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Does Digital Waqf Intention Lead to Actual Use? Evidence from West Java

ABSTRACT - Digital waqf has emerged as a transformative innovation in Islamic philanthropy, linking traditional endowment practices with contemporary digital technology; however, despite Indonesia's estimated annual cash waqf potential of IDR 180 trillion, less than 2% has been realized due to limited public literacy and participation. This study aims to examine the determinants of digital waqf adoption by applying the Technology Acceptance Model (TAM), with particular attention to perceived usefulness, perceived ease of use, and waqf literacy in shaping behavioral intention and actual use. Data were collected from 271 Muslim respondents in West Java and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that perceived ease of use significantly influences both perceived usefulness and behavioral intention, while waqf literacy also positively affects intention. In contrast, perceived usefulness does not show a significant effect on behavioral intention, suggesting that ease, understanding, and cognitive-religious awareness play a more prominent role than functional benefits in encouraging participation. Behavioral intention is confirmed as a strong predictor of actual use, highlighting its role as a critical link between awareness and real engagement in digital waqf activities. These results extend the TAM framework by incorporating waqf literacy as a cognitive-religious factor relevant to philanthropic technology adoption. Practically, the study suggests that waqf institutions should prioritize user-friendly platform design, expand literacy initiatives, and strengthen trust through transparency and accessibility to convert intention into sustained participation.

ABSTRAK - Apakah Niat Berwakaf Digital Mempengaruhi Penggunaan Aktual? Bukti dari Jawa Barat. *Wakaf digital hadir sebagai inovasi penting dalam filantropi Islam yang menghubungkan praktik wakaf tradisional dengan teknologi digital modern. Namun demikian, dari potensi wakaf uang nasional yang diperkirakan mencapai Rp180 triliun per tahun, realisasinya masih di bawah 2% akibat rendahnya literasi dan partisipasi masyarakat. Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi adopsi wakaf digital dengan menggunakan kerangka Technology Acceptance Model (TAM), khususnya persepsi kemanfaatan, persepsi kemudahan penggunaan, dan literasi wakaf dalam membentuk niat berperilaku serta penggunaan aktual. Data diperoleh dari 271 responden Muslim di Jawa Barat dan dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa kemudahan penggunaan berpengaruh signifikan terhadap persepsi kemanfaatan dan niat berperilaku, sementara literasi wakaf juga memberikan pengaruh positif terhadap niat. Sebaliknya, persepsi kemanfaatan tidak berpengaruh signifikan terhadap niat, yang mengindikasikan bahwa faktor kemudahan, pemahaman, dan kesadaran kognitif-religius lebih dominan dibandingkan manfaat fungsional dalam mendorong partisipasi. Niat berperilaku terbukti sebagai prediktor utama penggunaan aktual, yang menegaskan perannya sebagai penghubung antara kesadaran dan tindakan nyata dalam wakaf digital. Temuan ini memperluas TAM dengan memasukkan literasi wakaf sebagai dimensi kognitif-religius yang relevan dalam adopsi teknologi filantropi. Secara praktis, lembaga wakaf perlu mengutamakan desain platform yang mudah digunakan, memperluas program literasi, serta meningkatkan kepercayaan melalui transparansi dan aksesibilitas guna mendorong partisipasi berkelanjutan.*

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INTRODUCTION

Digital technologies continue to reshape economic and business activities across the globe (Nambisan, 2017; von Briel et al., 2021). Rapid technological advancement, coupled with the widespread adoption of digital tools, has emerged as a key driver of entrepreneurship and economic growth in the modern era (Wang et al., 2022). In Indonesia, this transformation is reflected in the rapid expansion of digital startups and financial technology (fintech) services, supported by high internet penetration and increasing reliance on digital platforms (Wadi & Nurzaman, 2020; Wijaya et al., 2025). Digital transformation, particularly through innovative applications, enables businesses to improve operational efficiency, optimize marketing strategies, and enhance both profitability and sales growth (Winata & Soekarno, 2024). This transformation has also extended to Islamic finance, which has attracted growing attention in global financial markets (Aktürk et al., 2025). With a Muslim population exceeding 231 million, Indonesia presents significant opportunities for the development of Islamic digital finance (Lautania et al., 2024).

Waqf, one of the oldest instruments of Islamic philanthropy, is also undergoing a process of digital transformation. Waqf institutions have increasingly adopted online platforms to improve efficiency and strengthen collaboration among donors, beneficiaries, and the wider Muslim community (Johari et al., 2024). Traditionally associated with immovable assets such as land and buildings (Wahyuni S. et al., 2025), waqf has evolved into a more dynamic socio-economic instrument (Jafar et al., 2025; Fitriani et al., 2024). In Indonesia, the implementation of cash waqf is supported by a comprehensive legal framework, including BWI Regulation No. 1 of 2009, Law Number 41 of 2004 concerning waqf, and the MUI Fatwa on Cash Waqf issued in 2002 (BWI Regulation No. 1 of 2009 Concerning Guidelines for the Management and Development of Cash Waqf, 2009; Law Number 41 of 2004 Concerning Waqf, 2004; MUI Fatwa 2002 on Cash Waqf, 2002). These regulations strengthen both the governance and operational aspects of digital waqf. Within this framework, waqf plays a strategic role in supporting poverty alleviation and socio-economic development (Rohim et al., 2022). Digital waqf, often implemented through cash waqf schemes, enhances accessibility and convenience, enabling broader participation in social welfare initiatives (Mohsin, 2013; Sanusi et al., 2025; Widianti, 2022). In addition, digitalization contributes to improved efficiency and transparency in waqf management (Kasmon et al., 2025).

Despite its substantial potential, the realization of cash waqf in Indonesia remains relatively low. The Indonesian Waqf Board (BWI) estimates that annual cash waqf potential could reach approximately IDR 180 trillion, yet actual collections amount to only about IDR 2.23 trillion, representing less than 2% of this potential (BWI, 2024). This disparity persists even though the majority of Indonesia's population is Muslim, indicating the presence of significant barriers to participation (Maulina et al., 2025). Optimal management of cash waqf could support sustainable funding for sectors such as education, healthcare, poverty alleviation, and community development (Mujahidin et al., 2025).

The gap between potential and realization underscores the need for strategies that can increase public engagement. Digital waqf platforms provide a promising avenue by improving accessibility, enhancing transparency, and fostering trust among users (Kasmon et al., 2025;

Sanusi et al., 2025). Initiatives introduced by BWI since 2018 have already demonstrated progress, including increased transaction volumes in *Dompet Dhuafa* and the development of digital platforms such as berkahwakaf.id, sahabatbwi.com, and e-service systems launched in 2021 (BWI, 2021; Kemenko PMK, 2020).

One of the primary challenges limiting participation in cash waqf is the relatively low level of waqf literacy in Indonesia (Wadi & Nurzaman, 2020). This is reflected in limited public understanding and low literacy scores, with many potential donors lacking familiarity with cash waqf, particularly in its digital form (BWI, 2020; Jatmiko et al., 2024; Kasri & Chaerunnisa, 2022). Existing literature emphasizes that knowledge and literacy play a critical role in shaping behavioral intentions toward Islamic social finance instruments, including online cash waqf (Alimusa et al., 2025). Strengthening public understanding is therefore essential to increase participation in digital waqf and to maximize its socio-economic benefits.

This study examines the determinants of digital waqf adoption using the Technology Acceptance Model (TAM) as its theoretical foundation. According to Davis (1989), technological adoption is primarily driven by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). In the context of digital waqf, PU reflects the perceived benefits and social impact of digital donations, while PEOU pertains to the practicality and user-friendliness of the platform. This study extends the classical TAM by incorporating "waqf literacy" as an external variable and "actual use" to capture the concrete realization of digital waqf intentions.

Previous studies on digital waqf have largely focused on behavioral intention without examining actual use as a concrete measure of participation (Widiastuti et al., 2025). For example, Sanusi et al. (2025) applied TAM and included external factors such as digital literacy and waqf knowledge but limited their analysis to intention. Similarly, Alimusa et al. (2025) integrated the Theory of Planned Behavior (TPB) with TAM and highlighted the role of sharia and waqf literacy, yet their study also focused solely on behavioral intention. This study addresses this gap by extending TAM to include both waqf literacy and actual use, thereby linking intention with realized behavior. Such an approach aligns with prior research on technology adoption that connects behavioral intention to actual usage (Hasani, 2025).

West Java is selected as the research context due to its significant demographic and technological characteristics. The province is home to approximately 49.16 million Muslims, representing 97.6% of its population (Katadata, 2025), and has an internet penetration rate of 82.73% (APJII, 2023). In addition to its strong demographic base, West Java demonstrates high digital readiness and is recognized as a leading region in QRIS adoption, serving as a barometer for Indonesia's digital economy (Pemerintah Daerah Provinsi Jawa Barat, 2025).

The region also possesses a well-established Islamic philanthropic ecosystem, supported by major organizations and an extensive network of *pesantren* that traditionally function as both waqf recipients and nazhir (Achmad, 2024; Jaenudin et al., 2022; Nurzen, 2023). These characteristics make West Java a relevant and compelling context for examining digital waqf adoption. This study is expected to contribute to the Islamic social finance literature and offer practical insights for strengthening the digital waqf ecosystem in Indonesia.

LITERATURE REVIEW

Digital Waqf Adoption

Digital waqf refers to the delivery of cash waqf through online platforms, representing a fundamental shift from classical practices toward a modern, technology-driven approach (Fanani et al., 2021). This innovation provides an effective mechanism for addressing various challenges inherent in traditional waqf asset management (Wahyuni S. et al., 2025). Institutions are increasingly leveraging online platforms to improve operational efficiency, broaden accessibility, and foster more robust collaboration among donors (*waqif*), beneficiaries (*mauquf 'alaih*), and the broader community (Johari et al., 2024).

Waqf serves as both a religious obligation and a socio-economic instrument designed to reduce inequality and enhance community welfare (Rupita & Afifah, 2024; Ibrahim et al., 2024). Through digitalization, waqf holds the potential to become an inclusive, technology-based philanthropic solution that resonates with younger generations and the general public (Kasmon et al., 2025). This evolution is supported by a comprehensive regulatory environment in Indonesia, including Law Number 41 of 2004, MUI Fatwa 2002, and BWI Regulation No. 1 of 2009 (BWI Regulation No. 1 of 2009 Concerning Guidelines for the Management and Development of Cash Waqf, 2009; Law Number 41 of 2004 Concerning Waqf, 2004; MUI Fatwa 2002 on Cash Waqf, 2002).

Despite these legal foundations, the projected capacity of Indonesian cash waqf remains largely unfulfilled (BWI, 2024). Digitalization is therefore viewed as a critical strategy to bridge this gap by offering transaction convenience, improving transparency, and cultivating public trust (Almomani et al., 2024). Digital platforms simplify the donation process and extend the reach of waqf programs, particularly among tech-savvy younger demographics (Frayne et al., 2015; Kasmon et al., 2025).

Prior studies highlight the importance of digitalization in shaping public intention to engage with cash-based waqf (Kasmon et al., 2025; Sanusi et al., 2025). Fauzi et al. (2023) noted that technological advancement has enabled waqf institutions to improve management practices through dedicated platforms, which is expected to contribute to enhanced community welfare. In a similar vein, Wahyuni S. et al. (2025) demonstrated that digital waqf can function as a strategic tool for community empowerment and sustainable development when supported by careful planning and cross-sector collaboration. Nevertheless, most existing studies concentrate on behavioral intention and provide limited insight into actual platform usage. A deeper examination of the determinants of digital waqf adoption is therefore necessary to fully understand how its socio-economic potential can be realized.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), provides a theoretical foundation for understanding the factors that influence individual technology adoption. Rooted in the Theory of Reasoned Action (TRA), TAM analyzes user behavior through two primary variables: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Davis et al., 1989; Lee et al., 2025). PU reflects the belief that a system will enhance one's performance, while

PEOU represents the belief that using the technology requires minimal effort (Venkatesh & Davis, 1996).

Davis et al. (1989) noted that PEOU influences technology acceptance both directly and indirectly through its impact on PU. This relationship was later expanded in TAM2, which introduced external variables to explain variations in usefulness across different contexts (Venkatesh & Davis, 2000). TAM has since become a prominent framework for examining adoption in e-commerce and digital finance, consistently demonstrating that PU and PEOU are significant determinants of behavioral intention (Fayad & Paper, 2015; Humida et al., 2022). Furthermore, behavioral intention serves as a critical predictor of actual system use (Silva, 2015; Turner et al., 2010).

In Indonesia, scholars have adapted TAM to examine various technological contexts (Ilmi et al., 2020). Regarding digital waqf, Berakon et al. (2022) found that PEOU significantly impacts PU, which subsequently drives the willingness to use digital cash waqf services. This is consistent with findings from Widiastuti et al. (2025), who confirmed the positive influence of both variables on contribution intentions. Other researchers have extended the model by incorporating contextual factors like religiosity and awareness to increase its predictive power (Alimusa et al., 2025; Berakon et al., 2022). Consequently, TAM offers a robust framework for empirically testing how PU, PEOU, and external variables—such as waqf literacy—influence the adoption of digital waqf platforms.

Perceived Usefulness

Perceived Usefulness (PU) describes the degree to which an individual believes that using a specific system will improve their performance (Davis, 1989). Scholars have consistently identified PU as a vital factor in the implementation of new technologies (Abdullah et al., 2016). When users perceive a high level of usefulness, they are generally more likely to form a strong intention to adopt the system.

In digital services, PU is often associated with productivity, efficiency, and the quality of outcomes. For example, users of e-banking and e-commerce assess usefulness based on transaction speed, security, and transparency (Riza & Hafizi, 2019; Toraman & Geçit, 2023). In Islamic digital finance, PU also serves as a mediator for adoption among Generation Z, who value technology that aligns with their ethical and religious principles (Hakim & Supriyanto, 2024).

In the context of digital waqf, PU encompasses the belief that online platforms simplify the donation process compared to traditional methods. Key benefits include anytime-anywhere access, transparent reporting, and efficient fund management (Faturohman et al., 2020). These tangible advantages encourage *waqif* to participate in digital initiatives. Empirical evidence from Berakon et al. (2022) and Widiastuti et al. (2025) confirms that practical benefits like effectiveness and efficiency significantly influence the intentions of young Muslims. Furthermore, Hasani (2025) noted that PU often outweighs PEOU in adoption decisions, as users prioritize performance gains over simple ease of use.

However, PU may not always be the sole driver of behavior in philanthropic settings. Factors such as religiosity can sometimes exert a stronger influence than utility alone (Sukmana et al., 2024). Some studies suggest that PU is most effective when it operates through secondary constructs like attitude (Giraldo et al., 2025; Sanusi et al., 2025; Widiastuti et al., 2025). Thus, while usefulness is essential, it often requires psychological or value-driven support to drive intention.

H1: An increase in PU leads to a higher BI toward using digital waqf platforms.

Perceived Ease of Use

Perceived Ease of Use (PEOU) refers to the extent to which a user believes that using a system will be free of effort (Davis, 1989). While PU focuses on benefits, PEOU emphasizes the simplicity of the process and user comfort (Venkatesh & Davis, 2000). Within the TAM framework, PEOU influences intention both directly and indirectly through PU, as systems that are easy to learn are also perceived as more useful (Fayad & Paper, 2015).

Researchers often link PEOU to the clarity of design, ease of access, and the speed at which a user can acquire necessary skills (Giraldo et al., 2025). This simplicity fosters confidence, allowing users with limited technical expertise to accept new technologies (Anggareni et al., 2024; Rahmawati, 2019). Systems with intuitive designs tend to achieve mass adoption more quickly because they do not burden the user (Sultoni et al., 2024). In digital waqf, easy navigation and straightforward transaction processes are essential for enhancing a *waqif's* intention to contribute online.

Previous studies have shown that PEOU plays a vital role in the adoption of digital waqf by ensuring that applications are understandable and flexible (Alimusa et al., 2025). Berakon et al. (2022) and Faturohman et al. (2020) both demonstrated that when users perceive digital waqf platforms as easy to use, they are more likely to accept and utilize them.

H2a: An increase in PEOU leads to a higher PU of digital waqf platforms.

H2b: An increase in PEOU leads to a higher BI toward using digital waqf platforms.

Behavioral Intention

Behavioral Intention (BI) represents the strength of an individual's commitment to perform a specific action, influenced by personal attitudes and social norms (Hale et al., 2002). Evidence consistently shows that BI is a strong predictor of actual use (Ajzen, 1991). In the TAM framework, BI serves as the bridge connecting initial perceptions (PU and PEOU) with the final stage of Actual Use (AU) (Davis, 1989).

This link between intention and action has been validated in various fields, such as mobile wallets and e-commerce (Sarmah et al., 2021; Vărzaru et al., 2021). Within the digital waqf literature, however, most research remains focused on the intention stage. Studies by Widiastuti et al. (2025) and Sanusi et al. (2025) highlight that while ease of use and literacy reinforce the intention to contribute, it is necessary to extend this analysis to actual behavior to understand how platforms are truly adopted by the public.

H3: A stronger BI leads to a higher AU of digital waqf platforms.

Actual Use

Actual Use (AU) refers to the realization of technology usage to achieve specific goals (Davis, 1989; Venkatesh & Davis, 2000). Unlike BI, which indicates a plan to act, AU measures the degree to which users actually operate the system. Theoretically, BI is the primary determinant of AU, as the direct influence of PU and PEOU on actual behavior is often weaker (Turner et al., 2010). In digital waqf, AU is the concrete manifestation of a *waqif's* intention to donate through an online platform.

Waqf Literacy

Waqf literacy involves an individual's ability to understand, communicate, and solve issues related to waqf in their daily lives (Asnawati & Burhanudin, 2021). It includes knowledge of legal foundations, management, and the socio-economic benefits of waqf (Akbar & Kassim, 2023). Literacy often acts as an external factor in technology adoption; for instance, financial literacy promotes the use of payment systems, while digital literacy influences waqf contributions (Giraldo et al., 2025; Sanusi et al., 2025). While some studies suggest that literacy primarily affects attitude rather than direct intention (Qomar et al., 2024), this study incorporates waqf literacy into the TAM framework to explore its role in driving adoption.

H4: An increase in WL leads to a higher BI toward using digital waqf platforms.

METHODOLOGY

Research Design

This study adopts a quantitative research design grounded in the original Technology Acceptance Model (TAM) (Davis, 1989) and later extended through TAM2 to accommodate external variables influencing technology adoption (Venkatesh & Davis, 2000). The framework is employed to explain determinants of behavioral intention and actual use of digital waqf platforms. In this model, waqf literacy is incorporated as an external construct to extend the explanatory power of TAM within the context of digital waqf adoption.

Data were collected in West Java, Indonesia, using purposive sampling targeting Muslim individuals aged 17 and above who actively use digital financial services and have prior experience with digital waqf platforms. The model analyzes relationships among perceived usefulness, perceived ease of use, waqf literacy, behavioral intention, and actual use. Following Hair et al. (2017), a minimum of 230 responses was required for the 23 measurement indicators; approximately 250 responses were targeted. While the sample was dominated by students and lower-income respondents, it remains appropriate for analyzing technology acceptance among digitally active Muslim users.

Data Collection Technique

Primary data were collected using a structured online questionnaire distributed through Google Forms. This approach was selected to facilitate efficient data collection and to reach respondents who are familiar with digital platforms. The questionnaire consisted of two main sections. The

first section collected demographic information, including gender, age, place of residence, educational background, employment status, and monthly income. These variables were used to describe the sample and to provide contextual background for the analysis. The second section measured the core constructs of the study: perceived usefulness (PU), perceived ease of use (PEOU), waqf literacy, behavioral intention (BI), and actual use (AU).

All measurement items were adapted from previously validated instruments and modified to align with the digital waqf context. The actual use construct was measured using three items adapted from Davis (1989) and Wang et al. (2023): (1) "I have experience in making donations through digital waqf platforms," (2) "I have previously used digital waqf applications to donate," and (3) "I frequently use digital waqf applications." Responses were captured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was written in Indonesian to ensure clarity and accessibility for respondents, thereby reducing the risk of misinterpretation and measurement error.

Data Analysis Method

Data analysis was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS), which is suitable for predictive analysis and complex models involving latent variables. The analysis was performed using SmartPLS version 4, allowing simultaneous assessment of both the measurement model and the structural model. SEM-PLS was selected due to its robustness when dealing with non-normal data distributions and relatively complex research models.

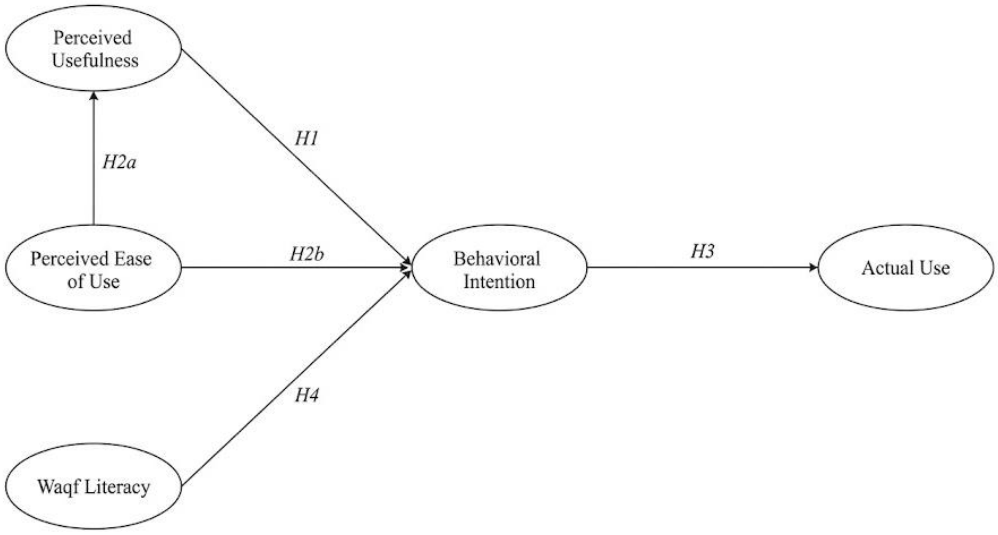

Figure 1. Research Model

The analytical procedure consisted of two main stages. First, the measurement model (outer model) was assessed to evaluate indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. This step ensured that the constructs were measured accurately and consistently. Second, the structural model (inner model) was examined to evaluate hypothesized relationships among constructs, including path coefficients and explanatory power.

In addition to the core SEM-PLS analysis, a simple control check was conducted to compare actual use across different job categories. This supplementary check was intended to identify potential variations in platform usage behavior associated with respondents' employment status. Together, these analytical steps ensured that the results provide a reliable and comprehensive representation of the relationships among variables in the proposed research model.

RESULTS AND DISCUSSION

Sociodemographic Information

This study collected data from 271 participants across West Java. As detailed in Table 1, the demographic profile reveals a predominantly female sample (80.4%) compared to males (19.6%). The age distribution is heavily concentrated in the 17–25 category (73.8%), suggesting that the respondents are primarily young adults who grew up in the digital era. Geographically, participants were largely from urban and suburban hubs, with the highest participation from Bandung City (24.4%), followed by Bandung Regency (20.4%) and Karawang Regency (8.5%).

In terms of education and employment, over half of the respondents completed senior high school (51.7%), while 45.3% hold a diploma or bachelor's degree. Students represent the largest job category (61.6%), followed by private employees (11.4%) and housewives (10.3%). Economically, 45.8% of participants reported a monthly income between IDR 1,000,000 and IDR 5,000,000, whereas 32.5% earned less than IDR 1,000,000. These statistics portray a sample of educated, tech-savvy young individuals who are active in the digital economy but may possess limited financial surplus, a factor that likely influences their actual donation behavior.

Table 1. Participants' Background Information

Characteristic	Frequency	%
Gender		
Male	53	19.6
Female	218	80.4
Age (years old)		
17 – 25	200	73.8
26 – 34	20	7.4
35 – 43	19	7.0
>43	32	11.8
Domicile		
Bandung Regency	55	20.4
Bandung Barat Regency	10	3.7
Bekasi Regency	9	3.3
Bogor Regency	12	4.4
Ciamis Regency	6	2.2
Cianjur Regency	8	3.0
Cirebon Regency	3	1.1
Garut Regency	2	0.7
Indramayu Regency	3	1.1
Karawang Regency	23	8.5
Kuningan Regency	1	0.4
Majalengka Regency	2	0.7
Pangandaran Regency	1	0.4
Purwakarta Regency	4	1.5
Subang Regency	1	0.4
Sukabumi Regency	3	1.1

Characteristic	Frequency	%
Sumedang Regency	7	2.6
Tasikmalaya Regency	5	1.9
Bandung City	66	24.4
Banjar City	1	0.4
Bekasi City	8	3.0
Bogor City	12	4.4
Cimahi City	3	1.1
Cirebon City	2	0.7
Depok City	13	4.8
Sukabumi City	4	1.5
Tasikmalaya City	6	2.2
Last Education		
Senior High School or Equivalent	140	51,7
Diploma or Bachelor's Degree	123	45,3
Postgraduate Degree	8	3,0
Job Category		
Student	167	61.6
Government Employee	17	6.3
Private Employee	31	11.4
Entrepreneur	19	7.0
Housewife	28	10.3
The others	9	3.4
Monthly Income		
<IDR 1,000,000	88	32.5
IDR 1,000,000 – IDR 5,000,000	124	45.8
IDR 5,000,001 – IDR 10,000,000	39	14.4
>IDR 10,000,001	20	7.4

(Source: Author's data, 2025)

Measurement Model Evaluation

The reliability and validity of the constructs were examined through the measurement (outer) model. Indicator reliability was assessed using outer loadings, as shown in Table 2. All indicators exceeded the recommended threshold of 0.70, indicating that each item adequately represented its respective construct (Hair et al., 2022).

Table 2. Outer Loadings

Constructs	Indicator	Outer Loading
Actual Use (AU)	AU1	0.837
	AU2	0.878
	AU3	0.841
Behavioral Intention (BI)	BI1	0.805
	BI2	0.786
	BI3	0.839
Perceived Ease of Use (PEOU)	PEOU1	0.749
	PEOU2	0.785
	PEOU3	0.793
	PEOU4	0.771
	PEOU5	0.772
Perceived Usefulness (PU)	PU1	0.802
	PU2	0.747
	PU3	0.737
	PU4	0.769
	PU5	0.762
Waqf Literacy (WL)	WL1	0.776
	WL2	0.743

Constructs	Indicator	Outer Loading
	WL3	0.744
	WL4	0.759
	WL5	0.753
	WL6	0.710
	WL7	0.741

(Source: Analysis via SmartPLS 4, 2025)

Construct reliability and convergent validity were further evaluated using Cronbach's alpha (CA), composite reliability (CR), and average variance extracted (AVE). Table 3 indicates that values of Cronbach's alpha ranged from 0.738 to 0.868, while composite reliability values varied between 0.851 and 0.898. These results exceed the minimum recommended level of 0.70. AVE values ranged from 0.558 to 0.726 and were all above the acceptable threshold of 0.50. Overall, these findings confirm that the measurement model demonstrates adequate internal consistency and convergent validity (Hair & Alamer, 2022).

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability (CR)	Average Variance Extracted (AVE)
AU	0.814	0.827	0.888	0.726
BI	0.738	0.741	0.851	0.656
PEOU	0.833	0.833	0.882	0.599
PU	0.821	0.824	0.875	0.583
WL	0.868	0.869	0.898	0.558

(Source: Analysis via SmartPLS 4, 2025)

Discriminant validity was assessed to ensure that constructs measuring distinct concepts were empirically distinguishable from one another (Hair et al., 2022). According to the Fornell–Larcker criterion, discriminant validity is established when the square root of each construct's AVE exceeds its correlations with other constructs (Fornell & Larcker, 1981). As presented in Table 4, this condition was satisfied for all constructs.

In addition, heterotrait–monotrait (HTMT) ratios remained below the recommended threshold of 0.90, providing further support for discriminant validity (Gold et al., 2001; Henseler et al., 2015).

Table 4. Discriminant Validity (square root of AVE)

	AU	BI	PEOU	PU	WL
AU	*0.852*				
BI	0.484	*0.810*			
PEOU	0.448	0.641	*0.774*		
PU	0.331	0.533	0.713	*0.764*	
WL	0.511	0.526	0.609	0.525	*0.747*
Heterotrait-monotrait ratio of correlation (HTMT)					
BI	0.614				
PEOU	0.550	0.810			
PU	0.414	0.671	0.858		
WL	0.602	0.649	0.711	0.621	

(Source: Analysis via SmartPLS 4, 2025)

Structural Model and Hypothesis Testing

The structural model was examined to test the relationships among the proposed constructs. The explanatory power of the model was evaluated using the coefficient of determination (R^2). The results indicate that the model explains 44.7% of the variance in behavioral intention (BI) and 23.5% of the variance in actual use (AU). These values represent a moderate level of explanatory power for BI and a lower yet acceptable level for AU, which is common in behavioral studies applying the Technology Acceptance Model (Hair & Alamer, 2022).

Bootstrapping results presented in Table 5 show that four out of five hypothesized relationships were statistically supported at the 0.05 significance level. Perceived ease of use (PEOU) exhibited a significant positive influence on both perceived usefulness (PU) ($\beta = 0.713$, $p < 0.05$) and behavioral intention (BI) ($\beta = 0.436$, $p < 0.05$). Waqf literacy (WL) also demonstrated a significant positive effect on BI ($\beta = 0.199$, $p < 0.05$). In contrast, PU did not show a statistically significant effect on BI ($\beta = 0.118$, $p > 0.05$). Behavioral intention had a strong and significant effect on actual use ($\beta = 0.484$, $p < 0.05$), indicating that intention plays a key role in translating user perceptions into engagement with digital waqf platforms.

Table 5. Hypothesis Testing Result

Hypothesis & Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	*P*-values	Sig.
H1: PU→BI	0.118	0.113	0.071	1.659	0.097	No
H2a: PEOU→PU	0.713	0.712	0.048	14.723	0.000	Yes
H2b: PEOU→BI	0.436	0.433	0.074	5.882	0.000	Yes
H3: BI→AU	0.484	0.488	0.056	8.637	0.000	Yes
H4: WL→BI	0.199	0.208	0.061	3.291	0.001	Yes

(Source: Analysis via SmartPLS 4, 2025)

Discussion

This study provides a deeper understanding of the determinants of digital waqf adoption by extending the Technology Acceptance Model (TAM) with waqf literacy and actual use. The findings offer both theoretical and contextual insights, particularly within the domain of Islamic social finance.

Effect of Perceived Ease of Use on Perceived Usefulness and Behavioral Intention

The results demonstrate that Perceived Ease of Use (PEOU) has a strong and significant influence on both Perceived Usefulness (PU) and Behavioral Intention (BI). This finding aligns closely with the foundational assumptions of TAM (Davis, 1989), which posits that systems perceived as easy to use are more likely to be considered useful and subsequently adopted. The indirect effect of PEOU on BI through PU also reflects the extended TAM framework (Venkatesh & Davis, 2000), where ease of use contributes to perceived performance benefits.

Empirical studies consistently support this relationship. Nasution et al. (2018) and Sarmah et al. (2021) found that ease of use significantly enhances both perceived usefulness and user intention across various digital platforms. Within the context of digital waqf, this relationship becomes particularly relevant. Many users, especially those transitioning from conventional donation

methods, may experience uncertainty when engaging with digital platforms. A user-friendly interface reduces cognitive effort and technological anxiety, thereby facilitating a smoother adoption process.

This finding can also be interpreted through the lens of innovation diffusion theory, where simplicity is a key determinant of adoption (Rogers, 2003). When digital waqf platforms are perceived as simple and intuitive, users are more likely to experiment with and eventually adopt them. In practical terms, features such as clear navigation, simple transaction processes, and accessible interfaces contribute significantly to user engagement.

Relevance of Perceived Usefulness toward Behavioral Intention

The relationship between Perceived Usefulness (PU) and Behavioral Intention (BI) was found to be statistically insignificant. This result diverges from the traditional TAM assumption, which positions PU as a primary determinant of behavioral intention (Davis, 1989). However, similar findings have been reported in prior studies, such as Sarmah et al. (2021) in mobile wallet adoption and Anggareni et al. (2024) in digital waqf contexts.

This inconsistency suggests that the role of usefulness may be context-dependent. In commercial or productivity-oriented systems, users tend to prioritize efficiency and performance outcomes. In contrast, digital waqf operates within a philanthropic and religious framework, where motivations extend beyond functional benefits. Users may place greater emphasis on spiritual rewards, trust, and alignment with religious values rather than purely utilitarian considerations.

This perspective is supported by the Theory of Planned Behavior (TPB) (Ajzen, 1991), which highlights the role of attitudes, subjective norms, and perceived behavioral control in shaping intention. In philanthropic contexts, subjective norms (e.g., social and religious expectations) and intrinsic motivations often outweigh perceived utility. Studies by Muflih (2023) and Sukmana et al. (2024) further confirm that religiosity plays a dominant role in influencing participation in Islamic philanthropic activities.

Moreover, the concept of perceived usefulness in this study may not fully capture the multidimensional benefits of waqf, particularly its spiritual and long-term social impact. While the measurement items focus on functional efficiency, users may interpret “usefulness” in broader terms, including religious fulfillment and social contribution. This gap suggests the need for future research to refine the operationalization of PU in religious and philanthropic contexts.

Role of Behavioral Intention in Driving Actual Use

Behavioral Intention (BI) shows a strong and significant effect on Actual Use (AU), confirming one of the central propositions of TAM (Davis, 1989). This finding is consistent with prior research indicating that intention serves as a reliable predictor of actual behavior (Fayad & Paper, 2015; Sarmah et al., 2021). The inclusion of AU in this study addresses a common limitation in earlier digital waqf research, which often stops at the level of intention.

The results also align with the Theory of Reasoned Action (TRA), which posits that intention is the immediate antecedent of behavior (Ajzen, 1991). In the context of digital waqf, individuals

who express a strong intention to participate are more likely to translate that intention into actual donation behavior.

However, the relatively low explanatory power for AU ($R^2 = 0.235$) indicates that intention alone does not fully account for actual behavior. This gap between intention and action has been widely discussed in behavioral research as the "intention–behavior gap." Factors such as trust, perceived risk, habit, financial capability, and situational constraints may influence whether intention is realized.

The demographic composition of the sample provides additional context. The dominance of students and lower-income respondents may limit their financial capacity to engage in regular donations, despite having strong intentions. This finding highlights the importance of considering economic and situational factors alongside psychological determinants in understanding actual use behavior.

Importance of Waqf Literacy in Digital Waqf Adoption

Waqf Literacy (WL) is found to have a positive and significant effect on Behavioral Intention (BI), indicating that knowledge plays an important role in shaping users' willingness to adopt digital waqf platforms. This finding is consistent with studies on financial and digital literacy, which emphasize the role of knowledge in reducing uncertainty and increasing confidence in technology use (Giraldo et al., 2025; Sanusi et al., 2025).

From a theoretical perspective, this result supports the extension of TAM through the inclusion of external variables (Venkatesh & Davis, 2000). Waqf literacy functions as a contextual factor that enhances users' understanding of both the religious and operational aspects of digital waqf. This aligns with the concept of "facilitating conditions" in technology adoption frameworks, where knowledge and resources enable users to engage more effectively with technology.

Nevertheless, the relationship between literacy and intention is not always straightforward. Qomar et al. (2024) found that waqf literacy influences attitudes but does not directly affect intention. This suggests that knowledge may operate indirectly through other constructs, such as trust or perceived ease of use. In the present study, the significant effect of WL on BI indicates that knowledge plays a more direct role, possibly due to the integration of digital and religious elements in the platform.

Waqf literacy also has a motivational dimension. A deeper understanding of waqf principles may strengthen individuals' sense of religious obligation and social responsibility. This dual role—cognitive and motivational—makes literacy a critical factor in bridging the gap between awareness and action in digital waqf participation.

Theoretical and Practical Implications

From a theoretical standpoint, this study reinforces the applicability and robustness of the Technology Acceptance Model (TAM) in explaining the adoption of digital waqf platforms. It contributes to the literature by extending TAM through the incorporation of waqf literacy as an external variable, thereby enhancing the model's contextual relevance within Islamic social finance. The findings demonstrate that while the core structure of TAM remains valid, its

traditional constructs require contextual adaptation when applied to religious and philanthropic settings. In particular, the strong effects of perceived ease of use (PEOU) and behavioral intention (BI) affirm the explanatory strength of the model, whereas the insignificant influence of perceived usefulness (PU) suggests that utilitarian considerations may be secondary to value-based motivations in the context of digital waqf.

This study also contributes to the growing body of research that emphasizes the integration of contextual and cognitive factors in technology adoption models. The inclusion of waqf literacy highlights the importance of users' understanding and awareness of religious-philanthropic instruments in shaping their engagement with digital platforms. This aligns with recent extensions of TAM that incorporate variables such as trust, religiosity, and literacy to improve explanatory power in value-laden contexts (Alimusa et al., 2025; Berakon et al., 2022).

From a practical perspective, the findings offer important insights for waqf institutions, platform developers, and policymakers. Efforts to promote digital waqf adoption should prioritize the development of user-friendly interfaces, the provision of accessible and targeted educational resources, and the effective communication of both the functional benefits and the spiritual significance of digital waqf. Enhancing users' ease of use and literacy can strengthen behavioral intention and encourage sustained participation in digital waqf initiatives.

Overall, the results indicate that digital waqf adoption is shaped by an interplay of technological perceptions, cognitive understanding, and value-driven motivations. A comprehensive approach that addresses these multiple dimensions is therefore essential for advancing both theoretical frameworks and practical strategies in the development of digital waqf and, more broadly, Islamic social finance.

CONCLUSIONS

This study investigated the relationship between behavioral intention and actual use of digital waqf platforms within the Technology Acceptance Model (TAM). The findings confirm that behavioral intention is the most direct and significant predictor of actual usage, reinforcing its central role in technology-related behavior. Perceived ease of use exhibited a significant positive effect on both perceived usefulness and behavioral intention, underscoring the importance of simplicity and intuitive system design in promoting digital waqf engagement. In contrast, perceived usefulness did not significantly influence behavioral intention, suggesting that utilitarian considerations alone may be less salient in faith-based digital environments. The inclusion of waqf literacy demonstrated that greater cognitive understanding of waqf principles significantly strengthens users' intentions to participate in digital waqf activities.

Theoretically, this study extends TAM by incorporating a religious and cognitive dimension through waqf literacy and by empirically validating the intention–behavior link in a digital philanthropic context. The results support the need for contextual adaptation of mainstream technology adoption models when applied to value-driven and religious settings. From a practical standpoint, the findings suggest that waqf institutions and platform developers should go beyond technical improvements to prioritize user education, awareness-building, and trust enhancement. Emphasizing both ease of use and waqf literacy can strengthen behavioral

intention and translate it into sustained participation, thereby supporting the long-term viability of digital waqf initiatives.

Several limitations should be noted. The sample was dominated by students with relatively low income levels, which may constrain the generalizability of the findings, particularly with regard to actual donation behavior. Although students are typically familiar with digital technology, their financial capacity to participate in waqf may be limited. Future research should therefore involve more diverse and financially heterogeneous populations. In addition, incorporating variables such as trust, perceived security, habit, or reminder mechanisms may provide further insight into the intention–behavior gap. Comparative studies across different Islamic financial technologies may also deepen understanding of digital adoption dynamics within Islamic social finance.

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