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REVISITING WAQF INTENTION PREDICTION IN SUMATERA UTARA

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Abstract

Introduction to The Problem: Despite North Sumatra's large Muslim population and economic capacity, its Waqf Index ranking remains among the lowest in Indonesia. This paradox raises questions about the underlying behavioral, institutional, and social factors that shape individual intention to participate in cash waqf.

Purpose/Objective Study: This study aims to investigate the determinants of waqf behavioral intention by examining the influence of the Theory of Planned Behavior (TPB), Institutional Theory (IT), and Social Exchange Theory (SET).

Design/Methodology/Approach: Using regression-based path analysis, this research analyzes responses from 100 individuals in North Sumatra collected via Google Form. Each construct (TPB, IT, SET) is operationalized through its subdimensions. Behavioral intention serves as the dependent variable.

Findings: The results reveal that TPB significantly predicts waqf behavioral intention, while IT and SET do not show direct significance. TPB alone accounts for the most substantial influence, suggesting that attitudes, perceived social norms, and perceived behavioral control are key drivers of waqf participation in the region.

Paper Type: Research Article

Keywords: Waqf Participation; Behavioral Intention; Theory of Planned Behavior

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INTRODUCTION

Waqf, a form of Islamic endowment, is increasingly viewed as a viable instrument for socio-economic development in Muslim-majority countries. Rooted in Islamic tradition, waqf has historically contributed to public goods such as education, healthcare, and infrastructure (Dusuki, 2008). In modern economies, particularly within the framework of Sustainable Development Goals (SDGs), waqf is being revitalized to address issues of poverty, inequality, and access to essential services (Wahid et al., 2020). Indonesia, the world's most populous Muslim country, possesses immense potential to mobilize waqf for national development. However, a consistent challenge lies in the low participation rate in cash waqf, especially among younger generations (Saad & Anuar, 2020).

This issue becomes increasingly pressing when observed in North Sumatra, a province with one of the largest Muslim populations and a highly urbanized setting. According to data as of October 2024 on waqf land certification in North Sumatra, there are 14,605 waqf land parcels covering a total area of 21,225,922 m². Of these, 8,185 parcels have been officially certified, while 6,420 parcels remain uncertified, resulting in a certification rate of 55.9%. These figures indicate that a substantial portion of waqf assets in North Sumatra has not yet been formally recognized, reflecting persistent challenges in transforming waqf potential into legally secured and effectively managed resources. Meanwhile, national-level data also demonstrate continued growth in waqf activities, including significant progress in waqf land certification across Indonesia (Wahid et al., 2020). This ongoing gap between potential and effective utilization raises fundamental questions regarding the factors that drive individual intentions to participate in waqf (Kamri & Zahari, 2016). Although structural mechanisms such as legal frameworks and digital waqf platforms have increasingly been introduced, behavioral and perceptual factors may constitute more significant barriers to waqf participation (Afriza et al., 2025).

Previous research has examined a range of factors influencing waqf participation, often relying on a single theoretical perspective such as the Theory of Planned Behavior (TPB), Institutional Theory (IT), or Social Exchange Theory (SET) (Kamri & Zahari, 2016). These frameworks highlight different dimensions of behavior. TPB primarily explains waqf intention through individual attitudes, social expectations, and perceived behavioral control. In contrast, Institutional Theory draws attention to the role of regulatory structures, cultural norms, and shared beliefs in shaping participation. Meanwhile, Social Exchange Theory considers waqf engagement as a form of social behavior influenced by perceived costs and benefits (Afriza et al., 2025). Despite their relevance, studies that integrate these three approaches into a single explanatory model remain limited (Ismail, 2022). To address this gap, the present study combines TPB, IT, and SET within a unified path analysis framework to

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provide a more comprehensive understanding of cash waqf intention among residents of North Sumatra.

The novelty of this research lies in its multi-theoretical integration and empirical validation using a regression-based path analysis model. Unlike Structural Equation Modeling (SEM), which typically requires latent variable estimation, this study adopts a regression approach using composite indicators derived from validated subconstructs (Ketchen, 2022). This method allows for practical interpretation while preserving theoretical depth.

Several recent works support the importance of individual-level predictors in shaping waqf behavior. For example, Ismail (2022) confirmed that subjective norms and institutional trust significantly influence cash waqf participation. Similarly, Thaker (2020) demonstrated that attitude and perceived behavioral control play vital roles in driving waqf intentions. Meanwhile, Rashid et al., (2021) found institutional readiness and transparency to be critical yet indirect factors. Despite these insights, most research remains geographically limited to Malaysia, with limited application to Indonesia's provincial diversity.

Therefore, this study aims to extend existing literature by applying the integrated TPB–IT–SET model to the case of North Sumatra. The goal is to identify which subconstructs serve as the strongest predictors of behavioral intention and to offer policy recommendations accordingly. Importantly, this research also highlights the role of youth as a strategically significant group in the future development of cash waqf. Younger generations represent a large proportion of Indonesia's population and are increasingly exposed to digital financial services, making them a key target for expanding waqf participation through modern platforms. However, their level of awareness, trust, and behavioral motivation toward waqf remains relatively underexplored in empirical studies. By examining waqf intention in a province that is both under-researched and socio-economically important, this study seeks to contribute to national strategies for waqf mobilization, particularly in strengthening youth engagement in Islamic social finance.

METHODOLOGY

This research uses a quantitative approach employing regression-based path analysis to examine the influence of three theoretical constructs Theory of Planned Behavior (TPB), Institutional Theory (IT), and Social Exchange Theory (SET) on individuals' intention to participate in cash waqf. The study was conducted in North Sumatra, Indonesia, and involved 100 respondents selected through purposive sampling. The sample was determined based on the minimum requirement for regression-based path analysis, which recommends an adequate ratio between the number of predictors and respondents to ensure statistical reliability.

Purposive sampling was applied using specific inclusion criteria: respondents were required to (1) reside in North Sumatra, (2) be Muslim adults aged 18 years and above, and (3) have at least basic awareness or exposure to the concept of cash waqf, either through religious institutions, community programs, or digital platforms. These criteria were used to ensure that participants were relevant to the study's objective of examining behavioral intention toward cash waqf. Data were collected via a structured online questionnaire distributed through Google Forms.

The second section measured subconstructs of TPB, including Attitude (5 items), Subjective Norms (5 items), and Perceived Behavioral Control (5 items). The third section measured Institutional Theory through Regulative (5 items), Normative (5 items), and Cognitive Pillars (5 items). The fourth section assessed Social Exchange Theory through Rewards (4 items), Costs (4 items), and Outcome Calculation (4 items). Finally, the dependent variable, Behavioral Intention (BI), was measured using 5 items. All items used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The items were adapted from previous research to ensure content validity (Saad & Anuar, 2020; Thaker et al., 2020; Kamri & Zahari, 2016).

Composite scores were computed by averaging the items under each subconstruct. TPB, IT, and SET were each computed as the mean of their respective subdimensions. These composite scores served as the independent variables in the regression model. The dependent variable, BI, was also computed as a mean score. The data analysis involved several steps. First, descriptive statistics were used to summarize the respondent profiles and variable distributions. Second, classical assumption tests were conducted to ensure the validity of the regression analysis. These included tests for normality (Kolmogorov-Smirnov), multicollinearity (Variance Inflation Factor), heteroscedasticity (Glejser test), and autocorrelation (Durbin-Watson test). Third, multiple linear regression was conducted to assess the effect of TPB, IT, and SET on BI. The regression model used a significance level of 0.05, with particular attention paid to standardized beta coefficients, t-values, and p-values.

The model equation is as follows:

$$Y.BI = \beta 0 + \beta 1(TPB) + \beta 2(IT) + \beta 3(SET) + \varepsilon$$

The regression results revealed that TPB significantly predicts waqf behavioral intention, with a standardized beta of 0.487 ($p < 0.05$), confirming its dominant influence. IT and SET, however, were not statistically significant. The model yielded an R2 value of 0.341, indicating that approximately 34.1% of the variance in behavioral intention is explained by the three predictors. These results suggest that individual-level psychological factors are more influential than institutional or transactional considerations in predicting waqf participation.

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RESULTS AND DISCUSSION

This report presents an in-depth analysis of factors influencing Waqf Behavioral Intention (Y.BI) in North Sumatra, utilizing a multiple regression model. The study aimed to examine the predictive power of the Theory of Planned Behavior (TPB), Institutional Theory (IT), and Social Exchange Theory (SET) on individuals' intentions to engage in Waqf. The regression model demonstrated overall statistical significance, indicating that the chosen independent variables collectively explain a meaningful portion of the variance in Waqf intention. Specifically, the model accounted for approximately 34.1% of the variability in Waqf Behavioral Intention, with an adjusted R-square of 32.0%.

A central finding is the pronounced and statistically significant positive influence of the Theory of Planned Behavior (TPB) on Waqf Behavioral Intention. In contrast, Institutional Theory (IT) and Social Exchange Theory (SET) did not emerge as statistically significant direct predictors in this analysis. The analysis also confirmed the satisfactory adherence to key regression assumptions, including the absence of significant multicollinearity, autocorrelation, and heteroscedasticity. However, a critical omission was the P-value for the Social Exchange Theory variable (X3.SET), and an anomaly was noted in the reported minimum and maximum residual values.

Overall Model Significance (ANOVA)

To assess the statistical significance of the relationships among constructs in the structural model, this study applied the bootstrapping procedure within the PLS-SEM framework. Bootstrapping was performed to generate more robust estimates of the path coefficients by calculating the corresponding t-statistics and p-values, thereby enabling an evaluation of whether the proposed hypotheses are supported. This approach provides a reliable basis for examining the magnitude and direction of the effects among the latent variables, as well as determining the significance of each structural path in explaining Waqf Behavioral Intention.

Unstandardized coefficients - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1.TPB	0.306	0.312	0.086	3.565	0.001
X2.IT	0.087	0.070	0.087	0.992	0.324
X3.SET	-0.032	-0.030	0.067	0.479	0.633
Intercept	16.556	17.162	3.125	5.298	0.000

Sources: Researcher (2025)

The bootstrapping analysis conducted within the PLS-SEM framework provides important evidence regarding the significance of the hypothesized relationships in the structural model. The results reveal that among the examined predictors, only X1.TPB demonstrates a statistically significant positive influence on waqf behavioral intention.

Specifically, the path coefficient for X1.TPB is 0.306, supported by a t-statistic of 3.565 and a p-value of 0.001, which is well below the conventional significance threshold of 0.05. This finding indicates that TPB represents a key explanatory factor in shaping individuals' intention to engage in waqf-related behavior.

Conversely, the other structural paths do not exhibit statistical significance. The relationship between X2.IT and waqf behavioral intention yields a p-value of 0.324, while X3.SET also shows a nonsignificant effect with a p-value of 0.633. Both values exceed the acceptable level of significance, suggesting that these variables do not contribute meaningfully to explaining variations in waqf behavioral intention within the proposed model.

Overall, the bootstrapping results highlight that the explanatory power of the structural model is predominantly driven by TPB, whereas the nonsignificant findings for IT and SET imply that these constructs may require further theoretical refinement or additional contextual investigation. Future research may consider incorporating alternative explanatory variables, reassessing measurement specifications, or exploring potential moderating and mediating mechanisms to better capture the complexity of waqf behavioral intention.

Model Explanatory Power (R-Square and Adjusted Square)

The explanatory power of the model is assessed through the R-square and Adjusted R-square values. The R-square value for Y.BI is 0.341, indicating that approximately 34.1% of the total variance in Waqf Behavioral Intention can be explained by the independent variables included in the model (TPB, IT, and SET). This means that the model accounts for about one-third of the observed changes or variations in individuals' behavioral intentions towards Waqf. The remaining 65.9% of the variance in Y.BI is not captured by this model, suggesting the influence of other unmeasured factors or inherent random error.

R-square - Mean, STDEV, T values, p values

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
R-square	0.341	0.345	0.081	4.225	0.000

Sources: Researcher (2025)

The Adjusted R-square value for Y.BI is 0.320. This metric is a more conservative estimate, as it accounts for the number of predictors in the model and the sample size, providing a more accurate estimation of the population R-square. The slight decrease from the R-square (0.341 to 0.320) is typical and indicates that the inclusion of the three independent variables provides a meaningful, albeit not exhaustive, improvement in explanatory power.

Journal of
Islamic Economics,
Finance,
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Vol. 8, No. 2, December 2025,
pp. 125-137, ISSN p:2622-4755
e:2622-4798

R-square adjusted - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
R-square adjusted	0.320	0.324	0.083	3.849	0.000

Sources: Researcher (2025)

While statistically significant, the model's explanation of roughly one-third of the variance in Waqf intention highlights that, despite the importance of the included theoretical constructs, substantial other factors, not captured by these three theories, also contribute to an individual's intention to perform Waqf. This substantial unexplained variance points towards the complexity of Waqf intention and suggests that future research could aim to identify and incorporate these additional factors to build a more comprehensive explanatory model.

Analysis of Predictor Variables

The estimated regression equation based on the unstandardized coefficients is:

$$Y.BI = 16.556 + 0.306(X1.TPB) + 0.087(X2.IT) - 0.032(X3.SET)$$

Interpretation of Individual Predictors

The individual contributions of each theoretical construct to the prediction of Waqf Behavioral Intention are detailed below.

Planned Behavior

The Theory of Planned Behavior (X1.TPB) emerged as a highly significant predictor of Waqf Behavioral Intention. Based on the analysis, the unstandardized coefficient (B) for this variable is 0.306. This indicates that for every one-unit increase in TPB, Waqf Behavioral Intention (Y.BI) is predicted to increase by 0.306 units, assuming all other variables in the model remain constant.

The statistical significance of X1.TPB is robust, as evidenced by a T-statistic of 3.565 and a P-value of 0.001. Given that the P-value is well below the conventional significance threshold of 0.05, X1.TPB is established as a statistically significant positive predictor. This strong positive relationship aligns with the core tenets of TPB, suggesting that an individual's positive attitude toward Waqf, their perception of social pressure (subjective norms), and their belief in their own capability (perceived behavioral control) collectively drive their intention to contribute to Waqf.

The overwhelming significance and positive magnitude of TPB suggest that personal beliefs, social norms, and perceived control are the primary psychological drivers for Waqf intention in North Sumatra. This finding indicates that the decision to engage in Waqf is largely volitional and influenced by an individual's personal assessment, their perception of what important others think, and their belief in their ability to perform Waqf. This is crucial for designing effective interventions, as it points towards prioritizing education to shape positive attitudes, community engagement to reinforce positive norms, and practical support to enhance perceived control. This finding also challenges a purely economic or structural view of charitable giving in this context, emphasizing the psychological and social-psychological dimensions as more potent.

Institutional Theory

Institutional Theory (X2.IT) did not emerge as a statistically significant predictor of Waqf Behavioral Intention in this model. Its unstandardized coefficient (B) is 0.087. The statistical analysis yields a T-statistic of 0.992 and a P-value of 0.324. Since this P-value exceeds the conventional significance threshold of 0.05, the relationship between Institutional Theory and Waqf Behavioral Intention is not considered statistically significant.

The lack of significance suggests that, as measured in this study, the direct influence of broader institutional structures, rules, or norms on individual Waqf intention is not statistically supported. This does not necessarily imply that institutions are irrelevant, but rather that their influence might be indirect, weaker, or not fully captured by the current operationalization of the variable in this model. For instance, the institutional environment for Waqf in North Sumatra might be so well-established and stable that its direct influence on individual intention shows less variability across the population, or its effects might manifest by shaping the components of TPB.

Social Exchange Theory

Social Exchange Theory (X3.SET) also failed to demonstrate statistical significance as a direct predictor of Waqf Behavioral Intention. Its unstandardized coefficient (B) is -0.032, indicating a negligible negative relationship. The statistical analysis reveals a T-statistic of 0.479 and a P-value of 0.633. Given that this P-value is substantially higher than the 0.05 threshold, the relationship is statistically insignificant.

The non-significant (and slightly negative) relationship suggests that the perceived costs and benefits or direct exchange dynamics, as conceptualized by Social Exchange Theory, do not play a significant direct role in predicting Waqf intention in this context. The negative sign, if significant, would imply that higher perceived costs or lower benefits are associated with lower intention (C. Zhao & Noman, 2025). Its non-significance means this relationship is not statistically meaningful. It is possible that Waqf is perceived as a purely altruistic act, or that the "rewards" are primarily intrinsic (e.g., spiritual fulfillment) rather than extrinsic (e.g., social or material gains), which typical social exchange metrics might not fully capture. Alternatively, if there are perceived "costs" (e.g., complexity of donation, lack of transparency in management) that outweigh perceived benefits for some individuals, this could explain a negative, albeit non-significant, relationship.

Journal of
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Finance,
and Banking

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pp. 125-137, ISSN p:2622-4755
e:2622-4798

Discussion of Findings and Theoretical Implications

The regression analysis provides an important contribution to understanding the key determinants of Waqf Behavioral Intention in the context of North Sumatra. Overall, the structural model explains a moderate proportion of the variance in waqf intention (R^2 = 34.1%). This suggests that the proposed conceptual framework offers meaningful explanatory value, although there remains room for future studies to incorporate additional determinants in order to enhance the model's predictive capability.

The most significant finding of this study is the strong and positive influence of the Theory of Planned Behavior (TPB) on waqf behavioral intention. This result reinforces the argument that individuals' intention to participate in waqf activities is primarily shaped by internal psychological mechanisms, including attitudes toward waqf, perceived social expectations (subjective norms), and perceived behavioral control. In this regard, the decision to engage in waqf appears to be largely driven by personal evaluations, the influence of important social referents, and individuals' confidence in their ability to perform waqf contributions. These findings further confirm the relevance of TPB as a robust theoretical lens for explaining faith-based prosocial behavior within Muslim communities.

In contrast, Institutional Theory (IT) and Social Exchange Theory (SET) do not exhibit statistically significant direct effects on waqf behavioral intention in the present model. This indicates that institutional pressures, formal regulations, and reciprocal social considerations may not represent dominant drivers of waqf intention in this specific context. Alternatively, these constructs may operate through more complex pathways, such as indirect effects, mediation, or moderation mechanisms, which are not fully captured in the current model specification (Lemon & Verhoef, 2016). Therefore, future research is encouraged to further investigate the contextual relevance of institutional and social exchange factors, particularly by exploring their potential indirect contributions to waqf behavior (L. A. Zhao et al., 2010).

From a theoretical perspective, these findings suggest that waqf intention is more appropriately understood as a volitional behavior rooted in psychological and religious conviction, rather than as a direct response to structural constraints or transactional social calculations (Nam et al., 2020). Accordingly, this study highlights TPB as the most salient framework for explaining waqf behavioral intention in North Sumatra, while also offering opportunities for future integrative models that combine psychological, institutional, and social dimensions to provide a more comprehensive understanding of waqf participation in contemporary Muslim societies.

TPB's Salience: Dominance of Individual Agency

The strong and statistically significant effect of TPB underscores its central role as the most relevant theoretical framework for explaining Waqf Behavioral Intention in the North Sumatra context. Consistent with the Theory of Planned Behavior, this finding suggests that individuals' intention to participate in waqf is primarily shaped by internal cognitive and motivational mechanisms, particularly attitudes toward waqf, subjective norms, and perceived behavioral control (Hanafiah & Hamdan, 2020). In this sense, waqf engagement appears to be driven less by external or institutional determinants and more by the individual's evaluative beliefs, perceived social expectations, and confidence in their capacity to contribute.

Importantly, the dominance of TPB provides a proportionate theoretical explanation for why other predictors in the model may not demonstrate significant effects. The results indicate that waqf participation is largely a volitional and psychologically grounded decision, reflecting an internalized sense of religious-social responsibility rather than a purely transactional or structurally imposed behavior (Soliman et al., 2025). Among the TPB components, perceived behavioral control appears especially salient, suggesting that individuals need to perceive themselves as both able and sufficiently empowered to engage in waqf contributions effectively.

From an applied perspective, this theoretical insight suggests that interventions aimed at strengthening waqf intention should prioritize strategies aligned with TPB mechanisms, such as enhancing positive attitudes through education, reinforcing supportive social norms through community-based engagement, and increasing perceived control by providing accessible waqf platforms and practical facilitation (Khan et al., 2025). Overall, these findings highlight the explanatory strength of TPB as a psychologically grounded framework for understanding faith-based prosocial behavior in this setting.

Limited Direct Influence of IT and SET: Nuance and Indirect Roles

The non-significance of Institutional Theory and Social Exchange Theory as direct predictors does not necessarily mean they are irrelevant to Waqf intention. Rather, it suggests that their influence, as operationalized in this study, might be indirect, weaker, or not fully captured by the current measures.

For Institutional Theory, it is plausible that the institutional environment for Waqf in North Sumatra is already well-established and stable. In such a context, the "rules, norms, and routines" might be too broad or too implicitly integrated into society to manifest as a direct, statistically significant predictor of individual intention. Instead, institutional factors might set the enabling environment for Waqf,

Journal of
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Finance,
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pp. 125-137, ISSN p:2622-4755
e:2622-4798

making it possible and legitimate, thereby indirectly facilitating the formation of positive attitudes or subjective norms (components of TPB) . For example, robust Waqf institutions might foster trust, which in turn enhances an individual's perceived behavioral control or positive attitude towards Waqf.

For Social Exchange Theory, the non-significant (and slightly negative) relationship suggests that individuals may not perceive Waqf primarily through a direct cost-benefit lens. It might be that Waqf is seen as a purely altruistic act, or the "rewards" are primarily spiritual and not easily captured by typical social exchange metrics. If there are perceived "costs" (e.g., complexity of donation, lack of transparency in management) that outweigh perceived benefits for some individuals, this could explain a negative, albeit non-significant, relationship. Social exchange might operate at a more subtle, non-conscious level, or the "rewards" are spiritual/intrinsic rather than direct and measurable. For instance, social recognition for giving Waqf might be a "reward" that reinforces subjective norms within TPB, rather than a direct driver of intention itself.

The study highlights a hierarchy of influence, where individual-level psychological factors (TPB) appear to be more direct and potent predictors of Waqf intention than broader institutional or social exchange dynamics, at least as operationalized in this model. This suggests that while institutions provide the framework for Waqf, and social interactions occur around it, the decision to engage in Waqf is more internally driven (TPB) than externally compelled or transactionally motivated.

CONCLUSION

The findings are contextualized by the specific cultural, religious, and socio-economic characteristics of North Sumatra. In a region where religious practice is deeply personal and community-driven, the strong influence of subjective norms within TPB is understandable. A robust religious education system might also contribute to fostering positive attitudes towards Waqf. The relative non-significance of direct institutional or social exchange factors might indicate that the foundational aspects of Waqf are already well-integrated into the social fabric, making individual-level psychological factors the more variable and therefore more directly predictive elements of intention.

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Journal of
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