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Trust, waqf literacy and cash waqf intention in Islamic boarding schools: A theory of planned behavior

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Abstract

This research aimed to explore the factors influencing individuals' inclination to contribute funds as waqf to Islamic boarding schools in Indonesia. Additionally, the Theory of Planned Behaviour (TPB) was used as the conceptual framework to analyse human behaviour. In this context, trust and waqf literacy were evaluated and identified as determinants of cash waqf intention. The partial least squares structural equation modelling (PLS-SEM) method was used to completely analyse and assess the model. Meanwhile, the questionnaires were distributed electronically to 436 respondents in Indonesia. The results showed that subjective norms, trust, and waqf literacy had a direct effect on attitudes. However, these variables did not have a direct impact on the intention to donate cash waqf in Islamic boarding schools. Attitudes did not influence the intention to donate cash waqf while perceived behavioural control (PBC) had a substantial impact on the variable.

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Introduction

Cash waqf gained recognition in Indonesia with the issuing of a fatwa by the National Sharia Council of the Indonesian Ulema Council (DSN MUI) in 2012. According to the Indonesian Waqf Board (BWI), the total amount of cash waqf reached 1.4 trillion rupiah in March 2022

(BWI, 2022). This substantial sum holds great promise, particularly for the advancement of the education sector (Sukmana, 2020), (Haidlir et.al., 2021).

Islamic boarding schools have distinct attributes with significant contributions to the advancement of the nation as well as a proactive role in the dissemination of Islam (Faizin, 2020). The expertise of administrators with prior experience as waqf nadhir are responsible for the achievement (Mubarok, 2020). However, cash waqf has not been fully used as a method of financing. The BWI data showed that approximately 11 had official registration as institutions for cash waqf nadhir.

In rural regions, the tackling of poverty was examined by engaging in entrepreneurial endeavors using Islamic boarding schools (Hudaefi & Heryani, 2019). Meanwhile, (Anggadwita et.al., 2021) assessed the capacity of developing humanist entrepreneurship. Buana putra et al. (2022) examined the dynamics of the correlation between legitimacy and accountability within the same framework. In this context, Waqf is identified as a significant method of providing financial support using a case study approach. Moreover, cash waqf may be applied as a strategic method to support entrepreneurial education and offer capital for business development.

Another research focused on developing a business collaboration framework to effectively accomplish Sustainable Development Goals (SDGs) through in-depth interviews and group discussions (Zaki et.al., 2022). Rofiaty's research used quantitative methods to investigate the correlation between entrepreneurial orientation, knowledge management, innovation, strategy implementation, and organizational performance within the setting of Islamic boarding schools (Rofiaty, 2019). However, there is a lack of research that specifically explores the role and potential of cash waqf as a financial instrument in supporting sustainability. Waqf's role in economic growth is limited to managing assets such as workshops, minimarkets, and farms under professional Nadhir in a productive system (Hadiyanto et.al., 2023). Islamic boarding school Gontor is a successful example of a professional Nadhir in optimizing productive waqf to improve education and empower the surrounding community (Rofiq et.al., 2022).

Innovation has played an essential part in the development of waqf, particularly in the Islamic boarding school Tazakka. An inclusive strategy includes the allocation of financial resources, physical possessions, entitlements, advantages, and expertise (Ardi et.al., 2020). Islamic boarding schools, as institutions, effectively use waqf funds to support the advancement and operation of educational facilities (Sukmana, 2020). As an example, providing scholarships through the productive results of cash waqf can strengthen persistence, enabling financially disadvantaged students to effectively focus on the continuity of education with greater success (Muhtadin et.al., 2023).

Islamic boarding schools closely tied to a specific region have the potential to strengthen the role as recipients of cash waqf, especially considering the higher efficiency of regional waqf institutions compared to mass waqf and national organizations (Rusydia et.al., 2022). Therefore, these schools need to engage with the community in collecting cash waqf. Several results on the issue of cash waqf validate that characteristics, such as attitudes, subjective norms, behavioural control, religion, knowledge, and trust, have an impact on individual's intention to endow cash waqf (Haidlir et.al., 2021). The influence of these factors varies based on the attributes of each generation (Jatmiko et.al., 2023). Meanwhile, the effect of religiosity on the attitudes of Muslims towards waqf is significant. The level of comprehension of waqf literacy and degree of trust significantly impact the attitudes and intention of Muslims (Masrizal et.al., 2023).

Previous researchs have explored the disparity between the current state of Islamic boarding schools and the ability to use cash waqf, leading to the following thought-provoking

questions. What are the determinants of an individual's intention about the allocation of financial resources? Can Islamic boarding schools be seen as trustworthy waqf entities for accepting cash waqf? The inquiries are in line with the future research direction in donation management (Böckel et.al., 2021). Therefore, this research aimed to analyse the factors influencing the propensity to contribute funds to Islamic boarding schools using the Theory of Planned Behaviour (TPB) as a structural framework for analysing behaviour.

Literature Review

In the 1980s, Icek Ajzen and Martin Fishbein developed the Theory of Planned Behaviour (TPB), a psychological framework, which serves the purpose of comprehending and examining individual behaviour. According to this point of view, individual purpose largely determines behaviour. TPB outlines three primary determinants that impact the intention to engage in a specific action, namely attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). The connection of the three components impacting individual intention and facilitating the analysis of behaviour is comprehended using the framework.

The determinants of individual intention endowing cash waqf was examined using TPB. The important factors affecting plans to endow cash waqf include attitudes, subjective norms, perceived behavioural control, trust and waqf literacy. Intention is a subjective representation reflecting the desire to act (Ajzen, 2005), (Haron et.al., 2023). The influence of behavior is shown by attitudes through perceptions, personality, and motivations. Individuals' attitudes toward cash waqf are influenced by the belief in the outcome of behavior. The variable had a positive impact on willingness to provide cash waqf (Mujahidah & Rusydiana, 2023), (Haidlir et.al., 2021).

An individual's aspiration to execute an action is represented by intention concerning the inclination to provide cash waqf (Haron et.al., 2023). In addition, attitudes show the effects of views, personality, and motivations on action. The belief in the consequences of such behaviour shapes the variable towards monetary waqf. According to previous research, attitudes influenced the contribution to cash waqf (Mujahidah & Rusydiana, 2023) and (Haidlir et.al., 2021).

H1. Individual attitudes are positively related to the intention to endow cash waqf in Islamic boarding schools.

The ability to carry out certain behavioral intentions are regarded as perceived behavioral control (PBC). In this context, PBC had a positive influence on individual intention towards giving cash waqf (Ratnasari & Arifin, 2018), (Kasri & Chaerunnisa, 2022), (Jatmiko et.al., 2023)

H2. PBC is positively related to individual intention to provide cash waqf in Islamic boarding schools.

Subjective norms quantify the extent the perspectives or beliefs of individual or groups endorse specific conduct. Other research reported that subjective norms exerted a favorable influence on views towards cash waqf donations (Masrizal et.al., 2023).

H3. The subjective norm is positively related to the individual's attitudes towards cash waqf in Islamic boarding schools.

Trust is a belief in an organization and the personnel to show honesty, reliability, competence, and integrity consistently. The waqf institution's integrity and reputation had a positive impact on trust. Therefore, this had an impact on the inclinations and willingness to provide cash waqf (Kasri & Chaerunnisa, 2022), (Shukor et.al., 2019)

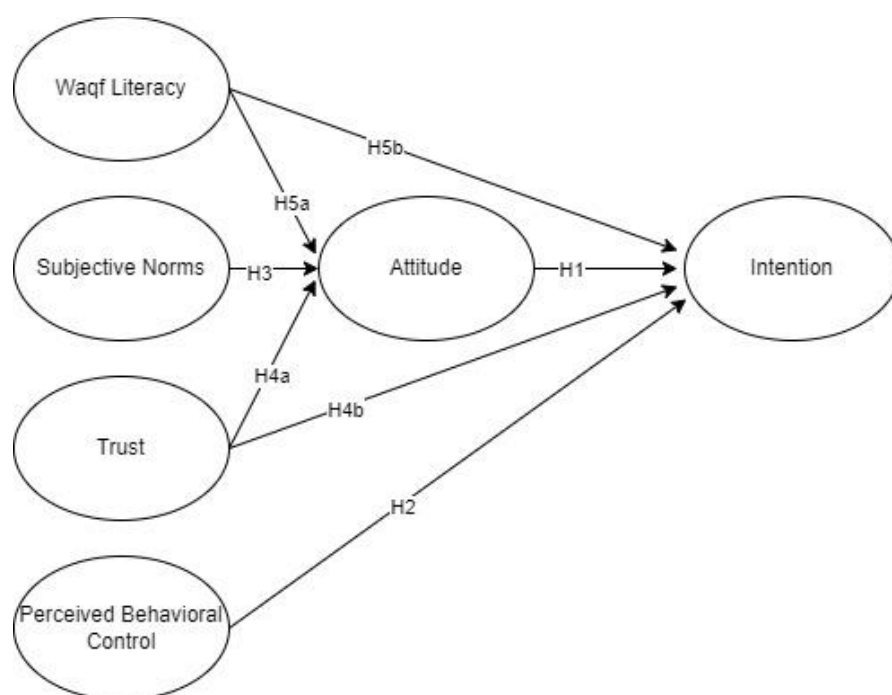
- H4a.* Trust is positively related to individual attitudes towards cash waqf in Islamic boarding schools.
- H4b.* Trust is positively related to the intention of individuals to provide cash waqf in Islamic boarding schools.

Waqf literacy refers to the education and knowledge of an individual regarding the notion of waqf in the Islamic faith. Previous research showed that having a good understanding, as a form of Islamic endowment, had a beneficial influence on an individual's beliefs and willingness to contribute to financial waqf (Kasri & Chaerunnisa, 2022) Therefore, it is postulated:

- H5a.* There is a positive relationship between waqf literacy and individual attitudes towards cash waqf in Islamic boarding schools.
- H5b.* There is a positive relationship between waqf literacy and individual intention to give cash waqf in Islamic boarding schools.

In the framework of the Theory of Planned Behavior (TPB), attitude is defined as an individual's evaluation of a behavior, whether they perceive it as good or bad (Ajzen, 1991). In the context of cash waqf, attitude can mediate the relationship between waqf literacy, subjective norms, and trust with the intention to donate. Waqf literacy enhances individuals' understanding of the benefits and importance of waqf, which in turn shapes a positive attitude towards donating. Subjective norms, which refer to social pressure or expectations from others, also influence individuals' attitudes towards waqf. Additionally, the level of trust in waqf institutions strengthens this positive attitude. When individuals have a positive attitude towards waqf, it increases their intention to participate in cash waqf. Thus, attitude plays a crucial role as a mediator linking waqf literacy, subjective norms, and trust with the intention to donate, ultimately influencing the behavior of donating itself (Ajzen, 1991).

- H6.* Attitude towards cash waqf mediates the relationship between waqf literacy, subjective norms and trust toward cash waqf intention in Islamic boarding schools



Picture 1. Conceptual framework of the research

Methodology

This research applied quantitative methods to analyse the factors influencing individual intention to cash waqf in Islamic boarding schools. To achieve the goal, a survey method was used to collect primary data from respondents through a questionnaire (Johson & Christensen, 2013).

The sample selection process was carried out by applying the purposive sampling method due to the direct relevance to the population in focus. The research comprised 436 respondents and the minimum sample size set at 280 was calculated from the total number of indicators (28x10). This was in line with the recommendation of Hair et al., where the sample size should be ten times larger than the number of indicators (Hair Jr. et.al., 2014).

The subsequent process was the development of the design based on relevant conceptual frameworks and previous research, as adapted from Jatmiko et al, (2023), Masrizal et al, (2023), Revathy & Balaji (2020), Kasri & Chaerunnisa (2022). After the questionnaire was designed, an initial validation test was carried out by testing on the representative group of samples. Therefore, the questionnaires were tested in advance to identify the potential improvement and ensure the questions asked had accuracy and consistency. After validation and reliability confirmation, an online survey was disseminated in many cities, namely Sumatra and Kalimantan, Sulawesi, Nusa Tenggara, and Papua. The questionnaire consisted of 28 statements and a Likert scale of 5 was used to measure the respondents' level of approval or disapproval.

Table 1. Questionnaire Indicator

Variable	Indicator
Waqf Literacy	<ol style="list-style-type: none"> 1. Knowledge of the Concept of Waqf 2. Understanding of Waqf through Money 3. Understanding the Differences between Waqf, Zakat, Infaq and Alms 4. Knowledge of Waqf Laws and Terms 5. Understanding of Nadhir and Their Role 6. Familiar with the Online Cash Waqf Method 7. Know the benefits of managing cash waqf funds for Islamic boarding school
Trust	<ol style="list-style-type: none"> 1. Reliability of Islamic boarding school as Waqf Institutions 2. Trust in Cash Waqf Information 3. Cash Waqf Fund Management Ability (Financial Management) 4. Professionalism in Cash Waqf Management
Subjective Norms	<ol style="list-style-type: none"> 1. Family Support 2. Support from teachers, lecturers and superiors 3. Support from Ulama and Religious Leaders 4. Support from friends, co-workers, neighbors or the community
Attitude	<ol style="list-style-type: none"> 1. The idea of donating cash waqf 2. Benefits for yourself and society 3. Flexibility and Benefits of Cash Waqf Funds 4. Contribution to the Procurement of Educational and Other Facilities
Perceived Behavioral Control	<ol style="list-style-type: none"> 1. Full awareness of donating cash waqf 2. The decision completely depends on yourself 3. Confidence in Resources, Knowledge, and Abilities 4. Interested in donating cash waqf because they see the benefits in the future
Intention	<ol style="list-style-type: none"> 1. Intention to donate cash as a form of charity for Islamic boarding school

Variable	Indicator
	2. Willingness to donate cash waqf
	3. Intention to donate cash in the future, especially to support Islamic boarding school
	4. Commitment to endow cash waqf more often as support to Islamic boarding school
	5. Efforts to donate as much money as possible in waqf, especially to Islamic boarding school

In the data analysis, structural equation modelling (SEM) was adopted by using the partial least squares (PLS) method. SEM is a statistical method used for testing the relationship between variables in the proposed conceptual model (Hair et.al., 2021). Therefore, this research aims to determine the connection between waqf literacy, attitudes, trust levels, subjective norms, and PBC.

SEM-PLS analysis has answered the research questions by testing the hypotheses. In this context, the extent to which waqf literacy, attitudes, trust, PBC, and subjective norms contribute to an individual's intention to cash waqf was examined. SEM-PLS also measures the extent of the direct and indirect impact of the variables on the intention of cash waqf.

Results and Discussion

The provided data offers a comprehensive overview of the demographics and characteristics of a sample population consisting of 436 individuals.

Table 2. Demographic Respondents (N=436 Respondents)

Variable	Frequency	%
<i>Gender</i>		
Man	188	47
Woman	248	53
<i>Education</i>		
High School	86	20
Undergraduate	174	40
Master Degree	144	33
Doctoral Degree	32	7
<i>Domicile</i>		
Java	224	51
Sumatra	98	22
Kalimantan	78	18
Sulawesi	16	4
Papua	8	2
Nusa Tenggara	12	3
<i>Income</i>		
< Rp. 3.000.000	158	36
Rp. 3.000.000 - Rp. 5.000.000	174	40
> Rp. 5.000.000	104	24

Gender distribution shows a slight female majority, with 53% women and 47% men. Educational attainment varies, with the largest group holding a bachelor's degree (40%), followed by those with a master's degree (33%), high school education (20%), and a doctoral degree (7%). Geographically, the majority of respondents are from Java (51%), with smaller proportions from Sumatra (22%), Kalimantan (18%), Sulawesi (4%), Nusa Tenggara (3%), and Papua (2%). In terms of income, 40% of the sample earns between Rp. 3,000,000 and Rp. 5,000,000 per month, 36% earn less than Rp. 3,000,000, and 24% earn more than Rp. 5,000,000.

This demographic breakdown highlights a diverse population in terms of gender, education, domicile, and income levels.

Measurement model evaluation

In the measurement model, trust, waqf literacy, subjective norms, attitude, perceived behavioral control, and intention are calculated reflectively. According to [Hair et al., \(2014\)](#) evaluation of the reflective model was carried out by analyzing the loading factor ≥ 0.70 , Cronbach alpha, and average variance extracted (AVE) ≥ 0.50 .

Table 3. Measurement Results

Variable	Item	OL	CA	CR	AVE
Trust	T.1	0,893	0,927	0,948	0,819
	T.2	0,917			
	T.3	0,896			
	T.4	0,914			
Waqf Literacy	WL.1	0,884	0,950	0,959	0,770
	WL.2	0,862			
	WL.3	0,861			
	WL.4	0,895			
	WL.5	0,909			
	WL.6	0,857			
	WL.7	0,874			
Subjective Norms	SN.1	0,862	0,921	0,944	0,809
	SN.2	0,895			
	SN.3	0,924			
	SN.4	0,916			
Attitude	At.1	0,908	0,917	0,941	0,801
	At.2	0,921			
	At.3	0,897			
	At.4	0,852			
Perceived Behavioral Control	PBC.1	0,786	0,919	0,936	0,709
	PBC.2	0,781			
	PBC.3	0,880			
	PBC.4	0,898			
Intention	I.1	0,873	0,887	0,916	0,687
	I.2	0,904			
	I.3	0,890			
	I.4	0,737			
	I.5	0,720			

Intention is measured through five items proven valid, where the outer loading value ranges from 0.720 to 0.908. Therefore, the five measurement items have a strong correlation in explaining intention in cash waqf. The level of the variable was received with a composite reliability value of 0.916 and a Cronbach alpha of 0.887, exceeding 0.70, as well as convergent validity indicated by an AVE of 0.687. Among the five valid measurements, intention appears to be more strongly reflected in I.4 (LF = 0.912), namely commitment to more frequent cash

waqf as support for Islamic boarding schools. TPB predicts that individual's attitudes are directly proportional to supportive subjective norms, PBC, and commitment to carrying out cash waqf behavior consistently.

Waqf literacy is measured through seven valid measurement items with outer loading values between 0.861 and 0.909. Therefore, the seven measurement items are valid in reflecting the Waqf literacy measurement. The level of the enablement variable is acceptable, with Cronbach alpha and composite reliability values above 0.70. Convergent validity with an AVE value of 0.770, greater than 0.50, can be classified in the good category. Generally, the variation of measurement items contained in the variable reached 77% and WL.5 has the highest outer loading of 0.909. Nadhir has been recognized as the manager of waqf since the variable is strongly reflected. Even though the measurement items are good, waqf literacy should be increased nationally.

Table 4. Fornell-Larcker Criterion

	ATT	INT	PBC	SN	T	WL
ATT	0,895					
INT	0,516	0,829				
PBC	0,589	0,773	0,842			
SN	0,463	0,352	0,455	0,899		
T	0,541	0,317	0,401	0,527	0,905	
WL	0,515	0,379	0,455	0,648	0,654	0,878

Discriminant validity evaluation shows that the variables evaluated are distinct in theory and have been examined empirically or statistically. The evaluation uses the Fornell-Larcker criterion, and the correlation value is higher than other constructs, suggesting that the model possesses strong discriminant validity. The Fornell-Larcker criterion value for the intention variable is 0.829, which exceeds the correlation between intention and attitudes at 0.516.

Structural model evaluation

Structural model evaluation is concerned with testing hypotheses on the influence between research variables. According to Hair et al., the examination includes checking the absence of multicollinearity between variables using the size of the inner VIF below 5.

Table 5. Bootstrapping

Hypothesis	Coef.	P	Results	VIF	R ²
<i>Direct influence</i>					
ATT -> INT	0,025	0,489	No	1.836	0,371
PBC -> INT	0,879	0,000	Accepted	1.497	0,371
SN -> ATT	0,165	0,009	Accepted	1.704	0,544
T -> ATT	0,328	0,000	Accepted	1.821	0,544
T -> INT	-0,046	0,142	No	1,938	0,371
WL -> ATT	0,194	0,004	Accepted	2,148	0,544
WL -> INT	-0,004	0,886	No	1,913	0,371
<i>Indirect influence</i>					
SN -> ATT -> INT	0,004	0,512	No		
T -> ATT -> INT	0,008	0,503	No		
WL -> ATT -> INT	0,005	0,545	No		

The overall evaluation of the model consists of an R square with chin criteria of 0.19, 0.33, and 0.66 for low, moderate, and high influence. Based on Hair et al, the q square and

SRMR criteria are above 0 and below 0.0847, respectively. The evaluation shows that the model is acceptable since there is no multicollinear between variables determined by the inner VIF below 5. In addition, the R Square value of 0.371 suggests that the model built can explain 37.1% of the variability in the intention of cash waqf.

Influence of attitudes towards cash waqf intention in Islamic boarding schools

The first hypothesis (H1) is rejected since there is no significant influence of attitudes towards cash waqf intention in Islamic boarding schools. These results show that changes in attitudes do not have a significant impact on cash waqf intention. Attitudes do not play a primary role in determining the aim of cash waqf, but other variables exert a substantial impact. In TPB, subjective standards and perceived behavioural control have a greater influence on cash waqf intention, overshadowing other factors. This result contradicts [Mujahidah & Rusydiana \(2023\)](#), [Haidlir et al. \(2021\)](#) where attitudes influence the intention to endow cash waqf positively. The absence of acceptance or understanding of the concept among Islamic boarding schools has an impact on the willingness to endow cash waqf. Some respondents argue that cash waqf is a concept, and Islamic boarding schools will thrive in the presence of donations. Therefore, socialization should be conducted to promote financial literacy about cash waqf among Islamic boarding schools. This enhances comprehension of the idea of cash waqf, enabling an evaluation of potential as a financial resource.

Influence of PBC towards cash waqf intention in Islamic boarding schools

The second hypothesis (H2) is accepted since there is a significant influence of PBC on interest in cash waqf. These results show that changes in PBC significantly contribute to an increase in cash waqf. According to [Jatmiko et al. \(2023\)](#), [Ratnasari & Arifin \(2018\)](#), [Kasri & Chaerunnisa \(2022\)](#), PBC has an impact on individual's intention to provide cash waqf. However, the results are in opposition to [Mujahidah & Rusydiana \(2023\)](#), where PBC does not significantly affect the propensity to provide cash waqf.

PBC is the primary determinant of behavioral intention and an individual with a greater level of the variable has positive intention to donate cash waqf to Islamic boarding schools. This is consistent with the idea that shows the significance of behavioral control as a crucial factor in predicting the formation of good intention towards an activity. Therefore, the optimal fundraising strategy for waqf in Islamic boarding schools relies on a personalized method.

Influence of subjective norms towards cash waqf intention in Islamic boarding schools

The third hypothesis (H3) is accepted since there is a significant influence of subjective norms towards attitudes in providing cash waqf. These results show that changes in subjective norms have a significant impact on attitudes toward cash waqf in Islamic boarding schools. The research showed that subjective norms exert a favorable and substantial impact on attitudes to endorse cash waqf in Islamic boarding schools. The results are consistent with the hypothesis, showing the significance of social influence in forming attitudes and behaviors. In addition, subjective norms play a crucial role in influencing attitudes towards cash waqf among Islamic boarding school. The presence of social norms and external influences, such as family, friends, and society, has a beneficial impact on an individual's development. This result is consistent with [Masrizal et.al \(2023\)](#), where subjective norms positively impact attitudes towards cash waqf. The inference is that receiving support and good influence from the surrounding environment can catalyze an individual to develop a positive disposition towards cash waqf.

Influence of trust towards attitude and cash waqf intention in Islamic boarding schools

The fourth (a) hypothesis (H4a) is accepted since there is a significant effect of trust on the attitudes of cash waqf. Changes in trust levels significantly contribute to attitudes towards cash waqf. The results are in line with existing theories, supporting the idea that trust plays an important role in influencing attitudes toward cash waqf. This is consistent with [Masrizal et al, \(2023\)](#) where trust affects attitudes toward cash waqf. Changes in the variable have a significant contribution to attitudes towards cash waqf. Trust is a determining factor in shaping an individual's attitudes and participation in cash waqf activities. These results can be interpreted as concrete evidence supporting theories that show the importance of trust as a major element in shaping attitudes toward cash waqf.

The fourth (b) hypothesis (H5b) is rejected since there is no significant effect of trust on the intention of cash waqf. Changes in trust levels do not significantly contribute to intention towards cash waqf. These data show that trust may not play a substantial role in influencing an individual's decision to endow cash waqf. The results do not support [Kasri & Chaerunnisa \(2022\)](#) and [Shukor et al. \(2019\)](#), where trust directly affects the intention to make financial contributions. In the framework of Islamic boarding schools, there exist intermediary elements or additional variables exerting an influence on the correlation between belief and intention. Therefore, additional investigation is required to comprehend the intermediate variables impacting an individual's trust to endow cash waqf.

Influence of waqf literacy towards attitude and cash waqf intention in Islamic boarding schools

The fifth hypothesis (H5) is accepted since there is a significant effect of waqf literacy on the attitudes of cash waqf. Changes in waqf literacy do not have a significant impact on the attitudes of cash waqf. The result confirms the hypothesis that a higher degree of cash waqf concept has a positive impact on attitudes. However, alterations in waqf literacy do not have a substantial influence on shifts in individual attitudes. The results were consistent with [Masrizal et.al., \(2023\)](#), which showed the significance of cash waqf literacy as a critical determinant in molding individual opinions.

The research determines that having a good understanding of waqf and the principles is essential to developing favorable attitudes towards cash waqf in Islamic boarding schools. An in-depth comprehension of waqf is viewed as establishing a strong foundation for the endorsement and backing of cash waqf. However, alterations in waqf literacy levels may require a considerable amount of time or necessitate the participation of supplementary elements to exert a substantial influence on modifying individual attitudes/ Waqf literacy has a crucial role in influencing positive attitudes, and this has practical consequences in the development of targeted education and socialization programs. This research enhances comprehension of waqf literacy within Islamic boarding schools while emphasizing the intricacy of attitudes transformation.

The fifth (b) hypothesis (H5b) is rejected since there is no significant effect of waqf literacy on the intention of cash waqf. Changes in waqf literacy did not have a significant impact on the intention of cash waqf in Islamic boarding schools. Waqf literacy has no significant effect on intention to contribute to cash waqf. According to [Kasri & Chaerunnisa \(2022\)](#) and [Masrizal et al. \(2023\)](#), there is a direct connection between intention to endow cash waqf and knowledge. The interpretation of the term "waqf" and the significance of Islamic boarding schools in the local culture are two factors impacting the distinctions. Meanwhile, enhanced socialization initiatives are implemented to augment public consciousness regarding the function of waqf nadhir. Islamic boarding schools will have a more favorable opinion of cash waqf through the adoption of the strategy.

Mediating effect from attitude toward cash waqf intention in Islamic boarding schools

The analysis results show that attitude (ATT) does not mediate the relationship between subjective norms (SN), trust (T), and waqf literacy (WL) with the intention (INT) to participate in cash waqf. Although SN, T, and WL have a significant direct influence on attitude, attitude itself does not have a significant influence on intention, thus it cannot function as an effective mediator in this relationship. Conversely, perceived behavioral control (PBC) has a very significant direct influence on intention, indicating that this factor is more determinant in influencing the intention to participate in cash waqf.

This explanation can be strengthened with several rational and relevant reasons. First, in many studies, perceived behavioral control is often found to be a strong predictor of intention and actual behavior. For instance, a meta-analysis by [Armitage & Conner \(2010\)](#) showed that perceived behavioral control has a significant influence on intention across various behavioral contexts. This is because perceived behavioral control reflects an individual's belief in their ability to perform an action, which directly affects their intention to do so. Second, although subjective norms and trust have a direct influence on attitude, this influence does not always translate into intention if the attitude is not strong enough to motivate action. A study by [Rivis & Sheeran \(2003\)](#) found that subjective norms have a weaker influence on intention compared to attitude and perceived behavioral control. This indicates that although individuals may feel social pressure to participate in waqf, if they do not feel capable or do not have a very positive attitude, they may not have a strong intention to participate in waqf. Third, waqf literacy enhances individuals' understanding and knowledge about waqf, which can shape a positive attitude. However, without a strong belief in their ability to participate in waqf (perceived behavioral control), this positive attitude may not be sufficient to motivate the intention to participate in waqf. This aligns with findings from [Ajzen \(1991\)](#), which show that perceived behavioral control often becomes the main determinant in intention and behavior.

Moreover, research specific to cash waqf participation supports these findings. A study by [Rehman et al. \(2021\)](#) found that perceived behavioral control significantly affects the intention to pay zakat, which is closely related to cash waqf behavior. Another study by [Asyari et al \(2024\)](#) revealed that while attitude, subjective norms, and perceived behavioral control all positively influence the intention to participate in cash waqf, perceived behavioral control had the most substantial impact. This further underscores the critical role of perceived behavioral control in shaping intentions to engage in cash waqf.

Conclusion

This study aimed to identify the factors influencing individuals' intentions to donate cash waqf to Islamic boarding schools in Indonesia using the Theory of Planned Behavior (TPB) framework. The findings reveal several key insights that offer valuable guidance for waqf managers and Islamic educational institutions. Firstly, subjective norms, trust, and waqf literacy were found to directly influence individuals' attitudes towards cash waqf. Interestingly, these variables did not directly affect the intention to donate cash waqf, indicating that a positive attitude towards cash waqf does not necessarily translate into a concrete intention to participate. Secondly, the study discovered that individuals' attitudes towards cash waqf do not influence their intention to donate. Instead, perceived behavioral control significantly impacts individuals' intentions, suggesting that the more control individuals feel they have over the act of donating cash waqf, the more likely they are to form an intention to donate. This highlights the importance of perceived ease and feasibility in motivating individuals to engage in cash waqf contributions. Lastly, attitudes play a crucial role as a mediator linking waqf literacy, subjective norms, and trust with the intention to donate cash waqf. This means that enhancing waqf literacy

and strengthening individuals' trust can improve their positive attitudes towards cash waqf, which in turn, can influence their donation intentions.

The practical implications of these findings are significant for waqf managers and Islamic educational institutions. To increase public participation in cash waqf for Islamic boarding schools, it is essential to improve waqf literacy among the public. Providing better education about waqf can help individuals understand the importance and benefits of waqf, thereby fostering a more positive attitude towards participating. Additionally, building trust in waqf management by ensuring transparency and accountability can significantly enhance individuals' willingness to donate. Optimizing perceived behavioral control by reducing barriers and creating supportive conditions that enhance individuals' sense of control over their donation actions is also crucial. These strategies can help create a more sustainable and impactful waqf system by encouraging more individuals to engage in cash waqf contributions.

From a theoretical perspective, this study contributes to the TPB framework by highlighting the mediating role of attitudes in the relationship between waqf literacy, subjective norms, trust, and donation intentions. Future research should explore additional variables that may influence the intention to donate cash waqf, such as cultural factors, economic conditions, and technological advancements in donation methods. Longitudinal studies could provide insights into how these factors change over time and impact donation behaviors. Moreover, comparative studies across different regions and countries could help understand the contextual differences and similarities in waqf donation behaviors. Investigating the role of digital platforms and social media in promoting waqf literacy and trust could also be beneficial, given the increasing use of technology in philanthropic activities. Expanding the scope of research will deepen the understanding of what drives cash waqf donations and help develop more targeted strategies to enhance participation.

Author Contribution

Moh. Nurul Qomar: The draft, literature review, data collection and analyze the results and discussion.

Ririn Tri Ratnasari: Result analysis and discussion.

Fuad Hasyim: Result analysis and discussion.

Athi' Hidayati: Literature review, data collection

Trisno Wardy Putra: Literature review, data collection, translator

All authors have read and agreed to the published version of the manuscript.

Declaration of Competing Interest

Author declare that have no conflict of interest

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