledge has the weakest effect.
[47]	1.External variables 2.Perceived usefulness 3.Perceived ease of use 4.Attitude towards using 5.Behavioral intention to use 6.Actual system use	Technology Acceptance Model (TAM)	Examine the factors influencing intention to donate through online *waqf* platforms in Indonesia.	Perceived ease of use and usefulness are the main determinants in online *waqf*. However, the construct of religiosity does not have a significant impact.

Source: Authors owns work

B. Cash Waqf Literacy

Literacy, in general, refers to the knowledge, competence, and attitudes in a specified area, particularly in finance [48]. *Waqf* literacy significantly affected the intention to make donations [49], with knowledge about charity influencing the perspective on charity [50]. Concerning cash *waqf* intention, recent problems arose during donation collection, mainly caused by lack of knowledge and awareness [51]. Previous studies reported that [13], [52], [53], cash *waqf* literacy is a significant determinant for the public to engage in related activities. Additionally, people tended to have the intention to accomplish specific behavior following the acquisition of basic information [54]. Knowledge also played an essential role in trust determination in behavior-related online shopping activity. When people possess sufficient knowledge about a particular topic, it reduced uncertainty, and increased trust [7]. Consumer knowledge determined the level of trust in online retailers and the intention to make purchases. Therefore, the greater the awareness, the more the trust [55], resulting in the following proposition:

H1: Cash *waqf* literacy affected behavioral intention to contribute to e-cash *waqf*.

H2: Cash *waqf* literacy affected trust.

C. Perceived Ease of e-Cash Waqf

The perceived ease of use refers to the belief that a certain system was used to simplify diverse complex works [56]. This definition was validated using the TAM model [56], [57], [58], to determine the ease in the consistent use of a system *[59]*. In addition, social and mobile online services [60], [61] showed that perceived ease of use had a positive and significant impact on individuals. Perceived ease of use positively impacted donors' intention to assist relevant institutions in developing *waqf* land [62]. Another important factor in increasing positive contributions through digital process is easy use [43]. Additionally, perceived ease of use has a positive and significant impact on fintech, facilitating online donations rather than visiting *waqf* organization, saving energy and money [59]. Liu et al. [63] stated that online crowdfunding platform consumer willingness to make donations was positively influenced by its simple operation. The perceived ease of use directly and indirectly [64] affected behavioral intention through trust. Regarding this perspective, trust mediated the relationship between user ease and individuality [65], leading to the following proposition:

H3: Perceived ease of e-cash *waqf* affected behavioral intention to make contribution.

H4: Perceived ease of e-cash *waqf* affected trust in *nazhir.*

D. Trust in Nazhir

Trust is a distinct concept from belief and confidence, considering that an institution is fair, competent, and ethical in all activities, and never takes advantage of others' vulnerabilities [66], [67]. A charitable organization is expected to be trustworthy, working for the interest of the public [68]. Therefore, trust is an essential determinant of individual behavior and a supporting factor for non-profit charity organizations since it motivated contribution [33], [68]. The lower the confidence in charity, the lesser the willingness to make donations [68]. This factor influenced the desire of donors to make donations using m-payment platforms [69]. Previous studies found trust had a direct effect on the *waqif's* intention to perform cash *waqf* [33], [38], [41], [70], thereby resulting in the proposition that:

H5: Trust in *nazhir* affected the behavioral intention to contribute to e-cash *waqf.*

E. Religiosity

Religion is a strong indicator of trust, particularly in a related institution [71], with individual religiosity having a positive impact on trust [72]. The higher the religiosity, the greater the trust in the institution [73]. Furthermore, religiosity significantly impacted customer trust [74], and moral values describing an attitude associated with performing pro-social behavior [75]. Religiosity heightened human activity (Islam), the belief in God (Iman), including the essence of virtue and goodness [76]. It played an essential role in predicting behavior following respective religious rules and regulation [77]. Prior studies reported that religiosity positively influenced intention, particularly in respect to charity [78]. Furthermore, *waqf* endower tended to be more religious, resulting in significant contributions in the future [16].

Consumers rely on faith when purchasing halal products [79], with religiosity enhancing intention [80]. In addition, religiosity affected the relationship of knowledge with people's intentions [81]. It also positively moderated the relationship between behavioral intention to use m-payment [82]. Prior studies reported that religiosity enhanced the intention to make e-cash *waqf* donations. Hypothetically, when two people have the same level of cash *waqf* literacy, perceived ease, and trust in *nazhir*, the person with greater religiosity level projection have higher intention to make e-cash *waqf* donation [83]. Therefore, this study assumed that:

H6: Religiosity affected trust in *nazhir.*

H7: Religiosity affected behavioral intention to contribute to e-cash *waqf.*

H8a: Religiosity moderated the relationship between cash *waqf* literacy and behavioral intention to make contributions.

H8b: Religiosity moderated the relationship between perceived ease of e-cash waqf and behavioral intention to make contributions.

H8c: Religiosity moderated the relationship between trust in nazhir and behavioral intention to contribute to cash waqf.

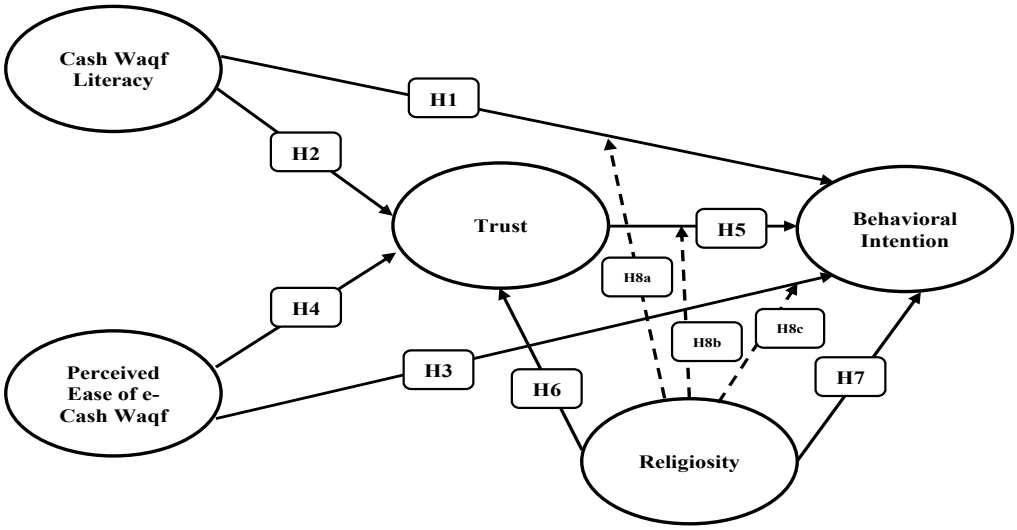

Fig. 1 Hypotheses Model

III. METHODS

This quantitative study examined e-cash-waqf contributions, measuring literacy, perceived ease, trust in nazhir, religiosity, and behavioral intention, as shown in Fig. 1. The survey carried out targeted 18 to 24-year-old Muslim Generation Z, a demographic group born between 1995 and 2012 [84]. Additionally, data collection focused on respondents aged 18 to 24 years, because individuals under 18 lacked stable income for making significant contribution. Online surveys produced 656 replies for this investigation, and all respondents informed of the study's objectives, procedures, risks, including benefits before participation. The entire process was voluntary, and the responses kept confidential and used for academic purposes. Each respondent gave electronic informed permission, stating the willingness to participate, as well as understood the information. Human subject study ethics were followed in the investigation, and after the verification process, only 645 replies were complete. The sample size greatly supported [85] the recommended variables. Based on SMART PLS 4.0, PLS-SEM was used to evaluate the data [86]. The analysis included both measurement (validity and reliability) and structural models (hypothesis testing).

A. Research Context: The Case of Indonesia

Indonesia, the largest Muslim nation worldwide, made a compelling argument regarding studies on digital religious charity. It was ranked the most philanthropic nation globally by Charities Aid Foundation (CAF) 2024 World Giving Index (WGI), reflecting the excellent charity practice [87]. During COVID-19 pandemic, donations and volunteering activities increased, exhibiting the nations' kindness. A 2002 fatwa by Indonesian Ulema Council (MUI) also legitimized cash waqf, and since then, Law No. 41/2004, Government Regulation No. 42/2006, and Ministry of Religious Affairs Regulation No. 4/2009 on the registration process have supported its implementation [88]. The government established Gerakan Nasional Wakaf Uang (National Cash Waqf Movement), Indonesian *Waqf* Board (BWI), including National Committee for Islamic Economy and Finance (KNEKS) to raise awareness and literacy [89].

This country has great religious charity potential, proven by the annual zakat collection and cash *waqf*, which amounted to IDR 217 trillion [90], and IDR 180 trillion, respectively [91]. Meanwhile, only IDR 238.83 million has been collected in cash waqf, below 1% of its expected capacity [91], [92]. The gap showed ongoing issues with awareness, institutional ability, and public trust, with the collection and management processes facing several obstacles. This was dominated by non-productive and direct *waqf* assets, unprofessional or undertrained *waqf* managers (*nazhir*), poor transparency, inadequate IT (Information Technology) infrastructure, as well as public unfamiliarity with related instruments [6,7]. National *Waqf* Literacy Index (ILW) showed low public literacy, compounding these concerns [93]. Digital technology further played a promising role in respect to the issues. BWI-authorized financial institutions and fintech firms introduced e-cash *waqf* platforms to improve transparency, outreach, and donor trust [8]. Furthermore, online contributions through mobile banking, e-wallets, and *waqf* platforms were made easy. Modern Islamic philanthropy should explore e-cash *waqf* as financial behavior, specifically as younger generations, tended to become more digital.

B. Questionnaire Items Development

The questionnaire was based on previous study scales, with a five-point Likert scale from "1" (strongly disagree) to "5" (strongly agree) adopted to measure the constructs. In addition, there were 24 construct indicator questions, or build measurement shown in Table 2.

Each variable used in the hypothesized model was designed and measured through specific indicators adapted from previous studies, as well as contextualized in the framework of e-cash *waqf* in the country. The literacy variable measured the extent to which respondents understood the concept, objectives, legal basis, and benefits of cash *waqf*, including the awareness of digital-based fund management. This literacy included both basic and advanced knowledge that enabled the making of informed donation decisions. The perceived ease variable captured users' perceptions regarding the easy use of digital platforms for making contributions. The indicators of this variable consisted of aspects such as system navigation, clarity of procedures, information accessibility, and efficient transaction process. Moreover, the easier the digital *waqf* process, the higher the intention to continue using the platform. The trust variable also reflected the degree of confidence users had in the management institution (*nazhir*), particularly in terms of transparency, integrity, professionalism, and the accountability mechanisms adopted through digital systems. This factor played a significant role in motivating public participation.

Following the description above, religiosity measured the level of an individual commitment, specifically in relation to the understanding, beliefs, and adherence to Islamic teachings that promote philanthropic behavior such as *waqf*. It functioned as a moderating variable in the model, aimed to explore how different levels of religious commitment influenced the relationships among other factors and behavioral intention. Based on this perspective, behavioral intention assessed respondents' tendency or willingness to perform cash *waqf* through digital platforms in the future.

The indicators comprised the desire to try, repeat, and recommend the use of e-cash *waqf* services. All measurement items were developed in line with validated constructs from prior literature, as well as adjusted to fit the local Indonesian context. The questionnaire items were thoroughly reviewed by academic experts in Islamic economics and digital finance to ensure content validity including linguistic clarity and appropriateness. This instrument design allowed the comprehensive examination of the relationships between variables in the behavioral intention model of e-cash *waqf*, particularly among Muslim Generation Z in Indonesia.

TABLE 2
CONSTRUCT MEASUREMENT ITEMS

Variables	Codes	Items	References
Cash Waqf Literacy	CWL1	I am aware of cash waqf.	[13], [52], [53]
	CWL2	I understand that cash waqf and waqf through money are different concepts.	
	CWL3	I know that the practice of cash waqf is legally permissible.	
	CWL4	I understand the legal basis for performing cash waqf online.	
	CWL5	I am familiar with cash waqf institutions that provide online platforms for waqf.	
Perceived Ease of e-cash waqf	PEOU1	I know that performing cash waqf online can be done via mobile banking.	[43], [94]
	PEOU2	I know that performing cash waqf online can be done via e-money.	
	PEOU3	I find e-cash waqf to be easy and flexible.	
Trust	TR1	I believe that e-cash waqf institutions (e-cash waqf) in Indonesia are trustworthy.	[33], [38], [41], [70]
	TR2	I trust the capability of online waqf institutions to manage cash waqf securely.	
	TR3	I trust the information provided by online waqf institutions.	
	TR4	I trust online waqf institutions to collect and manage cash waqf funds.	
	TR5	I am confident that online waqf institutions will distribute waqf funds properly to the intended beneficiaries (mauquf 'alaih).	
Religiosity	RL1	My religious beliefs influence the donations I make.	[73], [77]
	RL2	Cash waqf is one way for me to spend my wealth in the path of Allah SWT.	
	RL3	I believe that cash waqf brings long-term benefits and continuous rewards, similar to other types of waqf.	
	RL4	I believe that donating cash waqf online does not diminish the value of worship.	
Behavioral Intention	BI1	I intend to perform e-cash waqf as a form of charitable giving.	[13], [52], [53]
	BI2	I am interested in and intend to participate in e-cash waqf (e-cash waqf).	
	BI3	I see an opportunity for me to perform cash waqf online in the future.	
	BI4	I plan to donate through e-cash waqf.	

IV. RESULTS

The demographic profile provided crucial insights into the characteristics of respondents. These were essential for understanding the potential role in the adoption and development of digital *waqf* instruments, particularly e-cash *waqf*. Considering this perspective, the demographic profile of respondents are shown in Table 3.

TABLE 3
CHARACTERISTICS OF RESPONDENT

Demographic	Category	Number	Percentage (%)
Gender	Female	467	72%
	Male	178	28%
Education Level	Elementary School	1	0.2%
	Junior High School	1	0.2%
	Senior High School	441	68.4%
	Bachelor's Degree	202	31%
Age	18-28 years old	645	100%

Based on the demographic data collected, respondents were entirely within the age range of 18 to 28, accounting for 100% of the total participants. This result depicted a targeted focus on Generation Z, identified as main drivers of digital behavior, financial technology adoption, and in the context of Islamic philanthropic instruments such as e-cash *waqf*. In terms of gender distribution, the sample was predominantly female, with 467 respondents (72%), while the males comprised only 178 (28%). Regarding educational background, majority held a senior high school qualification (68.4%), followed by those with a bachelor's degree (31%). This distribution implied that individuals with intermediate to higher education levels, possessing foundational digital literacy and financial awareness were mainly analyzed. The demographic profile played a favorable role in exploring user readiness and potential adoption of digital *waqf* systems, as these individuals understood and engaged with fintech-based religious instruments. Furthermore, the cohort represented a strategically important segment for the development and dissemination of digital *waqf* initiatives, particularly those using e-cash mechanisms. Digital proficiency and educational attainment suggested the readiness to

engage with innovative religious financial tools, responsible for informing future program design, policy orientation, and outreach strategies.

A. Measurement Model Assessment (Inner Model)

Measurement Model Assessment was carried out to ensure the accuracy and consistency of PLS-SEM data. Furthermore, outer loading, composite reliability, and AVE values were measured. Both AVE and composite reliability values evaluated data reliability, while factor loading (FL) assessed the validity. Hair et al. recommendations were followed to examine data validity and dependability before advancing [86]. Data collected were genuine and tested if the factor loading value exceeded 0.7. The gathered information below 0.7 failed the validity test [80]. A composite reliability (CR) value of 0.6 or higher represented reliable data, and if AVE surpassed 0.5 and exceeded the cross-loading value, the gathered information was considered credible.

TABLE 4
DATA VALIDITY AND RELIABILITY TEST

Constructs	FL	CR	AVE
Cash *Waqf* Literacy (CWL)	0.743	0.980	0.682
	0.804		
	0.910		
	0.746		
	0.910		
Perceived Ease of e-cash *waqf* (PECW)	0.910	0.882	0.809
	0.910		
	0.878		
Trust	0.881	0.935	0.791
(TR)	0,900		
	0.886		
	0.902		
	0.877		
Religiosity (RL)	0.792	0.858	0.692
	0.845		
	0.841		
	0.849		
Behavioral Intention (INT)	0.870	0.905	0.777
	0.914		
	0.863		
	0.878		

SmartPLS 4.0 software validated the results, based on outer model values greater than 0.7 [86]. After the evaluation process, the data were found to be valid and reliable. CR > 0.6, AVE > 0.6, and other values higher than cross-loading showed that the minimal conditions have been met. The data matched the criteria and could be used for further analysis in future tests.

TABLE 5
FORNELL-LACKER CRITERION FOR MEASUREMENT MODEL

Construct	BI	DL	EE	FC	PE
BI	0.882				
CWL	-0.037	0.826			
PECE	0.723	-0.076	0.900		
RG	0.694	-0.010	0.767	0.832	
TR	0.629	0.027	0.608	0.628	0.889

The discriminant validity test evaluated concept distinctions, and since the hypothesis model was reflective, the Fornell-Lacker Criterion test was conducted. All factors exhibited discriminant validity, according to the study. This inference was drawn because all cross-loading items in each construct have greater values than shown in Table 5.

B. Measurement Model Assessment (Outer Model)

The measurement and structural models were tested using a Goodness of Fit Index (GoF Index) as shown in Table 6. In accordance with [95]. GoF score was obtained as 0.648, suggesting high fit. The measurement and structural models fit well with the results of GoF test in Table 6.

The coefficient of determination measured endogenous construct size using the exogenous value. R^2, the determination coefficient, was in 0 to 1, > 0.50, representing a reasonable model. Considering this perspectives, models with R^2 values of 0.75, 0.50, and 0.25 were categorized as robust, medium, and weak [96]. Blindfolded predictive relevance examined how properly observed values were generated. This analysis found that all Q^2 values

were > O, depicting strong predictive relevance, including good observation value, and vice versa. Bootstrapping tests conducted on PLS-SEM measured variable relationships. Furthermore, the influence between factors was represented by P-values. A variable influenced the dependent factor if P-value is less than 0.05, and has an insignificant impact supposing it is greater than 0.05, as shown in Fig 2.

TABLE 6
STRUCTURAL MODEL ASSESSMENT AND GOF INDEX

Constructs	R^2	Predictive Accuracy	Q^2	Predictive Relevance
INT	0.603	Moderate	0.566	Yes
TR	0.536	Moderate	0.520	Yes
GoF $\sqrt{AVE} * R^2$	0.648			

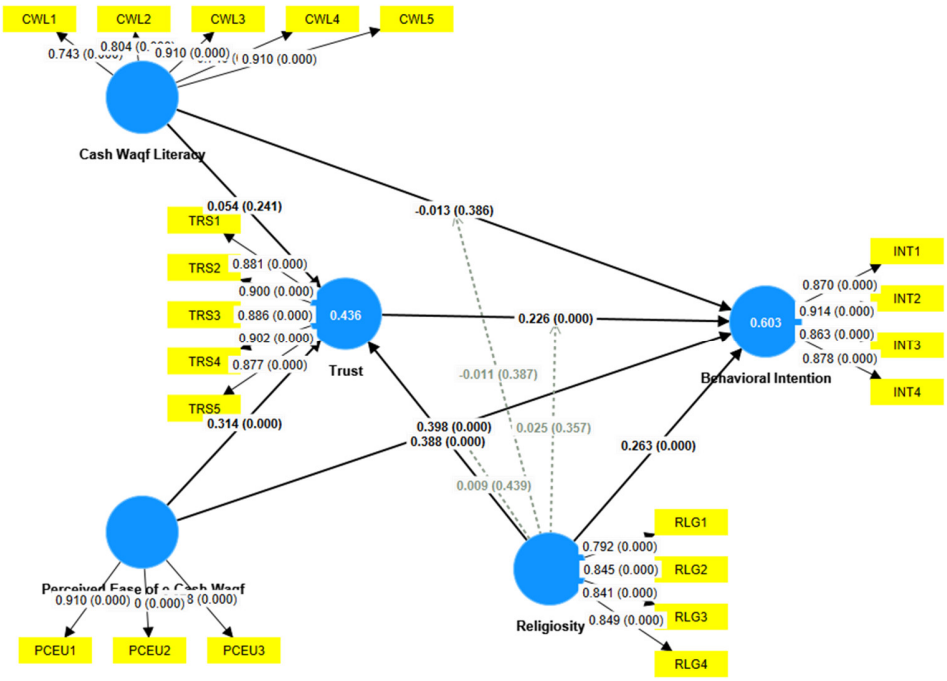

Fig. 2 Bootstrapping Result

TABLE 7
PATH ANALYSIS AND HYPOTHESIS ASSESSMENT (COMPLETE GROUP)

Hypotheses Label	Path	Original Sample	Standard Deviation	P-Value*	t-statistics	Result	VIF	Collinearity Result
H1	CWL → INT	-0.013	0.044	0.386	0.291	Rejected	1.164	Insignificant
H2	CWL → TR	0.054	0.077	0.241	0.703	Rejected	1.177	Insignificant
H3	PECW → INT	0.398	0.082	0.000	4.856	Accepted	2.829	Insignificant
H4	PECW → TR	0.314	0.065	0.000	4.858	Accepted	2.829	Insignificant
H5	TR → INT	0.226	0.066	0.000	3.418	Accepted	3.847	Insignificant
H6	RG → TR	0.388	0.064	0.000	6.063	Accepted	3.847	Insignificant
H7	RG → INT	0.263	0.070	0.000	3.729	Accepted	1.316	Insignificant
H8a	RG x CWL → INT	-0.011	0.039	0.387	0.288	Rejected	1.363	Insignificant
H8b	RG x TR → INT	0.025	0.068	0.357	0.366	Rejected	1.100	Insignificant
H8c	RG x PECW → INT	0.009	0.058	0.439	0.153	Rejected	1.034	Insignificant

*alpha=0.05

Table 7 shows that only 5 of 10 hypotheses were accepted after bootstrapping. P-value for the first hypothesis (H1) is 0.386 (>0.05), implying that cash *waqf* literacy does not alter behavioral intention. The second hypothesis (H2) stated that cash waqf literacy does not affect trust (P = 0.241, >0.05). In respect to P-value of 0.000 (<0.05), the third hypothesis (H3) suggested that perceived ease of e-cash *waqf* impacted behavioral intention. However, in hypothesis 4 (H4), P-value was 0.000 (<0.05), depicting that perceived ease of e-cash *waqf* affected trust. P-value for the fifth

hypothesis (H5) was 0.000 (<0.05), suggesting that trust impacted behavioral intention. The sixth hypothesis (H6) P-value was 0.000 (<0.05), depicting that religiosity affected trust. Additionally, P-value for the seventh hypothesis (H7) was 0.000 (<0.05), proving that religiosity influenced behavioral intention. Religion did not moderate the connections between cash *waqf* literacy, trust, and perceived e-cash *waqf* in hypotheses H8a, H8b, and H8c. These three hypotheses had p-values greater than 0.05: 0.387, 0.357, and 0.439.

This technology-based study showed gender disparities in *waqf* giving habits. In Table 8, cash *waqf* literacy did not alter behavioral intention in male respondents (P-value = 0.352). P-value for H2 was 0.118 (>0.05), depicting that cash *waqf* literacy had no effect on trust. H3 suggested that perceived simplicity of e-cash *waqf* impacted behavioral intention (P-value = 0.002 < 0.05). This was in line with H4, as P-value of 0.000 (<0.05), showed that perceived ease of e-cash *waqf* impacted trust. H5 had P-value of 0.000 (<0.05), with trust influencing behavioral intention. H6 was accepted, as P-value was 0.000 (<0.05), exhibiting that religiosity impacted trust. According to H7, P-value of 0.003 (<0.05) proved that religiosity impacted behavioral intention. Hypotheses H8a, H8b, and H8c stated that religiosity did not moderate the relationships between (a) cash *waqf* literacy and behavioral intention, (b) trust and behavioral intention, and (c) perceived ease of e-cash *waqf* and behavioral intention. These three hypotheses had P-values greater than 0.05: 0.449, 0.245, and 0.178.

TABLE 8
PATH ANALYSIS AND HYPOTHESIS ASSESSMENT (MALE GROUP)

Hypotheses Label	Path	Original Sample	Standard Devation	P-Value*	t-statistics	Result	VIF	Collinearity Result
H1	CWL → INT	-0.029	0.076	0.352	0.380	Rejected	1.164	Insignificant
H2	CWL → TR	0.144	0.122	0.118	1.186	Rejected	1.177	Insignificant
H3	PECW → INT	0.196	0.098	0.022	2.007	Accepted	2.829	Insignificant
H4	PECW → TR	0.342	0.096	0.000	3.570	Accepted	2.829	Insignificant
H5	TR → INT	0.374	0.098	0.000	3.818	Accepted	3.847	Insignificant
H6	RG → TR	0.327	0.093	0.000	3.515	Accepted	3.847	Insignificant
H7	RG → INT	0.291	0.105	0.003	2.762	Accepted	1.316	Insignificant
H8a	RG x CWL → INT	0.008	0.110	0.449	0.129	Rejected	1.363	Insignificant
H8b	RG x TR → INT	0.076	0.094	0.245	0.690	Rejected	1.110	Insignificant
H8c	RG x PECW → INT	-0.087	0.110	0.178	0.921	Rejected	1.000	Insignificant

Based on Table 9, H1 showed that cash *waqf* literacy did not affect behavioral intention of female respondents (P-value = 0.473). H2 was rejected because cash *waqf* literacy did not affect trust (P-value = 0.363, >0.05). In H3, P-value was 0.000 (<0.05), showing that perceived ease of e-cash *waqf* impacted behavioral intention. H4 was accepted because P-value was 0.001 (<0.05), depicting that perceived ease of e-cash *waqf* affected trust. P-value for H5 is 0.225 (>0.05), proving that trust did not alter behavioral intention. H6 was accepted due to P-value of 0.000 (<0.05), proving that religiosity affected trust. According to H7, P-value of 0.011 (<0.05) showed that religiosity affected behavioral intention. In the subsequent hypotheses H8a, H8b, and H8c, religiosity did not moderate the relationships between (a) cash *waqf* literacy and behavioral intention, (b) trust and behavioral intention, and (c) perceived ease of e-cash *waqf* and behavioral intention. These three hypotheses had P-values greater than 0.05, namely 0.440, 0.194, and 0.075.

TABLE 9
PATH ANALYSIS AND HYPOTHESIS ASSESSMENT (FEMALE GROUP)

Hypotheses Label	Path	Original Sample	SD	P-Value*	t-statistics	Result	VIF	Collinearity Result
H1	CWL → INT	-0.004	0.056	0.473	0.067	Rejected	1.164	No Significant Col.
H2	CWL → TR	0.037	0.105	0.363	0.350	Rejected	1.177	No Significant Col.
H3	PECW → INT	0.630	0.119	0.000	5.308	Accepted	2.829	No Significant Col.
H4	PECW → TR	0.265	0.084	0.001	3.153	Accepted	2.829	No Significant Col.
H5	TR → INT	0.061	0.081	0.225	0.755	Rejected	3.847	No Significant Col.
H6	RG → TR	0.486	0.082	0.000	5.924	Accepted	3.847	No Significant Col.
H7	RG → INT	0.230	0.101	0.011	2.290	Accepted	1.316	No Significant Col.
H8a	RG x CWL → INT	-0.009	0.063	0.440	0.150	Rejected	1.363	No Significant Col.
H8b	RG x TR → INT	-0.075	0.087	0.194	0.864	Rejected	1.112	No Significant Col.
H8c	RG x PECW → INT	0.124	0.086	0.075	1.443	Rejected	1.002	No Significant Col.

*Col. = Collinearity

V. DISCUSSION

The results showed that Generation Z's cash *waqf* literacy did not affect trust in related institutions (*nazhir*) or the intention to participate. Adequate understanding and sufficient awareness of the concepts, methods, and advantages

was referred to as literacy. This variable should increase trust in a product or service provider [55]. This present study reported that literacy does not affect trust or behavioral intention to donate to e-cash *waqf*, thereby contradicting prior analyses [13], [52], [53], [97]. Literacy does not affect behavioral intention[98], because studies on Islamic charity [99] also proved that it failed to improve zakat intention. Low *waqf* literacy in Indonesia was used to explain these results. BWI recorded a low ILW of 50.48 [100]. This depicted that despite being aware of cash *waqf* programs, many Indonesians did not fully comprehend the advantages, including how *nazhir* institutions managed the funds, or digital platforms made *waqf* contributions accessible.

A different result regarding the role of digital platforms was obtained, with the perceived ease of use offered perceived as a significant determinant in deciding to engage in e-cash *waqf*. Furthermore, perceived ease of use of e-cash *waqf* services affected individuals' trust in *waqf* institutions. The finding was consistent with previous study [65], [101] which stated perceived ease of use contributed to increased trust. Majority of respondents stated that e-cash *waqf* services simplified the ability to make donations, thereby enhancing the trust in *nazhir*. Considering that limited understanding of cash *waqf* was exhibited, respondents were quite familiar with using digital payment channels to make contributions. It suggested that Muslim Generation Z were digital natives, comfortable with electronic services [102], [103]. *Waqf* activities were also traditionally perceived by the public as including lengthy and complex procedures. However, digital platforms offered clear functional benefits by simplifying the process, which motivated participation in cash *waqf*. These platforms also provided a higher level of transparency, which strengthened public trust in *nazhir* institutions.

The results of the statistical test for H6 showed that trust in *waqf* management institutions considerably affected digital cash *waqf* contributions. Generation Z in Asia-Pacific was renowned for significant social media use, selective participation, preference for well-known businesses, and inclination to selection processes based on online video content [20]. Therefore, digital currency *waqf* participation depended on trust in *nazhir* or *waqf* administration institutions. This supported prior results that donors made donations to trustworthy managers [104].

Based on this perspective, an intriguing connection between religiosity and other characteristics was observed. The study found that religiosity did not alter the associations between cash *waqf* literacy, trust in institutions, perceived ease of use and behavioral intention. However, the variable directly affected trust and cash *waqf* purpose. The finding showed that an individual's faith or religious commitment independently affected trust in *waqf* institutions and the inclination to make donations online. Religiosity failed to moderate the effects of literacy, trust, or perceived ease of use on behavioral intention. The result supported the study by [105] that highly-religious individuals preferred *waqf* for spiritual reasons rather than external grounds. Meanwhile, those with lower religiosity relied heavily on functional considerations, such as technological convenience or financial literacy. This variable remained a significant determinant of behavioral intention, with efforts to increase participation entailing the adoption of a comprehensive strategy that incorporated educational initiatives, trust-building measures, and user-friendly technological design to effectively reach and engage a wider audience.

An interesting result was observed during the comparison of the male and female data groups. This prompted the re-examination of the direct effects of all variables used. The showed that the results from the male group was consistent with the overall data. However, in the female group, in respect to H7, trust variable did not exert a significant influence on behavioral intention. This showed that, among female respondents, trust was not a significant determinant in influencing behavioral intention to contribute to e-cash *waqf*. The difference was explained from several perspectives, first, there was a divergence in risk perception regarding the use of faith-based fintech between males and females. In addition, females tended to be more cautious and required a greater level of assurance before making digital financial decisions. Second, external factors played a more dominant role in influencing females' decisions to participate in electronic *waqf* rather than trust in the institutions.

This study had certain limitations, as well as offered valuable insights. It focused solely on Generation Z, even though cash *waqf* contributors in Indonesia were from a wide range of age groups. The comparative analysis was limited to gender differences, without exploring other potentially influential factors. These limitations suggested that future study should expand the demographic scope by including respondents from other generational cohorts, such as Y, X, and Baby Boomers, as well as incorporating additional differentiating variables, namely geographic location (urban vs rural), income level, or educational background. Broadening the scope of this study produced more nuanced and generalizable results, contributing to more inclusive, targeted, and sustainable digital cash *waqf* strategies.

VI. CONCLUSIONS

In general, the ease of technology usage and religiosity were important determinants in shaping trust and behavioral intention to participate in cash *waqf* programs. These constructs significantly contributed to increased trust, influencing the individuals' intention to engage in digital cash *waqf* activities. Cash *waqf* literacy was not a determining

factor in building trust or behavioral intention, particularly among Generation Z respondents. Theoretically, this variable enhanced participation in digital cash *waqf*, but empirical findings did not depict a significant influence on either trust or behavioral intention. The respondents' understanding of the concept, laws, or mechanisms of cash *waqf* did not directly affect the inclination to trust or engage in digital cash waqf activities. Similarly, the results of multi-group analysis (MGA) based on gender showed different patterns, where trust failed to serve as the main determinant of intention among female respondents. A contrasting result was found among male respondents, who exhibited the opposite pattern. This suggested the existence of gender-based dynamics in decision-making for digital cash *waqf*, where males relied on trust as a behavioral consideration. Females were greatly influenced by other factors such as ease of use and religious values. Overall, the results provided a new contribution to the development of technology usage, including digital platforms, in the field of Islamic social finance, particularly cash *waqf*. The study showed that factors directly related to the perceived benefits of technology remained significant in building trust and motivating individuals to use the technology for donation purposes. The importance of adopting gender-based technology development strategies was also reviewed. This was crucial considering that the males and females exhibited different characteristics and behaviors towards digital cash *waqf* decision-making.

This study theoretically made a significant new contribution to the literature by integrating technological and religiosity dimensions into the proposed behavioral intention model for Islamic philanthropy, in the context of cash *waqf* and Generation Z. The analysis practically offered several implications for *waqf* management institutions (*nazhir*), aiming to increase cash *waqf* participation beyond the 1% target projected by BWI. First, *nazhir* institutions were advised to collaborate with fintech providers to develop user-friendly and accessible digital *waqf* services, especially for younger generations demanding fast and efficient digital experiences. Second, *waqf* institutions should design inclusive public engagement strategies, namely webinars or community-based educational programs, by including credible and knowledgeable religious figures to reinforce the spiritual and social values of *waqf*. This strategic combination was expected to strengthen public trust and motivate greater participation in cash *waqf*, particularly among Generation Z. This study had several limitations, first, investigations focused exclusively on Generation Z, considering that *waqf* contributors originated from diverse age groups. Second, the analysis only compared data based on gender. Therefore, future studies were recommended to include respondents from other generational cohorts, such as Y, X, or Baby Boomers, as well as to consider other distinguishing variables namely place of residence (urban vs. rural) or educational attainment. A broader method would produce more comprehensive results, serving as a stronger foundation for developing inclusive and sustainable strategies for managing digital cash *waqf*.

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