



**OPTIMIZATION OF PRODUCTIVE ZAKAT AND WAQF AS ISLAMIC
SOCIAL FINANCE INSTRUMENTS IN INDONESIA****Ahmad Muhajir Algadri¹****Universitas Islam Negeri Syarif Hidayatullah, Jakarta, Indonesia**ahmadmuhajiralgadri@gmail.com

Abstract

This study aims to analyze the factors influencing the adoption and usage behavior of digital waqf platforms by integrating the Theory of Reasoned Action (TRA). Using a quantitative approach with 280 respondents and Structural Equation Modeling (SEM), the research examines the roles of subjective norms, technology advancement, and trust in shaping users' attitudes, behavioral intentions, and actual usage. The findings show that all three antecedent variables significantly and positively influence attitude, which in turn increases behavioral intention, while behavioral intention strongly predicts usage behavior. Trust emerges as the most influential factor, emphasizing the importance of transparency, security, and Sharia compliance within digital waqf systems. These results contribute to the literature on Islamic philanthropic technology adoption and provide practical implications for waqf institutions to enhance digital literacy, strengthen system credibility, and improve technological innovation to increase public participation in digital waqf.

Keywords: Subjective Norms, Technology Advancement, Trust in Digital Waqf, Attitude, Behavioral Intention, Usage Behavioral



INTRODUCTION

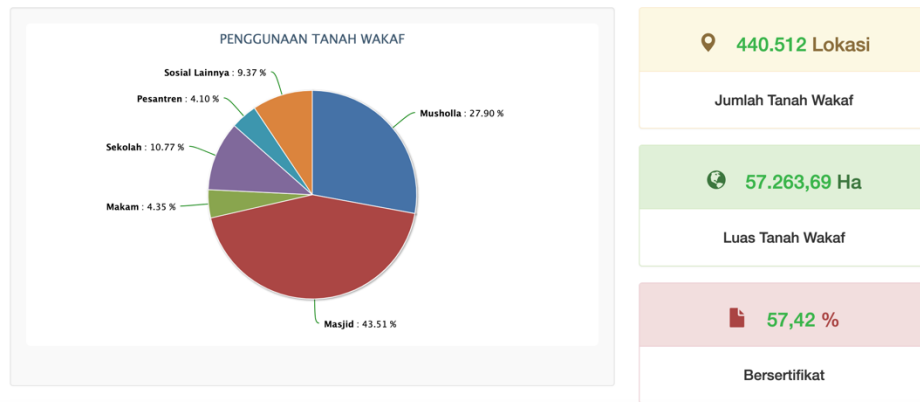
Digital transformation has significantly reshaped various aspects of human life, including the management of Islamic philanthropic instruments such as *waqf* (endowment) (Maisyarah & Hadi, 2024). *Waqf* plays a strategic role in supporting the socio-economic development of Muslim communities (Ibrahim et al., 2023). In Indonesia, the potential of *waqf* assets is considerable, with land use dominated by mosques (43.51%), *musholla* (27.90%), and schools (10.77%), followed by social facilities, cemeteries, and Islamic boarding schools (Indonesia, 2025).

Figure I.

Utilization of Waqf Land

Source: <https://siwak.kemenag.go.id/>

Recent advancements in digital technology have opened opportunities



for the modernization of *waqf* management. Platforms such as *Satu Wakaf Indonesia* and the *Sistem Informasi Wakaf (SIWAK)* serve as innovations that promote greater transparency, efficiency, and accessibility in *waqf* administration (Kasmon et al., 2024). These systems demonstrate how technology can optimize the fundraising, distribution, and supervision processes of *waqf* institutions (Hasan, 2022).

Despite these potentials, the digitalization of *waqf* in Indonesia still faces several challenges. A primary obstacle lies in the low level of digital literacy among both the public and *waqf* administrators (*nazhir*), resulting in limited understanding and public trust in digital *waqf* systems (Suryani & Zaharah, 2024). Furthermore, the absence of comprehensive regulations and the lack of managerial and technical competence among *nazhir* hinder the effective and innovative management of *waqf* assets (Kasmon et al., 2024).

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According to the Theory of Reasoned Action (TRA), an individual's behavioral intention to adopt digital waqf is influenced mainly by *attitude* and *subjective norms* (Ibrahim et al., 2023). A positive attitude toward digital technology determines the willingness to use online waqf platforms, while subjective norms such as encouragement from religious leaders or community peers significantly affect social acceptance and participation in digital waqf (Kasmon et al., 2024). Additionally, *trust in digital waqf* emerges as a critical factor that influences the willingness of individuals to engage in online-based charitable giving, given persistent concerns regarding data security and transparency (Ibrahim et al., 2023).

This study aims to analyze the determinants influencing individuals' attitudes and behavioral intentions toward adopting digital waqf and to examine how these factors shape *usage behavior* (Davlembayeva et al., 2024). The research seeks to provide strategic insights for waqf institutions and regulators to design more effective policies and marketing strategies that enhance public participation in digital waqf initiatives (Jamil et al., 2022). Furthermore, it contributes to the strategic management literature by exploring how technology adoption can strengthen participation in Islamic philanthropy (Ibrahim et al., 2023).

Prior studies have predominantly focused on traditional waqf management and have not adequately incorporated the behavioral aspects of digital adoption (Adainuri et al., 2024). This research fills that gap by integrating TRA to explain how subjective norms, technology advancement, *and* trust in digital waqf *influence* attitude *and* behavioral intention, *which ultimately affect* usage behavior. It also introduces a strategic digital marketing perspective emphasizing the importance of trust and social influence in fostering technology acceptance (Kala & Chaubey, 2024).

LITERATURE REVIEW

Theory of Reasoned Action (TRA)

Theory of Reasoned Action (TRA), developed by Ajzen and Fishbein (1975), explains that individual behavior is determined by intention, which is influenced by two primary factors: attitude toward the behavior and subjective norms (Kim & Jeong, 2024). When individuals hold positive attitudes and perceive social pressure to act, they are more likely to engage in the intended behavior (Sanjaya & Kurniawati, 2024). TRA is frequently used to examine technology adoption, including in Islamic financial contexts such as cash waqf and digital waqf, because it captures both psychological and social determinants



of decision-making (Berakon et al., 2022). Although the model assumes rationality and may overlook external constraints, its explanatory power in predicting digital adoption behavior has been validated in multiple empirical studies (Ibrahim et al., 2023).

Subjective Norms

Subjective Norms refer to an individual's perception of social pressure to perform or not perform a particular behavior (Wang et al., 2022). In the digital waqf context, these norms represent the influence of religious leaders, peers, and community groups on an individual's decision to participate. When community figures or family members encourage *digital waqf*, individuals tend to develop more favorable attitudes toward it (Patrisia et al., 2024). Research shows that *subjective norms* significantly affect technology adoption in Islamic financial services, such as *zakat* and *digital waqf* platforms (Rahmat & Kurniawati, 2022; Raut & Kumar, 2023). Therefore, strong social endorsement functions as a motivational driver that enhances behavioral intention and subsequent participation (Tonapa & Kurniawati, 2021).

Technology Advancement

Technology Advancement denotes the level of technological innovation that improves service efficiency, transparency, and accessibility (Hanifa et al., 2023). In digital waqf management, technological innovations—such as blockchain, smart contracts, crowdfunding systems, and digital wallets—enable donors to monitor transactions transparently and ensure compliance with Islamic law (Auna Nida Ulhusna et al., 2024). Previous studies have confirmed that the perceived sophistication of technology positively influences users' attitudes toward digital platforms (Lee et al., 2022; Rahmawati & Kurniawati, 2024). However, barriers such as low digital literacy, resistance to change, and infrastructure limitations remain challenges for *waqf* institutions in developing countries (Kasmon et al., 2024).

Trust in Digital Waqf

Trust in Digital Waqf reflects donors' belief that the digital waqf system is secure, transparent, and in accordance with *shariah* principles (Hasan, 2022). Trust is critical in minimizing donors' perceptions of risk regarding the misuse of funds or data breaches (Auna Nida Ulhusna et al., 2024). A transparent financial reporting mechanism and adherence to Islamic law are essential components for maintaining public confidence (Kasmon et al., 2024). Empirical studies show that trust positively correlates with attitude and behavioral intention in digital finance adoption, as users are more willing to engage when they perceive the system to



be reliable and ethical (Berakon et al., 2022). Therefore, trust acts as a cornerstone of digital waqf sustainability and public participation (Ibrahim et al., 2023).

Attitude

Attitude refers to an individual's overall evaluation of a behavior, reflecting their positive or negative disposition toward performing it (Hasan, 2022). Within the digital waqf ecosystem, attitude represents how users perceive the usefulness, reliability, and spiritual value of digital donation systems (Rahmawati & Kurniawati, 2024). Positive attitudes lead to stronger intentions to engage with digital platforms and sustain participation (Auna Nida Ulhusna et al., 2024). Empirical findings have demonstrated that favorable attitudes toward technology predict higher adoption rates of digital financial services, confirming attitude's mediating role between external variables—such as subjective norms, trust, and technology advancement and behavioral intention (Kasmon et al., 2024).

Behavioral Intention

Behavioral Intention captures an individual's readiness to perform a specific behavior, influenced by their attitudes, perceived social norms, and control beliefs (Wang et al., 2022). In the context of digital waqf, a strong behavioral intention indicates the willingness to continue using online waqf platforms for charitable giving (Zuliasari et al., 2023). Prior research confirms that behavioral intention significantly predicts actual adoption behavior, particularly in digital and Islamic financial technologies (An et al., 2024; Kasmon et al., 2024). Hence, fostering positive behavioral intentions through user education and social campaigns can enhance the sustainability of digital waqf engagement (Berakon et al., 2022).

Usage Behavioral

Usage Behavioral describes the actual implementation of a behavior—the extent to which individuals utilize a system after forming the intention to do so (Nguyen et al., 2024). In *digital waqf*, usage behavior reflects users' frequency and consistency in using digital platforms to donate or manage endowment funds (Kasmon et al., 2024). Studies demonstrate that trust, ease of use, and positive user experience enhance continuous usage behavior (Galingging & Kurniawati, 2024). Consequently, technology acceptance is not only determined by intention but also by ongoing satisfaction and the perceived benefits of system use (Mathai et al., 2024).



RESEARCH METHOD

This study employs a quantitative approach with descriptive and verificative methods to analyze the effectiveness of productive zakat and waqf as Islamic social finance instruments in Indonesia (Sekaran & Bougie, 2020). Data are collected using a structured questionnaire distributed to stakeholders involved in zakat and waqf management, such as amil, nazhir, and staff of Islamic philanthropic or financial institutions (Oktaviani, 2022). The sampling technique used is nonprobability purposive sampling, selecting respondents who have been directly involved in productive zakat or waqf programs for at least one year (Sekaran & Bougie, 2020). The main variables measured are governance quality, zakat-waqf literacy, digital platform utilization, and the effectiveness of productive zakat and waqf programs, using a five-point Likert scale from “strongly disagree” to “strongly agree” (Hair et al., 2020). The collected data are analyzed using descriptive statistics and path analysis with SPSS software to test the influence of governance, literacy, and digitalization on the effectiveness of productive zakat and waqf (Hair et al., 2020).

RESULTS AND DISCUSSION

This study examines how perceived credibility, trust, online customer reviews, and attitudes toward influencers shape halal cosmetics' purchase intentions. Influencer credibility, defined by expertise, honesty, and attractiveness, fosters trust and positive consumer attitudes. Online customer reviews validate influencer information, reinforcing consumer confidence and perceptions. Religiosity strengthens purchase intentions, especially for consumers seeking halal products aligned with their values and beliefs. However, e-WOM's impact can be negative if reviews conflict with consumer expectations or perceptions. These findings emphasize the need for halal cosmetic companies to ensure credible influencers, manage reviews, and align marketing with religious values. This research advances understanding of social media marketing in halal contexts and highlights areas for future exploration.

Based on the factor loading test results, all indicators have a loading value ≥ 0.40 , so all items are declared valid for measuring the related construct. The reliability test results using Cronbach's Alpha ≥ 0.60 indicate that all variables have good and consistent reliability levels (Hair et al., 2020). Thus, all research instruments are declared suitable for use in structural model testing.



The Goodness of Fit test shows that several indicators have met the model feasibility criteria. The CMIN/DF value is within an acceptable range (1–5), indicating that the model is acceptable. Although several indices, such as GFI and RMSEA, are in the marginal category, the model is still feasible for hypothesis testing because several key criteria have been met.

Based on structural model analysis, the following results were obtained:

Tabel. 1
Hypothesis Test Results

Hypothesis	Effect	Results
H1	Subjective norms → Attitude	Signifikan & Positif
H2	Technology advancement → Attitude	Signifikan & Positif
H3	Trust in digital waqf → Attitude	Signifikan & Positif
H4	Attitude → Behavioral intention	Signifikan & Positif
H5	Behavioral intention → Usage behavioral	Signifikan & Positif

Source: Autors

All hypotheses were proven to be accepted, indicating that all independent and mediating variables contributed significantly to the increase in intention and use of digital waqf by the community.

The Influence of Subjective Norms on Attitude

The results of the study show that subjective norms have a significant and positive influence on attitudes toward digital waqf. This means that the stronger the social pressure a person receives whether from family, friends, religious leaders, or the community the more positive their attitude toward the use of digital waqf platforms will be. This finding is consistent with the Theory of Reasoned Action (TRA), which emphasizes that social pressure is an important determinant in shaping a person's attitudes and intentions. In the context of digital waqf, legitimacy from the surrounding environment increases trust and acceptance of technology-based waqf systems (Wang et al., 2022).

The Influence of Technological Advancement on Attitudes

Technological advancement has been proven to have a significant influence on attitudes, The more advanced the technology used by digital waqf platforms including websites, applications, digital payment systems, and blockchain the more positive the public's perception. Ease of access, accuracy, and



transparency are factors that strengthen public interest and comfort in online waqf. These findings are in line with previous studies which state that perceptions of ease and technological innovation increase public acceptance of digital financial services (Kasmon et al., 2024).

The Influence of Trust in Digital Waqf on Attitude

Trust has been proven to be the most dominant variable in influencing attitudes towards digital waqf. Public trust in transaction security, transparency of waqf funds, and institutional compliance with sharia principles are crucial factors that shape positive attitudes. These results support previous research showing that trust is the main foundation for the acceptance of technology in the context of sharia finance and Islamic philanthropy. The greater the level of trust that users have, the more likely they are to accept and use digital waqf services (Auna Nida Ulhusna et al., 2024).

The Influence of Attitude on Behavioral Intention

This study proves that attitude significantly increases behavioral intention to give waqf through digital platforms. Individuals who have a positive attitude toward digital waqf show greater interest in using it. This indicates that positive perceptions of the benefits, efficiency, and security of technology are the main drivers of the intention to give waqf digitally. These findings are consistent with TRA theory, which states that attitude is a direct predictor of intention (Hasan, 2022; Rahmawati & Kurniawati, 2024).

The Influence of Behavioral Intention on Usage Behavior

Behavioral intention has been proven to have a significant influence on usage behavior, which means that a strong intention to give digital waqf will increase actual usage. Respondents with high intentions tend to, frequently use digital waqf platforms, consistently distribute donations online, actively seek information about waqf through applications or digital media. These results indicate that intention is a strong indicator of users' actual behaviour (Hanifa et al., 2023).

Research Implications

This study contributes theoretically by enriching the literature on technology adoption in Islamic philanthropy, particularly through the integration of the Theory of Reasoned Action (TRA) in the context of digital waqf, which explains how social factors, technology perceptions, and trust influence the acceptance of digital services. Practically, the results of this study confirm that waqf institutions need to strengthen public education on the security and transparency of digital waqf, develop technologies that facilitate transaction and



reporting processes, and build public trust through regular reporting, sharia audits, and the implementation of strong digital security systems, so that public participation in digital waqf can increase sustainably.

CONCLUSION

This study aims to analyze the factors influencing the adoption and usage behavior of digital waqf based on the Theory of Reasoned Action (TRA). Based on the results of the analysis, all hypotheses are proven to be significant. This indicates that subjective norms, technology advancement, and trust in digital waqf have a positive effect on attitude. The greater the social support, the more advanced the technology used, and the higher the level of public trust in the security and transparency of the platform, the more positive the community's attitude toward digital waqf.

Attitude has a significant effect on behavioral intention. A positive attitude toward digital waqf encourages the emergence of a strong intention to use it as a medium for giving waqf. Behavioral intention significantly influences usage behavior. A strong intention is proven to increase actual behavior in using digital waqf platforms, such as transaction frequency and user engagement in delivering waqf through online platforms.

Overall, this study confirms that the acceptance of digital waqf is influenced by a combination of social factors, technological perceptions, and user trust. Attitude and intention play a central role in driving actual usage behavior. Therefore, digital waqf institutions and platforms need to enhance public education, strengthen transparency and security aspects, and develop accessible technologies to increase sustainable participation in digital waqf.

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