

The Role of Trust in Increasing Participation in Digital Cash Waqf in Wonogiri Regency

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Abstract

Digital cash waqf has great potential in optimizing Muslims' contribution to social and economic development. However, participation in digital cash waqf in Indonesia, particularly in Wonogiri Regency, remains low. This study aims to identify factors influencing individuals' intention to participate in digital cash waqf, focusing on the role of trust as a mediator between waqf literacy, social media, perceived usefulness, and perceived ease of use. The research method used is a quantitative approach with primary data collection through questionnaires distributed to 226 respondents in Wonogiri Regency. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that perceived usefulness, ease of use, and trust significantly influence participation intention in digital cash waqf. Although waqf literacy and social media influence did not show significant direct effects, both played a role through the mediation of trust. Trust fully mediated the relationship between waqf literacy and participation intention, as well as between social media and participation intention. Meanwhile, perceived ease of use had both a direct effect and a partial mediation effect on participation intention. Based on these findings, it is recommended that waqf management institutions improve transparency and user trust, and optimize the ease of use of digital platforms to encourage greater participation in digital cash waqf.

Keywords

Digital Cash Waqf; Trust; Waqf Participation; Perceived Usefulness; Perceived Ease of Use

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1. INTRODUCTION

Waqf is one of the key instruments in Islamic economics. In general, waqf refers to the donation of assets by a Muslim to a *nazhir* (waqf manager), which is to be managed and utilized for social and economic purposes in accordance with Islamic law (Sukmana, 2020). Waqf holds significant potential to support community development, reduce poverty, and enhance overall welfare (Rizal & Amin, 2017). One of the innovations in waqf is cash waqf, which allows individuals to participate without owning immovable assets (Nour Aldeen et al., 2022). Several countries such as Saudi Arabia, Egypt,



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Turkey, Malaysia, and Singapore have successfully managed cash waqf to fund public services, including education and healthcare. In Indonesia, the potential for waqf is enormous, given that the majority of the population is Muslim. According to data from the Central Statistics Agency (BPS), there are 245.97 million Muslims in the country. However, the realization of cash waqf remains very low. Out of a potential IDR 180 trillion annually, only IDR 2.3 trillion was realized in 2023, representing merely 1.28% of the total potential (Maulina et al., 2024).

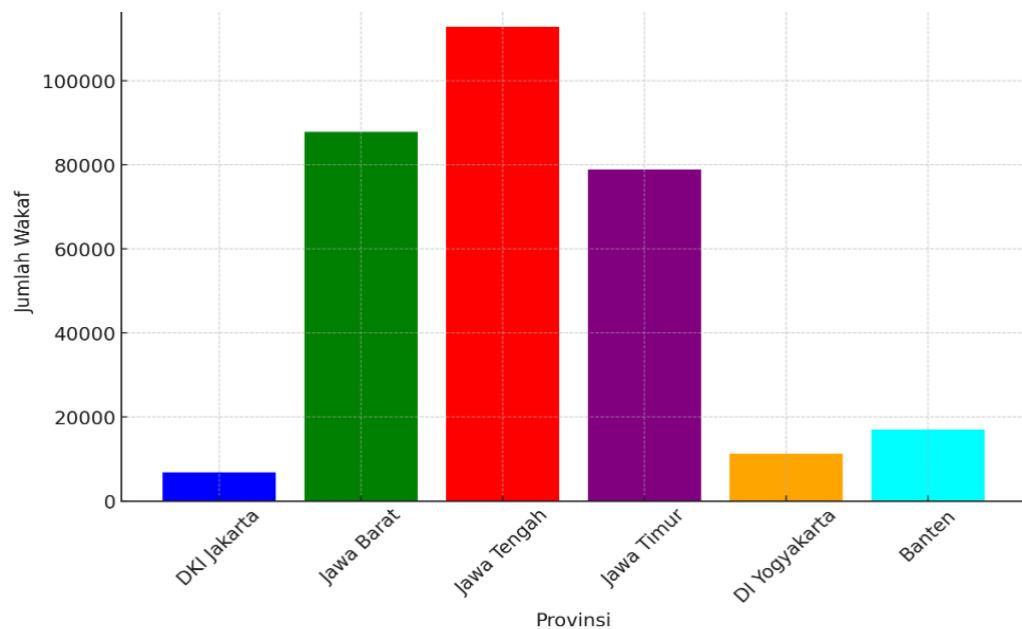


Figure 1. Land Waqf Data on Java Island

Source: (Sistem Informasi Wakaf, 2024)

Figure 1 presents the distribution of waqf locations across several provinces in Indonesia. Central Java records the highest number of waqf locations, exceeding 110,000 sites, followed by West Java and East Java. In contrast, DKI Jakarta, DI Yogyakarta, and Banten show relatively lower numbers. This data highlights the significant potential for waqf development, particularly in provinces with a predominantly Muslim population and abundant land availability, such as Central Java. Such potential, if properly managed, can be transformed into productive and professional waqf-based initiatives. However, despite this potential, the realization of cash waqf in Indonesia remains considerably low. This is mainly due to limited waqf literacy, insufficient public socialization, and the suboptimal utilization of digital technology (Hadi et al., 2023; Hasanah et al., 2021). In reality, the digitalization of Islamic social finance has started to emerge through various channels such as social media, digital applications, and online banking services (Hamdani, Sunarsih, et al., 2024; Kasri & Chaerunnisa, 2022; Sunarsih et al., 2023). These technological developments create broader

opportunities for individuals to engage in waqf practices more conveniently, efficiently, and securely even from remote locations (Yusfiarto et al., 2024).

Several studies have indicated that waqf literacy, the influence of social media, and perceived ease of technology use are key drivers of individuals' intention to participate in digital waqf (Asyari et al., 2024; Widiastuti et al., 2025). Nevertheless, other findings suggest that these factors do not consistently exert significant influence, depending on the specific social and geographical contexts (Rahman et al., 2017). Furthermore, trust plays a vital mediating role in connecting technology and information with digital cash waqf decisions. When waqf management institutions are perceived as transparent, reliable, and accountable, public trust is enhanced, leading to a stronger intention to engage in digital waqf (Ab Shatar et al., 2021; Kasri & Chaerunnisa, 2022).

Motivated by these issues, this study focuses on the Muslim community of Wonogiri Regency, located in Central Java Province, as the empirical focus of this study. This regency was chosen because it has significant potential for developing cash waqf, yet the level of community participation in digital cash waqf remains relatively low. Wonogiri represents a region in Central Java with similar challenges in waqf digitization, but with unique social and economic conditions, making it a representative area for understanding the various factors influencing participation in digital cash waqf in other regions. Furthermore, Wonogiri Regency also exhibits distinct characteristics compared to other regions in Central Java, such as Yogyakarta or Semarang, which have higher levels of digital literacy and acceptance of technology. Therefore, Wonogiri offers a different perspective in understanding the factors influencing participation in digital cash waqf in regions with lower levels of technology penetration.

This study fills this gap by exploring the factors influencing participation in digital cash waqf in Wonogiri Regency, emphasizing the role of trust as a mediator. This study also provides a novel contribution by examining how waqf literacy and social media interact through trust in a regional context with different social and technological characteristics. The novelty of this study lies in understanding how trust can be a link between various factors influencing digital cash waqf participation, as well as the important role of ease of use of digital platforms in increasing community participation. Therefore, this study aims to investigate the influence of the Technology Acceptance Model (TAM), waqf literacy, and social media on the intention to participate in digital cash waqf, with trust as a mediating variable.

2. METHODS

Sample and Construct Measurement

This study adopted a quantitative approach, collecting primary data through questionnaires distributed to respondents in Wonogiri Regency, Central Java. Wonogiri Regency was chosen as the research location due to its significant socio-economic relevance in the context of digital cash waqf development. Despite being a relatively challenging region in terms of digital literacy, Wonogiri holds significant potential for waqf development, given its predominantly Muslim population and long history of participation in Islamic-based socio-economic activities.

Methodologically, this approach aims to develop mathematical models and theoretical frameworks, as well as to test hypotheses regarding causal relationships between variables. The sampling technique employed is non-probability sampling, in which not all members of the population have an equal chance of being selected as respondents (Galloway, 2005). Moreover, this study employed an online survey method using a questionnaire distributed via Google Forms to collect primary data from 226 respondents with diverse demographic and waqf-related characteristics.

The questionnaire contained items related to key research variables including constructs from the Technology Acceptance Model, waqf literacy, and information exposure along with demographic profiles such as gender, education level, and occupation. A Likert scale was used to measure respondents' perceptions, attitudes, and preferences, as it is well-suited for assessing the degree of influence each variable holds based on the responses (Khoirunnisa et al., 2023). The collected data were then processed and presented through descriptive analysis to provide an overview of response patterns, supporting the systematic and structured nature of this quantitative approach (Sarstedt et al., 2022).

Finally, with a total sample size of 226 respondents, this study meets the requirements for sample adequacy in Partial Least Squares Structural Equation Modeling (PLS-SEM). According to Hair et al. (2021), PLS-SEM is suitable for studies with relatively small to medium sample sizes, particularly when the model is complex and includes multiple constructs and indicators. The commonly accepted guideline for minimum sample size in PLS-SEM follows the "10-times rule," which suggests that the sample should be at least 10 times the maximum number of paths pointing to any construct in the model. Given that this study involves multiple latent variables such as waqf literacy, social media, perceived usefulness, perceived ease of use, trust, and intention the sample size of 226 is considered adequate for obtaining stable and generalizable estimates. Moreover, this sample size enhances the statistical power of the analysis and supports robust testing of both direct and mediated relationships within the structural model. However, this technique also has the potential to introduce bias because

not all members of the population have an equal chance of being selected as respondents. This bias can affect the generalizability of the research results, as the sample may not fully represent the entire population of Wonogiri Regency, particularly in terms of technology adoption and understanding of digital waqf.

Data Analysis Approach

The data analysis technique used in this study is the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach using the SmartPLS software. The choice of PLS-SEM is based on its advantages in handling various types of data, including latent variables that are not directly observable (Hair et al., 2022). The software version used in this study was SmartPLS 4.0. SmartPLS 4.0 was used to process data, evaluate measurement and structural models, and test hypotheses in this study. (Hair et al., 2019). The data analysis in this study involves evaluating two models: the Outer Model (measurement model), which assesses construct validity and reliability, and the Inner Model (structural model), which examines causal relationships between latent variables (Hair et al., 2021). This approach has been widely used in similar studies, particularly in research on economics and business (Hamdani, Subing, et al., 2024; Pambekti et al., 2022, 2023; Utama et al., 2023).

3. FINDINGS AND DISCUSSION

3.1 Measurement Model (Outer Model)

The evaluation of the measurement model in this study was carried out through three main stages to assess the adequacy of indicators in representing the latent constructs. First, indicator validity was confirmed as all indicators showed acceptable loading factor values, indicating that they appropriately represented their respective constructs. Second, construct validity was examined through convergent validity using the Average Variance Extracted (AVE) and discriminant validity using the cross-loading approach. The results demonstrated that each indicator loaded higher on its intended construct than on others, confirming discriminant validity. Third, construct reliability (CR) was assessed using composite reliability, and all constructs met the recommended threshold, indicating strong internal consistency. Overall, the measurement model in this study meets the criteria for validity and reliability, making it suitable for further structural model analysis (Hair et al., 2021). Tables 1 to 3 provide a detailed explanation of the results from the measurement model analysis.

Table 1. Measurement Model Outcome

Construct	Code	Indicators	Loading	AVE	CR
Waqf Literacy	X1.1	Basic concept of waqf	0.790	0.565	0.886
	X1.2	Difference: cash vs fixed waqf	0.764		
	X1.3	Benefits of waqf	0.734		
	X1.4	Waqf institutions in Indonesia	0.723		
	X1.5	Digital waqf procedure	0.755		
	X1.6	Waqf vs zakat vs charity	0.742		
Social Media	X2.1	Waqf info on social media	0.813	0.624	0.892
	X2.2	Engaging waqf content	0.809		
	X2.3	Social media helps understanding	0.784		
	X2.4	Trust in social media info	0.722		
	X2.5	Motivated by social media	0.818		
Perceived Usefulness	X3.1	Efficient digital waqf	0.742	0.550	0.859
	X3.2	Impact on beneficiaries	0.702		
	X3.3	Easy to channel waqf	0.706		
	X3.4	Motivated by convenience	0.717		
	X3.5	Contribute to social programs	0.834		
Perceived Ease of Use	X4.1	Easy to use platform	0.814	0.616	0.865
	X4.2	No assistance needed	0.764		
	X4.3	Clear instructions	0.699		
	X4.4	Simple registration/payment	0.767		
	X4.5	Comfortable using tech	0.794		
Trust	Z1.1	Proper use of funds	0.785	0.626	0.893
	Z1.2	Trust in platform institution	0.785		
	Z1.3	Reliable platform info	0.770		
Cash Waqf Intention	Y1.1	Intend to donate soon	0.841	0.595	0.854
	Y1.2	Plan to donate regularly	0.791		
	Y1.3	Recommend to others	0.710		
	Y1.4	Strong desire to donate	0.737		

Table 2. Cross Loading Outcome

Item	Waqf Literacy	Social Media	Perceived Usefulness	Perceived Ease of Use	Trust	Cash Waqf Intention
X1.1	0.790	0.550	0.545	0.478	0.570	0.446
X1.2	0.764	0.430	0.442	0.472	0.437	0.384
X1.3	0.734	0.406	0.445	0.413	0.443	0.400
X1.4	0.723	0.418	0.452	0.461	0.430	0.406
X1.5	0.755	0.539	0.499	0.408	0.437	0.394
X1.6	0.742	0.559	0.490	0.448	0.443	0.403
X2.1	0.520	0.813	0.552	0.547	0.542	0.540
X2.2	0.551	0.809	0.558	0.517	0.553	0.517
X2.3	0.533	0.784	0.480	0.478	0.514	0.421
X2.4	0.453	0.722	0.426	0.434	0.390	0.414

X2.5	0.489	0.818	0.458	0.504	0.514	0.453
X3.1	0.498	0.561	0.742	0.561	0.492	0.615
X3.2	0.454	0.420	0.702	0.489	0.470	0.509
X3.3	0.443	0.465	0.706	0.532	0.541	0.528
X3.4	0.446	0.401	0.717	0.503	0.497	0.517
X3.5	0.526	0.485	0.834	0.655	0.585	0.610
X4.1	0.516	0.578	0.614	0.814	0.634	0.646
X4.2	0.467	0.456	0.578	0.764	0.628	0.618
X4.4	0.387	0.439	0.580	0.767	0.566	0.602
X4.5	0.491	0.503	0.561	0.794	0.663	0.646
Z1.1	0.506	0.487	0.553	0.669	0.785	0.591
Z1.2	0.442	0.487	0.572	0.648	0.785	0.585
Z1.3	0.467	0.503	0.524	0.570	0.770	0.555
Y1.1	0.436	0.524	0.625	0.671	0.613	0.841
Y1.2	0.387	0.497	0.557	0.610	0.597	0.791
Y1.3	0.485	0.483	0.594	0.573	0.575	0.710
Y1.4	0.361	0.332	0.541	0.613	0.518	0.737

3.2 Structural Model (Inner Model)

The coefficient of determination (R^2) measures the proportion of variance in the endogenous variable explained by the model. An R^2 value above 0.75 is considered substantial, above 0.50 is moderate, and above 0.25 is weak (Hair et al., 2019; Qoyum et al., 2021). In this study, the variable Trust is explained by perceived usefulness and ease of use at 68%, while Cash Waqf Intention is explained by its antecedents at 71%, indicating a moderate explanatory power. Also, predictive relevance was assessed using Q^2 , where values above 0 indicate that the model has predictive relevance, and values above 0.50 suggest strong predictive capability (Hair et al., 2019). The results confirm that the model has good predictive validity. Multicollinearity was tested using the Variance Inflation Factor (VIF), with all values below the threshold of 3.3, indicating no multicollinearity issues among the independent variables (Ghozali, 2018; Hair et al., 2019).

Table 3. Structural Model Outcome

Variabel	Q-Square	R-Square	Percent (%)
Trust	0.671	0.684	68%
Cash Waqf Intention	0.677	0.714	71%

The results of the structural model analysis indicate that the research model has moderate to high explanatory power. The coefficient of determination (R^2) for the Trust variable is explained by perceived usefulness and ease of use at 68%, indicating that this model can explain most of the variability in user trust in digital waqf platforms. In addition, Cash Waqf Intention is explained by

antecedent variables (perceived usefulness, ease of use, trust, social media, and waqf literacy) at 71%, indicating fairly strong explanatory power. These results indicate that the research model has good predictive power, with factors such as ease of use and perceived usefulness as the main influences on participation intention. Thus, although the waqf literacy and social media variables do not have a significant direct effect, both play an important role through the mediation of trust, which strengthens the role of trust as a key mediator in this model.

3.3 Hypothesis Test

Hypothesis testing was conducted using the PLS-SEM approach to examine the relationship between exogenous and endogenous variables in the structural model. In this analysis, a significance level of 5% (p-value <0.05) was used for relationships deemed significant, while 10% (p-value <0.10) was used to identify effects that tended to be significant, albeit with weaker evidence.

Based on the results of the path analysis in the inner model testing, not all exogenous variables were found to have a significant influence on Cash Waqf Intention. The variable Waqf Literacy showed an original sample value of -0.063 with a p-value of 0.241 (> 0.05), indicating that its effect on cash waqf intention is not statistically significant. Similarly, Social Media demonstrated an insignificant effect with an original sample value of 0.049 and a p-value of 0.424. In contrast, three variables were found to have a significant positive influence on cash waqf intention. Perceived Usefulness had a significant effect with an original sample value of 0.308 and a p-value of 0.002 (< 0.05), while Perceived Ease of Use showed the strongest influence with an original sample value of 0.406 and a p-value of 0.000. Additionally, Trust was also found to significantly affect cash waqf intention, with an original sample value of 0.217 and a p-value of 0.007. These findings suggest that perceived usefulness, ease of use, and trust are key factors driving individuals' participation in digital cash waqf.

Table 4. Direct Effect Outcomes

PLS Path	β	t-values	p-values	Conclusion
Waqf Literacy → Cash Waqf Intention	-0.063	1.171	0.241	Not Significant
Social Media → Cash Waqf Intention	0.049	0.800	0.424	Not Significant
Perceived Usefulness → Cash Waqf Intention	0.308	3.120	0.002	Significant
Perceived Ease of Use → Cash Waqf Intention	0.406	4.906	0.000	Significant
Trust → Cash Waqf Intention	0.217	2.686	0.007	Significant

Based on the mediation analysis results presented in the table, the role of trust as a mediating variable varies depending on the relationship path between the constructs: First, Waqf Literacy has an

indirect influence on Cash Waqf Intention through Trust, with a p-value of 0.087. Although this value is slightly above the standard significance threshold, given that the direct effect of literacy on intention was previously found to be insignificant, Trust can be considered to fully mediate this relationship. A similar pattern is observed for Social Media, where the p-value of 0.069 indicates that Trust also acts as a full mediator between social media and cash waqf intention. In contrast, for Perceived Usefulness, the mediation pathway through Trust is not statistically significant ($p = 0.121$), indicating no mediation effect. This suggests that the influence of perceived usefulness on cash waqf intention is primarily direct, rather than mediated by trust. Meanwhile, Perceived Ease of Use shows a statistically significant indirect effect on Cash Waqf Intention through Trust ($p = 0.013$), indicating a partial mediation. This implies that ease of use affects intention both directly and indirectly by enhancing users' trust in digital waqf platforms.

Table 5. Indirect Effect Outcomes

PLS Path	β	t-value	p-values	Conclusion
Waqf Literacy → Trust → Cash Waqf Intention	0.026	1.17	0.087	Full Mediation
Social Media → Trust → Cash Waqf Intention	0.031	1.82	0.069	Full Mediation
Perceived Usefulness → Trust → Cash Waqf Intention	0.030	1.549	0.121	No Mediation
Perceived Ease of Use → Trust → Cash Waqf Intention	0.116	2.476	0.013	Partial Mediation

Discussion

This study aimed to explore the determinants of individuals' intention to participate in digital cash waqf in Wonogiri Regency, emphasizing the role of trust as a mediator. The findings offer several insights aligned with and extending prior studies. First, waqf literacy did not exhibit a direct significant effect on digital cash waqf intention. This aligns with the idea that knowledge alone is insufficient to drive behavioral intention, especially in the digital domain. As previous research has suggested, the utility of waqf literacy is contingent upon individuals' confidence in the platform and waqf institutions (Kasri & Chaerunnisa, 2022; Sahrina et al., 2024). However, this study supports the hypothesis that trust fully mediates the relationship between waqf literacy and intention, reinforcing the conclusion by Rahman (2021) and Asyari et al. (2024) that trust is essential in converting waqf-related knowledge into action.

Second, social media was found not to significantly affect intention directly. This result contrasts with studies that emphasized the positive influence of social media in promoting cash waqf (Pusparini et al., 2025; Hamdani, Sunarsih, et al., 2024). The discrepancy may lie in the regional penetration or effectiveness of waqf-related social media content in Wonogiri. However, similar to waqf literacy,

social media affects intention indirectly through trust, confirming the pathway proposed by Gautam and Sharma (2017), who emphasized the need for credibility and reliability in social media messaging to drive engagement. Third, perceived usefulness significantly influenced digital cash waqf intention directly, affirming prior works (Faturohman et al., 2020; Sanusi, 2025) that individuals are more inclined to adopt financial technology when it is perceived as beneficial. Interestingly, trust did not mediate this relationship, which contrasts with findings by Prayudi et al. (2022). This suggests that the perceived value of digital waqf platforms may stand independently as a motivational force, especially when users recognize its impact and convenience.

Fourth, perceived ease of use showed both direct and indirect effects on intention, partially mediated by trust. This finding confirms the model by Saibil et al. (2023) and aligns with Veonnita & Rojuaniah (2022), indicating that digital convenience not only facilitates user engagement but also enhances their trust in the platform. Finally, trust emerged as a consistent and significant predictor of intention both directly and as a mediator. This confirms a broad consensus in the literature (Kasri & Chaerunnisa, 2022; Febriyanto et al., 2025; Sunarsih et al., 2023) that trust plays a central role in financial behavior, especially in charitable giving facilitated by digital technologies. Overall, the findings reinforce the importance of integrating psychological trust with technological perceptions in designing digital waqf systems.

Theoretically, this study makes an important contribution by clarifying the mediating mechanisms of trust in the context of digital waqf. These results support the broader notion that trust is an element that not only facilitates the adoption of digital technology but also increases participation in religious and socio-economic activities such as waqf. Previous research has recognized the importance of trust in digital philanthropic behavior (Kasri & Chaerunnisa, 2022; Hamdani et al., 2024), but this study expands the literature by demonstrating that trust acts as a mediator between waqf literacy and participation intention, as well as between social media and participation intention.

The practical implications of these findings are highly relevant for digital waqf management institutions. While increasing waqf literacy and social media outreach remain important, primary efforts should focus on building and maintaining public trust in the digital platforms used. Trust can be enhanced through transparency in waqf fund management, strengthening the accountability of managing institutions, and providing clear information regarding the social impacts generated by waqf participation. By building strong trust, managing institutions can motivate more individuals to participate in digital cash waqf, especially in areas with digital literacy challenges.

Furthermore, these findings also indicate that the ease of use of digital platforms has a significant influence, both directly and indirectly through the mediation of trust. This underscores the importance of user-friendly system design, which can facilitate participation without significant

technical barriers. Therefore, digital waqf platform developers must ensure that the user interface is simple and easy to understand, so that users from various backgrounds, including those unfamiliar with technology, can easily access and participate in waqf.

Overall, this study enhances our understanding of the factors influencing individuals' intention to participate in digital cash waqf and emphasizes the importance of trust in the adoption of digital philanthropic technology. Future research could explore other factors that could potentially strengthen participation intentions, such as sociocultural factors or government policies that support waqf digitization. By better understanding these dynamics, more effective policies and strategies can be designed to increase participation in digital cash waqf, particularly in regions where technological literacy remains a challenge.

4. CONCLUSION

This study found that trust plays a key role in influencing individuals' intention to participate in digital cash waqf, acting as a mediator between waqf literacy, social media, and participation intention. Although waqf literacy and social media did not show a significant direct effect, both influenced participation intention through trust, emphasizing the importance of transparency and accountability in waqf management.

The practical implication of these findings is that digital waqf management institutions need to focus on building and maintaining user trust, as well as facilitating access and use of digital platforms. To increase participation, it is also important to continue strengthening waqf literacy and utilizing social media as a more effective means of outreach.

Going forward, this study opens up opportunities for further exploration of socio-cultural factors and government policies that can support waqf digitalization, as well as strategies to reduce technical barriers for users. With a more inclusive and trust-based approach, participation in digital cash waqf can be further expanded, particularly in regions with digital literacy challenges.

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