



How Aware is Generation Z of Waqf? A Quantitative Study on Maqashid among Indonesian Muslim Students

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Abstract

This study aims to measure the influence of waqf literacy, relative advantage, religiosity, and attitude on waqf intention among Generation Z, specifically Muslim university students in Indonesia. The respondents were 505 Gen-Z students, specifically Muslim students born between 1996 and 2012 in Indonesia who have ever donated to waqf, with primary data collected through questionnaires and analyzed using the Structural Equation Modelling-Partial Least Squares (SEM-PLS) technique. In addition, the data were also analyzed using maqashid sharia theory to see the impact of waqf benefits on individuals and society in general. The results show that waqf literacy, perceived benefits of waqf activities, and religiosity level positively contribute to individuals' attitudes towards waqf, influencing Generation Z's intention to participate in waqf activities. As a form of charity derived from the Prophet Muhammad's sunnah, waqf is essential in achieving the maqashid, particularly in protecting wealth (*hifz al-mal*) and improving social welfare. Therefore, increasing waqf literacy through programs such as the Indonesian Waqf Awareness Movement (GISWAF), as well as improving convenience, accessibility, and regulatory clarity in waqf practices, are proposed to strengthen positive attitudes towards waqf and encourage greater participation of Generation Z in waqf activities.

Keywords: Waqf Literacy, Maqashid Sharia, Intention, Relative Advantage, Religiosity.

Abstrak

Penelitian ini bertujuan untuk mengukur pengaruh literasi wakaf, keuntungan relatif, religiusitas, dan sikap terhadap niat berwakaf di kalangan Generasi Z, khususnya mahasiswa Muslim di Indonesia. Responden penelitian adalah 505 mahasiswa Gen-Z, khusus mahasiswa Muslim yang lahir antara tahun 1996 dan 2012 di Indonesia yang pernah berwakaf, dengan data primer dikumpulkan melalui kuesioner dan dianalisis menggunakan teknik Structural Equation Modelling-Partial Least Squares (SEM-PLS), selain itu data juga dianalisis dengan menggunakan teori maqashid syariah untuk melihat dampak kebermanfaatannya wakaf pada individu dan masyarakat secara umum. Hasil penelitian menunjukkan bahwa literasi wakaf, manfaat yang dirasakan dari kegiatan wakaf, dan tingkat religiusitas berkontribusi positif terhadap sikap individu terhadap wakaf, yang pada gilirannya mempengaruhi niat Generasi Z untuk berpartisipasi dalam kegiatan wakaf. Sebagai salah satu bentuk amal jariyah yang berasal dari sunnah Nabi Muhammad, wakaf memiliki peran penting dalam mencapai maqashid tersebut, khususnya dalam melindungi harta (*hifz al-mal*) dan meningkatkan kesejahteraan sosial. Oleh karena itu, peningkatan literasi wakaf melalui program seperti Gerakan Indonesia Sadar Wakaf (GISWAF) serta peningkatan kenyamanan, aksesibilitas, dan kejelasan regulasi dalam praktik wakaf diusulkan untuk memperkuat sikap positif terhadap wakaf dan mendorong partisipasi yang lebih besar dari Generasi Z dalam kegiatan wakaf.

Kata Kunci: Literasi Wakaf, Maqashid Syariah, Manfaat, Keuntungan Relatif, Religiusitas.



Introduction

Waqf is an Islamic teaching that encompasses both spiritual and material aspects. In addition to its role as a religious practice, waqf also offers other advantages, particularly in enhancing the well-being of the underprivileged¹. Nevertheless, the management of waqf frequently faces challenges, including limited awareness among the public regarding waqf governance, underutilized waqf resources, the removal of waqf assets, legal disputes initiated by heirs against waqf assets, and similar issues². The Indonesia Waqf Awareness Movement (GISWAF) comes amid the current waqf polemic as an effort to increase waqf education and awareness³. This activity also significantly influences Generation Z, often known as the Net generation, which is experiencing rapid growth during the age of the internet's emergence⁴. According to a survey by UNESCO, the literacy rate among the youth in Indonesia is quite low, ranging from 25% to 50%⁵. Furthermore, according to a survey by Central Connecticut State University, Indonesia is positioned at the 62nd spot out of a total of 70 countries⁶. Indonesia has a relatively low literacy rate compared to other ASEAN countries, standing at 93.88%. Unlike other ASEAN countries, Singapore achieved a literacy rate of 96.76%, whereas Thailand and Malaysia had rates of 96.67% and 94.64% respectively⁷. The findings of a recent survey reveal that the Indonesian population, as a whole, has a National Waqf Literacy Index (ILW) score of 50.48%, which falls under the poor category. This score is comprised of a Basic Waqf Literacy Score of 47.67% and an Advanced Waqf Literacy Score of 37.97%⁸. This highlights the necessity of enhancing the social integration, education, and literacy of the community to foster the overall growth of Waqf's resources.

Several Indonesian organizations have developed effective programs and tactics to enhance public literacy, particularly in waqf, by implementing the "Waqf Awareness Movement" in formal and non-formal educational settings. The educational aims encompass various individuals, such as Islamic boarding school students, university students, and the general public. In the current technological advancements 5.0, Generation Z's proficiency in adapting to these changes will catalyse their inclination to contribute, particularly regarding waqf donations⁹. The objective of GISWAF's initiatives is to target Generation Z. The Generation Z mentioned by the researcher pertains to Muslim students in Indonesia, as this particular segment can amass waqf assets in the future. Therefore, it is Generation Z that produces knowledgeable, skilled, and proficient individuals in the field of waqf, known as wakif and waqf supervisory board (*nazhir* waqf), who substantially influence the welfare of the people.

¹ Murtadho Ridwan, "Wakaf Dan Pembangunan Ekonomi," *ZISWAF : Jurnal Zakat Dan Wakaf* 4, no. 1 (2018): 105, <https://doi.org/10.21043/ziswaf.v4i1.3034>. 105

² Kamariah, Sukman, and Nirwana, "Problema Wakaf Di Indonesia," *Ats-Tsarwah* 1, no. 1 (2021): 59.

³ Pemprov Jatim, "Bank Indonesia - UNIDA Gontor Luncurkan Gerakan Sadar Wakaf," kominfo.jatimprov.go.id, 2018; Pemprov Kaltim, "Gubernur Resmikan Safari Nasional Giswaf," kaltimprov.go.id, 2019.

⁴ Muhammad Hasbi Zaenal et al., "Laporan Zakat Dan Pengentasan Kemiskinan 2022" (Jakarta, 2022).

⁵ UNESCO, "Literacy Rates Continue to Rise from One Generation to the Next," *Unesco* 2016, no. 45 (2017): 5.

⁶ Dyah Larasati, "Tingkat Literasi Indonesia Di Dunia Rendah, Ranking 62 Dari 70 Negara," *Tribunnews.Com* (Jakarta, 2021).

⁷ Badan Penelitian dan Pengembangan, *Indeks Aktivitas Literasi Membaca 34*, Pusat Penelitian Kebijakan Pendidikan Dan Kebudayaan, Badan Penelitian Dan Pengembangan, Kementerian Pendidikan Dan Kebudayaan, 2019.

⁸ Astika Rahmah Ghanny and Nur Fatwa, "Indeks Literasi Wakaf Generasi Milenial," *Jurnal Tabarru': Islamic Banking and Finance* 4, no. 1 (2021): 253–62, [https://doi.org/10.25299/jtb.2021.vol4\(1\).6884](https://doi.org/10.25299/jtb.2021.vol4(1).6884).

⁹ Jane Fhasya Hidayat, "Peran Generasi Milenial Dan Generasi Z Dalam," 2022, 7–12.

GISWAF, as an educational and literacy tool with a social dimension, significantly contributes to the well-being of individuals in the economy, education, and health. Hence, this study aims to determine the extent to which waqf literacy impacts Generation Z's intention. Moreover, it is anticipated that Generation Z's waqf potential will also grow.

Furthermore, the Waqf Awareness Movement is a pioneering initiative that seeks to enhance the understanding and knowledge of waqf. Innovation is a crucial component of relative advantage, which refers to the degree to which an innovation is perceived as beneficial by those who receive it. Prior research has shown that relative advantage is a significant factor in determining an individual's inclination to utilize a waqf ¹⁰. Waqf is a form of charitable giving highly encouraged by Allah and His Messenger. It is a means to obtain blessings and benefits from Allah (QS Al-Baqarah: 261; QS Yusuf: 88). Waqf, in its literal sense, denotes the act of halting, forbidding, and confining¹¹. Prophet Muhammad (PBUH) stated that after a person's death, only three deeds have lasting significance: ongoing acts of charity, valuable knowledge, and prayers for one's progeny. Waqf is a type of perpetual charitable donation. Based on our premise, those strongly inclined towards religious beliefs are more inclined to engage in acts of worship, such as waqf. Including the religiosity variable is deemed essential due to the study's focus on Islamic religiosity in Generation Z, a generation significantly impacted by the digital realm.

This study is the first to investigate the level of awareness about waqf and the comparative advantage among educated individuals from the Generation Z Muslim community, as far as the researcher is aware. Prior studies, such as the research undertaken by Johari et al., (2014), (2015); Kasri & Chaerunnisa, (2022); Maulina et al., (2023); Mohd Thas Thaker, (2018); Niswah et al., (2019); Osman et al., (2013); Razak, (2020); Shukor et al., (2017), (2019) has not yet explored the literacy of waqf and the relative advantages associated with the intention to do waqf, which is moderated by attitudes among educated Muslim Generation Z individuals¹².

¹⁰ Mamoun N. Akroush and Mutaz M. Al-Debei, "An Integrated Model of Factors Affecting Consumer Attitudes towards Online Shopping," *Business Process Management Journal* 21, no. 6 (2015): 1353–76, <https://doi.org/10.1108/BPMJ-02-2015-0022>; Youssef Chetoui et al., "Antecedents of Giving Charitable Donations (Sadaqah) during the COVID-19 Pandemic: Does Islamic Religiosity Matter?," *Journal of Islamic Marketing*, 2022, <https://doi.org/10.1108/JIMA-09-2021-0296>.

¹¹ Wahbah Zuhaili, *Fiqih Islam Wa Adillatuhu*, X (Kairo: Darul Fikr, 2011).

¹² Fuadah Johari et al., "Intention To Donate Cash Waqf Repeatedly : A Preliminary Descriptive Analysis," *Seminar Waqf Iqlimi 2014*, no. 29-Apr-2014 (2014): 396–406; Fuadah Johari et al., "Factors That Influence Repeat Contribution of Cash Waqf In Islamic Philanthropy," *Management & Accounting Review (MAR)* 14, no. 2 (2015): 55–78; Rahmatina Awaliah Kasri and Syafira Rizma Chaerunnisa, "The Role of Knowledge, Trust, and Religiosity in Explaining the Online Cash Waqf amongst Muslim Millennials," *Journal of Islamic Marketing* 13, no. 6 (2022): 1334–50, <https://doi.org/10.1108/JIMA-04-2020-0101>; Rindawati Maulina, Wawan Dhewanto, and Taufik Faturrahman, "Behaviour Determinants of Two Muslims Classes towards Cash Waqf for Productive Purposes: Explanation from Indonesia," *Journal of Islamic Accounting and Business Research*, 2023, <https://doi.org/10.1108/JIABR-04-2023-0139>; Mohamed Asmy Mohd Thas Thaker, Hassanudin Mohd Thas Thaker, and Anwar Allah Pitchay, "Modeling Crowdfunders' Behavioral Intention to Adopt the Crowdfunding-Waqf Model (CWM) in Malaysia," *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 2 (2018): 231–49, <https://doi.org/10.1108/imefm-06-2017-0157>; Farokhah Niswah et al., "Do Indonesian Muslims Have Intention to Participate on Cash Waqf Through Fintech?," *ICSGS 2019*, no. January 2021 (2020), <https://doi.org/10.4108/eai.6-11-2019.2297262>; Amirul Faiz Osman, Mustafa Omar Mohammed, and Hanudin Amin, "An Analysis of Cash Waqf Participation Among Young Intellectuals," *Proceedings of World Universities' Islamic Philanthropy 2013*, 2013, 7–20; Shaikh Hamzah Abdul Razak, "Zakat And Waqf As Instrument Of Islamic Wealth In Poverty Alleviation And Redistribution: Case Of Malaysia," *International Journal of Sociology and Social Policy* 40, no. 3–4 (2020): 249–66, <https://doi.org/10.1108/IJSSP-11-2018-0208>; Syadiyah Abdul Shukor et al., "Muslim Attitude towards Participation in Cash WAQF: Antecedents and

Method

Sample and data collection

This study employs a quantitative research design to examine the behavioural intentions of Muslim Generation Z students in Indonesia regarding waqf. The primary data was gathered through a self-administered survey distributed to Muslim students, predominantly those aged between 17 and 28. This research used a non-probability sampling method known as convenience sampling¹³. In order to establish the appropriate sample size, we adhere to the guidelines set forth by Hair et al. (2022), which suggest using a rule-of-thumb method of 10 times the number of indicators. The minimum recommended sample size is 230. In this study, the researchers circulated a total of 700 questionnaires, and out of them, 505 respondents returned their completed questionnaires, surpassing the required minimum number of respondents. Participants responded to the questions using a Likert scale ranging from 1 (indicating strong disagreement) to 5 (indicating strong agreement) for all items¹⁴. To ensure data quality, a pilot test was conducted on 85 *pesantren-based* students in East Java, yielding a Kaiser-Meyer-Olkin Measure of Sampling Adequacy value of 0.798, indicating that the sample was adequate for further analysis.

Data analysis was performed using the PLS-SEM technique with the Smart-PLS 3 software. Partial Least Squares Structural Equation Modelling (PLS-SEM) is frequently employed in social science research, particularly in marketing, strategic management, management information systems, accounting, hospitality, and tourism¹⁵. This method is particularly appropriate for examining intricate connections, especially when the sample size is somewhat limited and the objective is to ascertain structures¹⁶. PLS-SEM has frequently been employed by numerous studies Aji et al., (2020); Berakon et al., (2022); Darmansyah et al., (2020) to forecast behavioural intentions¹⁷.

The primary assessments in PLS-SEM consist of the outer and inner models. The outer model's primary purpose is to assess the measurement model's validity and reliability. This is achieved by many tests, including convergence validity, discriminant validity, average extracted variance (AVE), and composite reliability (CR). Reliability pertains to the consistency of the measuring instrument. In contrast, validity concerns the extent to which a measurement accurately reflects the research construct, as determined using appropriate question

Consequences," *International Journal of Business and Society* 18, no. S1 (2017): 193–204; Syadiyah Abdul Shukor et al., "Trust on Awqaf Institutions: Evidence from Malaysia," *Journal of Islamic Marketing* 10, no. 2 (2019): 511–24, <https://doi.org/10.1108/JIMA-05-2017-0054>.

¹³ Uma Sekaran and Roger Bougie, *Research Methods For Business: A Skill-Building Approach*, John Wiley & Sons Ltd., 7th ed. (United Kingdom: John Wiley & Sons Ltd., 2016), https://doi.org/10.1007/978-94-007-0753-5_102084.

¹⁴ Rensis Likert, *Technique for the Measurement of Attitudes*, *Archives of Psychology* (New York: New York University, 1932), <https://doi.org/10.4135/9781412961288.n454>.

¹⁵ Izra Berakon, Hendy Mustiko Aji, and Muhammad Riza Hafizi, "Impact of Digital Sharia Banking Systems on Cash-Waqf among Indonesian Muslim Youth," *Journal of Islamic Marketing* 13, no. 7 (2022): 1551–73, <https://doi.org/10.1108/JIMA-11-2020-0337>.

¹⁶ Jr. Joseph F. Hair et al., *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook*, Springer (London: Springer, 2021), <https://doi.org/10.1080/10705511.2022.2108813>.

¹⁷ Hendy Mustiko Aji, Izra Berakon, and Alex Fahrur Riza, "The Effects of Subjective Norm and Knowledge about Riba on Intention to Use E-Money in Indonesia," *Journal of Islamic Marketing* 12, no. 6 (2020): 1180–96, <https://doi.org/10.1108/JIMA-10-2019-0203>; Darmansyah et al., "Factors Determining Behavioral Intentions to Use Islamic Financial Technology: Three Competing Models," *Journal of Islamic Marketing*, no. August 2019 (2020), <https://doi.org/10.1108/JIMA-12-2019-0252>.

indicators¹⁸. Afterwards, the inner model aims to assess and validate the structural model's appropriateness by simultaneously computing the average path coefficient, average R-squared, and Q-squared factors inflation variance (VIF) and path coefficient.

The analysis integrates with the theory of *maqāṣid al-sharī'a* to explore the individual and societal benefits of waqf, interpreting the results through this framework to determine how waqf contributions align with the objectives of shariah, including preservation of wealth, promotion of communal welfare, and enhancement of individual well-being.

The questionnaire consists of intention antecedents that we adopted Shukor et al., (2019)¹⁹, Attitude adopted from Maulina et al., (2023)²⁰, Waqf literacy adopted from Pala et al., (2023)²¹, Relative advantage adopted from Chetioui et al., (2021)²² religiosity adopted from Kasri & Chaerunnisa, (2022). Please refer to table 1 for a complete overview:

Table 1. The construct and indicators.

Construct	Indicator	Reference
Waqf Literacy	I understand the concept of waqf	(Pala et al., 2023)
	I am aware of waqf	
	I know the difference between waqf and zakat	
Intention	I have intention to endow waqf in the future	(Shukor et al., 2019)
	In my opinion there is an opportunity for me to endow waqf in the future	
	I have intention to endow waqf in the next months	
	I will endow waqf as often as possible.	
Relative Advantage	I can endow waqf easily	(Chetioui et al., 2021)
	In my opinion, waqf is an Islamic endowment that I cannot find in traditional charity.	
	In my opinion, waqf is a form of charity whose agreement is affordable.	
	I can endow waqf anywhere.	
Religiosity	In my opinion, all human activities must be done for the sake of Allah SWT	(Kasri & Chaerunnisa, 2022)
	I believe that waqf will bring long-term benefits and continuous rewards.	
	Prophet Muhammad (peace be upon him) showed and taught the importance of doing good deeds such as waqf.	
	Waqf in is one way to spend my property in the way of Allah SWT	

¹⁸ W. Lawrence Neuman, *Social Research Methods: Qualitative and Quantitative Approaches*, Seventh, vol. 30 (Edinburg Gate: Pearson, 2014), <https://doi.org/10.2307/3211488>.

¹⁹ Shukor et al., (2019)

²⁰ Maulina et al., (2023)

²¹ Pala et al., (2023)

²² Chetioui et al., (2021)

	Participating in cash waqf for productive purposes is in line with religious principles and values that I believe in Participating	
Attitude	I support waqf programs to develop productive waqf	(Maulina et al., 2023)
	In my opinion, participating in productive waqf is the right and wise choice.	
	I am happy to participate in productive cash waqf.	
	In my opinion, participating in productive cash waqf has positive value for me.	

Source: Researchers 2024

Data on generation Z's level of understanding and awareness about endowment

a. Respondent profile

This study examines the behaviour of Generation Z, specifically Muslim students born between 1996 and 2012. The demographic characteristics of the participants in this study can be described as follows: The male population consists of 289 individuals, which accounts for 57.2% of the total population. On the other hand, the female population consists of 216 individuals, making up 42.8% of the total population. The age range of 17-24 accounts for 130 individuals, representing 25.74% of the total. On the other hand, the age range of 18-28 has 375 individuals, making up 74.26% of the total. The distribution of Java is 175 (35%), Kalimantan is 104 (21%), Sumatra is 89 (18%), Sulawesi is 75 (15%), and the remaining regions account for 62 (12%). The marital status of the individuals surveyed indicated that 420 (83.17%) were married, while 85 (16.83%) were single. See Table 2.

Table 2. Respondent profile

Respondent Demographics		Frequency	Percentage
Gender	Male	289	57.23%
	Female	216	42.77%
Age	17-24	130	25.74%
	18-28	375	74.26%
Domicile by Island	Java	175	34.65%
	Borneo	104	20.59%
	Sumatera	89	17.62%
	Sulawesi	75	14.85%
	Others	62	12.28%
Education	Bachelor Student	326	64.55%
	Graduate Student	179	35.45%
Marital Status	Married	420	83.17%
	Single	85	16.83%

b. Common methods bias test

All variables in the survey were collected, and this study initially employed the usual approach bias as described by Podsakoff et al., (2003)²³. The study's findings indicate that there are five dimensions, each with extraction sums of squared loadings of 7.781, 1.522, 1.393, 1.087, and 1.057. For further details, please refer to the Appendix. The most significant eigenvalue accounts for 38.906% of the overall variance. Thus, the Cosmic Microwave Background (CMB) was not a significant issue for this dataset.

c. Testing the measurement model (outer model)

The test findings undergo two types of testing, specifically a validity test and a reliability test. The validity testing utilises convergence (CV) and discriminant validity as the parameters. Convergent validity guarantees that each indicator is correctly assigned to the proper construct, while discriminant validity requires the minimum acceptable average variance extracted (AVE) value to be ≥ 0.50 . This means that at least 50% of the variation of the indicators that make up the construct should be accounted for. The greater the AVE value. The more effective the construct is at elucidating the variability in the utilised indicators²⁴. The study findings indicate that the average variance extracted (AVE) value for waqf literacy is 0.640, Relative Advantage is 0.604, Religiosity is 0.565, Attitude is 0.601, and Intention is 0.671. These values demonstrate adequate convergent validity across all variables. The PLS-SEM analysis reveals that the factor loading value in all constructs is >0.70 . The results of the discriminant validity test indicate that the Heterotrait-monotrait test has a value of >0.90 , confirming that it meets the requirement for discriminant validity (please refer to Table 2 for further details). Therefore, after conducting tests on the CV and DV variables, it may be concluded that all indicators are valid.

The parameters specified for the PLS-SEM analysis pertain to the assessment of construct reliability, namely the composite reliability (CR) and Cronbach's alpha ($C\alpha$) values. A construct is considered dependable if it yields coefficient alpha ($C\alpha$) and composite reliability (CR) values above 0.70, as stated by Nunnally. (1967)²⁵. The reliability test findings, as shown in Table 1, indicate that all research constructions yield CR and $C\alpha$ values over 0.70, hence confirming the dependability of all instruments. In addition, a collinearity test was performed to verify the independence of all constructs and to confirm the absence of any significant association. Based on the collinearity test results presented in Table 1. All constructs yield values that are less than $VIF < 3$. This indicates that the study model is free from issues related to vertical collinearity, lateral collinearity, and general technique bias²⁶. Furthermore, we assess the model's fit by utilising the standardised root mean square residual (SRMR). According to Hu & Bentler (1999)²⁷,

²³ Philip M. Podsakoff et al., "Common Method Biases in Behavioral Research: A Critical Review of the Literature and Recommended Remedies," *Journal of Applied Psychology* 88, no. 5 (2003): 879–903, <https://doi.org/10.1037/0021-9010.88.5.879>.

²⁴ Joseph F. Hair et al., *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook*.

²⁵ Nunnally, "Nunnally on Reliability," *Psychometric Theory*, 1967.

²⁶ Ned Kock, "Non-Normality Propagation among Latent Variables and Indicators in PLS-SEM Simulations," *Journal of Modern Applied Statistical Methods* 15, no. 1 (2016): 299–315, <https://doi.org/10.22237/jmasm/1462076100>.

²⁷ Li Tze Hu and Peter M. Bentler, "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives," *Structural Equation Modeling: A Multidisciplinary Journal* 6, no. 1 (1999): 1–55, <https://doi.org/10.1080/10705519909540118>.

the model is deemed to be a good fit if the SRMR value is >0.08 . The output of PLS-SEM indicates that the Standardised Root Mean Square Residual (SRMR) value is 0.079. This value suggests that the model used in this study is well-fitting.

Table 3. Validity and reliability

Construct	Indicator	Loading	$C\alpha$	ρ_A	CR	AVE	VIF
Waqf Literacy	WL1	0.797	0.719	0.722	0.842	0.640	1.411
	WL2	0.827					1.470
	WL3	0.775					1.363
Intention	INT1	0.799	0.836	0.844	0.891	0.671	1.844
	INT2	0.847					2.015
	INT3	0.861					2.142
	INT4	0.765					1.698
Relative Advantage	RA1	0.796	0.782	0.784	0.859	0.604	1.603
	RA2	0.793					1.677
	RA3	0.770					1.600
	RA4	0.749					1.481
Religiosity	R1	0.724	0.807	0.811	0.866	0.565	1.554
	R2	0.800					1.903
	R3	0.725					1.627
	R4	0.718					1.585
	R5	0.787					1.726
Attitude	ATD1	0.709	0.777	0.780	0.857	0.601	1.350
	ATD2	0.841					1.847
	ATD3	0.790					1.635
	ATD4	0.756					1.601

Source: Data processed

Table 4. Heterotrait-Monotrait

Variable	Attitude	Intention	Relative Advantage	Religiosity	Waqf Literacy
Attitude					
Intention	0.662				
Relative Advantage	0.620	0.608			
Religiosity	0.710	0.644	0.778		
Waqf Literacy	0.788	0.579	0.660	0.857	

Source: Data processed

d. Testing the hypothesis (inner model)

All four hypotheses that were proposed were supported. These hypotheses include the effect of attitude on intention, financial awareness, relative advantage, and religiosity on attitude (Table 3).

Table 5. Hypothesis Testing

Construct	β	T-Stat	Confident Interval 95%		F ²	Decision
			Lower	Upper		
ATTITUDE -> INTENTION	0.53	13.09**	0.44	0.62	0.40	Supported
Waqf Literacy -> ATTITUDE	0.36	6.07**	0.22	0.46	0.12	Supported
Rel Adv -> ATTITUDE	0.16	4.02**	0.08	0.24	0.02	Supported
Religiosity -> ATTITUDE	0.22	4.38**	0.12	0.32	0.03	Supported

** Sig P-Value ≤ 0.01 . Intention= R² 0.286; Q² 0.188. Attitude = R² 0.422; Q² 0.244

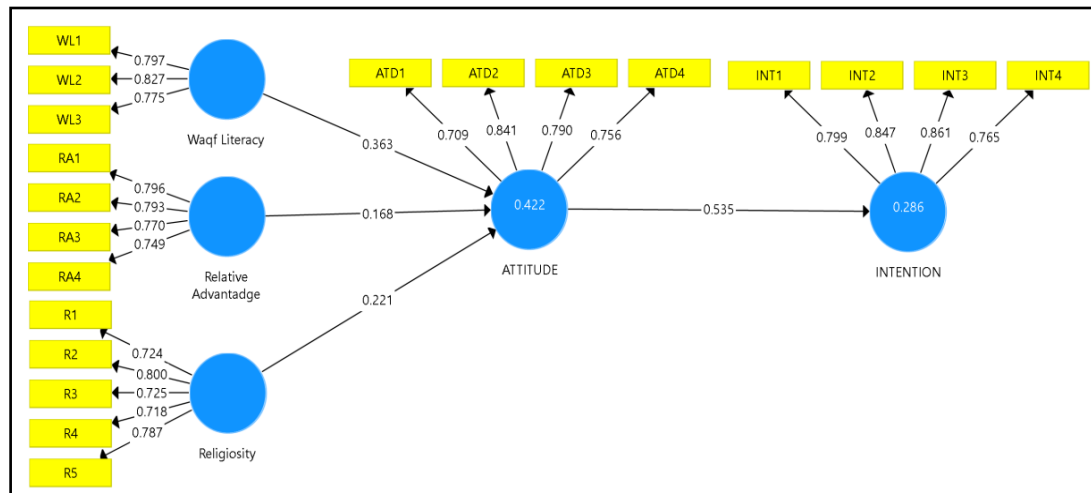


Figure 1. Estimation PLS-SEM

Source: Data processed

The statistical analysis reveals that attitude has a considerable and positive impact on intention, with a value of β 0.535; T-Stat 13.093; CI 0.444; 0.620. Additionally, the value of F² 0.40, as defined by ²⁸, indicates a big and sizable effect (H1 Supported). Waqf literacy has a notable and favourable impact on attitudes, with a β value of 0.363; T-Stat 6.074; CI 0.227; 0.466. The F² values of 0.12 suggests a relatively small effect (H2 Supported). In addition, the relative advantage has a notable and favourable impact on attitudes, as indicated by the β value of 0.163; T-Stat 4.027; CI 0.088; 0.247. The F² value of 0.02 suggests a relatively small effect (H3 Supported). Religiosity has a strong positive impact on attitude, as indicated by a β value of 0.221; T-Stat 4.386; CI 0.128; 0.323. The F² value of 0.03 suggests a relatively small effect size (H4 Supported). The intention value for R² is 0.286; while the Q² value is 0.188. The R² attitude is 0.422; and the Q² is 0.244. Based on the statistical findings, it can be inferred that attitude has the most influential impact on the intention to donate to Gen-Z, with a beta coefficient of (β = 0.535). The influence of relative advantage on attitude is the lowest, with a beta coefficient of (β = 0.163).

e. Factors influencing generation Z's understanding of waqf

The results of this study indicate a significant positive effect between attitude and intention to do a waqf to Gen-Z. These findings align with those of studies conducted by Jatmiko et al., (2023); Kasri & Chaerunnisa. (2022); Maulina et al. (2023); Mohd Thas Thaker et

²⁸ (Cohen. 1992)

al., (2018)²⁹ which indicate that attitudes positively influence the intention to contribute through waqf. The survey findings indicate that Gen-Z Muslims support and have faith in the idea that utilising waqf for productive endeavours will yield favourable outcomes and is worthwhile. This discovery has consequences for selecting waqf education and socialisation methods specifically designed for the majority of upper Gen-Z participants who are pursuing a diploma. Respondents' attitudes will be more favourable if the programmes provided can sustain positive opinions of waqf.

This study demonstrates through empirical evidence that having knowledge and understanding of waqf (Islamic endowment) has a beneficial impact on one's mindset. Furthermore, Alharbi et al. (2022) contend that the passive and repetitive behaviour exhibited by followers of Islam has an impact on their level of awareness. This discovery aligns with the studies conducted by Alharbi et al. (2022); Anand et al. (2021); Warsame & Ireri. (2018) which demonstrated that literacy significantly impacts an individual's attitude. A person's level of knowledge directly influences their attitude towards waqf, which in turn affects their behaviour related to waqf. On the other hand, a person's lack of understanding about waqf will have a detrimental effect on their perception and actions towards waqf.

This study reveals that relative advantage has a significant positive effect on the attitude to do waqf. The results of this study align with previous studies conducted by (Akroush & Al-Debei. 2015; Chetioui et al. 2021). This study shows that the public prefers waqf based on its relative advantages in terms of utility, time savings, comfort, and ease. These factors eventually shape the people's attitude towards waqf. The inherent benefits of waqf, including its adaptable schedule, convenience, timeliness, and simplicity, will result in more positive attitudes and intentions towards waqf. This discovery is highly noteworthy because the impact of relative advantage on attitude has already been examined in the relevant literature. Therefore, this study offers additional evidence supporting the existence of this effect (i.e., the influence of relative advantage on attitude).

This study identified the significant impact of religiosity on shaping the opinions of Generation Z regarding waqf. The results of the fourth hypothesis (H4) indicate a strong and statistically significant positive association between the variables. Religiosity was indeed discovered to be a significant element that strongly influences views towards waqf. The overwhelming majority of responders conveyed their conviction that waqf will yield enduring advantages and perpetual rewards, like other forms of *sadaqah*. They also believe that waqf is a beneficial method of utilising their riches for the sake of Allah. These findings indicate that religious considerations have a significant impact on an individual's perception of waqf since they believe that waqf is a virtuous act performed for the benefit of Allah. Those who contribute to waqf would receive everlasting rewards. According to the research conducted by Kasri & Chaerunnisa. (2022) religion has been established as a driving force for charitable giving in Indonesia. Donors in this country believe that assisting others is a religious duty in Islam. This finding is in line with another prior research. Haron et al., (2023); Maulina et al.,

²⁹ Wahyu Jatmiko et al., "Intergenerational Analysis of Cash Waqf Behavior: Lessons Learned from Indonesia," *Journal of Islamic Accounting and Business Research*, 2023, <https://doi.org/10.1108/JIABR-03-2022-0086>; Mohamed Asmy Bin Mohd Thas Thaker, "Factors Influencing the Adoption of the Crowdfunding-Waqf Model (CWM) in the Waqf Land Development," *Journal of Islamic Marketing* 9, no. 3 (2018): 578–97, <https://doi.org/10.1108/JIMA-05-2016-0043>; Kasri and Chaerunnisa, "The Role of Knowledge, Trust, and Religiosity in Explaining the Online Cash Waqf amongst Muslim Millennials"; Maulina, Dhewanto, and Faturrahman, "Behaviour Determinants of Two Muslims Classes towards Cash Waqf for Productive Purposes: Explanation from Indonesia."

(2023)³⁰ have demonstrated that religiosity significantly impacts attitudes, leading to an increased intention to contribute through waqf. Hence, it is imperative for waqf organisations to actively foster religious consciousness among millennials regarding the significance of waqf. Emphasising the Islamic dimension of waqf can effectively promote greater involvement of Muslim millennials in Indonesia.

Analysis of maqashid sharia on the importance of providing waqf literacy to the younger generation

Sharia principles constitute the formal code of Islam, taken from the Quran and hadith. Sharia is defined as the comprehensive Islamic regulations established by the Creator, encompassing all facets of human existence with specific goals and ends. Moving forward, the maqashid sharia refers to the concepts of intent, objective, purpose, aim, and end-goal inherent in each enacted Islamic legislation that individuals should comprehend. Maqashid sharia, known as the higher purposes of Islamic law, encompasses concepts that underpin the rationale behind decisions, thereby offering solutions to diverse inquiries related to Islamic practice and safeguarding individuals' intellects and spirits. It serves as a framework delineating the objective of Islam as a comprehensive system of living. It will elucidate the necessary values inherent in divine revelation and Islamic philosophy to address diverse difficulties and direct the Muslim's life. It also offers direction and a framework for the process of independent reasoning (*ijtihad*) employed by Islamic jurists (*fuqaha*) in addressing contemporary situations while ensuring adherence to Islamic law. Maqashid sharia aims to preserve and maintain fundamental human rights within the shariah framework during one's earthly existence and to aid the journey in the hereafter.³¹ Waqf, conversely, is an optional gift in Islam derived from the Sunnah of Prophet Muhammad. Waqf is not specifically mentioned in the Quran; however, it aligns with numerous Quranic passages that advocate for charity, generosity, and virtuous actions, as exemplified in al-Baqarah [2]: 261.

The concept of Waqf, aligned with the maqashid of religious preservation, pertains to the promotion and dissemination of virtuous actions to all individuals, irrespective of their faith, as well as to animals and the environment, necessitating execution at all times and in all locations. It posits that via virtuous actions, waqf can satisfy all five essential demands (*dharūriyyat*) of safeguarding faith, life, intellect, property, and lineage, while also addressing needs (*hājjiyyat*) and pleasures (*tahsīniyyat*). Ibn `Ashur characterises waqf as *hājjiyyat*, as it alleviates sufferings and fulfils the needs of the populace. It is justifiable as waqf serves as a supplementary contribution that is secondary to the *dharūriyyat* but might become essential in safeguarding the necessities at the *dharūriyyat* level. Regardless of the degree of necessity of *dharūriyyat*, *hājjiyyat*, and *tahsīniyyat*, scholars continue to reference the previously listed five criteria as components of fulfilment. For example, waqf is regarded as more focused on the preservation of religion and property.³² Protection of Property (*hifz al-mal*) one of the maqashid

³⁰ Hasnah Haron et al., "Factors Influencing the Behavioural Intention to Accept Benefidonor Concept among Stakeholders of Waqf," *Journal of Islamic Accounting and Business Research* 14, no. 8 (2023): 1344–60, <https://doi.org/10.1108/JIABR-06-2022-0146>; Maulina, Dhewanto, and Faturrahman, "Behaviour Determinants of Two Muslims Classes towards Cash Waqf for Productive Purposes: Explanation from Indonesia."

³¹ Ahmad Shazrin Mohamed Azmi et al., "Synthesizing the Maqasid Al-Syariah for the Waqf Property Development," *IOP Conference Series: Earth and Environmental Science* 385, no. 1 (2019), <https://doi.org/10.1088/1755-1315/385/1/012051>.

³² Mohamed Azmi et al.

sharia, the protection of property, falls within the category of maqashid sharia.³³ Consequently, waqf literacy among the youth is of paramount importance. This is because waqf differs from other forms of almsgiving, and waqf literacy can significantly increase the potential for waqf fund accumulation within the community.³⁴

Conclusion

This study identifies the Waqf Awareness Movement (GISWAF) as a critical influence on the attitudes and intentions of Generation Z, particularly *pesantren*-based students in East Java, toward waqf. The findings underscore the significance of waqf literacy, perceived relative advantage, and religiosity as critical factors, in line with the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB), which suggest that these elements substantially shape students' engagement in waqf. To foster positive attitudes and promote involvement, GISWAF initiatives should emphasize accessible, user-friendly waqf services. An increase in student participation in waqf also aligns with the principles of maqashid sharia, prioritizing the protection of essential needs (*dharūriyyat*), such as faith, intellect, and property—where waqf, as an asset, plays a central role in sustaining social welfare. Additionally, enhancing waqf literacy is crucial for realizing maqashid sharia within the context of waqf, as greater literacy can deepen students' understanding of sharia principles related to waqf and encourage long-term engagement. Accordingly, we recommend that the Ministry of Religion and waqf organizations enhance their outreach efforts to foster greater religiosity.

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³³ Alfiyatul Fitriyah et al., "Potensi Wakaf Saham Di Indonesia Dan Kendala Yang Dihadapi Perspektif Maqashid Syariah," *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 6, no. 5 (2024): 3676–88, <https://doi.org/10.47467/alkharaj.v6i5.1169>.

³⁴ Nashr Akbar and Salina Kassim, "Why Does Waqf Literacy Matter?," *Global Review of Islamic Economics and Business* 11, no. 1 (2023): 123–33, <https://doi.org/10.14421/grieb.2023.111-08>.

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