

(Research) Article

Analysis of Factors Affecting Intention to Donate Money with the Theory of Planned Behaviour and UTAUT Approach

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Abstract: Islamic economic instruments in the Indonesian economic system play an important role, such as waqf which can provide many benefits to society. Waqf instruments continue to innovate, where previously they were limited to land or buildings, now there are waqf instruments in the form of money. However, cash waqf is considered to be still not optimal because the potential of existing waqf is very far from the waqf that can be collected. This study aims to determine whether there is an influence of attitudes, subjective norms, performance expectations and social influences on intentions to endow money. The population of this study is the Muslim community in the city of Semarang. By taking a sample of 150 respondents by purposive non-random sampling. The data collection used a Googleform questionnaire, the data analysis method used SEM (Structural Equation Model) based on the SmartPLS 3.0 application. The results showed that the research model used was valid and reliable so that it was used properly. Based on the hypothesis test, the result is that attitude has a positive and significant direct effect on the intention of cash waqf. Subjective norms have a positive and not significant direct effect on cash waqf intentions. Performance Expectation has a positive and significant effect on cash waqf intentions. Social influence has a positive and insignificant effect on cash waqf intentions. The conclusion from this study is that the higher the attitude factor in a person which comes from beliefs in behaviour, the higher the intention of cash waqf, and the higher the performance expectation factor which comes from the level of confidence in obtaining profits in behaviour, the higher the intention of cash waqf. Likewise, subjective norm factors originating from social pressure have no influence on cash waqf intentions and social influence factors originating from social pressure in perceiving the use of the system have no influence on cash waqf intentions.

Keywords: Attitudes; Intentions of Cash Waqf; Performance Expectations; Social Influence; Subjective Norms.

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1. Introduction

Based on data from the Ministry of Home Affairs (Kemendagri), the Muslim population in Indonesia is 237.53 million as of 31 December 2021. So that this can be a potential in influencing the ability to perform worship related to property such as zakat, infaq, sadaqah, and waqf that grows in society in Indonesia. As one of the worship related to property is waqf. Waqf is a very joyful practice, both for the giver and for the recipient. This is because waqf is very beneficial for social, economic, educational

and religious welfare as well as various other fields in people's lives. For the giver, waqf becomes a jariyah charity with eternal rewards, while for the beneficiaries, waqf becomes a blessing as well as assistance that can improve the recipient's standard of living. As in Surah al-Baqarah verse 261 below:

"The example of those who spend their wealth in the way of Allah is like a seed that grows seven stalks, on each stalk a hundred seeds. Allah multiplies for whom He wills, and Allah is All-Wise, All-Knowing."

Waqf and zakat are still worship services that have not been optimised. Second, the use of waqf in society is still indifferent to the use of waqf assets. Thirdly, there is still a lack of knowledge about waqf worship which is related to substandard waqf management. Waqf in its traditional form is understood by most Muslims to be limited to specific assets (real property), such as land or buildings, which automatically limits public access to waqf. The public misconception is that waqf used to be limited to those who owned large amounts of land or buildings, but now cash waqf instruments are available. Cash waqf can now be paid by anyone, as it is more adaptable, more affordable, and more suitable for empowering productive communities. It is hoped that the existence of cash waqf will make waqf a means of wealth transfer for the sake of economic justice, so that all people will prosper.

One of the figures who had the idea of cash waqf is M.A. Mannan. In the Social Investment Bank Limited (SIBL) forum in Bangladesh, M.A. Mannan offered a new form of Cash Waqf Certificate (SWU- Cash Waqf Certificate) that could be used as an alternative solution in overcoming the economic crisis and realising community welfare. In addition, M.A. Mannan became the first Muslim economist to initiate cash waqf as a financial instrument, social finance and voluntary sector banking. (Mannan, 2018). Cash Waqf is regulated in the decree law No. 42 of 2006 concerning the Implementation of Law No. 41 of 2004 concerning waqf which is the basis for cash waqf in the practice of waqf in Indonesia. In Indonesia itself, according to BWI records, cash waqf collected until 2020 only reached IDR 391 billion. Whereas the potential of waqf per year should reach Rp180 trillion. (Dwi Aditya Putra, 2022).

According to the Chairman of BWI Central Java Prof. Dr. KH Noor Achmad, MA, the main problem faced by the Muslim community is the act of philanthropy, which is the act of loving fellow human beings with human values so as to give time, money and energy to help others. In addition, the Chairman of BWI Central Java also mentioned the low level of public literacy about waqf and the lack of creative and innovative nazir, as well as the weak management of waqf. (Ministry of Religious Affairs, 2019). Several approaches have been taken to evaluate people's behaviour in doing cash waqf. One instrument that is often used is the theory of planned behaviour (TPB). The theory of planned behaviour is an extension of the theory of reasoned action (TRA). In TPB, intention is the main factor and is influenced by three fundamental constructs that influence behaviour. Ajzen defines intention as an attempt to perform a certain behaviour by a person. TPB consists of attitudes, subjective norms and perceived behavioural control. These variables are influenced by three prominent types of beliefs: behavioural beliefs, normative beliefs and control beliefs. (Ajzen, 1991). Likewise, with the times and the increasing innovation of waqf institutions in collecting waqf, namely by using technology.

Donations can be made by the Muslim community in the form of cash through electronic media. Currently, donating waqf is very easy, in Indonesia there are already many crowdfunding platforms such as kitabisa.com, kitawakaf.com and many more, besides that, you can also donate through fintech, such as in Islamic banking such as waqf hasanah (BNI), soiberkah (Mandiri), besides that you can donate through e-wallets such as linkaja, gopay, ovo etc.. With these developments, this study also tests the development of the UTAUT model which has four main determinants in adopting new information technology including performance expectancy (PE), facilitating conditions (FC), social influencers (SI) and effort expectancy (EE). (Viswanath Venkatesh, Michael G. Morris, 2003)

Thus, this study aims to examine the factors that influence Muslim behavioural intentions in endowing money using the TPB theory approach with attitude variables and subjective norms plus based on the Unified Theory of Acceptance and Use of Technology (UTAUT) approach with ease of expectation variables and social influence. Several previous studies have also revealed that attitude and behavioural control variables affect a person's intention to do cash waqf. Meanwhile, subjective norms have no effect on a person's intention to do cash waqf (Hasyim & Nurohman (2021) In addition, attitude and subjective norms have a significant influence in determining cash waqf participation in Muslim communities in

Indonesia. (Faisal (2020), Ida Nuraini et al., (2018), Osman (2018), Alifiandy & Sukmana (2020), Putra (2020).

The results showed that all the variables studied, namely effort expectancy / performance expectations, social influence, had a significant impact on cash waqf intentions. (Rahma et al., (2021), Diniyah (2021), Wadi & Nurzaman, (2020).. Based on the results of these studies, researchers suspect that attitudes and subjective norms have a significant positive effect on cash waqf intentions as well as convenience expectations and social influence also have a significant positive effect on cash waqf intentions.

2. Literature Review

Cash Waqf Intention

The Theory of Planned Behaviour argues that actions stem from goal intentions, but the decision to act is strongly influenced by internal values and social pressures that come from external sources. However, personal standards and perspectives are heavily influenced by the assumptions one holds regarding the outcome of one's actions. To a greater or lesser extent, one's intentions and actions in waqf can be influenced by one's own internal and external influences (social environment). Attitudes are a reflection of an individual's internal elements, while the influence of others (subjective norms) is a reflection of the external environment. (Ajzen, 1991). Intention or interest can be interpreted as the user's desire to use the system continuously. (Wulandari & Yadnyana, 2016) Where it can be interpreted that intention in this study is the desire, purpose or intention to use a digital-based cash waqf system continuously.

Attitude is a reflection of the internal elements of the individual, while the influence of others (subjective norms) is a reflection of the external environment (Ajzen, 1991). (Ajzen, 1991). As for the development of technology in endowing money, it makes it easier to endow money, this can be measured by the UTAUT theory, which measures the desire and intention of technology users to use the technology continuously with access to information (Viswanath Venkatesh, 1991). (Viswanath Venkatesh, Michael G. Morris, 2003). Intention or interest can be interpreted as the user's desire to use the system continuously. (Wulandari & Yadnyana, 2016) Where it can be interpreted that intention in this study is the desire, purpose or intention to use a digital-based cash waqf system continuously or continuously.

Factors Influencing the Intention to Waqf Money

Attitude

Attitude as defined by psychologists Schiffman and Kanuk, is a disposition to act favourably or unfavourably towards an object. (Schiffman & Kanuk, 2008). It has been shown that there are four main types of attitude models: the cognitive which incorporates facts and opinions a person's beliefs about a product or service is one aspect of the three-part attitude model. The emotional dimension considers how buyers feel about a product or service in general. this consumer's tendency to choose certain actions is related to the cognitive component. According to Kotlers, attitude is a person's positive or negative judgements, feelings, emotions, and disposition to act towards a particular item or concept. People have opinions on a variety of topics including politics, religion, and fashion. All of this is motivated by a person's attitude towards an object, whether the object is liked or disliked. As a result, changing one's perspective or maintaining a constant attitude is a difficult task. (Kotler, 2009) H1: Attitude has a significant positive effect on cash waqf intention

Subjective Norms

Subjective norms are factors regarding what others, either as individuals or as a community, expect from a person in terms of behaviour. To fully understand a person's motivation, it is important to measure the subjective standards that shape his or her desire to act. Consumer expectations about the extent to which influential others such as family, classmates, or co-workers will approve or disapprove of certain activities taken from Ajzen in (Nugroho, 2015).

H2: Subjective Norms have a significant positive effect on cash waqf intention

Performance Expectancy

Performance expectancy is the level of a person's belief that using the system will help that person gain performance benefits on the job. Performance expectancy is related to four different theoretical constructs namely perceived usefulness from TAM and C-TAM-TPB theory, extrinsic motivation from Motivational Model (MM) theory, job-fit from MPCU theory, relative advantage from IDT theory and outcome expectations from SCT theory. (Viswanath Venkatesh, Michael G. Morris, 2003)

H3: Performance Expectancy has a significant positive effect on cash waqf intention

Social Influence

If a person feels that the interests of others will be served by adopting a new system, then that belief is social influence. The success or failure of individuals' efforts to achieve their behavioural goals when utilising IT systems is strongly influenced by their social environment. Subjective norms in TRA, TPB, and TAM theories, as well as social variables in MPCU theory, are all related to the concept of social influence. (Viswanath Venkatesh, Michael G. Morris, 2003)

H4: Social Influence has a significant positive effect on cash waqf intention

3. Research Method

This type of research is quantitative research that uses primary data obtained through questionnaires. This research is used to test and analyse the factors that influence the intention to donate money with the approach of the Theory of Planned Behaviour and UTAUT. The population used is the Muslim community in the city of Semarang. This research design uses hypothesis testing study research. Data processing uses the SEM analysis method with the Smart PLS 3.0 test tool, to prove the hypothesis that has been set. According to the Theory of Planned Behaviour, a person's behaviour depends on intention, while the intention to behave is highly dependent on attitudes and subjective norms of behaviour. On the other hand, beliefs about the consequences of behaviour strongly influence attitudes and subjective norms. intention and behaviour in giving money can be influenced by internal individual factors and external factors (social environment). Internal individual factors are reflected in a person's attitude, while external factors are reflected in the influence of others (subjective norms) on behaviour. (Ajzen, 1991). As for the development of technology in donating money, it makes it easier to donate money, this can be measured by the UTAUT theory, which measures the desire and intention of technology users to use the technology continuously with access to information (Viswanath Venkatesh, 1991). (Viswanath Venkatesh, Michael G. Morris, 2003).

4. Results and Discussion

Demographics

Before analysing data processing, in this study it is necessary to present description of the various characteristics of respondents in an effort to complement and strengthen the research. Some of the characteristics described include gender, age, latest education, occupation and regional origin. The overview can be informed as follows:

Table 1. Demographic Characteristics of Respondents

Indicators	Description	Total	Percentage
Gender	Male	76	50,6%
	Female	74	49,3%
Age	18-25	116	77,3%
	26-33	25	16,7%
	34-41	6	4%
	42-49	3	2%
	Islamic Foundation	36	24%
Agency	Islamic Community	68	45,3%
	Islamic Community Organisation	14	9,3%
	MSME / Sharia companies	3	2%
	Islamic Financial Institutions	4	2,6%
	Sharia Economic Community	9	6%
	Ziswaf Institution	16	10,7%
Last Education	Junior High School	1	0,7%
	Senior High School	76	50,6%
	Undergraduate (S1)	70	46,7%
	Master (S2)	3	2%

Source: Primary data processed, 2022 Data Analysis

The data processing technique used in this research is to use the PLS (Partial Least Square) based SEM (Structural Equation Modeling) method using the SmartPLS Version 3.0 data analysis tool application. In PLS (Partial Least Square) -based SEM (Structural Equation Modeling) in the form of testing the outer model (measurement model) which functions for validity and reliability tests. Then test the inner model (structural model) which serves to test how the latent variable influences the construct variable. (Ghozali, 2014).

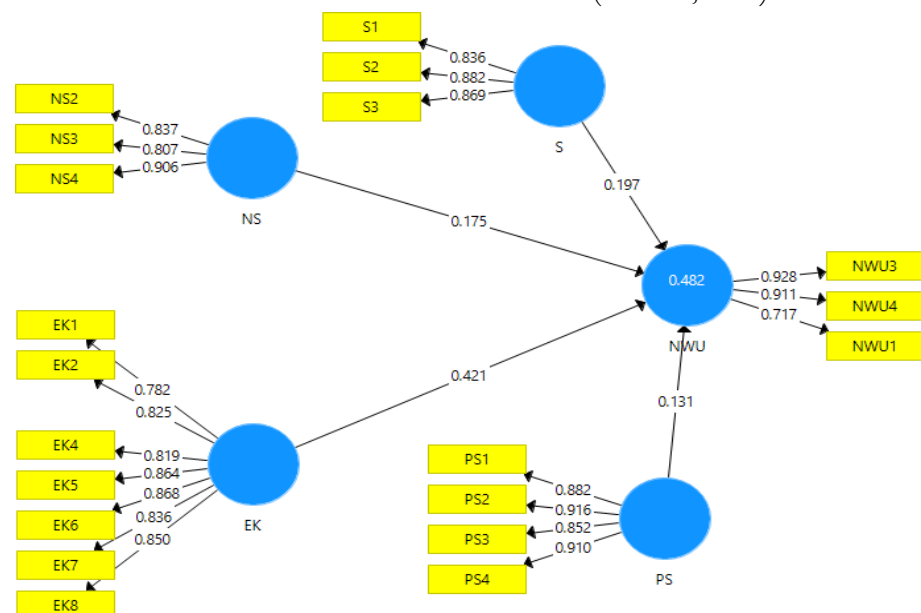


Figure 1. Measurement Model (Outer Model).

Source: Smart PLS 3.0 output, 2022

The outer model test (measurement model) serves to test the level of validity and reliability of the data. In assessing the outer model in the form of convergent validity, discriminant validity, and reliability. Apart from the loading factor value, convergent validity can also be seen from the average variance extracted (AVE).

Table 2. Loading Factor.

Variables	Indicators	Outer Loadings	Level of Convergent Validity	Description
Attitude (X1)	S1	0.836	0.836	Valid
	S2	0.882	0.882	Valid
	S3	0.869	0.869	Valid
Subjective Norm (X2)	NS2 <- NS	0.837	0.837	Valid
	NS3 <- NS	0.807	0.807	Valid
	NS4 <- NS	0.906	0.906	Valid
Performance Expectation (X3)	EK1	0.782	0.782	Valid
	EK2	0.825	0.825	Valid
	EK4	0.819	0.819	Valid
	EK5	0.864	0.864	Valid
	EK6	0.868	0.868	Valid
	EK7	0.836	0.836	Valid
	EK8	0.850	0.850	Valid
	PS1 <- PS	0.882	0.882	Valid
Social Influence (X4)	PS2 <- PS	0.916	0.916	Valid
	PS3 <- PS	0.852	0.852	Valid
	PS4 <- PS	0.910	0.910	Valid
Cash Waqf Intention (Y)	NWU1	0.717	0.717	Valid
	NWU3	0.928	0.928	Valid
	NWU4	0.911	0.911	Valid

Table 2 above shows the results that the outer loading value in each research variable which has 20 indicators has reached > 0.5 or > 0.70. This means that each indicator used in this study is valid and meets the requirements in the assumption of convergent validity. Therefore, the indicators in this study are declared suitable for use to measure the research variables.

Table 3. Average Variance Extraced (AVE) Value

Variables	AVE value	AVE Level	Description
Attitude (X1)	0.744	0.5	Valid
Subjective Norm (X2)	0.724	0.5	Valid
Performance Expectation (X3)	0.698	0.5	Valid
Social Influence (X4)	0.793	0.5	Valid
Cash Waqf Intention (Y)	0.736	0.5	Valid

Source: Smart PLS 3.0 Output, 2022

In Table 3. the AVE value of each construct is above 0.5. Therefore, there is no convergent validity problem in the tested model. Then on reflective indicators it is necessary to test discriminant validity by comparing the value in the Cross Loading table.

Table 4. Cross Loading Results

Variable Indicator	EK	NS	NWU	PS	S
EK1	0.782	0.322	0.462	0.423	0.406
EK2	0.825	0.325	0.613	0.388	0.308
EK4	0.819	0.164	0.499	0.295	0.356
EK5	0.864	0.266	0.502	0.409	0.294
EK6	0.868	0.294	0.543	0.442	0.461
EK7	0.836	0.097	0.472	0.305	0.252
EK8	0.850	0.159	0.426	0.368	0.265
NS2	0.201	0.837	0.290	0.647	0.129
NS3	0.262	0.807	0.395	0.407	0.245
NS4	0.253	0.906	0.391	0.721	0.181
NWU3	0.584	0.384	0.928	0.479	0.404
NWU4	0.591	0.382	0.911	0.448	0.324
PS1	0.326	0.586	0.351	0.882	0.180
PS2	0.339	0.649	0.392	0.916	0.118
PS3	0.463	0.607	0.491	0.852	0.298
PS4	0.445	0.606	0.473	0.910	0.224
S1	0.297	0.193	0.332	0.139	0.836
S2	0.257	0.239	0.336	0.193	0.882
S3	0.456	0.159	0.442	0.266	0.869
NWU1	0.364	0.340	0.717	0.313	0.412

Source: Smart PLS 3.0 Output, 2022

Based on the table above, it is shown that the results of the Cross Loading value on each indicator of the research variable > 0.5. This means that the research variable indicators are declared valid and have met the Rule of Thumb requirements and Discriminant Validity assumptions. Then conduct a Reliability Test to prove accuracy, consistency, and correctness in measuring a construct. There are 2 ways to measure the reliability of a construct with reflective indicators, namely by looking at the Cronbach's Alpha value and Composite Reliability. A construct can be said to be reliable if the Cronbach's Alpha and Composite Reliability values are above 0.70 (>0.70).

Table 5. Cronbach's Alpha and Composite Reliability Results.

Variable Indicator	Cronbach's Alpha	Composite Reliability	Description
EK	0.928	0.942	Reliable
NS	0.810	0.887	Reliable
NWU	0.815	0.892	Reliable
PS	0.913	0.939	Reliable
S	0.830	0.897	Reliable

Source: SmartPLS 3.0 output, 2022

Based on the table, the Cronbach's Alpha and Composite Reliability values of all constructs are above 0.70. This indicates that the instrument is consistent and accurate in measuring constructs.

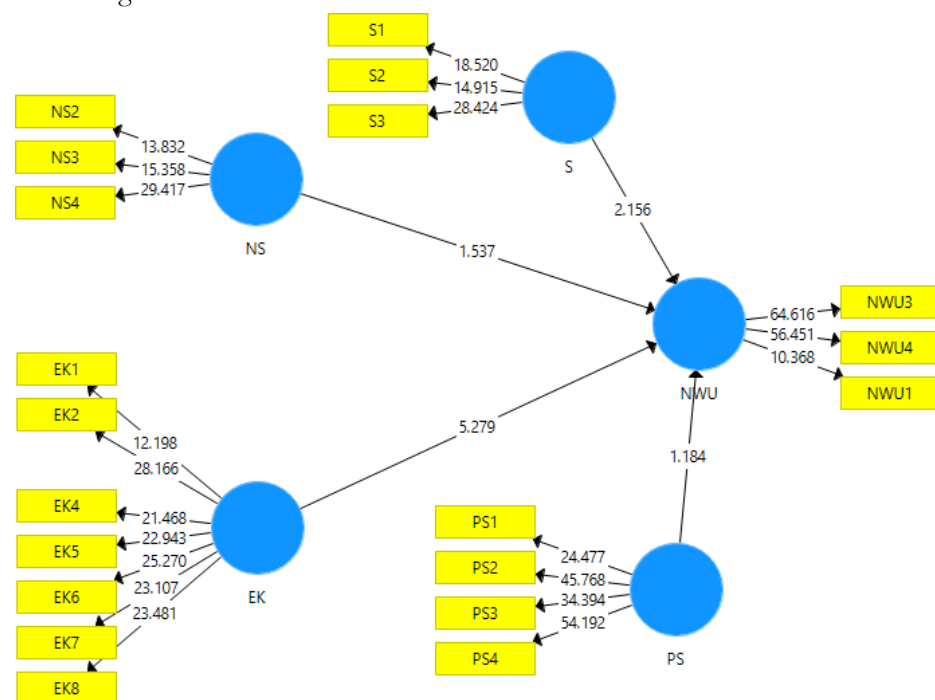


Figure 2. Structural Model (Inner Model)

Source: Smart PLS 3.0 output, 2022

In testing the Inner Model (Structural Model), it can be seen from the relationship between constructs, significant values, and R-square. The structural model is evaluated using R-square for endogenous constructs, Stone Geiser Q-Square for predictive relevance and test the significance of the structural path parameter coefficients.

The following is a table showing the results of R2 on each research variable used as follows:

Table 6. Cronbach's Alpha and Composite Reliability Results.

	R Square	R Square Adjusted
NWU	0.482	0.467

Source: Smart PLS 3.0 output, 2022

The table above shows that the magnitude of the R2 construct of the cash waqf intention variable is 0.482 or 48%. This value shows that the percentage of cash waqf intention explained by other constructs is 0.518 or 52% which is explained by other variables outside the research model. The R2 value of the Cash Waqf Intention variable is stated to be included in the moderate or sufficient category because it has an R2 value in the range 0.33-0.67. Then the Q Square (Q2) value is stated above zero (0) proving that the model formed has a relevant predicate. The following are the results of the calculation of Q Square (Q2) on the cash waqf intention variable through the following calculation:

$$\begin{aligned}
 \text{Q2 Behavioural Intention} &= 1 - (1 - R^2)(1 - R^2 \text{ Adjusted}) \\
 &= 1 - (1 - 0.482)(1 - 0.467) \\
 &= 1 - (0.518)(0.533) \\
 &= 1 - 0.276 \\
 &= 0.724
 \end{aligned}$$

Hypothesis testing in this study aims to determine the direct effect of the independent variable on the dependent variable, and the indirect effect of the independent variable on the dependent variable through the intervening variable. Measurement of this research hypothesis test is based on the p-value <0.05 with a significance level of 5%. The following are the results of path coefficients and specific indirect effects of the constructs of this study as follows

	Origin Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Hypothesis
S -> NWU	0.197	0.190	0.088	2.230	0.013	Ha ₁
NS -> NWU	0.175	0.181	0.117	1.493	0.068	Ha ₂
EK -> NWU	0.421	0.433	0.080	5.280	0.000	Ha ₃
PS -> NWU	0.131	0.124	0.111	1.186	0.118	Ha ₄

Source: SmartPLS 3.0 output, 2022

Based on the results of the table above, it can be explained: Attitude has a significant positive effect on cash waqf intention with a coefficient value of -0.197 and p-values 0.013 > 0.05, Subjective norms have no significant positive effect on cash waqf intention with a coefficient value of 0.175 and p-values 0.068 > 0.05, Performance expectations have a significant positive effect on cash waqf intentions with a coefficient value of 0.421 and a p-value of 0.000 < 0.05, Social influence has no significant positive effect on cash waqf intentions with a coefficient value of 0.131 and a p-value of 0.118 < 0.05.

5. Conclusions

Based on the description in the previous chapter, this study has the following conclusions: Attitude has a positive and significant effect on cash waqf intention. This means that the higher the attitude factor in a person, which comes from beliefs in behaviour, the higher the intention to endow money. Subjective norms have no significant positive effect on cash waqf intentions. This means that the subjective norm factor that comes from social pressure does not significantly positively affect the intention to endow money. Performance Expectations have a significant positive effect on cash waqf intentions. This means that the higher the performance expectation factor derived from the level of confidence in obtaining benefits in behaviour, the higher the intention to endow money. Social influence has no significant positive effect on cash waqf intention. This means that the social influence factor

that comes from social pressure in perceiving the use of the system does not have a significant positive effect on cash waqf intentions.

Based on the results of research conducted on Attitudes, Subjective Norms, Performance Expectations and Social Influence on Cash Waqf Intention, the suggestions that researchers can give are as follows: Judging from the amount of R2 the construct of the money waqf intention variable is

0.482 or 48%. This value shows that the percentage amount of money waqf intention explained by other constructs is 0.518 or 52% which is explained by other variables outside the research model. So further research is expected to add other variables that can affect waqf intentions such as presenting behavioural control variables in the theory of planned behaviour as well as variables of effort expectations and facilitating conditions in UTAUT theory that have not been used in this study. Based on the results of this study, it can be used as a reference for waqf institutions / Nadzhir as a party that receives waqf property from waqifs to be managed and developed in accordance with its designation, it is necessary to try to socialise about waqf that there will be many benefits to be gained when doing waqf, because this can increase the intention of waqifs to endow money as well as waqf institutions can improve the system, web or any application to make it easier for waqifs to do cash waqf, this will definitely have a big impact on waqifs to do cash waqf. Suggestions for further research, it is hoped that new variables or other research models will be presented because in this study there are still other factors that influence the intention to endow money so that it can be more useful to explain these other factors. Suggestions for further research, it is hoped that it will take a wider sample so that it can reach more and be able to explain in more detail in the study due to the limited sample in this study.

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