

Factors Influencing The Intention of Cash Waqf To Support The Sustainability Waqf Movement : Empirical Study In Indonesia

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Abstract

Waqf as a form of community concern to help other people who are in need. One way to maintain the sustainability of the waqf movement is to evaluate the factors that influence the community's cash waqf intentions. This study uses a quantitative approach. As 200 respondents were obtained from questionnaires distributed online for a month and a half. To test the hypotheses developed, used the PLS-SEM approach with tools Smartpls 3.0 statistics. The results of this study show that demographic factors such as age, education, and income proved to have a significant positive effect on the cash waqf intention. This study also proved that public trust acts as a moderation variable on the influence of the aforementioned. However, only the age of the cash waqf intention is moderated by trust, while education and income towards the cash waqf intention are not proven. Besides public trust is also proven to be an intermediary (mediation variable) on the influence of reputation and transparency to the cash waqf intention in the waqf funds management institutions in Indonesia.

Keywords: Sustainability, Public Trust, Reputation, Transparency, Cash Waqf Intention, Waqf Funds Institutions.

JEL Classification Code: D30, D31, D33, D53, D91, G23

1. Introduction

Waqf is included in the sadaqah jariyah (continuous, flowing, and ongoing charity) that flows reward of all time even when the giver is gone (Mahamood in Shukor et al., 2019). According to Kahf (2003) waqf can be defined as holding the value of a particular asset and make use of it for the benefit of the people. Mauluddin & Rahman (2018) explained that the form of waqf assets is not limited to fixed assets but also transferable assets, such as cash waqf or often called waqf al-nuqud in Arabic. This waqf is a form of waqf paid by individuals, groups, or institutions with cash (maybe in the form of money or securities) where the cash is maintained in value and invested following sharia and its profits are used for charity in the way of Allah (MUI, 2002). Waqf is not only worth worship, more than that, but the benefits of waqf can also encourage the improvement of development and solve the socioeconomic disparity of a country.

In Indonesia, the socialization of cash waqf has been started for more than a decade (Qurrata et al., 2020). The practice of cash waqf itself is still relatively new if compared to land waqf that has long been known by the community Indonesian. Nevertheless, the potential of cash waqf in Indonesia is quite large. Nasution in Hasanah (2011) explained that the potential waqf of funds that could be collected from the Muslim population in Indonesia reaches 3 trillion. Unfortunately, from potential, only 200 billion can be collected by the Indonesian Waqf Board (BWI, 2018). Qurrata et al. (2019) explained that cash waqf can be developed and regulated with good management by an institution, it improves social welfare, education equality, meet the basic rights of society and reduce economic suffering.

There are still many factors that cause the optimal collection of cash waqf in Indonesia, including issues related to management and knowledge of waqf of funds (Nizar, 2014). In terms of management, cash waqf marketing strategy still tends to spread rather than focus on potential targets so that waqf education and collection are not optimal (Khan et al., 2020). Therefore, it is important to know how demographic factors affect donor/wakif intentions in waqf so that more effective and efficient marketing strategies can be carried out. even though this, previous studies (Chang, 2005; Lwin et al., 2014; Khan et al., 2020) on the influence of demographic factors on charitable intentions still show results in each variable. Referring to McWilliams & Siegel (2000), the diversity of research results may be due to the misspecification of the model due to other variables that have a strong influence on the relationship aforementioned. In the context of charities, factors that have an essential role in influence a person's intention to provide charitable funds to a managing institution funds including waqf institutions are public trusts (Yang et al., 2014).

Public trust is at the heart of charitable institutions (Sargeant and Lee, 2004) and is urgently needed to conduct fundraising and the objectives of the institution (Bendapudi et al., 1996). This also applies to cash waqf management institutions. According to the results of the study by the center NAFI research, the percentage of public trust in Islamic charitable institutions is not much different i.e. 44% believe and 43% do not believe (IRTI, 2017). This is also a problem that needs to be considered by the managers of cash waqf institutions to optimize the potential of waqf in Indonesia.

Public trust can be shaped by a variety of things. Bennett & Gabriel (2003) explain that reputation is required by charities to stimulate public trust in the institution. In addition, Farwell et al. (2018) added that transparency of institutions is important to build and maintain public trust. Both of these things can affect public trust and then it can affect one's intention to waqf in a trusted institution. Thus, indirectly, reputation and transparency waqf institutions affect cash waqf intention of in institutions mediated by public trust.

This research will help waqf movement specially for Waqf fund management institutions in Indonesia in developing their strategies. This research will provide empirical evidence of influence

factors to the intention to donate cash waqf on an institution by paying attention to the factors that make waqf movement more sustainable in the future. In addition, this study can also assist waqf management institutions to create strategy by focusing on factor influencing people to donate cash waqf.

2. Literature Review and Hypothesis Development

2.1. Empathy-Altruism Theory

Charity is a common practice in society and in all religions and cultures that are considered to be acts that bring reward (Mohanty, 2011). Waqf of money, including in charity, is an act of giving for the benefit of others. How one does such actions can be explained by the theory of altruism (Otto & Bolle, 2011; Simmons & Emanuele, 2007). According to Brewer (2003), altruism is a cognitive activity to help others. In line with that, Schwartz (1970) explains that altruism is a habit to help. Adding, Lwin et al. (2014) said altruism is a desire to improve the condition of others.

The empathy-altruism hypothesis in the study of social psychology explains that people are not always selfish and have empathy that encourages them to help others (Eveland & Crutchfield, 2007). Empathy gives a more emotional perspective to the charity behavior in which an individual sees another individual in distress and then feels sad about the situation and is further emotionally motivated to give the can reduce their suffering and or reduce their feelings of sadness (Chang, 2014). Thus, altruistic motivation can be a motivation to help based on sympathy for requests for help and felt a moral responsibility to assist (Hibbert et al., 2005).

2.2. Demographic Factors

Various literature shows that in general people with characteristics different tendencies in donating, and different demographics is an effective differentiator between a person who is more likely to charity or not (Dvorak & Toubman, 2013). Hearts & Indris (2014) describe several demographic factors such as age, gender, education, and income can be a differentiator in seeing a person's tendency, including the tendency to waqf.

According to Sze et al. (2012) age can affect one's charitable behavior because one's emotional empathy and altruistic behavior will increase in line with age. Nonetheless, some research still has different results. Research (Smith & McSweeney, 2007) showed a significant positive influence, but the result of research (Danko & Stanley, 1986) has positive influence only applies until a person reaches the age of 65 years, the rest of the charitable behavior shows a decrease with age. On the other hand, research (Louie & Obermiller, 2000) shows the absence of influence in the relationship. Thus, the hypothesis is used as follows:

H1a: Age positively affects the waqf intention.

The literature also explains that education levels can affect one's charitable behavior. James (2008) explains that the higher one's education will increase one's empathy for charity. It is because the more educated people will increasingly understand how the value of humanity and the cause of the great inequality between the community. As with empirical research on other demographic factors, research related to this also showed mixed results. Research (Khan et al., 2019) showed no influence on this relationship, while the study (Slyke & Johnson, 2006; Woodyard & Grable, 2014) explains the positive

influence between the level of education towards charitable behavior. Thus, the hypothesis is used as next:

H1b: The level of education positively affects waqf intention.

Lastly, income can also affect a person's charitable behavior. Wiepking & Breeze, (2011) explains that "feeling prosperous (well-off feeling)" from someone with income that further influences behavior, and this is reflected in how they treat money when disposable income is high. James & Sharpe (2007) prove that income positively affects charitable behavior. Nevertheless, Bennett (2011) found the opposite of which empirical research results showed a negative influence on the relationship. Thus, the hypothesis is used as follows:

H1c: Income positively affects waqf intention.

2.3 Public Trust

Shukor et al. (2019) conceptually explain the definition of public trust has two emphases. First, "confidence" means that beliefs describe the belief that the other party is in a relationship will not take any undesirable actions together. Second, "hope (expectancy)" means trust describes the expectation of quality consistent, competent, honest, responsible, and so on. Public trust plays an important role in the existence and legitimacy of charities, including waqf institutions (Greiling, 2007). Public trust can ensure the sustainability of waqf fund management institutions. Sargeant and Lee (2004) that the higher public confidence in the institution, the closer the desire of a person to be a donor and donate funds in greater numbers and this is also true otherwise.

The influence of public trust on the success of an organization or charity has been examined by (Melendez, 2001; Sargeant and Lee, 2002; Taniguchi and Marshall, 2014). Melendez (2001) explained that the charity does not provide funds to institutions they don't trust. Additionally, Burnett in Shukor et al. (2019) explained that public trust has an impact on donations and increases the amount donated by the donor. Supports things Hou et al. (2017) explained that failure to maintain public trust is bad for charities that could lead to unwilling donors to provide funds to the institution. Based on this, the hypothesis is used as follows:

H2: Public trust positively affects the waqf intention.

Based on McWilliams & Siegel (2000), diversity of research results may be due to data misspecification caused by the inclusion of essential moderating variables, the diversity of previous research results related to demographic factors to waqf intention may be due to unaccounted public trust as moderating variable. It is supported by Melendez (2001) who explains that a person does not provide charitable funds to an institution they do not believe in, so demographic factors can be explained well if moderated by public trust. Therefore, the hypotheses can be built as follows:

H3a: Public trust positively moderates the influence of age on waqf intentions.

H3b: Public trust positively moderates the influence of education towards waqf intention.

H3c: Public trust positively moderates the influence of income against waqf intention.

2.4 Reputation

Reputation is a concept that relates to imagery and connotations assessment of the quality of organizations built during a period and focuses on what he does and how he behaves (Balmer in Bennet & Gabriel, 2003). In business organizations, reputation has an important role to play because it can bring

in new customers and make it possible to establish long-term work (Anderson and Weitz, 1989) and also affect the intensity of purchases caused by consumer confidence in reputable organizations (Yoon et al., 1993). In charities, including waqf fund management agencies, reputation has an important role in attracting donors or wakif candidates (Bennet & Gabriel, 2003). Bennet & Gabriel (2003) explained that the government institutions of charitable funds need a reputation to stimulate the trust of donors and stakeholders.

Various studies test how reputation affects one's intentions to waqf through trust as mediating variable. Bennett and Ali-Choudhury (2009) prove that the desire to donate again by young people significantly greater in those who consider charities to have a good reputation. Shukor et al. (2019) explained that a good reputation trust in institutions where they can convince the wakif to waqf. In other words, reputation will affect the waqf intention mediating by the public trust. Therefore, the hypotheses can be built as follows:

H4: Reputation positively affects the waqf intention mediating by public trust.

2.5 Transparency

Transparency is described as the extent to which organizational actions can be observed by an outside party (Xue & Niu, 2019). This refers to the extent to which the organization discloses information about internal work, decision-making processes, surgical procedures, and results (Grimmelikhuijsen, 2010). Liu et al. (2015) added that accessibility and objectivity of information are the main dimensions of transparency directed on external parties. In a business organization, Transparency is needed to build and restore trust with vendors, customers, and other stakeholders (Rawlins in Busser & Shulga, 2019). This also applies to charitable fund management agencies (Farwell, 2018) includes waqf fund management institutions (Shukor et al., 2019).

Transparency is one form of good corporate governance that influences public trust (Grimmelikhuijsen, 2012). Increased agency transparency will reduce the sense of customer uncertainty, increase trust, intention to buy, and the availability of pay at a premium price (Liu et al., 2015). Referring to (Farwell, 2018; Shukor et al., 2019), the same thing also happens to waqf management institutions which means transparency will affect the intention of waqf by wakif mediated by wakif's trust in the institution. Thus, the hypothesis built as follows:

H5: Transparency affects the waqf intention in institutions mediated by public trust

3. Research Methods and Research Design

3.1. Sample and Data Collection

The sample population uses Indonesian Muslims who know cash waqf both in general and in detail and know at least one institution that manages cash waqf in Indonesia. Knowledge of cash waqf is used as a condition to provide related data intentions, while knowledge related to waqf management institutions is made requirements to provide data related to transparency, reputation and trust validly.

The sampling technique used is convenience sampling (sampling convenience) which is a sampling method based on the availability of elements and ease of sampling (Sugiarto et al., 2001:38). According to Mohammad et al. (2019), this technique is the most commonly used in quantitative research. According to Sugiarto et al. (2001:39) the use of this method useful for the early stages of

explorative research intended for early instructions regarding an attention-grabbing phenomenon in which the results are generally provided abundant evidence.

Data obtained by disseminating questionnaires online through various media. Questionnaires are distributed to various demographic data of respondents. From questionnaires that have been disseminated collected by 207 respondents who then sorted before data processing. Out of 207 respondents, 3 respondents were eliminated because it shows an answer that is too extreme, and as many as 4 eliminated because it was sent by the same respondent.

3.2. Measurement

Age. Age measurement is done by categorizing the age into five groups with ratings 1 to 5. as in the research (Shukor et al., 2019) five age categories, among others: brought 20 years with a value of 1, 21-30 years with a value of 2.31-40 years with a value of 3.41-50 years with a value of 4 and above 50 years with a value of 5.

Education. Modified education level measurement from research (Lwin et al., 2014) which uses five categories with five rating scales. Different from the study, the five categories in this study were elementary school graduates to grade 1, junior high school graduate for grade 2, high school graduate for grade 3, Diploma 1/2/3/4 graduate, and Strata 1 for grade 4 and Graduates of Strata 2/3 for grades 5.

Income. Modified income measurement from research (Lwin et al., 2014) which uses five categories with five rating scales. Deep this study, categories and income assessments as follows: below 2 million rated 1, between 2 - 4 million rated 2, between 4 - 6 million rated 3, between 6 – 8 million are rated 4 and above 8 million are rated 5.

Reputation, Transparency, Public Trust, and Goodwill. Variable uses latent variable measured by items questions raised from previous research (Farwell et al., 2018; Shukor et al., 2019) with an assessment using a Linkert scale of 1-5. Each variable is measured by three indicator items where each item is represented by one question. This can be seen in Table 2.

To test the influence between hypothesized variables in this study as seen in Figure 1, the structural equation method is used Variant-based modeling or called PLS-SEM with Smartpls statistical tools 3.0. According to Ghazali &Latan (2015:19), PLS-SEM can be used to predicting either the development or confirmation of a theory, in addition to can be used to test complex research models with a variety of data types (scale, category, nominal, ordinal, interval or ratio) in one model research.

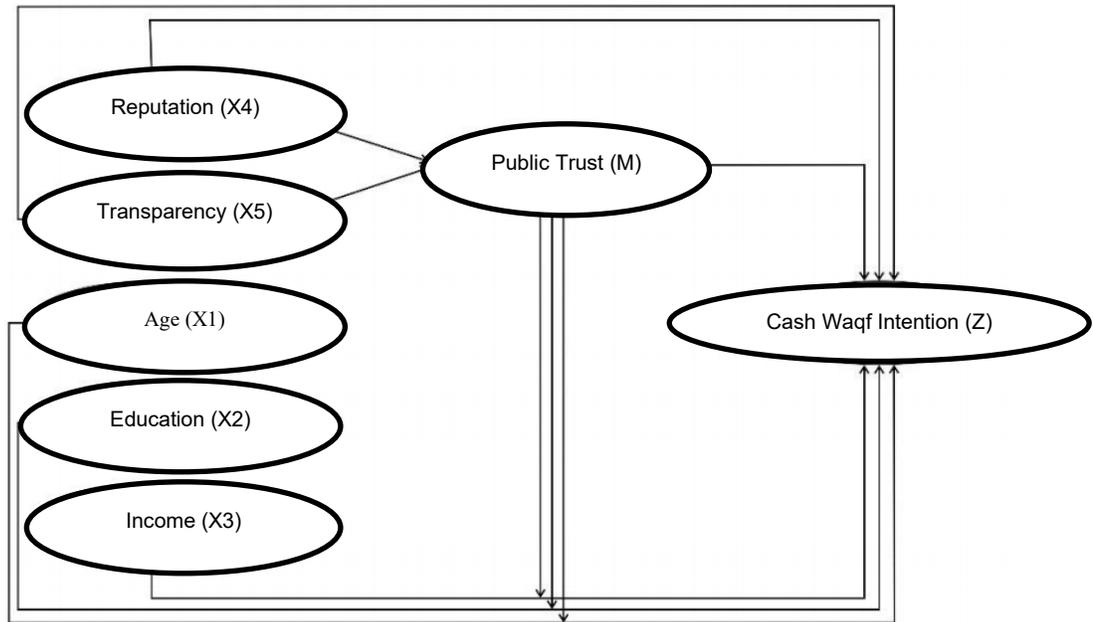


Figure 1. Conceptual Framework of Research

4. Results and Discussion

Respondents from this study were the largest from Surabaya and followed by Kediri, Sidoarjo, Bandung, Malang, and Jakarta with a total of 58% while 42% others are spread in various cities and districts in Indonesia. Age-related profiles, gender, marital status, employment status, education, and income can be viewed in table 1.

4.1 Result

4.1.1 Outer Model Analysis

Before testing the influence between variables, in the PLS-SEM method, testing of the outer model in advance to determine the validity and latent variable reliability with its indicators (Ghozali & Latan, 2015:7). The outer model measurement results can be seen in Table 2. Based on the table, the loading factor value of each indicator against its latent variable amounting to more than 0.7 which according to Ghozali & Latan (2015:75) Rule of Thumb for loading factor is a minimum of 0.7 which indicates a strong correlation between latent variables with its indicators so that the outer model can be said to be valid. In addition, to test the validity of latent variables, average testing is also conducted Variance Extracted (AVE) (Ghozali, 2008). According to Ghozali & Latan (2015:76), Rule of Thumb for AVE is a minimum of 0.5, so the results available in table 2 indicates that the outer model in this study is valid because all variable indicates an AVE value greater than 0.5.

Table 1. Demographic Profile Respondents

Demographics	Category	Number of Respondents	(%)
Domicile	Surabaya	49	25
	Kediri	24	12
	Sidoarjo	16	8
	Malang	10	5
	Bandung	9	5
	Jakarta	8	4
	Others	84	42
Age	<21 y.o	10	5
	21-30 y.o.	83	42
	31-40 y.o	51	26
	41-50 y.o	36	18
	>50 y.o	20	10
Gender	Male	106	53
	Female	94	47
Marital Status	Married	117	58
	Single/Unmarried	83	42
Employment Status	Work	68	34
	Not Work	132	66
Education	SD/MI (Elementary School)	5	3
	SMP/MTS (Junior High School)	11	6
	SMA/SMK MA (Senior High School)	42	21
	D1/D2/D3/D4/S1 (Diploma or Strata 1)	79	40
	S2/S3 (Strata 2/3)	63	32
Income	< 2 million	60	30
	2-4 million	40	20
	4-6 million	31	16
	6-8 million	12	6
	>8 million	57	29

Table 2. Loading Factor & Variable Validity Latent in Models

Item	Code	Loading Factor
Reputation		
I assume that the manager of the waqf fund efforts in waqf fundraising activities.	R1	0,897
I assume that the waqf manager manages waqf fund assets well and professionally.	R2	0,935
I assume that the waqf manager distributes the benefits of cash waqf well and has a positive impact on the community.	R3	0,925
Transparency		
I feel that information related to the management of cash waqf provided by the institution is complete and clear	T1	0,909
I feel that access to information related to waqf fund given by waqf managers is very easy to obtain	T2	0,927
I feel that cash waqf-related programs and services are well delivered by the manager	T3	0,942
Public Trust		
I am concerned about the waqf institution that manages the waqf fund	KP1	0,826
I believe in the management of waqf institutions that managing waqf funds	KP2	0,883
I believe that waqf institutions do their best in managing waqf funds	KP3	0,775
Waqf Intentions		
I have the opportunity to cash waqf in the future	NB1	0,909
I will be cash waqf soon	NB2	0,814
In the next three months, I will cash waqf	NB3	0,897

Table 3. AVE, Composite Reliability & Cronbach's alpha in each Laten Variable

Variables	Average variance extracted (AVE)	Composite reliability	Cronbach's alpha
Reputation	0,845	0,942	0,908
Transparency	0,858	0,948	0,917
Public Trust	0,677	0,862	0,759
Waqf Intention	0,764	0,907	0,844

Then, to see the reliability of the outer model, look at the value of Composite Reliability and Cronbach's Alpha (Ghozali, 2008). According to Ghozali & Latan (2015:76), The Rule of Thumb for Composite Reliability and Cronbach's Alpha are each having a value of more than 0.7. Therefore, based on table 2 it can be concluded that the outer model in this study was reliable because all latent variables and indicators have a Composite Reliability value and Cronbach's Alpha more than 0.7.

4.1.2 Inner Model Analysis

The inner model analysis aims to prove the influence between hypothesized variables. The first thing to look at is the R-square value of a relationship. Based on Figure 2, the value of the R-square variable of waqf intention is 0.939 or 93.9% which means that the intention of waqf can be explained by age, education, and income which are moderated by the public trust variable of 93.9% while 6.1% is explained by other variables. In addition, the R-square value of public trust is 0.649 or 64.9% which means that public trust can be explained by reputation variables and transparency of 64.9% while 35.1% is explained by other variables.

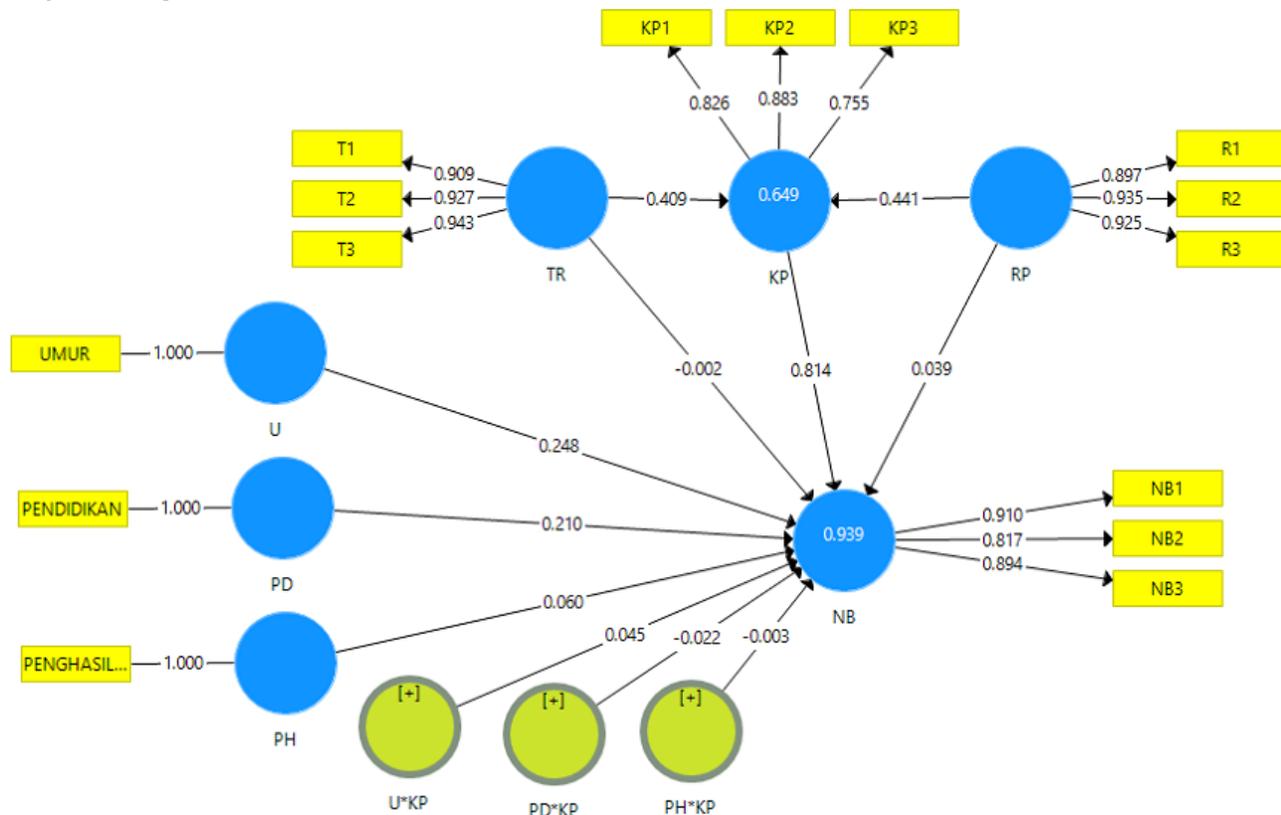


Figure 2. PLS Algorithm Results

4.2 Discussion

The Influence of Age, Education, and Income on Waqf Intention. Based on the test results using Smartpls 3.0, it can be concluded that demographic factors consisting of age, education, and income are shown to have a significant positive influence on the intention of Waqf Intention. Concerning age, this is in line with research (Smith and McSweeney, 2007) that proves the significant positive influence of age on charitable intentions. Supporting this, Jonas et al. (2002) explained that the increase in charitable intentions as a person gets older is due to the feeling of getting closer to the end of his life. In other words, getting older makes a person aware of death which then encourages the intention of giving more and more.

Furthermore, related to the level of education, the significant positive results in this study are in line with the research (Bekkers and Wiepking, 2011; James, 2008; Woodyard & Grable, 2014) which shows that the higher one's education, the greater the charitable intentions. Brown & Ferris (2007) stated that education will provide a wide range of information and knowledge, one of which is related to socioeconomic inequality in society so that those who are more educated get more information which then makes them feel a responsibility to solve the problem. This makes those who are higher education have the intention of giving greater.

For income level, the positive significant influence on the waqf intention in this study is in line with the research (Khan et al., 2020) which proves that in the context of waqf institutions in Malaysia, the higher the income of prospective wakif, the greater the waqf intention owned. This at the same time rejects the results of research (Bennett, 2011) on the context of charities in London which explains that charitable intentions are higher in the low-income group. Wiepking & Breeze (2011) explains that feeling prosperous in someone with a high income encourages them to give easier so that they have the intention of giving more than those who are still struggling with their condition.

The Influence of Public Trust on Waqf Intention. Based on the results of statistical tests, public trust in waqf management institutions has a significant positive effect on one's intentions. This is in line with research (Shukor et al., 2019) at the waqf fund management agency in Malaysia which showed a significant positive influence between trust in waqf intention. Seong-Gin's (2017) explains that public trust plays an important role in charitable fundraising. Shukor et al. (2019) explained that trust represents the beliefs and expectations of a society filled with institutions so that they feel there is no problem giving charitable funds to trusted institutions.

Public Trust as a Moderation of The Influence of Age, Education, and Income on Cas Waqf Intention. Research on the influence of demographic factors, namely age, education, and income on the intention of making money moderated by the public trust is a new research framework. From the results of statistical tests, public trust as moderation is proven on the influence of age on the waqf intention. This is following Melendez's statement (2001) which made it clear that a person does not provide charitable funds to institutions they do not trust. The implication of this is that even as age increases followed by increased charitable intentions, it can be disrupted by a level of trust in charities. That is, even if a person of a higher age has the intention of making more money, this does not apply if the person's trust in the waqf management institution is low. Likewise, when age and trust in institutions are high, the intention to waqf will be greater because trust moderates the influence.

However, in this study, public trust was not proven to moderate the influence of both education and income on waqf intention in waqf institutions. These three variables are only significant as free variables that positively affect one's intentions at a waqf fund management institution.

The Influence of Reputation on Waqf Intention mediating by the Public Trust. The results of the statistical test prove that reputation has a significant positive effect on waqf intention through public trust.

That is, one of the important factors that influence cash waqf intention is public trust in the waqf management institution, and the trust itself is influenced by the reputation of the institution. This is in line with the results of research by (Shukor et al., 2019) that proves trust in waqf institutions depends on the reputation of the institution. Furthermore, Sargeant & Lee (2002) explained that trust has an important role in influencing one's intentions in charity.

The Effect of Transparency on Waqf Intention Mediating by Public Trust. The results of this study also prove that transparency influences waqf intention through public trust. This can be interpreted that the transparency of waqf fund institutions is an important factor in building public trust. Farwell (2018) explained that the transparency of charities will encourage public trust in the institution. Yeo et al. (2017) explained that transparency such as disclosure of information related to background, management, and finance is a strong predictor of the intention of donating. To clarify this, Shukor et al. (2019) explained that disclosure of information removes the doubts that people feel and then encourages their desire to waqf in institutions that they consider transparent.

5. Conclusions

Previous research (Shukor et al., 2019) on the role of trust in waqf institutions describes trust as a mediator between integrity, transparency, and reputation for the intention of waqf money in waqf institutions. However, the study did not explain the possible role of trust in institutions as moderating variable. Referring to research (Khan et al., 2020) that explains the influence of demographic factors on the waqf intention, this study builds a theoretical framework that explains the role of public trust as a mediating variable between reputation and transparency on waqf intention, while moderating between demographic factors such as age, education, and income towards waqf intention.

Based on the results, it can be confirmed that the role of trust not only as a mediator as in research (Shukor et al., 2019) but also as moderators that strengthen the influence of demographic factors, especially age on waqf intention in waqf institutions. The implications of this study can be applied with various strategic measures such as specifying waqf fundraising targets. As is known, age, education, and income proved to have a significant positive effect on waqf intention. Therefore, waqf fund managers can categorize prospective wakif based on these variables to develop a more specific strategy. This can be the answer to the fundraising problem, as presented (Khan et al., 2020) related to the marketing strategy of waqf fund that is still spreading rather than focusing on potential circles.

In addition, the results of the study also implicate the importance of building public trust by waqf fund management institutions as stated by (Greiling, 2007). Waqf institution management can build public trust by building a good image or reputation in the eyes of the community and building transparent governance because both are proven to be factors that affect public trust in the institution. According to Shukor et al. (2019) building a reputation can be done with open and wise management. Adding, Yeo et al. (2017) explained that transparency or openness related to governance, background and financial information can build both reputation and public trust in charitable fund management institutions.

It should be emphasized again that public trust is an important thing that needs to be maintained by waqf fund managers because it not only directly affects the waqf intention but can also moderate the influence of demographic factors on the waqf intention. Hou et al. (2017) explained that failure to maintain public trust led to the unwillingness of donors to provide funds to charities. This can eliminate the potential of waqf fundraising in potential circles such as the elderly, educated, and high-income. Especially for the elderly, the change in the level of trust will have a huge impact on waqf movement

because trust is proven to moderate the influence of age on the intention of waqf. So the waqf fund management must be have different strategy base on donor demographic profiles

6. Research Limitations and Suggestions

First, this study only examined demographic factors such as age, education, and income towards the waqf intention while various previous literature also hypothesized demographic factors such as gender, marital status, and employment. These factors can be examined in subsequent studies. Second, the influence of reputation on public trust is only examined in one direction. The relationship should be reciprocally explained where reputation affects trust and trust affects reputation. In addition, transparency should also be scrutinized for its influence on reputation of waqf movement. Therefore, further research can fill the deficiencies that have been described. Third, respondents in the study are still focused on Java Island. In the Indonesian context, this study can be developed by considering cross-cultural by expanding the reach of respondents to spread evenly in various islands outside Java Island. Fourth, the waqf movement model should be address to support sustainability waqf movement in Indonesia.

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