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# DETERMINANTS OF INTEREST AND INTENTION TO DONATE CASH WAQF OR THROUGH MONEY ON THE SUPER APP BERKAHWAKAF.ID

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**Abstract:**

**Background:** Cash waqf and waqf through money is an unfamiliar concept in donation activities in Indonesia. Cash waqf possesses a sustainable nature, as the endowed assets are preserved and managed to generate ongoing benefits across generations. This sustainability is ensured by the obligation of the nazhir to safeguard the waqf assets from loss or damage, thereby maintaining their long-term impact.
**Purposes:** This research aims to explore public interest and intention in cash waqf and analyze the factors influencing the community's interest and intention toward cash waqf.
**Design/methodology/approach:** The statistical method employed is descriptive analysis and structural equation modeling with partial least squares (SEM-PLS), using tool Smart PLS version 4 with 70 respondents. The respondent category in this study is muslim or Muslimah, has ever performed monetary waqf, and is at least 17 years old.
**Findings/Result:** The analysis reveals that the respondent living or working in Jakarta prioritizes engaging in waqf through money, followed by cash waqf. Statistical test results indicate that performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and waqf literacy all have a positive and significant effect on behavioral intention.
**Conclusion:** The results of the descriptive analysis show that respondents living or working in Jakarta are more interested in donating waqf through money compared to cash waqf. The waqf literacy index is 72.81% (moderate), the basic understanding of waqf is 47.83%, and the advanced understanding of waqf is 24.98%. The statistical test results indicate that performance expectations, effort expectations, social influence, facilitating conditions, hedonic motivation, price value, habits, and waqf literacy all have a positive and significant impact on behavioral intention.
**Originality/value (State of the art):** The state of the art in this study is the use of the UTAUT2 variable, which has been cited more than 6,000 times on Google Scholar and has never been previously used to analyze the impact of technology adoption in cash waqf collection through Berkahwakaf.id.

**Keywords:** cash waqf, SEMPLS, super apps, UTAUT2, waqf literacy

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## INTRODUCTION

According to the World Giving Index (2024), Indonesia ranks first with a score of 90%, maintaining its position for seven consecutive years since it first surpassed Myanmar in 2017. The report reveals that nine out of ten Indonesians donate money to charity, while six out of ten dedicate their time to social activities. These findings align with the Varkey Foundation survey (2017), which indicates that Generation Z in Indonesia is the happiest in the world, with a happiness score of 90%, followed by Nigeria (78%), Israel (73%), and India (72%). Globally, the survey report highlights that the primary factors contributing to happiness are physical and mental health. However, for young people in Indonesia, the most significant factor influencing their happiness is their commitment to practicing religious values.

The report from the Indonesian Central Statistics Agency (BPS) on Telecommunications Statistics in Indonesia (2021) states that the growth rate of the population owning mobile phones in both rural and urban areas reached 65.87%, while the growth rate of the population accessing the internet was 62.10%. Furthermore, the Indonesian Internet Service Providers Association (APJII) released a report in June 2022 indicating that the number of Indonesians connected to the internet in 2021–2022 reached 210 million (77.02%) out of a total population of 272 million in 2021. The increasing number of people owning mobile phones and being connected to the internet has had a significant impact on various sectors, including the digital economy (Dirjen Aptika, 2022). Agustini (2023) explains that from 2020 to 2022, Indonesia's digital literacy index was categorized as moderate. Furthermore, Agustini (2023) explains that the digital literacy index consists of four pillars: digital skills (increasing from 3.44 to 3.52), digital ethics (rising from 3.53 to 3.68), digital safety (increasing slightly from 3.10 to 3.12), and digital culture, which experienced a decline (from 3.90 to 3.84). Agustini (2021) defines digital skills as the ability of individuals to recognize, understand, and utilize hardware, software, and digital operating systems in daily activities. Digital ethics refers to the capacity to recognize, evaluate, and establish ethical governance in digital activities. Digital safety is the ability of society to identify, implement, and raise awareness regarding personal data protection and cybersecurity. Meanwhile, digital culture represents societal engagement in the digital environment, emphasizing nationalism, the principles of Pancasila, and diversity.

President Joko Widodo launched the National Movement for Cash Waqf (GNWU) as part of the government's strategy to reduce social inequality and promote solidarity through waqf initiatives. To support these objectives, BWI introduced a super application, Berkahwakaf.id, on April 10, 2021. According to the BWI Chairman, this platform represents an innovative step toward expanding and developing digital waqf. In the 2022 technical guidance and socialization materials, Saptono highlighted that the potential for cash waqf in Indonesia is estimated at approximately IDR 180 trillion. Despite its potential, the utilization of waqf in Indonesia faces several challenges, including regulatory limitations, low waqf literacy, insufficient capacity among *nazhir* (waqf managers), and limited adoption of technology (Budiarto, 2021). In this study, the researcher selects the determinants of interest and intention in cash waqf or waqf through money on the Berkahwakaf.id superapp, which include performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and waqf literacy.

Khotimah (2021) identifies several issues related to cash waqf. From a regulatory perspective, challenges include limited government support, differing perceptions, and deficiencies in waqf legislation. Institutional challenges involve transparency, the professionalism of nazhir (waqf managers), failure to fulfill waqf contracts, a lack of understanding among nazhir, and operational costs. External factors include education levels, differences in religious schools of thought (*madhhab*), and a lack of public trust.

The study conducted by Ekawaty and Muda (2015) in Surabaya found that most Muslims in the city lack an understanding of cash waqf. This level of understanding is influenced by both internal and external factors. Internal factors include religious knowledge, while external factors involve access to media and information. To enhance public understanding of cash waqf, it is essential to improve religious education and access to both print and electronic media. Furthermore, the research by Ghanny and Fatwa (2021) on the level of understanding of cash waqf among millennials in DKI Jakarta, measured using the ILW assessment tool, yielded a score of 36.71, indicating a low level of comprehension.

As super apps, digital platforms provide integrated ecosystems that combine multiple functionalities into a single platform, offering a variety of daily services with a digital wallet as the core feature (Baquero, 2021). A key advantage of engaging in cash waqf through digital applications is the flexibility they offer regarding time, location, and payment methods (Rahma, 2021). Digital banking services further simplify the donation process (Windasari et al. 2022). Beyond convenience, waqf literacy significantly influences individuals' intentions to participate in cash waqf (Muthiah, 2021; Imam & Huda, 2022; Ambarwati & Hasanuddin, 2021; Nugraha et.al., 2022).

The Unified Theory of Acceptance and Use of Technology (UTAUT2) for information systems (IS) is one method that can measure the application's usage (Ventakesh et al. 2012; Muchriana et al. 2024; Mustafa et al. 2022). It has already garnered more than 6000 citations in Google Scholar alone. (Tamilmani et al. 2021). According to the National Waqf Management Performance Analysis Report (2022), the potential of cash waqf in Indonesia is estimated to reach IDR 180 trillion per year. The Indonesian Waqf Board recorded cash waqf achievements from 2018 to 2021 at IDR 855 billion (0.48%), and as of March 2022, it reached IDR 1.4 trillion (0.78%). According to Imron et al. (2024), the achievement as of October 2023 was IDR 2.23 billion (1.24%), and based on the Ministry of Religious Affairs (2024) report, the achievement as of August 2024 was IDR 2.4 trillion (1.33%).

Based on the background, the objectives of this research are as follows: To elucidate the general characteristics of the muslim community's interest in cash waqf; To identify and analyze the factors influencing the public's interest in cash waqf; To formulate strategies and managerial implications related to public interest in cash waqf through the Berkahwakaf.id super app.

## METHODS

The population for this study is located in the Jakarta Province, with data collection taking place from June to July 2024. This research uses a quantitative approach with primary data. The respondents are individuals who either reside in or work in Jakarta. According to Roscoe (1975), as cited in Memon et al. (2020), the minimum sample size for behavioral studies should fall between 30 and 500 respondents. Thus, we set the sample size for this research at 70 respondents.

Data was collected through the distribution of questionnaires via Google Forms. This study uses purposive sampling. The target respondents were Muslims or Muslimahs who had previously made or expressed interest in making a cash waqf or donating money and who were at least 17 years old.

a. Descriptive analysis: Descriptive statistics are concerned with the recording and summarization of data, presenting it in a readily comprehensible manner, such as the average, median, mode, variance, and measures of location. (Muchson, 2017).
b. Waqf literacy index: Center for Strategic Studies–Baznas (2019) and Muthiath (2021) stages of calculating the waqf Literacy Index using the Simple Weighted Index method.
c. Partial Least Squares Structural Equation Model (PLS SEM): Using tools like Smart PLS 4.0, the analysis of PLS-SEM starts with evaluating the measurement models, which are specific to the type of construct: reflective or formative (Hair et al. 2019).

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2), proposed by Venkatesh et al. in 2012, is a model to better understand consumer acceptance and use of technology. Performance expectancy is defined as the degree to which an individual believes that using the system will help him or her attain gains in job performance (Venkatesh et al. 2003).

Hypothesis 1: Performance expectancy positively and significantly impacts the intention to donate to Berkahwakaf.id. Effort expectancy is the level of ease associated with consumers' use of technology.

Hypothesis 2: The effort expectation positively and significantly influences the behavioral intention to donate on Berkahwakaf.id. Social influence is defined as the degree to which an individual perceives that important others believe he or she should use the new system.

Hypothesis 3: Social influence has a positive and significant impact on the intention to donate to Berkahwakaf.id. Facilitating conditions are the degree to which an individual believes that an organizational and technical infrastructure exists to support the use of the system.

Hypothesis 4: The facilitating condition significantly and positively influences the intention to donate on Berkahwakaf.id.

Hypothesis 5: Hedonic motivation significantly and positively influences the intention to donate on Berkahwakaf.id. Price value is defined as the cognitive exchange of consumers between the perceived benefits of a technology application and the costs incurred to use.

Hypothesis 6: Price value significantly and positively influences the intention to donate on Berkahwakaf. id. Habit is defined as the extent to which a person performs an activity automatically as a result of learning (Limayam et al. 2007). According to Kim et al. (2005), automaticity is considered identical to "habit.".

Hypothesis 7: Habit has a positive and significant effect on the intention to donate to Berkahwakaf.id.

Hypothesis 8: The facilitating condition significantly and positively influences the use behavior. Hedonic motivation is defined as the pleasure or enjoyment obtained from using a technology.

Hypothesis 9: Habit has a positive and significant effect on use behavior. Waqf literacy is defined an individual must possess the capacity to read, comprehend, compute, conceptualize, and retrieve information from both print and electronic media concerning waqf practices (Arrasya, 2022).

Hypothesis 10: Wakaf literacy has a positive and significant effect on the intention to donate at Berkahwakaf.id. Behavioral intention is defined as the extent to which a person has consciously formulated a plan to perform or not perform certain behaviors in the future (Warshaw et al. 1985).

Hypothesis 11: Behavioral intention has a positive and significant mediating effect on use behavior. Use behavior is the frequency of using information technology (Venkatesh et al. 2012).

Figure 1 shows that the UTAUT2 and waqf literacy framework is a comprehensive model that helps researchers understand the factors influencing technology acceptance and usage applications in Berkawakaf. It consists of several key constructs: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, and waqf literacy as an additional variable. These constructs interact to predict users' behavioral intention and actual technology use. The framework can be visually represented as a flowchart, where the constructs lead to behavioral intentions, which in turn influence the actual use of technology.

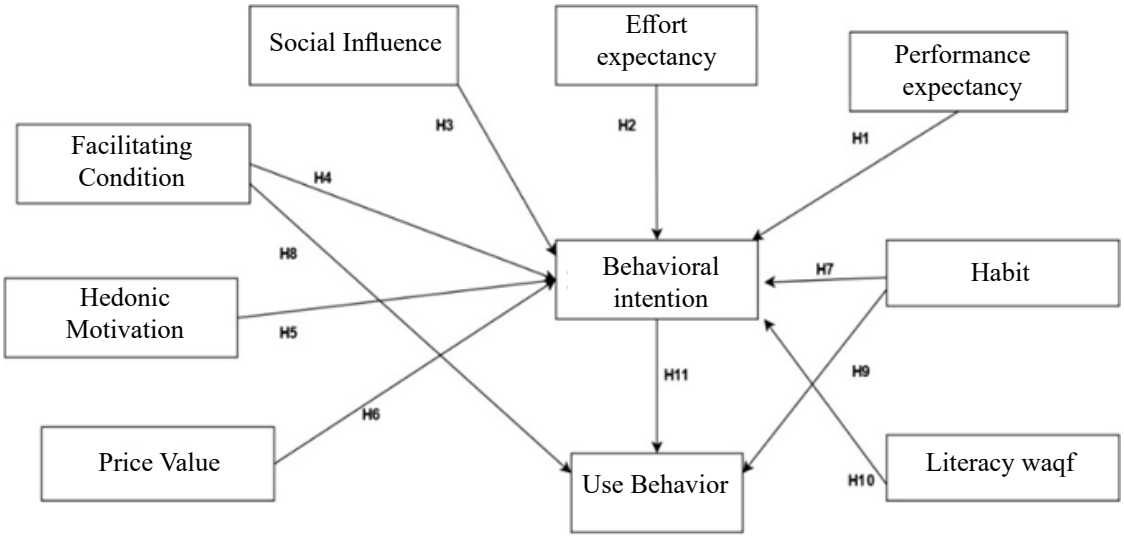



Figure 1. Research framework

## RESULTS

### Respondent Demographics

A total of seventy respondents completed the questionnaire for primary data collection. The questionnaire was divided into two segments. The first segment used the Guttman scale (1-3) to determine the average score for descriptive analysis and the Waqf literacy index. The Likert scale was employed to evaluate the respondents' interest and intention regarding cash waqf or donations through digital platforms. Table 1 is the respondent profile.

### Descriptive analysis

The results of the discriminant analysis of the variable indicators from the UTAUT 2 model are categorized as sufficient. Performance expectancy, with an average score of 3.80 and a maximum of 3.84, indicates that respondents perceive the application as effectively meeting their needs and expectations (Figure 2). In contrast, the use behavior indicator has the lowest average score of 2.99, with a maximum of 3.04. This suggests that the actual usage of the application is still relatively low compared to other indicators. Therefore, this highlights a key area for improvement to increase the adoption and usage of the application.

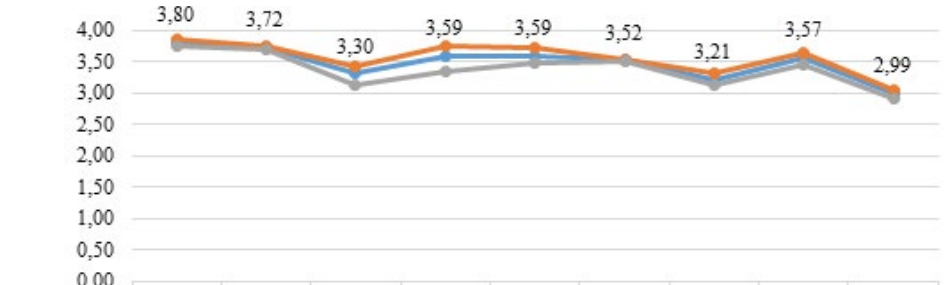
### Index literacy waqf

Chen (1998) classified financial literacy into three categories: (1) greater than 80%, (2) between 60% and 79%, and (3) less than 60%. The first category represents a relatively high level of knowledge, the second indicates a moderate level of knowledge, and the third signifies a relatively low level of knowledge.

The waqf literacy level of the respondents, as depicted in the graph above, is moderate, with an average score of 72.81% (Figure 3). The respondents scored 47.83% for fundamental waqf comprehension and 24.98% for advanced comprehension.

Table 1. Demographic Information of Respondents (N=70)

| Variable | Category | Frequency (N) | Percentage |
|---|---|---|---|
| Gender | Male | 34 | 48.57% |
| | Female | 36 | 51.43% |
| Age Group | 17–27 | 15 | 21.43% |
| | 28–43 | 45 | 64.29% |
| | 44–59 | 10 | 14.29% |
| Education | Senior High School | 8 | 11.43% |
| | Diploma | 4 | 5.71% |
| | Bachelor | 44 | 62.86% |
| | Master | 14 | 20.00% |
| Type of Work | Housewives | 5 | 7.14% |
| | Internship | 1 | 1.43% |
| | Employees of SOEs | 22 | 31.43% |
| | Private Employees | 28 | 40.00% |
| | Student | 2 | 2.86% |
| | Civil Servants | 7 | 10.00% |
| | Self-employed | 4 | 5.71% |
| Revenue Per Month (IDR) | 0–5,000,000 | 19 | 27.14% |
| | 5,000,000–10,000,000 | 25 | 35.71% |
| | 10,000,000–15,000,000 | 7 | 10.00% |
| | 15,000,000–20,000,000 | 5 | 7.14% |
| | More than 20,000,000 | 14 | 20.00% |




| | PE | EE | SI | FC | HM | PV | HA | BI | UB |
|---|---|---|---|---|---|---|---|---|---|
| MEAN | 3,80 | 3,72 | 3,30 | 3,59 | 3,59 | 3,52 | 3,21 | 3,57 | 2,99 |
| MAX | 3,84 | 3,74 | 3,43 | 3,76 | 3,71 | 3,53 | 3,31 | 3,63 | 3,04 |
| MIN | 3,76 | 3,70 | 3,13 | 3,34 | 3,47 | 3,51 | 3,11 | 3,46 | 2,91 |

Figure 2. Descriptive analysis UTAUT2

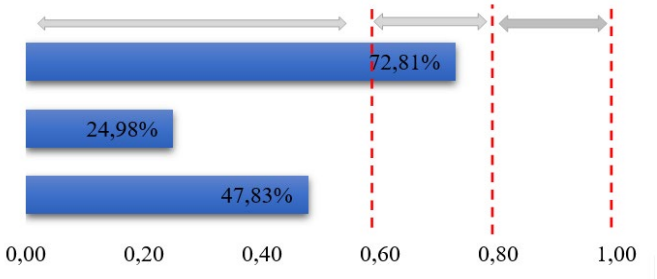



Figure 3. Index literacy waqf

Based on the respondents' answers, it is evident that the Jakartan community prioritizes waqf through money (92.11%), followed by cash waqf (7.89%) and productive waqf (0%) when selecting a waqf option. The secondary focus on waqf through monetary contributions remains dominant at 89.47%, while cash waqf has slightly increased to 10.53%, and productive waqf continues to receive minimal attention. According to Budiarto (2021), several factors contribute to the underutilization of waqf's potential, one of which is the low level of waqf literacy.

**Analysis of Partial Least Squares Structural Equation Modeling (PLS-SEM)**

**Measurement Model Evaluation**

There are four main things that Hair et al. (2019) and Ghasemy et al. (2020) use to judge reflective measurement models: convergent validity (AVE >0.50), discriminant validity (HTMT <0.90), and internal consistency (Cronbach's alpha and composite reliability >0.70).

According to Table 2, the measurement model evaluation results indicate that the model exhibits strong internal consistency and convergent validity. The indicator loadings for all variables exceed the acceptable threshold of 0.70, with composite reliability (CR) and Cronbach's alpha (CA) values all above 0.70, indicating good reliability. The Average Variance Extracted (AVE) values for all constructs exceed 0.50, confirming good convergent validity.

The $Q^2$ assessment measures the predictive relevance or capability of the SEM PLS model. It evaluates the model's ability to reconstruct the observed values based on its parameter estimates. According to Hair et al. (2019), a $Q^2$ value greater than zero signifies meaningful predictive relevance, with higher values indicating stronger predictive ability. $Q^2$ values are typically categorized as small (0), medium (0.25), and large (0.50). In this study, the $Q^2$ values for the variables examined are 0.750 and 0.593, both greater than zero, indicating a strong predictive relevance. These results suggest that the model demonstrates robust predictive power and effectiveness.

Table 2. Reflective measurement

| Variable | Label | Loading | CR | CA | AVE | $Q^2$ |
|---|---|---|---|---|---|---|
| Performance expectancy (PE) | PE1 | 0.904 | 0.925 | 0.879 | 0.805 | |
| | PE2 | 0.886 | | | | |
| | PE3 | 0.901 | | | | |
| Effort expectancy (EE) | EE1 | 0.889 | 0.958 | 0.934 | 0.884 | |
| | EE2 | 0.948 | | | | |
| | EE3 | 0.947 | | | | |
| | EE4 | 0.867 | | | | |
| Social Influence (S1) | SI1 | 0.902 | 0.963 | 0.953 | 0.84 | |
| | SI2 | 0.917 | | | | |
| | SI3 | 0.945 | | | | |
| | SI4 | 0.923 | | | | |
| | SI5 | 0.896 | | | | |
| Facilitating Condition (FC) | FC1 | 0.914 | 0.927 | 0.881 | 0.808 | |
| | FC2 | 0.886 | | | | |
| | FC3 | 0.896 | | | | |
| Hedonic Motivation (HM) | HM1 | 0.929 | 0.936 | 0.863 | 0.879 | |
| | HM2 | 0.946 | | | | |
| Price Value (PV) | PV1 | 0.961 | 0.959 | 0.915 | 0.921 | |
| | PV2 | 0.958 | | | | |
| Habit (HA) | HA1 | 0.903 | 0.948 | 0.918 | 0.86 | |
| | HA2 | 0.918 | | | | |
| | HA3 | 0.959 | | | | |
| Behavioral intention (BI) | BI1 | 0.954 | 0.967 | 0.948 | 0.907 | 0.593 |
| | BI2 | 0.967 | | | | |
| | BI3 | 0.935 | | | | |
| Use Behavior (UB) | UB1 | 0.947 | 0.953 | 0.927 | 0.872 | 0.750 |
| | UB2 | 0.944 | | | | |
| | UB3 | 0.911 | | | | |

In the PLS path model (Hair et al. 2021), the discriminant validity assessment determines whether a reflective construct has stronger relationships with its indicators than with those of any other construct.

The HTMT values presented in Table 3 demonstrate that all constructs in this research exhibit strong discriminant validity, as each value falls below the established threshold of 0.90. For instance, the HTMT value of 0.797 between Performance Expectancy (PE) and Effort Expectancy (EE) confirms discriminant validity between these constructs. Similarly, other factor combinations, such as Facilitating Condition (FC) and Hedonic Motivation (HM) with an HTMT value of 0.751, as well as Behavioral Intention (BI) and Use Behavior (UB) with a value of 0.695, further reinforce the constructs' discriminant validity within the model.

The results of Table 4, the Fornell–Larcker criterion, show that the constructs have good discriminant validity because the diagonal elements (square root of AVE) are always higher than their correlations with other constructs. This shows that the measurement model constructs are well-defined and distinct.

**Structural Model Evaluation**

The $R^2$ assessment in the model quantifies the extent to which the independent variables can account for the variance in the dependent variable. A higher $R^2$ value indicates a more effective model in explaining the variation of the dependent variable. Within the framework of PLS SEM, $R^2$ serves as an indicator for evaluating the model's predictive capability. Hair et al. (2019) $R^2$ values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak. $R^2$ values of 0.90

and higher are typically indicative of overfit. A high value signifies that the model demonstrates strong predictive capability; however, it is crucial to note that an excessively elevated $R^2$ value may also suggest the presence of overfitting. Therefore, we must evaluate $R^2$ alongside other metrics to validate the model's validity and reliability.

The results shown in Table 5 indicate that the first substructure achieved an $R^2$ value of 0.726. This value indicates that the employed model accounts for 72.6% of the variation in behavioral intention. The adjusted R-squared value is 0.691. The constructs of performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, price value, habit, and waqf literacy account for 69.1% of the variability in the waqf Intention construct. This demonstrates that the model effectively elucidates behavioral intention. The second substructure yielded an $R^2$ value of 0.779, indicating that the model accounts for 77.9% of the variation in usage behavior. The adjusted R-squared value is 0.769. The variability of the constructs of behavioral intention, facilitating condition, and habit accounts for 76.9% of the variability in the construct of use behavior. This demonstrates that the model effectively elucidates usage behavior.

Table 3. Discriminant validity of construct HTMT

| Variables | PE | EE | SI | FC | HM | PV | HA | LW | BI | UB |
|---|---|---|---|---|---|---|---|---|---|---|
| PE | | | | | | | | | | |
| EE | 0.797 | | | | | | | | | |
| SI | 0.729 | 0.764 | | | | | | | | |
| FC | 0.831 | 0.834 | 0.807 | | | | | | | |
| HM | 0.726 | 0.893 | 0.811 | 0.751 | | | | | | |
| PV | 0.744 | 0.780 | 0.822 | 0.843 | 0.829 | | | | | |
| HA | 0.704 | 0.754 | 0.758 | 0.723 | 0.759 | 0.809 | | | | |
| LW | 0.039 | 0.032 | 0.169 | 0.162 | 0.097 | 0.143 | 0.067 | | | |
| BI | 0.847 | 0.818 | 0.645 | 0.842 | 0.852 | 0.749 | 0.687 | 0.090 | | |
| UB | 0.641 | 0.698 | 0.821 | 0.745 | 0.769 | 0.711 | 0.739 | 0.107 | 0.695 | |

Note: Performance expectancy (PE); Effort expectancy (EE); Social Influence (S1); Facilitating Condition (FC); Hedonic Motivation (HM); Price Value (PV); Habit (HA); Behavioral intention (BI); Use Behavior (UB)

Table 4. Discriminant validity of construct Fornell–Larcker Criterion

| Variables | PE | EE | SI | FC | HM | PV | HA | LW | BI | UB |
|---|---|---|---|---|---|---|---|---|---|---|
| PE | 0.897 | | | | | | | | | |
| EE | 0.703 | 0.940 | | | | | | | | |
| SI | 0.669 | 0.720 | 0.917 | | | | | | | |
| FC | 0.734 | 0.760 | 0.744 | 0.899 | | | | | | |
| HM | 0.808 | 0.805 | 0.734 | 0.831 | 0.938 | | | | | |
| PV | 0.668 | 0.721 | 0.769 | 0.762 | 0.737 | 0.960 | | | | |
| HA | 0.633 | 0.698 | 0.806 | 0.655 | 0.672 | 0.741 | 0.927 | | | |
| LW | -0.017 | -0.021 | 0.163 | 0.153 | 0.085 | 0.138 | 0.020 | 1.000 | | |
| BI | 0.775 | 0.772 | 0.621 | 0.774 | 0.776 | 0.699 | 0.645 | 0.086 | 0.952 | |
| UB | 0.576 | 0.648 | 0.772 | 0.677 | 0.684 | 0.653 | 0.870 | 0.103 | 0.653 | 0.934 |

Note: Performance expectancy (PE); Effort expectancy (EE); Social Influence (S1); Facilitating Condition (FC); Hedonic Motivation (HM); Price Value (PV); Habit (HA); Behavioral intention (BI); Use Behavior (UB)

Table 5. $R^2$ measurement

| Variable | R-square | R-square Adjusted | Information |
|---|---|---|---|
| BI | 0.726 | 0.691 | Strong |
| UB | 0.779 | 0.769 | Strong |

Note: Behavioral intention (BI); Use Behavior (UB)

**PLS Predict**

The PLS Predict procedure was developed by Shmueli et al. (2016) to generate holdout sample-based point predictions in PLS path models at an item or construct level.

The predictive analysis shown in Table 6 shows that PLS-SEM does better than the linear model (LM) for all items. This is because PLS-SEM has lower RMSE values than LM. Additionally, all $Q^2$predict values exceed zero, confirming the predictive relevance of the model. UB3 exhibits the largest improvement in prediction accuracy, with a PLS RMSE-LM RMSE difference of -0.292. These results affirm the reliability of PLS-SEM for predictive modeling, particularly in contexts where robust and accurate predictions are critical.

**Direct effect**

The subsequent step involves evaluating the results of PLS SEM through structural model assessment, as evidenced by the variance inflation factor (VIF) outcomes. The anticipated VIF value should be below 3, indicating low collinearity (Ghasemy et al. 2020; Hair et al. 2019). Given the effect size, we use the F-squared to determine the extent of the influence between variables. An $F^2$ value of 0.02, 0.15, and 0.35 indicates the strength of the predictor latent variable's influence at the structural level, categorized as weak, medium, and large, respectively (Ghozali, 2014).

The statistical results are shown in Table 7. The VIF values are all below 3, indicating no multicollinearity among the predictor variables (Figure 4). Path coefficient tests show significant relationships between independent variables and both behavioral intention and use behavior, with p-values under 0.05 and t-statistics exceeding 1.96. This suggests a positive and significant effect on the outcomes.

Table 6. PLS Predict

| Item | $Q^2$predict | PLS-SEM_RMSE | LM_RMSE | PLS RSME - LM RSME |
|---|---|---|---|---|
| BI1 | 0.458 | 0.596 | 0.761 | -0.165 |
| BI2 | 0.559 | 0.539 | 0.611 | -0.071 |
| BI3 | 0.540 | 0.590 | 0.815 | -0.225 |
| UB1 | 0.723 | 0.595 | 0.698 | -0.103 |
| UB2 | 0.700 | 0.593 | 0.627 | -0.034 |
| UB3 | 0.524 | 0.763 | 1.055 | -0.292 |

Table 7. Direct effect

| Path coefficients | VIF | F2 | Original sample (O) | Sample mean (M) | STDEV | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|---|---|
| PE → BI | 2.105 | 0.246 | 0.278 | 0.228 | 0.174 | 2.596 | 0.001 |
| EE → BI | 2.934 | 0.208 | 0.221 | 0.244 | 0.245 | 2.494 | 0.001 |
| SI → BI | 1.165 | 0.256 | 0.252 | 0.230 | 0.192 | 2.314 | 0.009 |
| FC → BI | 1.164 | 0.284 | 0.309 | 0.301 | 0.187 | 3.650 | 0.001 |
| FC → UB | 2.786 | 0.234 | 0.244 | 0.226 | 0.109 | 2.318 | 0.008 |
| HM → BI | 1.750 | 0.221 | 0.266 | 0.241 | 0.190 | 2.871 | 0.004 |
| PV → BI | 2.459 | 0.214 | 0.216 | 0.223 | 0.173 | 2.672 | 0.002 |
| HA → BI | 1.413 | 0.237 | 0.287 | 0.317 | 0.184 | 3.013 | 0.001 |
| HA → UB | 1.910 | 1.262 | 0.730 | 0.758 | 0.079 | 9.215 | 0.000 |
| LW → BI | 1.139 | 0.209 | 0.253 | 0.259 | 0.071 | 2.738 | 0.000 |
| BI → UB | 2.726 | 0.208 | 0.270 | 0.254 | 0.105 | 2.674 | 0.000 |

Note: Performance expectancy (PE); Effort expectancy (EE); Social Influence (S1); Facilitating Condition (FC); Hedonic Motivation (HM); Price Value (PV); Habit (HA); Behavioral intention (BI); Use Behavior (UB)

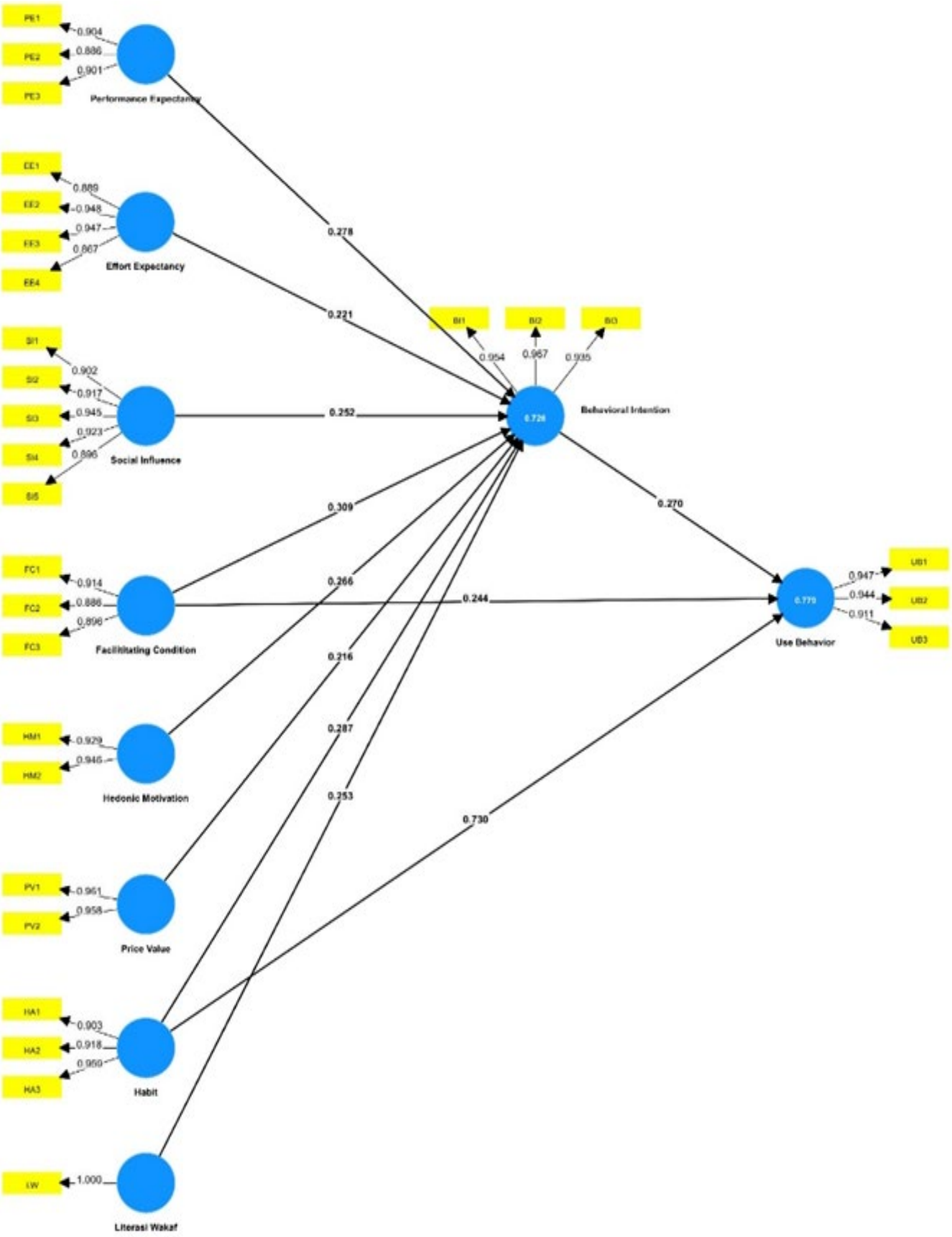



Figure 4. SEM PLS

Performance expectancy (PE) influences behavioral intention (H1 Accepted)

Performance expectancy (PE) has a strong impact on behavioral intention (BI) (path coefficient: 0.278, VIF: 2.105, t: 2.596, p: 0.001), as shown by its large effect size. Performance expectation reflects users' belief that technology enhances efficiency, fundraising capabilities, and alignment with *Wakif* preferences. Aligned with Thusi and Maduku (2020) and Davis (1989), the findings highlight that user-friendly and efficient technology fosters confidence and adoption, underscoring performance expectation as a key driver of behavioral intention.

Effort expectancy (EE) influences behavioral intention (H2 accepted)

With a t-statistic of 2.494 and a p-value of 0.001, we can see that the path coefficient of 0.221 between effort expectancy and behavioral intention is positive and significant. The moderate effect size (F2 = 0.208) emphasizes effort expectancy's significance in influencing behavioral intention, while the VIF value of 2.934 confirms the absence of multicollinearity. Participants perceive Berkahwakaf as an intuitive and user-friendly platform that enhances efficiency, aligning with Kurniawan et al. (2022) and Wairimu et al. (2019), who define effort expectancy as the ease of using technology to accomplish tasks with minimal time and effort. Thusi & Maduku (2020) describe effort expectancy as a consumer's evaluation of a technology's usability and learnability, reinforcing its key role in fostering user interaction with platforms like Berkahwakaf.

Social influence (SI) influences behavioral intention (H3 Accepted)

The study shows a significant positive effect of social influence on behavioral intention, with a path coefficient of 0.252, supported by a t-statistic of 2.314 and a p-value of 0.009. The moderate effect size ($F^2$ = 0.256) highlights the importance of social influence, and the low VIF value (1.165) ensures reliability. Social factors such as support and norms from family, friends, and significant individuals are key in motivating online donation intentions. This aligns with existing literature that consistently identifies social influence as a pivotal determinant of behavioral intention (Liu et al. 2020). The findings emphasize the significance of leveraging social networks and community norms to enhance individuals' willingness to engage in online charitable activities.

Facilitating conditions (FC) influence behavioral intention (H4 Accepted)

The path coefficient of 0.309, t-statistic of 3.650, and p-value of 0.001 indicate a significant positive effect of facilitating conditions on behavioral intention. The impact size ($F^2$: 0.284) suggests a substantial influence, while the low VIF of 1.164 confirms the absence of multicollinearity. These results emphasize the importance of adequate information, technology access, clear instructions, and technical support in enhancing users' intention to donate via Berkahwakaf. id. Savić & Pešterac (2018) explain that the use of mobile banking services requires the availability of appropriate resources, knowledge, and technological infrastructure.

Facilitating conditions (FC) influence use behavior (H8 Accepted)

Facilitating conditions positively impact actual use behavior (UB), with a path coefficient of 0.244. The VIF of 2.786 indicates moderate multicollinearity, with a medium effect. The T-statistic of 2.318 and p-value of 0.008 show a statistically significant relationship, indicating that having necessary resources and support is crucial for users' actual usage behavior.

The impact of hedonic motivation (HM) on behavioral intention (H5 Accepted)

A path coefficient of 0.266, a variance inflation factor (VIF) of 1.750, and an $F^2$ value of 0.221 support the relationship between hedonic motivation and behavioral intention. These results indicate that hedonic motivation has a significant positive effect on behavioral intention, with a moderate effect size and low multicollinearity. The analysis reveals a t-statistic of 2.871 and a p-value of 0.004, confirming the positive and significant influence of hedonic motivation on behavioral intentions. Specifically, technology users' enjoyment significantly enhances their willingness to contribute to waqf donations. Moreover, prosocial behavior such as waqf, infaq, and alms can create happiness (Wiliasih et al. 2024).

The influence of price value (PV) on behavioral intention (H6 Accepted)

Price value significantly influences behavioral intention (path coefficient: 0.216, VIF: 2.459, $F^2$: 0.214). Statistical analysis reveals a t-statistic of 2.672 and a p-value of 0.002, indicating a substantial positive effect on behavioral intention. Individuals' perceptions of the benefits and convenience offered by the Berkahwakaf.id application, particularly concerning associated costs, play a crucial role in shaping their intention to contribute. In line with this study, price value is considered positive when the perceived benefits of online banking exceed the associated monetary costs (Kaur & Arora, 2023). This perception can significantly influence customer adoption and engagement with online banking services.

The influence of habits (HA) on behavioral intentions. (H7 Accepted)

Habit significantly influences behavioral intention (path coefficient: 0.287, VIF: 1.413, $F^2$: 0.237, t: 3.013, p: 0.001), highlighting its role as a key predictor of contribution behavior. Habitual acts integrated into routines strongly drive the intention to contribute via technology, as they reflect prior learning and experience (Limayem et al. 2007). Ouellette and Wood (1998) emphasize the importance of understanding habit formation and its predictive power for future behavior.

The influence of habits (HA) on use behavior (H9 Accepted)

Habit also has a strong impact on actual Use Behavior (UB), with a path coefficient of 0.730. This indicates that habitual use significantly drives actual usage behavior. The VIF of 1.910 is still low, suggesting no significant multicollinearity. The $F^2$ value of 0.730 indicates a large effect, meaning that habit has a strong influence on actual behavior. The T-statistic of 9.215 and a p-value of 0.000 confirm that this relationship is highly significant. Therefore, once an individual incorporates a system into their habits, they are likely to continue using it.

The influence of waqf literacy (LW) on behavioral intention (H10 Accepted)

Waqf literacy significantly influences behavioral intention (BI) (path coefficient: 0.253, VIF: 1.139, $F^2$: 0.209, t: 2.738, p: 0.000). Higher waqf literacy enhances awareness of waqf's spiritual and social benefits, increasing the intention to contribute via the Berkahwakaf id app. Muthiah's (2021) findings confirm that a stronger desire to participate in waqf activities is associated with greater waqf literacy, which includes an understanding of its spiritual and social values. Moreover, waqf not only provides spiritual and social benefits but also contributes to the happiness of participants. Wiliasih et al. (2024) state that prosocial actions like donation enhance happiness. Through platforms like Berkahwakaf.id, cash waqf simplifies donations while promoting emotional fulfillment, creating a positive cycle between prosocial behavior and happiness.

The influence of behavioral intention (BI) on use behavior (H11 Accepted)

Behavioral intention significantly influences use behavior (path coefficient: 0.270, VIF: 2.726, F2: 0.208), as a stronger desire to give increases the likelihood that the behavior will occur. People adopt technology when they perceive it as user-friendly and it facilitates task completion, as Davis (1989) highlights. Warshaw et al. (1985) define behavioral intention as the deliberate plan to engage in specific behaviors. Kim et al. (2005) and Patil et al. (2020) emphasize that user experience shapes attitudes and intentions toward technology adoption, suggesting that apps should align with and exceed user expectations.

**Indirect effect**

The core characteristic of a mediating effect (i.e., an indirect effect, or mediation) is that it involves a third variable that plays an intermediate role in the relationship between the independent and dependent variables (Cepeda et al. 2017). The indirect effect test results in a positive and significant p-value ($p < 0.05$) in Table 8. This means that the link between the independent variable and use behavior is mediated by behavioral intention.

Table 8. Indirect effect

| Specific indirect effects | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| PE→BI → UB | 0.220 | 0.214 | 0.030 | 2.651 | 0.005 |
| EE→BI → UB | 0.209 | 0.201 | 0.031 | 2.278 | 0.021 |
| SI→BI → UB | 0.218 | 0.207 | 0.028 | 2.638 | 0.004 |
| FC→BI → UB | 0.222 | 0.221 | 0.044 | 2.498 | 0.009 |
| HM→BI→UB | 0.212 | 0.212 | 0.028 | 2.416 | 0.008 |
| PV→BI→ UB | 0.208 | 0.200 | 0.022 | 2.366 | 0.004 |
| HA→BI→UB | 0.213 | 0.211 | 0.031 | 2.431 | 0.007 |
| LW→BI→UB | 0.204 | 0.203 | 0.010 | 2.381 | 0.003 |

Note: Performance expectancy (PE); Effort expectancy (EE); Social Influence (S1); Facilitating Condition (FC); Hedonic Motivation (HM); Price Value (PV); Habit (HA); Behavioral intention (BI); Use Behavior (UB)

### Managerial Implications

Several management implications can be employed to improve the intention and behavior of waqf by utilizing the Berkahwakaf.id application:

1. Management must consistently refine and promote the development of the application following the user experience and beyond expectations. Personalizing services with artificial intelligence and big data is an important strategy to enhance current user engagement and draw in new consumers.
2. Management should emphasize the importance of transparency in the utilization of waqf funds and their significant social impact. This can be achieved by showcasing the positive outcomes of waqf projects facilitated through the Berkahwakaf.id application and considering the integration of a review feature for monitoring the execution of waqf projects within the application.
3. Management should consistently promote Berkahwakaf.id through established social media platforms such as YouTube, TikTok, Instagram, Facebook, and X (formerly Twitter).
4. Collaborate with Indonesian mosque organizations to establish consultation areas and promote waqf initiatives within mosques, integrating these efforts with the Berkahwakaf.id application.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

The characteristics of interest among the Muslim community in Jakarta prioritize waqf through money (92.11%), while cash waqf is at 7.89%. For the second priority, waqf through money is at 89.47%, and cash waqf is at 10.53%. This indicates that the community residing or working in Jakarta continues to be interested the purchase or financing of waqf assets from waqf funds. The respondent residing or working in Jakarta exhibits a greater interest in purchasing or financing waqf assets through financial means, as opposed to cash waqf. Additionally, all variables in the Unified Theory of Acceptance and Use of Technology (UTAUT2) and waqf literacy influence interest and intention to use.

The strategies that management can implement to increase interest and intention include consistently refining and encouraging the development of the application with new features that align with user experience and exceed user expectations, ensuring that users perceive the ease of use and benefits of the application. Service personalization through artificial intelligence and big data is a crucial strategy to leverage existing user engagement and attract potential customers to become new users. Additionally, management should emphasize the importance of transparency in the utilization of waqf funds and their significant social impact. This can be achieved by showcasing the positive impact of waqf through the Berkahwakaf.id application, such as by developing features like video testimonials, infographics, or articles highlighting successfully funded projects. Furthermore, to enhance user and community engagement, management may consider incorporating a review feature in the application that allows users to provide feedback on the implementation of waqf projects. Consistent promotion of Berkahwakaf.id across existing social media platforms, including YouTube, TikTok, Instagram, Facebook, and X (formerly Twitter), is also essential. Collaborating with Indonesian mosque organizations to provide consultations and facilitate waqf activities in mosques

while integrating these efforts with the Berkahwakaf.id platform is another important strategy. To enhance the visibility of Berkahwakaf.id, it is necessary to identify popular keywords relevant to waqf. Examples of such keywords include "online waqf" and "productive waqf programs." Utilizing keyword analysis tools can help identify high-search-volume terms that align with the platform's objectives. Additionally, to create high-quality content targeting high-volume keywords and expand audience reach, it is recommended to enhance domain authority by building high-quality backlinks.

**Recommendations**

Expanding the Scope of Respondents: Since Berkahwakaf.id is a national-scale super app, future research could extend its scope by including respondents from other major cities across Indonesia. This would provide a more comprehensive understanding of user behavior and preferences.

Exploring the Impact of Waqf Literacy and Behavioral Intention: To gain deeper insights into the relationship between waqf literacy, behavioral intention, and use behavior through the Berkahwakaf.id application, future research could focus on respondents who have received waqf literacy training and have used the application over a specific period. This could be followed by testing using the behavioral expectation approach or other relevant theories.

Analyzing the Impact of Waqf and Infaq on Happiness: Within the Islamic framework, religious practices, fostering good social relationships, and active contributions to society are essential elements that enhance overall happiness. Future research could investigate the influence of waqf and infaq on happiness as a comprehensive concept encompassing spiritual and social dimensions. Additionally, it could examine their impact on individuals' overall well-being. Active participation in religious activities and prosocial behavior is expected to increase levels of happiness.

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