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DETERMINANTS OF PUBLIC INTENTION TO PARTICIPATE IN DIGITAL WAQF USING THE THEORY OF PLANNED BEHAVIOR WITH TRUST IN THE INDONESIAN WAQF BOARD AS A MODERATING VARIABLE

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Abstract. This study investigates the determinants of public intention to participate in digital waqf through the lens of the Theory of Planned Behavior (TPB), with trust in the Indonesian Waqf Board (BWI) serving as a moderating variable. The analysis explores four key factors: attitude, subjective norms, perceived behavioral control, and trust in digital waqf management institutions. A quantitative approach employing Partial Least Squares–Structural Equation Modeling (PLS-SEM) was applied. Data were collected via questionnaires distributed to 200 Muslim respondents in North Sumatra Province. The findings indicate that attitude, subjective norms, perceived behavioral control, and trust significantly and positively influence the intention to engage in digital waqf. Moreover, trust was found to moderate the relationships between attitude and intention, as well as perceived behavioral control and intention, but not between subjective norms and intention. These results underscore the pivotal role of trust, alongside psychological factors, in strengthening public willingness to contribute to digital waqf. The study's implications highlight the need to enhance digital waqf literacy, ensure transparent governance, and reinforce BWI's role in fostering public trust. Such measures are expected to boost community participation in digital waqf, particularly in North Sumatra, thereby advancing Islamic philanthropy and the Islamic economy in Indonesia.

Keywords: Digital Waqf; Indonesian Waqf Board; Intention; TPB; Trust.

I. INTRODUCTION

Rapid technological developments have facilitated various community activities, including waqf. Digital waqf is an innovation in waqf management that utilizes information technology and digital financial systems, particularly in the collection of cash waqf [1]. Through digital-based cash waqf, the community can now contribute more easily without having to wait for a large amount of funds to be collected first. In the context of the modern economy, the optimization of waqf collection and management through this digital system also has an impact on increasing overall economic activity, because waqf assets can be allocated to productive sectors that support social and economic development [2].

The Indonesian Waqf Board (BWI) Representative Office in North Sumatra acts as an extension of the BWI Headquarters in guiding nazirs (waqf administrators) to manage and develop waqf assets optimally and productively. Good waqf management has great potential to provide broad benefits to the community, whether through social services, economic empowerment, or public infrastructure development [3]. Based on information from the official Instagram account @bwisumut, BWI North Sumatra is currently actively formulating and developing various strategies to increase the collection of cash waqf. This initiative is carried out by utilizing advances in technology and information systems to improve the effectiveness, transparency, and distribution reach of cash waqf in the North Sumatra region [4]. One of the efforts made is the socialization of the launch of cash waqf in collaboration with Bank Muamalat Indonesia [5].

Although BWI North Sumatra has collaborated with various Islamic financial institutions, the realization of cash waqf collection is still far from its potential. Data shows a significant gap between the potential for waqf and the amount of cash waqf that has been successfully collected. This can be seen in the following data:

TABLE I: POTENTIAL AND REALIZATION OF CASH WAQF IN 2025

Cash Waqf	Potential	Realization
BWI	180 Trillion	2.7 Trillion
BWI-SU	3 Billion	500 Million

Source: BWI-SU, 2025

Based on the BWI data above, the potential for cash waqf in North Sumatra reaches Rp3 billion, but by 2025, the realization will only be around Rp500 million or 16.7% of the total potential. This low achievement is influenced by limited education and literacy regarding waqf, which has become a

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major obstacle in realizing professional, sustainable, and technology-based waqf management [5].

The head of the North Sumatra Province BWI, H. Solehuddin Sagala, said that waqf management in this region still faces several fundamental problems. These problems include low levels of community participation in waqf, a lack of capacity among nazhir (trustees) to manage and develop waqf assets productively, and the suboptimal use of digital infrastructure in waqf collection. This condition indicates the need for a more comprehensive strategy to improve the effectiveness of waqf collection and management in the digital era [6].

In addition, to obtain an initial picture of community participation in digital waqf, the researchers conducted a pre-survey of 20 respondents in North Sumatra using Google Forms. This number exceeded the minimum limit of 10 respondents according to Nahartyo's theory, so it is expected to strengthen the validity of the initial data. The results of the pre-survey in this study can be seen in the following diagram:

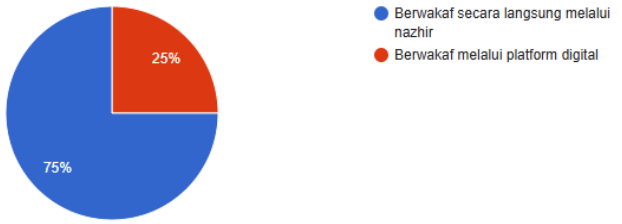


Fig. 1 Pre-Survey Data on Community Intentions to Give Waqf

Based on the pre-survey results in Figure 1.3, it was found that 15 respondents (75%) preferred to make waqf directly through a nazhir rather than through a digital platform. Meanwhile, the other 5 respondents (25%) stated that they preferred digital waqf because it was considered easier and more practical without having to collect large amounts of funds in advance. These results indicate that public preference for conventional waqf mechanisms is still more dominant.

One factor influencing this tendency is the higher level of satisfaction when waqf is distributed directly, which is closely related to personal trust in waqf management institutions that are known physically and institutionally. Most respondents prefer to give waqf directly because of a sense of satisfaction, direct control over the process of transferring funds, and social interaction that cannot be found in digital waqf mechanisms [7].

In addition, several studies discussing public intentions generally use the Theory of Planned Behavior (TPB) to analyze respondent behavior. TPB is a popular psychological theory developed by Icek Ajzen and Martin Fishbein (1991) and is often used to study a person's intentions or intentions to perform an action. In TPB, individual behavior is influenced by three main factors, namely attitude, subjective norms, and perceived behavioral control [8] [9].

In this study, the intention to give digital waqf can be analyzed through the Theory of Planned Behavior (TPB). First, attitudes towards digital waqf play a role in shaping intentions, where beliefs about benefits such as ease of access, security, and transparency encourage higher participation. Second, subjective norms in the form of support from family, friends, religious scholars, as well as encouragement from Islamic financial institutions and government policies strengthen the tendency to give waqf through digital platforms [10]. Third, perceived behavioral control determines the realization of intentions. The ease of use of the platform, transaction speed, and variety of payment methods increase public confidence, while limited technological literacy, doubts about security, and limited internet access can reduce interest. Thus, the more positive the attitude, norms, and perception of control, the more likely individuals are to participate in digital waqf [11].

Public trust in the digital waqf system is a major challenge that demands transparency and accountability in fund management. Inaccurate reports or misuse can damage public trust and reduce participation [1]. Therefore, trust in BWI is positioned as a moderating variable that influences the relationship between TPB factors and the intention to make digital waqf. Understanding this moderating role is expected to produce more effective strategies to increase digital waqf participation in North Sumatra.

Due to the limited research specifically discussing the community's intention to engage in digital waqf, considering trust in the Indonesian Waqf Board (BWI) as a moderating variable, particularly in North Sumatra Province, the author is interested in conducting research entitled: "Determinants of Community Intention to Engage in Digital Waqf Using the Theory of Planned Behavior Approach through Trust in the Indonesian Waqf Board as a Moderating Variable." This research is expected to fill the existing research gap and contribute to formulating strategies to increase the potential of digital waqf in North Sumatra through an integrated psychological and institutional approach.

II. RESEARCH METHODS

This study uses a quantitative approach with a survey method by distributing questionnaires to Muslims in North Sumatra Province aged 21–44 years, representing Generation Z and Millennials who are adaptive to digital technology. The sample was determined using purposive sampling based on the following criteria: Muslim, residing in North Sumatra, having experience or intention to engage in digital waqf, and having access to technology. The minimum sample size was set at 200 respondents [12]. The research instrument was a five-point Likert scale questionnaire that measured the variables of attitude, subjective norms, perceived behavioral control, trust, and intention to engage in digital waqf. The data were analyzed using Structural Equation Modeling–Partial Least Square (SEM-PLS) using SmartPLS 3.0. The analysis included evaluation of the measurement model (validity and reliability), evaluation of the structural model (R^2, Q^2, and GoF), and hypothesis testing. In addition, a moderation analysis was conducted to test the role of trust in the Indonesian Waqf Board (BWI) in strengthening or weakening

the relationship between the variables of the Theory of Planned Behavior and the community's intention to engage in digital waqf.

III.RESULT AND DISCUSSION

A. Measurement Model Evaluation (Outer Model)

1) Convergent Validity Test

This is considered fulfilled if the outer loading value is > 0.70 and AVE is > 0.50, which indicates that the indicators are valid and the construct is able to explain more than half of the variance of the indicators [13], [14].

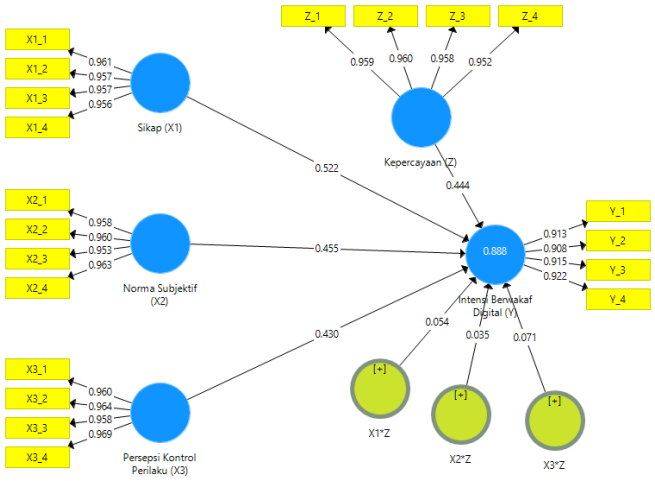


Fig. 2 -Factor Loadings

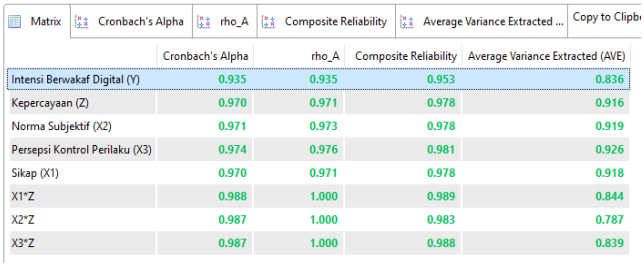
Based on the analysis results in the figure above, all indicators have loading factor values above 0.70. This indicates that all indicators are valid and ideal for measuring latent constructs, so the data is suitable for processing in the next stage of analysis.

TABLE II: OUTPUT OTHER LOADING

	Attitude (X1)	Subjective Norms (X2)	Perceived Behavioral Control (X3)	Trust (Z_{mod})	Intention to Engage in Digital Waqf (Y)
X1.1	0.961				
X1.2	0.957				
X1.3	0.957				
X1.4	0.956				
X2.1		0.958			
X2.2		0.960			
X2.3		0.953			
X2.4		0.963			
X3.1			0.960		
X3.2			0.964		
X3.3			0.958		
X3.4			0.969		
Z.1				0.959	
Z.2				0.960	
Z.3				0.958	
Z.4				0.952	
Y.1					0.913
Y.2					0.908
Y.3					0.915
Y.4					0.922

Based on outer loading, all indicators in each construct have values above 0.70, thus meeting the criteria for convergent validity. Furthermore, through Average Variance Extracted (AVE), indicators are considered valid if their values are >0.50. The AVE evaluation results are as follows:

TABLE III: AVE Value Results



Matrix | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted ... | Copy to Clipb

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Intensi Berwakaf Digital (Y)	0.935	0.935	0.953	0.836
Kepercayaan (Z)	0.970	0.971	0.978	0.916
Norma Subjektif (X2)	0.971	0.973	0.978	0.919
Persepsi Kontrol Perilaku (X3)	0.974	0.976	0.981	0.926
Sikap (X1)	0.970	0.971	0.978	0.918
X1*Z	0.988	1.000	0.989	0.844
X2*Z	0.987	1.000	0.983	0.787
X3*Z	0.987	1.000	0.988	0.839

The test results show that the Average Variance Extracted (AVE) value of all variables is above 0.50. Thus, the convergent validity criteria are met and the indicators are declared capable of representing the construct well. Next, discriminant validity testing was carried out.

2) Discriminant Validity Test

Discriminant validity testing was conducted to ensure that the indicators of a construct were not more correlated with other constructs. Based on cross loading, a construct is declared valid if the correlation of the indicators is higher with its own construct than with other constructs [13], [14]. The test results are shown in the following table.

TABLE IV: Cross Loading Values

	Attitude (X1)	Subjective Norms (X2)	Perceived Behavioral Control (X3)	Intention to Engage in Digital Waqf (Y)	Trust (Z_{mod})
X1.1	0.961	-0.013	-0.008	0.491	-0.003
X1.2	0.957	-0.056	-0.007	0.464	-0.025
X1.3	0.957	-0.065	0.028	0.473	-0.037
X1.4	0.956	-0.094	-0.023	0.446	-0.004
X2.1	-0.049	0.958	-0.038	0.382	-0.033
X2.2	-0.061	0.960	-0.036	0.372	-0.016

X2.3	-0.054	**0.953**	-0.009	0.395	-0.020
X2.4	-0.061	**0.963**	-0.026	0.422	0.048
X3.1	-0.008	-0.075	**0.960**	0.437	0.123
X3.2	0.008	0.007	**0.964**	0.472	0.131
X3.3	-0.011	-0.061	**0.958**	0.440	0.145
X3.4	0.002	0.013	**0.969**	0.498	0.135
Y.1	0.393	0.392	0.470	**0.913**	0.471
Y.2	0.505	0.370	0.385	**0.908**	0.445
Y.3	0.465	0.359	0.423	**0.915**	0.472
Y.4	0.429	0.381	0.481	**0.922**	0.448
Z.1	-0.040	-0.021	0.175	0.475	**0.959**
Z.2	-0.008	0.024	0.141	0.508	**0.960**
Z.3	-0.014	-0.050	0.127	0.452	**0.958**
Z.4	-0.007	0.027	0.088	0.483	**0.952**

The cross-loading results in the table above show that each indicator correlates more strongly with the construct it represents than with other constructs, indicating good discriminant validity.

3) Reliability Test

Reliability testing was conducted to assess the accuracy, consistency, and stability of the measuring instruments in the study. In PLS, reliability is assessed using Cronbach's Alpha and Composite Reliability with a rule of thumb > 0.70 [13], [14]. Values above this threshold indicate that the construct has good reliability. The test results are presented in the following table.

TABLE V: Reliability

Variable	Cronbach's Alpha	*Composite Reliability*	Indicator	Conclusion
Attitude (X1)	**0.970**	**0.978**	>0.70	Reliable
Subjective Norm (X2)	**0.971**	**0.978**	>0.70	Reliable
Perceived Behavioral Control (X3)	**0.974**	**0.981**	>0.70	Reliable
Trust (Z)	**0.970**	**0.978**	>0.70	Reliable
Intensity of Digital Waqf (Y)	**0.935**	**0.953**	>0.70	Reliable

Based on the table above, all variables have Cronbach's Alpha and Composite Reliability above 0.70, indicating that the indicators are consistent and the research instrument is reliable in measuring the construct under study.

B. Structural Model Evaluation (Inner Model)

1) Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures the extent to which independent variables explain dependent variables, where a higher R^2 value indicates better model predictive ability. In line with Yamin and Kurniawan (2011), R^2 also reflects the amount of variation in endogenous variables explained by exogenous variables. R^2 criteria are classified into three categories: 0.75 (strong), 0.50 (moderate), and 0.25 (weak) [14].

TABLE VI: R Square Value Results

Matrix | R Square | R Square Adjusted

	R Square	R Square Adjusted
Intensi Berwakaf Digital (Y)	0.888	0.884

Based on the table above, the Adjusted R^2 value of 0.884 indicates that the variables of attitude (X1), subjective norms (X2), and perceived behavioral control (X3) are able to explain 88.4% of the intention to give digital waqf (strong category), while the remaining 11.6% is influenced by other variables outside the research model.

2) Predictive Relevance Value (Q^2)

Predictive relevance (Q^2) is used to assess the predictive ability of the model. A model is said to have good predictive ability if $Q^2 > 0$, meaning that exogenous latent variables are able to predict endogenous latent variables [7], [15]. The Q^2 value is obtained through blindfolding in SmartPLS, with the results shown in the following table.

TABLE VII: Q^2Value Results

	SSO	SSE	Q^2 (=1-SSE/SSO)
Attitude (X1)	800,000	800,000	
Subjective Norm (X2)	800,000	800,000	
Perceived Behavioral Control (X3)	800,000	800,000	
Trust (Z)	800,000	800,000	
Digital Waqf Intensity (Y)	800,000	216,210	**0.730**

3) Goodness of Fit (GoF)

The Goodness of Fit (GoF) measurement aims to assess the overall performance of the model, both in the inner and outer models. GoF ranges from 0–1, with interpretations of 0.10 (small), 0.25 (moderate), and 0.36 (large). PLS does not provide a specific menu for calculating GoF, so the calculation is done manually. The GoF values for this study are presented in the following table [13], [14].

TABLE VIII: Goodness of Fit

Item	R-Square	Communality
Attitude (X1)		0.918
Subjective Norm (X2)		0.919
Perceived Behavioral Control (X3)		0.926
Trust (Z)		0.916
Intention to Engage in Digital Waqf (Y)	0.888	0.836
Average	**0.888**	**0.903**

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Based on the table above, the Goodness of Fit (GoF) value is calculated to assess the extent to which the research model is able to explain the variables involved. GoF is obtained by multiplying the average communality index by the model's R^2 value, thus reflecting the overall quality of the model. The GoF calculation in this study is as follows [13]:

$$\mathbf{GoF} = \sqrt{\overline{\boldsymbol{COM}} \times \overline{\boldsymbol{R2}}}$$
$$\text{GoF} = \sqrt{0.903 \times 0.888}$$
$$\text{GoF} = \sqrt{0.801} = 0.895$$

The GoF calculation result of 0.895 indicates that the model has a large GoF, so it can be concluded that this research model is valid and performs well.

C. *Hypothesis Testing*

Hypothesis testing was conducted through path coefficient analysis and p-value. Path coefficient shows the direction of influence of exogenous variables on endogenous variables, where a positive value means a direct influence and a negative value means an opposite influence. The p-value assesses the significance of the relationship; a p-value < 0.05 indicates a significant relationship, while a p-value > 0.05 indicates a non-significant relationship. In this study, significance was tested using bootstrapping in SmartPLS, which provides a more accurate p-value estimate by considering the repeated sample distribution. The bootstrapping analysis results are presented in the following table.

TABLE IX: Path Coefficients

Mean, STDEV, T-Values, P-Val... | Confidence Intervals | Confidence Intervals Bias Co... | Samples | Copy to Clipboard: | Excel Format

	Original Sampl...	Sample Mean (...	Standard Devia...	T Statistics (|O/...	P Values
Kepercayaan (Z) -> Intensi Berwakaf Digital (Y)	0.444	0.444	0.027	16.313	0.000
Norma Subjektif (X2) -> Intensi Berwakaf Digital (Y)	0.455	0.453	0.033	13.723	0.000
Persepsi Kontrol Perilaku (X3) -> Intensi Berwakaf Digital (Y)	0.430	0.431	0.029	15.047	0.000
Sikap (X1) -> Intensi Berwakaf Digital (Y)	0.522	0.520	0.031	16.897	0.000
X1*Z -> Intensi Berwakaf Digital (Y)	0.054	0.054	0.024	2.276	0.023
X2*Z -> Intensi Berwakaf Digital (Y)	0.035	0.050	0.038	0.934	0.351
X3*Z -> Intensi Berwakaf Digital (Y)	0.071	0.073	0.027	2.575	0.010

Based on the path coefficients table above, it can be concluded that:

- That the Attitude variable (X1) has a positive effect on the intention to perform digital waqf (Y) with a path coefficient value of 0.522 and a P Value = 0.000 < 0.05, so that the effect is considered significant. This shows that the more positive the community's attitude towards digital waqf, the higher the community's intention to perform digital waqf.
- That the Subjective Norm variable (X2) has a positive effect on the intention to give digital waqf (Y) with a path coefficient value of 0.455 and a P Value = 0.000 < 0.05, so that the effect is declared significant. This means that the stronger the encouragement or social support from the surrounding environment, the higher the community's intention to give digital waqf.
- The Behavioral Control Perception variable (X3) has a positive effect on the intention to perform digital waqf (Y) with a path coefficient value of 0.430 and a P Value = 0.000 < 0.05, so that the effect is declared significant. This means that the higher the community's confidence in their ability and ease in making digital waqf, the greater their intention to make digital waqf.
- The Trust variable (Z) has a positive effect on the intention to make digital waqf (Y) with a path coefficient value of 0.444 and a P Value = 0.000 < 0.05, so that the effect is declared significant. This means that the higher the level of public trust in the management of digital waqf, the higher the public's intention to make digital waqf.
- The interaction between Attitude (X1) and Trust (Z) on the intention to make digital waqf donations (Y) shows a coefficient value of 0.054 with a positive direction and a P Value = 0.023 < 0.05, so that the effect is declared significant. This means that trust is proven to strengthen the relationship between public attitude and the intention to make digital waqf donations.
- The interaction between Subjective Norm (X2) and Trust (Z) on the intention to give digital waqf (Y) shows a coefficient value of 0.035 with a positive direction, but has a P Value = 0.351 > 0.05, so that the effect is declared insignificant. This means that trust does not play a role in moderating the relationship between subjective norms and the intention to give digital waqf.
- The interaction between Perceived Behavioral Control (X3) and Trust (Z) on the intention to give digital waqf (Y) shows a coefficient value of 0.071 with a positive direction and a P Value = 0.010 < 0.05, so that the effect is considered significant. This means that trust is proven to strengthen the relationship between perceived behavioral control and the intention to give digital waqf.

A. *The Effect of Attitude (X1) on the Intention to Give Digital Waqf (Y)*

The results of data testing show that attitude has a significant effect on the intention to give digital waqf, , with a t-statistic of 16.897 and a p-value of 0.000. Thus, Ha_1 is accepted and Ho_1 is rejected. This finding confirms that the more positive an individual's attitude toward digital waqf, the higher their tendency to give waqf through digital platforms. These results are in line with [16] ,which found that attitudes and subjective norms have a significant effect on the intention to give waqf among all generations in Indonesia, and are supported by [17], which shows the influence of attitudes, subjective norms, and promotion on the intention of waqf givers to use the BWI digital platform. This study strengthens the empirical evidence that attitudes consistently play an important role in shaping the intention to give digital waqf.

B. *The Effect of Subjective Norms (X2) on the Intention of the Community to Engage in Digital Waqf (Y)*

The results of data testing show that subjective norms have a significant effect on the intention to participate in digital waqf, with a t-statistic of 13.723 and a p-value of 0.000, so that Ha_2 is accepted and Ho_2 is rejected. These findings confirm that social support from family, peers, religious leaders, and the community plays an important role in encouraging the intention to participate in digital waqf.

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Within the framework of the Theory of Planned Behavior [9], subjective norms are individuals' perceptions of social pressure that influence their actions; the stronger the perceived social support, the greater the tendency to participate in digital waqf. These results are in line with [16] and [18], which confirm subjective norms as an important factor in encouraging community participation in digital waqf. The consistency of these findings strengthens the empirical evidence that social support has a significant influence on the intention to participate in digital waqf.

C. *The Effect of Perceived Behavioral Control (X3) on the Intention to Make Digital Waqf (Y)*

The data testing results show that perceived behavioral control has a significant effect on the intention to perform digital waqf, with a t-statistic of 15.047 and a p-value of 0.000, so that Ha_3 is accepted and Ho_3 is rejected. This finding confirms that the greater the public's confidence in their ability to perform digital waqf, the higher the tendency to do so. This confidence includes ease of use of the platform, accessibility of technology, trust in the system, and understanding of digital waqf procedures. These results are in line with [19], which found that perceived behavioral control, along with knowledge and trust, significantly influences students' intention to perform digital cash waqf.

D. *The Effect of Trust (Zmod) on the Intention of the Community to Engage in Digital Waqf (Y)*

The results of data testing show that trust has a significant effect on the intention to participate in digital waqf, with a t-statistic of 16.313 and a p-value of 0.000, so that Ha_4 is accepted and Ho_4 is rejected. These findings confirm that the higher the community's trust in waqf management institutions and the digital platforms used, the greater their tendency to participate in digital waqf. These results are in line with [16], [19], and [20], which emphasize the important role of trust in increasing the intention to participate in digital waqf, both through crowdfunding platforms and digital cash waqf.

E. *The Effect of Attitude (X1) on Digital Waqf Intention (Y) with Trust (Zmod) as a Moderating Variable*

The results show that trust moderates the effect of attitude on the intention to give digital waqf, with a t-statistic of 2.276 and a p-value of 0.023. According to the moderation criteria in PLS-SEM [14], the moderating effect is only tested if the direct relationship is significant. Thus, Ha_5 is accepted and Ho_5 is rejected, indicating that trust strengthens the relationship between attitude and intention to participate in digital waqf. This means that even though individuals have a positive attitude towards digital waqf, their intention will be stronger if their trust in the managing institution and digital platform is also high. This finding is in line with [16], which confirms the role of trust in strengthening the influence of psychological factors, including attitudes and subjective norms, on the intention to donate in waqf crowdfunding in Indonesia.

F. *The Effect of Subjective Norms (X2) on Digital Waqf Intention (Y) with Trust (Zmod) as a Moderating Variable*

The results show that trust does not moderate the influence of subjective norms on the intention to give digital waqf, with a t-statistic of 0.934 and a p-value of 0.351. Thus, H06 is accepted and Ha6 is rejected. This means that the influence of subjective norms on the intention to give digital waqf occurs independently, without being influenced by the level of individual trust in digital waqf institutions or platforms. This finding is in line with [21], which shows that subjective norms and religiosity contribute to the intention to give waqf, while trust plays a greater role in shaping subjective norms and attitudes, rather than strengthening the relationship between subjective norms and intentions. This confirms that strong social support from family, community leaders, or religious communities is effective in shaping the intention to give digital waqf without relying on trust in the managing institution.

G. *The Effect of Perceived Behavioral Control (X3) on Digital Waqf Intention (Y) with Trust (Zmod) as a Moderating Variable*

The results show that trust moderates the effect of perceived behavioral control on the intention to give digital waqf, with a t-statistic of 2.575 and a p-value of 0.010, so that Ha_7 is accepted and Ho_7 is rejected. This finding is in line with the PLS-SEM moderation criteria [14], where the moderating effect is tested only if the direct relationship is significant. This means that the higher the public's trust in digital waqf institutions and platforms, the stronger the influence of perceived behavioral control—including belief in ability, ease, and accessibility—in encouraging digital waqf intentions. These results are in line with [22] and [23], which confirm that public trust strengthens the influence of psychological factors and perceived behavioral control on the intention to give digital waqf, especially among millennials who consider the security and transparency of digital platforms.

IV. CONCLUSIONS

Attitude (X1) has a positive and significant effect on the intention to participate in digital waqf. This means that the more positive the community's views, beliefs, and assessments of digital waqf are, the greater their intention to participate through digital platforms. Subjective norms (X2) have a positive and significant effect on the intention to give digital waqf (Y). Social encouragement from family, friends, religious leaders, and the surrounding environment has been proven to strengthen people's desire to give waqf digitally. Perceived behavioral control (X3) has a positive and significant effect on the intention to give digital waqf (Y). People's belief in their ability to access technology and overcome obstacles encourages their intention to give digital waqf. Trust (Z) has a positive and significant effect on the intention to give digital waqf. The higher the level of trust in waqf management institutions (in terms of transparency,

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accountability, and professionalism), the greater the public's intention to give waqf. Trust (Z) moderates the influence of attitudes on the intention to give digital waqf. Positive attitudes among the public towards digital waqf will have a stronger effect on the intention to give waqf if they have high trust in waqf management institutions. Trust (Z) does not moderate the influence of subjective norms on the intention to give digital waqf. People's intentions are more directly influenced by social norms, without depending on their level of trust in waqf institutions. Trust (Z) moderates the influence of perceived behavioral control on the intention to give digital waqf. Public confidence in using digital technology will have a greater impact on the intention to give waqf if it is supported by a belief that waqf management institutions are trustworthy and transparent. For BWI, it is necessary to improve transparency, accountability, and professionalism, as well as expand the dissemination of information on the benefits of digital waqf so that public participation increases. For the Muslim community, it is important to increase understanding and awareness of digital waqf and to trust waqf institutions that are trustworthy and professional. For future researchers, it is recommended to expand the sample, add relevant variables such as religiosity or digital literacy, and consider using the Extended Theory of Planned Behavior (ETPB).

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