

EXAMINING THE IMPACT OF WAQF LITERACY ON WAQF BEHAVIOUR

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ABSTRACT

This paper investigates the impact of waqf literacy on waqf donation of Muslims in Indonesia. It applies the Partial Least Square - Structural Equation Modeling (PLS-SEM) to data from 642 respondents. Using the Theory of Planned Behaviour (TPB) framework extended to past behaviour as an additional component, we find that waqf literacy positively impacts attitude, social norms, perceived behavioural control (PBC), and past behaviour. In addition, it has an indirect influence on waqf intention through those four TPB components. Moreover, the non-linearity test finds the quadratic effect of waqf literacy on most TPB components. This finding shows significant contribution of Waqf literacy on Muslims' waqf donation indirectly through the Theory of Planned Behaviour. As a result, all waqf stakeholders should pay more attention toward waqf literacy in order to boost waqf collection.

Keywords: Waqf literacy, Waqf education, Islamic financial literacy, Waqf behaviour.

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I. INTRODUCTION

Waqf plays an important role in the socio-economic development of the ummah. The historical facts highlight the significant role of waqf in reducing the burden of government spending, and may also eradicate *riba* (Çizakça, 1998). During the Ottoman period, the waqf system, in conjunction with the *imaret* system and other religious institutions, had a significant contribution to the socio-economic development of Ottoman cities (Saduman & Aysun, 2009). The contribution of waqf to socio-economic development is also conveyed by Sadeq (1997). It has a significant role to finance the current development agenda namely SDGs (Abdullah, 2018).

Lamido & Haneef (2021) remind that study on waqf should be shifted from the discussion on nostalgic glorious past to more pragmatic, creative and innovative research. In this regard, Uluyol et al. (2021) recommend several avenues for future research, one of which is the social approval of waqf through the lens of behavioural and marketing frameworks, such as the theory of planned behaviour and others.

In the case of Indonesia, the number of waqf donation is low compared to its potential. With around 87% of the population being Muslim, or equivalent to around 229.6 million people, Indonesia has great potential in developing and mobilizing waqf as an instrument of social and economic empowerment (Susiatin & Haji-Othman, 2023; Fauzi et al., 2022). As of the data accessed on 10 April 2026, the number of donated lands as waqf reached 435.8 thousand locations with a total area of about 277.2 thousand Ha, with most of the land dedicated to mosques (65.2%) (Indonesian Waqf Board, n.d.) Although the number is substantial, it remains relatively modest when compared to Indonesia's expansive land area. Likewise, the potential of cash waqf amounts to Rp 180 trillion per year. Unfortunately, the national cash waqf movement implemented by the BWI has only managed to raise money about 3 trillion (Indonesian Waqf Board, n.d.).

Waqf literacy is considered as one of the main determinants of low waqf collection in Indonesia (Akbar & Kassim, 2023; Khairunisa et al., 2017). Hosen (2016) reports three major issues of waqf in Indonesia. Among the issues is lack of waqf understanding. Most people do not understand the procedures to make waqf donation (Huda, et al., 2016). Moreover, they are not aware of the significant contribution of waqf to poverty alleviation (Mohd Puad et al, 2014). Their understanding on the waqf properties is still restricted to physical assets, such as mosques and others (Huda et al., 2016, 2014; Khairunisa et al., 2017; Laila et al., 2022; Rusydiana & Devi, 2014; Siswanto & Dewi, 2007).

Recently, in 2020, Indonesian Waqf Board (BWI) initiated a survey on the national waqf literacy index. The index comprises two indicators namely basic understanding of waqf and advanced understanding of waqf. The result shows that Indonesian waqf literacy index in 2020 is 50.48, whereby the basic understanding reaches 57.67 and advanced literacy scores 37.97. This number signifies that the literacy is still low as it is below 60. Similarly, Indonesian Fiscal Policy Agency (2019) conducts an online survey to know the level of cash waqf literacy. Surveying 753 respondents, they find that people literacy on cash waqf is still minimal. The index is about 0.472. Furthermore, the level of waqf participation only reaches 0.282. Minimum socialization and education and lack of waqf program promotion

are among the main causes of the low waqf literacy level and low waqf inclusion. Innovative cash waqf program will not be able to accelerate cash waqf collection if the literacy is still minimum.

Sukmana (2020) surveys waqf literature and finds public awareness about waqf has not been intensively studied. He argues that waqf has been left behind compared with other sectors of Islamic economics, despite of its potential contribution to socioeconomic development. Likewise, Medias et al (2022) systematically review the literature on the socio-economic contribution of waqf. Despite successful and significant role of waqf in OIC countries, there are still several obstacles. One of the important obstacles is a lack of social awareness about waqf. This obstacle has vigilantly reduced the level of trust among donors, dissuading them to perform waqf. Therefore, they suggest that future research develops models that may promote the waqf importance and waqf literacy. Increasing people awareness is very important and a key factor of waqf collection.

Some empirical studies investigate the relationship between knowledge or literacy and waqf behaviour in Indonesia. Laila et al. (2023) find that knowledge has a direct significant impact toward waqf intention of Small Medium Enterprises. Likewise, Akbar & Al Ihsan (2023) document similar results for Muslim millennials. Several studies place more attention to the cash waqf behaviour, a specific type of waqf. Masrizal et al. (2023) argue that waqf literacy has a substantial positive impact on the attitude and intention of the Indonesian Muslim community toward cash waqf. This result is in line with Kasri & Chaerunnisa (2022) who examine cash waqf intention amongst Muslim millennials. Similarly, Jatmiko et al. (2024) perform an intergenerational analysis and note a similar finding.

Nevertheless, there is still a critical lacuna in the literature that need to be addressed. Existing studies mostly adopt either the theory of planned behaviour (TPB) or the theory of reasoned action (TRA). This study, however, extends the TPB to include past behaviour. Past behaviour is one of additional variables often proposed to extend the TPB (Ajzen, 2020). Ouellette & Wood (1998) advocate that past behaviour guides the future behaviour through behavioural experience and habit strength. Past behaviour is a significant contributing factor to the intention along with other TPB components. By integrating this construct into the model, this research could provide a more comprehensive behavioural explanation on the waqf behaviour.

Several studies demonstrate the significance of past behaviour in the charity context. Chetioui et al. (2023) demonstrate the substantial influence of prior behaviour, in conjunction with other TPB variables, on charitable donations during the Covid-19 pandemic. Likewise, Millán et al (2024) identifies a substantial influence of previous donation behaviour on the donation behaviour towards non-profit organizations (NPOs).

In addition, most research identifies waqf literacy/knowledge as a variable influencing attitude toward waqf (Akbar & Al Ihsan, 2023; Jatmiko et al., 2024; Kasri & Chaerunnisa, 2022; Masrizal, Sukmana, et al., 2023). It can be argued that waqf literacy is not only influencing attitude, but also other TPB components, such as subjective norms, perceived behavioural control, and also past behaviour. An attempt to see this relationship has been conducted by Asyari et al. (2024). However, his research focuses only on the cash waqf and does not include past behaviour into the model.

Against this background, the main objective of this study is to investigate the impact of waqf literacy on waqf behaviour in Indonesia. The theoretical foundation of this research is elaborated in the following section. The third section outlines the research methodology, which is subsequently followed by an analysis of the empirical findings and a detailed discussion of the results. Conclusion and recommendation will be highlighted in the last section.

II. LITERATURE REVIEW

2.1. Definition of Waqf Literacy

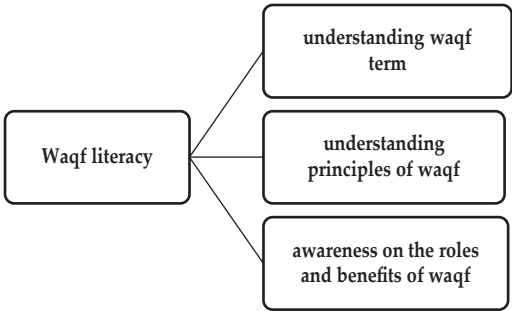
Financial Literacy constitutes financial knowledge necessary for making informed decisions. This definition encompasses two dimensions, the financial knowledge resulting from financial education initiatives and the ability to apply acquired financial knowledge effectively to make informed judgments (Ouachani et al., 2021). Huston (2010) finds that 47% of studies discussing financial literacy use the term financial literacy and financial knowledge interchangeably.

Unfortunately, the measurement of financial literacy includes the interest element, which is prohibited in Islamic finance. Hence, it is necessary to develop a distinct measurement of financial literacy which complies with the sharia. Many studies have proposed a measurement of Islamic financial literacy (IFL). Notably, Dinc et al. (2021) propose a reliable IFL measurement that covers several Islamic financial sectors such as Islamic banks, Islamic insurance and Islamic capital markets.

Nevertheless, this coverage still misses one aspect of Islamic finance. Islamic finance also covers the social aspect in addition the commercial aspect (Tamanni et al., 2022). It has a broader spectrum of the spending/saving behaviour, such as charitable contributions (zakat and waqf). Hence, Abdullah & Abdul Razak (2016) urge that Islamic financial literacy should encompass charity, waqf and Sadaqat. According to Saifurrahman & Kassim (2021), the primary distinction of Islamic Financial literacy lies in its concentration on the societal welfare, whereas conventional literacy focuses on the personal/group wealth maximisation. For this reason, waqf literacy should be integrated as a part of Islamic financial literacy.

So far, there is no proposed meaning of the term of waqf literacy. Kasri & Chaerunnisa (2022) use the term interchangeably with waqf knowledge. Similarly, Badan Wakaf Indonesia et al. (2020), as the waqf authority in Indonesia, define the waqf literacy as waqf knowledge. According to their national waqf literacy index report, waqf knowledge comprises two important levels: basic knowledge and advanced knowledge. The basic literacy level consists of 24 questions while the advanced level has 14 questions of multiple choices. The basic literacy concerns the definition of waqf and several important terms in waqf, classifications of waqf and knowledge about the object of waqf, special feature of waqf, sharia legality of waqf, and knowledge about nazir. Meanwhile, the advanced literacy includes knowledge about waqf institutions, regulation, waqf management, contemporary products of waqf, and how to do waqf.

Hence, the common understanding of waqf literacy is limited to the knowledge of waqf. The knowledge covers the understanding on the term of waqf and waqf principles, and awareness on the roles and benefits of waqf.



Source: Authors owns

Figure 1.
Waqf Literacy Framework

2.2. Literacy and Behavioural Impact

Literacy may have impacts on behaviour. It is argued that one of effective interventions to change the behaviour is through education (to increase understanding or knowledge) (Michie et al., 2011). The common feature of various intervention strategies is to expose people with a new information aimed to affect the behaviour (Ajzen and Schmidt, 2020). For instance, to change the waqf behaviour, the literacy on waqf must be nurtured.

There are many theories of behavioural changes. Michie et al (2014) identify 83 theories related to behavioural changes. Among these theories, there are four that have been frequently cited. About 63% of published articles adopt the Theory of Planned Behaviour, Transtheoretical model of change, Social Cognitive Theory, and the Information-Motivation-Behavioural-Skills Model. The number of citations could be an indicator of scholars’ approval to these theories.

Having analysed these theories, the most suitable theory that can explain the impact of literacy toward behaviour is the Theory of Planned Behaviour (TPB). A comprehensive exposition of the theory is explained in the following sub-chapter.

2.3. Theory of Planned Behaviour (TPB)

TPB argues that intention is the primary determinant of behaviour. The stronger the intention, the stronger the probability that the behaviour will be realised. However, it requires people to have actual control to implement their intention as unanticipated events may occur, such as insufficient fund, time or resources; a deficiency in the necessary skills; and any other factor that may hinder people to perform their intentions. Therefore, the degree of behavioural control within the TPB framework is postulated to moderate the influence of intention on behaviour (Ajzen, 2020). However, empirical research, including Ajzen (1991), tends to treat perceived behavioural control as a direct factor of intention and actual behaviour (as a proxy of actual behavioural control) (Ajzen, 2020).

Furthermore, people intentions are influenced by three factors, namely, attitude toward the behaviour, subjective norms concerning the behaviour and perceived behavioural control (PBC). To describe the formation of attitude

toward a behaviour, TPB relies on an expectancy-value formulation. Specifically, it depends on the behavioural belief, one's subjective assessment regarding the degree to which a targeted behaviour is expected to produce a defined outcome or a certain experience (Ajzen, 2020). Meanwhile, subjective norms comprise injunctive normative belief and descriptive normative belief. The former refers to the anticipated or subjective likelihood that a certain individual or group (e.g., friends, family, spouse, co-workers, one's physician or supervisor) support or oppose engaging in the behaviour in question, while the latter (normative beliefs) pertain to the perceptions on whether important others engage in the behaviour (Ajzen, 2020).

Ajzen (2020) reminds that belief is what affects attitude, subjective norms, and perceptions of behavioural control. The belief reflects the information individuals possess regarding a specific activity. The factual accuracy of this information is irrelevant according to him. In this research, perceived waqf literacy will be used as a determinant representing belief that may influence waqf behaviour.

The Theory of Planned Behaviour posits that subjective norm, attitude, and PBC are the exclusive determinants of intention, while intention and real control are the exclusive predictors of behaviour. No more constructs are necessary to ensure precise prediction of intention and behaviour. These premises constitute the sufficiency assumption.

Nonetheless, the TPB is fundamentally receptive to the incorporation of supplementary predictors. Similar to how the TRA is augmented to create the TPB by incorporating real and perceived Behavioural control, it is also feasible to integrate additional predictors not currently encompassed by the theory. Several additional predictors often proposed are self-identity, anticipated effect, and past behaviour (Ajzen, 2020). For this research, past behaviour will be included into the model.

In addition, the background factors may influence the intention and behaviour indirectly through the components of TPB. The background factors include personality traits, demographic profiles, intelligence, life values, and other variables (Ajzen, 2020). As such, waqf literacy is expected to influence the intention to perform waqf indirectly, mediated by attitude, subjective norms, perceptions of control, and past behaviour.

TPB theoretical framework has been applied by many studies to see the behaviour of Muslims in waqf donation (see, among others, (Kasri & Chaerunnisa, 2022; Osman & Muhammed, 2017). Most studies examine the impact of TPB on intention to perform waqf. However, they have not discussed the effect of waqf literacy on the waqf behaviour intensively.

2.4. Research Hypothesis

Using the TPB framework, waqf literacy is expected to influence waqf intention indirectly through TPB components. In the TPB, the antecedents of waqf intention are attitude toward waqf behaviour, subjective norms, and PBC. Many studies show a positive relationship between these three components and waqf intention. For instance, Jatmiko et al (2024) find that Attitude, Subjective Norms and PBC have affected the intention to perform cash waqf. The effect depends on the

characteristics of generations. Likewise, Widiastuti et al (2025) show the significant influence of the three variables on the intention of Indonesian millennials in online cash waqf donation. The intention of SMEs' owners to engage in waqf donation is also influenced by knowledge and attitude.

TPB components are also significant in influencing Malaysian citizens in performing cash waqf (Osman & Muhammed, 2017; Sakti et al., 2016). Those three significantly affect one's intention to engage in *waqf* unit trust funds (Sulaiman et al., 2024), and the cash waqf intention of Managers in public listed companies (PLC) in Malaysia (Allah Pitchay, 2022). Likewise, Allah Pitchay et al (2015) investigate factors affecting behavioural intentions of Muslims employees to perform waqf through salary deduction. They find that attitude and subjective norms positively affect the intention, whereby the influence of attitude toward intention is stronger than the influence of subjective norms.

An additional variable is also added into the TPB model. Past waqf behaviour is expected to influence waqf intention. Several studies demonstrate the significance of past behaviour in the context of charity. Chetoui et al (2023) demonstrate the substantial influence of prior behaviour, in conjunction with other TPB variables, on charitable donations during the Covid-19 pandemic. Likewise, Millán et al. (2024) identify a substantial influence of previous donation behaviour on the donation behaviour towards non-profit organizations (NPOs).

In relation to waqf literacy, one of crucial factors that influences a person to perform certain behaviours is knowledge. Maulina et al (2025), Ahmad (2019), and Shukor et al. (2017) document the positive impact of knowledge on the participation of waqf. The influence of knowledge upon intention to perform waqf is mediated by the attitude toward waqf (Kasri & Chaerunnisa, 2022; Masrizal, et al., 2023; Shukor et al., 2017). They find that knowledge influences the attitude toward waqf intention. Moreover, Asyari et al (2024) examine the effect of cash waqf knowledge on waqf intention. They find that waqf knowledge of cash waqf influences attitudes, subjective norms, PBC, and trust. Moreover, these variables also serve as mediating variables in the relationship between literacy and intention within the online cash waqf setting. Their object of study is students at Islamic State Universities.

Based on the foregoing literature, our hypotheses are:

- H1: Attitude positively affect waqf intention
- H2: Subjective Norms positively affects the intention to perform waqf.
- H3: PBC positively affects the intention to perform waqf.
- H4: Past behaviour positively affects the intention to perform waqf.
- H5a: Waqf literacy positively affects attitude towards waqf.
- H5b: Waqf literacy positively affects subjective norms.
- H5c: Waqf literacy positively affects PBC.
- H5d: Waqf literacy positively affects past behaviour
- H6a: Attitude mediates the effect of waqf literacy on waqf intention
- H6b: Subjective Norms mediates the effect of waqf literacy on waqf intention
- H6c: PBC mediates the effect of waqf literacy on waqf intention
- H6d: past behaviour mediates the effect of waqf literacy on waqf intention

III. METHODOLOGY

3.1. Data

To address the research objective, an empirical survey was administered. The population of the survey is Adult Indonesian Muslim Population. Adult means a person older than 18 years of age or married (The Supreme Court of the Republic of Indonesia, 2012). According to Statistics Indonesia (2021), Indonesian population aged between 15-19 is 22.2 million while above 20 is 184.3 million. According to the Indonesian Ministry of Internal Affairs, the number of Muslims in Indonesia reached 237,531,227 (86.9%) per 31 December 2021. The Muslim adult population in Indonesia is estimated to about 167.86 million.

A sampling method is utilized to select a sample that represents the survey population. The convenience sampling method is adopted as it is quicker, less costly, and simpler than other sampling methods. Using this method, the researcher invited the public to participate voluntarily in the survey (Stratton, 2021). This method is considered as a non-probability sampling method, which is less objective than probability techniques. However, Stratton (2021) give some guidelines to improve the dependability of convenience sampling. In this regard, online questionnaires were circulated through social media such as WhatsApp, Facebook, and Instagram.

The total sample is based on Krejcie & Morgan (1970). They argue that the minimal sample size when a population is more than 1 million, is 384. In our case, 642 questionnaires were received. Indicators reflecting waqf literacy and theory of planned behaviour utilise five Likert scales, from strongly disagree to strongly agree. There are 6 variables namely waqf literacy, attitude, subjective norms, PBC, past behaviour, and waqf intention.

3.2. Partial Least Squares - Structural Equation Modeling

Structural Equation Modeling (SEM) is designed to investigate structural relationship between measured variables and latent constructs. The method combines factor analysis and multiple regression into a single robust multivariate statistical analysis. Researchers often favour this approach for its capacity to evaluate numerous interconnected dependencies within a unified statistical model (Ascarya & Tekdogan, 2022). There are two models of SEM: covariance-based SEM or CB-SEM and variance-based SEM. Partial-Least Squares (PLS) is considered as the most fully developed among variance-based SEM methods (Henseler et al., 2016). Those two SEM models, CB-SEM and PLS-SEM, are complementary (Hair et al., 2011).

This study prefers the PLS-SEM. Hair et al. (2011) regard the PLS-SEM as a silver bullet for several reasons; *first*, PLS-SEM does not impose restrictive normality distribution on the observed variables. Most data in business and social sciences research are characterized by non-normality data. Hence, the PLS-SEM is more suitable (Hair et al., 2014). *Second*, the PLS-SEM requires less assumptions, and it can work with numerous indicators and smaller datasets (Sarstedt et al., 2023). *Third*, the PLS is suitable for testing theories and for predictive purposes (Sarstedt et al., 2023). *Fourth*, the PLS can consistently estimate formative models (Henseler et al., 2016).

- There are three steps in PLS-SEM: (Hair et al., 2014):
- a) Model specification. This step requires researchers to specify the inner model and also the outer model. In the inner model, a path model should connect variables and constructs based on theories and logic. Constructs must be classified as either exogenous or endogenous. In the outer model, it is necessary to determine the relationship between constructs and indicators, as well as to ascertain whether the model is in a reflective or formative manner.
 - b) Outer Model Specification (measurement model). Formative and reflective indicators have different treatments. As for the reflective model, the researchers should verify both the validity and reliability. Composite reliability is favoured over Cronbach's alpha for testing reliability. Meanwhile, the validity assessment can be evaluated by examining a construct's convergent validity (outer loading above 0.7 and AVE above 0.5) and discriminant validity (Fornell and Larcker Criterion). However, recent studies suggest the use of Heterotrait-Monotrait ratio (HTMT) for discriminant validity test. An HTMT value approaching 1 (or above it) signifies a lack of discriminant validity. The HTMT values should be substantially lower than a predetermined threshold such as 0.85 or 0.90 (Sarstedt et al., 2023).
 - c) Inner Model Specification (structural model). This step is a pre-requisite to the validity and reliability of the outer model. Likewise, the inner model for collinearity problems must be tested before conducting the assessment. High multicollinearity between constructs may result in biases in their values and significances (inner VIF less than 0.5). Various evaluations for inner model specification include the Coefficient of determination (R^2), cross-validated redundancy (Q^2), path coefficients, and the effect size (f^2).
- The model of study using SEM is presented as follow:

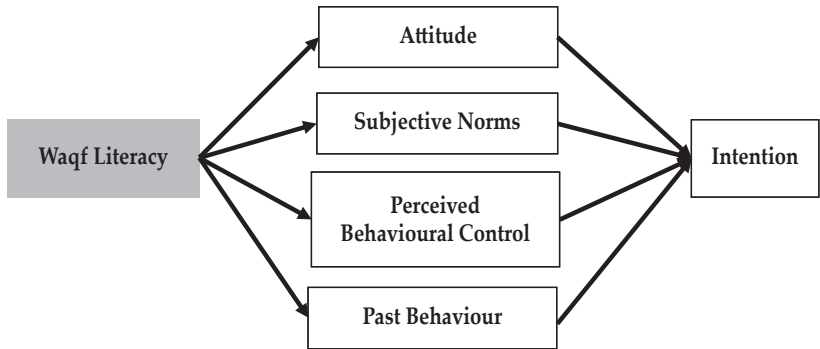


Figure 2.
Model of PLS-SEM

The model could be written in the following equations:

a) Intention equation (H_1 - H_4)

$$INT = \beta_1 AT + \beta_2 SN + \beta_3 PBC + \beta_4 PB + \zeta_1$$

INT = Intention
 AT = Attitude
 SN = Subjective Norms
 PBC = Perceived Behavioural Control
 PB = Past Behaviour

b) Effect of waqf literacy (H5a – H5d)

$$\begin{aligned} AT &= \gamma_1 PWL + \zeta_2 \\ SN &= \gamma_2 PWL + \zeta_3 \\ PBC &= \gamma_4 PWL + \zeta_4 \\ PB &= \gamma_5 PWL + \zeta_5 \end{aligned}$$

c) Indirect effect of waqf literacy on Intention (H6a – H6d)

$$INT = \left(\sum_{k=1}^4 \beta_k \gamma_k \right) PWL + \varepsilon$$

This general formula depicts that waqf literacy (PWL) affects waqf intentions (INT) through a set of mediating variables. The total effect of waqf literacy on intention is equal to the sum of the indirect effects of waqf literacy via four behavioural constructs, namely attitude, subjective norms, perceived behavioural control, and past behaviour. Each indirect effect is computed by multiplying the effect of waqf literacy on a mediator (γ_k) and the effect of that mediator on intention (β_k). The disturbance term (ε) captures unexplained variance in waqf intention.

IV. RESULTS AND ANALYSIS

4.1. Profile of Respondents

Overall, most respondents are male, domiciled in Java Island, young, and married. For the socioeconomic indicators, respondents have various occupation; employee of government agencies and private institutions, educators, students, entrepreneurs and few are unemployed and self-employed. Most of the respondents are educated, where 77% of them are university graduates. Their income varies where most of them earn below IDR 10 million. Only 12% of respondents never learn Islamic finance, while others have learned it in the degree level, in courses, and even informally through activities in mosques. These demographic and socio-economic characteristics provide a robust foundation for detailed analysis of people literacy, their behaviour and their decision to perform waqf. (see Table 1)

Table 1.
Profile of Respondents

Variable	Indicator	Count	Percentage
Gender	Male	374	58%
	Female	268	42%
Domicile (Island)	Non-Java Island (Kalimantan, Sumatera, Bali, Nusa Tenggara, Sulawesi, Maluku, and Papua)	206	32%
	Java Island	436	68%
Age	Gen X & Baby Boomers (> 43)	102	16%
	Millennials (27 - 42)	327	51%
	Gen Z (17 - 26)	213	33%
Marital	Never	247	38%
	Widow/widower	11	2%
	Married	384	60%
Occupation	Government employee (Civil servants, etc)	55	9%
	State Enterprises Employee	20	3%
	Private employee	139	22%
	Students	173	27%
	Educators	143	22%
	Entrepreneurs	59	9%
	Not Working (housewife, retirement, etc)	39	6%
	Others/Self Employed	20	3%
Income	< Rp 2.500.000	244	38%
	Rp 2.501.000 - 5.000.000	172	27%
	Rp 5.001.000 - 10.000.000	143	22%
	Rp 10.001.000 - 20.000.000	57	9%
	> Rp 20.000.000	26	4%
Education	Diploma (D1 - D3)	21	3%
	Doctor (S3)	38	6%
	Master (S2)	172	27%
	Bachelor (S1 / D4)	280	44%
	Senior High School	131	20%
IF Education	Degree Holder in Islamic Finance	263	41%
	Certificate Holder in Islamic Finance Courses	104	16%
	Informal learning such as in the Mosque	197	31%
	Never learn Islamic finance	78	12%

4.2. Perceived Waqf Literacy Level

There are nine indicators representing respondents’ waqf literacy. Respondents were asked to self-assess their literacy regarding their familiarity with waqf, the uniqueness of waqf, objects of waqf, waqf programs, waqf institutions, and their knowledge about how to perform waqf. The indicators could be seen in Table 2.

On Average, most respondents (72.9%) believe that they are literate with waqf, whereby 38.5% perceive their literacy as good, while 34,4% others state that there are very well literate about waqf. Some respondents (20.6%) prefer to stay neutral (not confident enough), while 6.5% respondents honestly confess their lack of literacy on waqf. (see Table 2)

Table 2.
Indicators of Perceived Waqf Literacy Level

Code	Indicators	Likert-Scale				
		(1)	(2)	(3)	(4)	(5)
PWL1	I am familiar with the waqf term	0.2%	1.1%	7.9%	37.9%	52.9%
PWL2	I know the distinction of waqf and other Islamic charities (such as zakat and infaq)	0.3%	1.2%	8.2%	40.9%	49.3%
PWL3	I know the shariah legitimacy of cash waqf	0.3%	2.6%	12.4%	41.5%	43.1%
PWL4	I am knowledgeable about the concept and programs of waqf	0.5%	3.1%	19.6%	43.2%	33.6%
PWL5	I have sufficient knowledge about waqf entities and Indonesian waqf board	1.6%	8.1%	30.5%	37.3%	22.6%
PWL6	I possess a broad knowledge of the concept of cash waqf and other movable waqf property	1.6%	7.9%	27.7%	39.8%	23.0%
PWL7	I know that waqf must be managed by Nazhir	0.3%	4.8%	16.8%	36.1%	42.0%
PWL8	I know the steps necessary to become a waqif	1.7%	9.6%	29.7%	36.1%	22.9%
PWL9	I know my own ability to become waqif	2.2%	10.7%	33.0%	33.9%	20.2%
	Average	1.0%	5.5%	20.6%	38.5%	34.4%

Note: (1) = *Strongly Disagree*, (2) = *Disagree*, (3) = *Neutral*, (4) = *Agree*, (5) = *Strongly Agree*

Respondents opine that they are quite familiar and knowledgeable about the waqf concept (PWL1). They are able to differentiate between waqf and other donations (PWL2). They understand the general concept of waqf program (PWL4). Interestingly, most respondents know the permissibility of cash waqf (PWL3), although they don't really understand how the cash waqf and other movable objects work (PWL6). Respondents also realize that waqf should be managed by nazir (PWL7). These results signal the increasing of public awareness on waqf.

On the other hand, several indicators demonstrate lower literacy (sum of agree and strongly agree score is below 60%). For instance, only 59.9% confidently perceive having enough knowledge about waqf institutions and Indonesian waqf board (PWL5). Their understanding on the waqf institutions is still low. Perhaps, they do not really care about waqf institutions. In addition, most people are not confident with their knowledge about the procedures and their ability to donate waqf (becoming a waqif, PWL8 & PWL9).

So, basically respondents claim that they are knowledgeable about the basic or general concept of waqf. However, they are not confident with their skills how to become waqif. This finding should encourage waqf institutions to promote themselves, offering more interesting programs and educate them how to perform waqf.

Table 3.
Perceived Waqf Literacy Level of Respondents

Level of Literacy	Number of Respondents	Percentage
Low (0 - 60)	58	9%
Moderate (61 - 79)	234	36%
High (80 - 100)	350	55%
Total	642	100%

In the individual level, there are 9% of respondents who admit low literacy level of waqf (see Table 3). Others are having moderate (36%) and high (55%) literacy levels. The classification is based on the waqf literacy index issued by BWI and zakat literacy index issued by BAZNAS. Low literacy is when the score is 60 or below; moderate literacy the score is between 61 – 79; and high literacy the score is between 80 – 100. To get this score, the average of respondents’ answers on the perceived waqf literacy questions (9 questions) which use in Likert scale from 1 till 5, is multiplied by 20. Stated differently, the literacy level is considered low, moderate, and high if the average of respondents’ answers on the perceived waqf literacy questions is 1 – 3, 3.1 – 3.9, and 4 – 5 respectively. It should be noted that the BWI’s waqf literacy index is based on factual literacy not perceived literacy.

4.3. Measurement Model Assessment

There are four tests to measure the validity and the reliability of the outer model: indicator loadings, construct reliability, discriminant validity, and convergent validity (Hair et al, 2019). In general, the tests indicate the reliability and the validity of the outer model. The detail of the test results is as follows.

Factor loading is crucial when assessing construct validity. The greater the value of loading factors indicates the stronger the relationship with their corresponding constructs. As a general rule, standardized loading estimates should not be below 0.5, and preferably more than 0.708 (Hair et al., 2022). Table 4 depicts that there are three indicators having factor loading less than 0.708, INT1 (0.636), PWL1 (0.666), and PBC5 (0.677). These values are still acceptable but not preferable, given that they are minimally lower than 0.708. Hence, they are still maintained.

The second test is internal consistency reliability evaluation. In the PLS-SEM, composite reliability (CR) is preferred to assess the reliability. When CR falls between 0.70 and 0.9, it is highly recommended, while the reliability above 0.95 is undesirable (Hair, et al., 2022). Table 4 indicates that the CR of all variables is above 0.7 and below 0.95. It means the model is reliable.

Moreover, all constructs satisfy the criteria for convergent validity as they have an AVE value above 0.5. Hence, convergent validity is established. This value confirms that the construct explains at least 50% of the fluctuations in its indicators, satisfying the standard requirement for convergent validity.

Table 4.
Measurement Model Assessment

Variable	Indicator	Factor Loadings	CR	AVE
Intention	INT1	0.636	0.904	0.575
	INT2	0.804		
	INT3	0.777		
	INT4	0.769		
	INT5	0.752		
	INT6	0.797		
	INT7	0.760		
Attitude	AT1	0.817	0.923	0.706
	AT2	0.870		
	AT3	0.875		
	AT4	0.836		
	AT5	0.801		
Perceived Behavioural Control	PBC1	0.732	0.885	0.608
	PBC2	0.810		
	PBC3	0.837		
	PBC4	0.830		
	PBC5	0.677		
Subjective Norms	SN1	0.702	0.917	0.649
	SN2	0.848		
	SN3	0.810		
	SN4	0.746		
	SN5	0.872		
	SN6	0.841		
Past Behaviour	PB1	0.765	0.918	0.692
	PB2	0.902		
	PB3	0.795		
	PB4	0.880		
	PB5	0.808		
Perceived Waqf Literacy	PWL1	0.666	0.932	0.606
	PWL2	0.734		
	PWL3	0.730		
	PWL4	0.853		
	PWL5	0.827		
	PWL6	0.852		
	PWL7	0.763		
	PWL8	0.802		
	PWL9	0.757		

Lastly, the discriminant validity of the latent variables is evaluated. Henseler et al (2016) introduces Heterotrait-monotrait ratio (HTMT) as a recommended method. They suggest a value below 0.90 if the path model incorporates conceptually overlapping constructs (e.g., loyalty, cognitive satisfaction, and affective satisfaction). Nonetheless, a more conservative limit of 0.85 is preferred.

Table 5 demonstrates that all constructs are discriminant as the value of HTMT is below 0.9. The results confirm the discriminant validity of the outer model.

Table 5.
Heterotrait-monotrait Ratio (HTMT) Result

	AT	INT	PB	PBC	PWL	SN
Attitude						
Intention	0.576					
Past Behaviour	0.297	0.731				
Perceived Behavioural Control	0.554	0.808	0.711			
Perceived Waqf Literacy	0.528	0.604	0.491	0.753		
Subjective Norms	0.639	0.684	0.514	0.779		

4.4. Structural Model Evaluation

The next step is to assess the structural relationship of the model, commonly known as the inner model evaluation, evaluating the statistical significance and relevance of the structural paths and the predictive ability of the theoretical model, as measured by R^2 , f^2 effect size, and Q^2 . According to Hair et al (2019), the stages for evaluating the structural model are as follows: (1) examining collinearity, (2) evaluating the size and significance of the structural path relationships, (3) examining the explanatory power R^2 , and the f^2 effect size (if requested), and (4) assessing the predictive relevance based on Q^2 . Additionally, PLS predict is conducted to examine the predictive capability of a model.

Collinearity among the predictor categories in the PLS SEM may affect the path coefficients similar to conventional least squares regression. Multicollinearity is not a major problem if VIF is less than 5 (Hair et al., 2022). According to the computation, all the VIF values are below the threshold of 5. Therefore, the multicollinearity is not an issue in this model. The values are displayed in Table 6.

Next test is the hypotheses testing. The path coefficients' t and p values are calculated using bootstrapping method. The exogenous variable is considered having a significant influence toward endogenous variable if the p-value is below the alpha (0.05). In this case, 5,000 subsamples are used to run the bootstrapping option to derive the significance levels.

Table 6.
Indicator of Multicollinearity

Variables	VIF
Attitude -> Intention	1.549
Past Behaviour -> Intention	1.625
Perceived Behavioural Control -> Intention	2.425
Perceived Waqf Literacy -> Attitude	1.000
Perceived Waqf Literacy -> Past Behaviour	1.000
Perceived Waqf Literacy -> Perceived Behavioural Control	1.000
Perceived Waqf Literacy -> Subjective Norms	1.000
Subjective Norms -> Intention	2.189

Table 7 displays the path coefficients, t-values, and the corresponding significance levels (p-values). All the hypothesized path coefficients are statistically significant as the p-values are less than 5%. Moreover, the beta coefficients of all variables are positives. This signifies that all exogenous variables positively affect the endogenous variables, including the effect of waqf literacy (PWL) mediated by the TPB variables.

Table 7.
Path Coefficient & Hypotheses Testing

Hypothesis	Path	B	T-Value	P Values	Conclusion
H1	AT → INT	0.206	5.896	0.000	Supported
H2	SN → INT	0.131	2.919	0.004	Supported
H3	PBC → INT	0.277	6.260	0.000	Supported
H4	PB → INT	0.363	11.741	0.000	Supported
H5a	PWL → AT	0.483	14.434	0.000	Supported
H5b	PWL → SN	0.613	18.642	0.000	Supported
H5c	PWL → PBC	0.671	26.850	0.000	Supported
H5d	PWL → PB	0.456	13.575	0.000	Supported
H6a	PWL → AT → INT	0.100	5.292	0.000	Supported
H6b	PWL → SN → INT	0.080	2.924	0.000	Supported
H6c	PWL → PBC → INT	0.186	6.158	0.000	Supported
H6d	PWL → PB → INT	0.166	8.923	0.000	Supported

An attempt to add a direct relationship between waqf literacy and waqf intention has been conducted. However, the result suggests that there is no direct relationship between waqf literacy and waqf intention (p-values: 0.428). Hence, a mediating variable is needed. The mediation is following the theory (TPB) that literacy can influence behaviour (intention) through attitude, subjective norms, PBC, and Past Behaviour.

Furthermore, evaluation of the explanatory power in a PLS path model offers insight into the strength of the hypothesized causal links. The statistics of coefficient determination (R squared), effect size (F squared), and predictive relevance (Q squared) indicate explanatory power. The study finds that the R-squared for TPB components are weak (below 0.5), while the R-squared for waqf intention is moderate (above 0.5). R squared values of 0.75, 0.50, and 0.25 are interpreted as substantial, moderate, and weak, respectively (Hair et al, 2011). Nevertheless, the context of the research should be considered in the interpretation of R squared values.

Meanwhile, the F squared effect size indicates the contribution of the predictor variable to the R squared of the observed variable. According to Cohen (2013), the predictor variable's structural impact is minor if the F squared is 0.02, medium if it is 0.15, and substantial if it is 0.35. For example, in this model, the contribution of PWL to the R-squared of PBC is substantial. Meanwhile, the contribution of attitude, subjective norms, and PBC to waqf intention are considered minor. The medium impact could be seen in the contribution of Past behaviour to the intention and waqf literacy to attitude.

Table 8.
Explanatory Power

Predictor(s)	Outcome(s)	R-Square	Q ² predict	F-Square
AT	Intention	0.614	0.296	0.071
SN				0.020
PBC				0.082
PB				0.209
PWL	Attitude	0.233	0.229	0.304
PWL	Subjective Norms	0.376	0.327	0.020
PWL	Perceived Behavioural Control	0.450	0.447	0.818
PWL	Past Behaviour	0.208	0.205	0.263

Finally, the predictive relevance (Q squared) values for the endogenous constructs are higher than 0. According to Sarstedt et al. (2019), a value above 0 denotes low predictive significance, 0.25 denotes moderate, and 0.50 denotes high predictive significance. Consequently, predictive relevance is established in this study; low predictive significance in attitude and past behaviour, and moderate predictive significance in the constructs of intention, subjective norms, and PBC. Note that this study ‘s focus is explanatory rather than predictive.

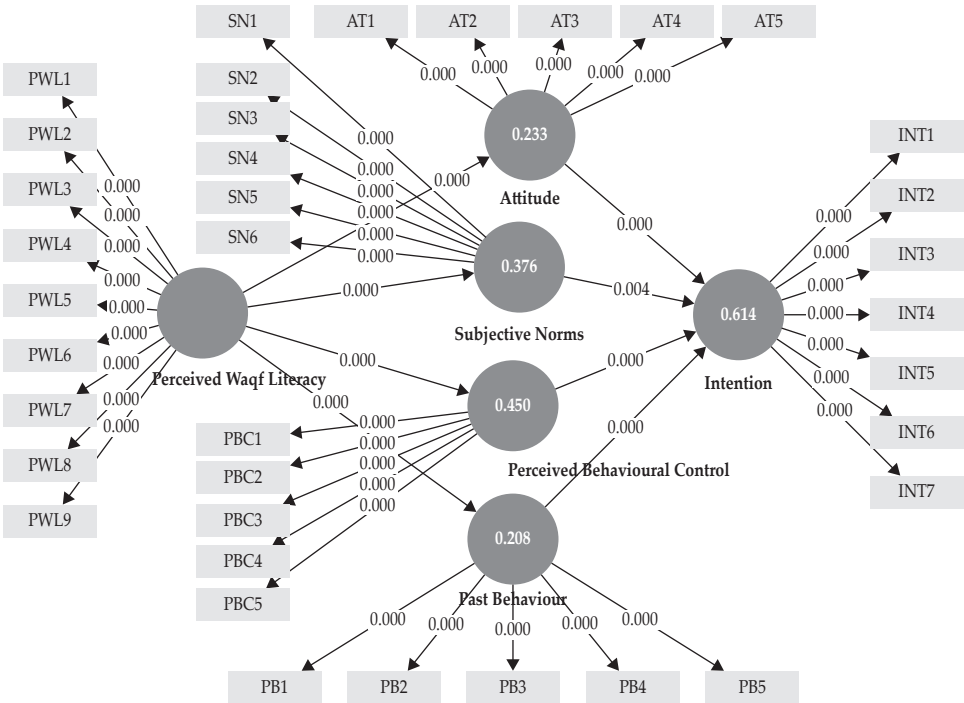


Figure 3.
Graphical Output of Bootstrapping

4.5. Robustness Check of The Model

The inclusion of Past Behaviour into the Theory of Planned Behaviour requires robustness check. This can be implemented by eliminating the past behaviour in the model. The result shows that the R^2 of the intention in the new model (without past behaviour) decreases. The inclusion of PB into the TPB model increases the R^2 from 0.539 to 0.614 (an increase of 0.075). Moreover, all predictor variables in the two models are also significant in influencing the endogenous variable (intention). For the estimation, there is no significant difference between a model with PB and a model without PB. The only significant different is in the path of PBC to INT. The inclusion of PB has reduced the Beta of PBC for 0.202. For other paths, the difference ranges from 0 to 0.048.

Furthermore, among the robustness checks of PLS SEM results are non-linear effect and heterogeneity tests (Hair et al., 2019; Sarstedt et al., 2019). The quadratic test demonstrates that non-linearity exists in several paths (PWL → PB, PWL → PBC, PWL → SN, PB → INT, and PWL → PB → INT). This means that past behaviour has a quadratic impact on the intention, while perceived waqf literacy has a quadratic effect on past behaviour, PBC, and subjective norms.

Table 9.
Quadratic Test

Path	B	P-Values
QE (AT) → INT	-0.029	0.143
QE (SN) → INT	0.026	0.339
QE (PBC) → INT	0.045	0.146
QE (PB) → INT	0.076	0.002
QE (PWL) → AT	0.017	0.724
QE (PWL) → PB	0.058	0.006
QE (PWL) → PBC	0.042	0.045
QE (PWL) → SN	0.072	0.028

Another common step to check the robustness is by splitting the sample or estimating using sub-samples (Catherine et al., 2022). It can be used to detect heterogeneity. Hence, a bootstrap multigroup analysis is conducted to check the robustness of the estimates (coefficients). This paper has split the sample based on respondents' domiciles, gender, income, and their education levels. This multigroup analysis finds that the impact of PBC to waqf intention is stronger among non-Java respondents compared to those domicile in Java Island. Moreover, the impact of past behaviour on waqf intention is higher for respondents with monthly income exceeding IDR 5 million.

Table 10.
Robustness Check with Sub-Population

Path	Diff (Male - Female)		Diff (High income - Low Income)		Diff. (High Education - Low Education)		Diff. (Java - Non-Java)	
	$\Delta\beta$	p	$\Delta\beta$	p	$\Delta\beta$	p	$\Delta\beta$	p
AT -> INT	0.07	0.31	0.07	0.40	0.07	0.31	0.03	0.70
SN -> INT	-0.01	0.93	-0.05	0.58	-0.01	0.93	0.09	0.30
PBC -> INT	-0.18	0.09	-0.14	0.15	-0.18	0.09	-0.18	0.05
PB -> INT	0.09	0.24	0.13	0.04	0.09	0.24	0.08	0.26
PWL -> AT	0.01	0.94	0.08	0.26	0.01	0.94	-0.07	0.32
PWL -> SN	0.10	0.24	0.07	0.31	0.10	0.24	-0.08	0.20
PWL -> PBC	0.11	0.10	0.07	0.12	0.11	0.10	-0.01	0.79
PWL -> PB	0.09	0.28	0.11	0.13	0.09	0.28	-0.07	0.30
PWL -> AT -> INT	0.02	0.61	0.05	0.27	0.04	0.36	0.00	0.99
PWL -> SN -> INT	0.02	0.72	-0.03	0.67	0.01	0.87	0.05	0.39
PWL -> PBC -> INT	0.03	0.66	-0.08	0.27	-0.08	0.26	-0.13	0.04
PWL -> PB -> INT	0.01	0.72	0.10	0.01	0.07	0.10	0.01	0.73

4.6. Analysis

The results provide support for all hypotheses. One's intention to participate in waqf donation is affected by their attitude toward waqf, subjective norms, PBC, and past behaviours. Interestingly, the path coefficients place past behaviour as the most dominant factor to the intention (0.363). It signifies that someone's experience in waqf donation will trigger him to donate more in the future. This finding is consistent with Chetioui et al (2023) and Millán et al. (2024). They document the positive significant impact of past behaviour to charity intention. A favourable experience is likely to result in frequent behaviour (Millán et al., 2024). During the Covid-19 pandemic, those who donated before Pandemic are more likely to give sadaqah (Chetioui et al, 2023).

A strong predictive role of past behaviour can be interpreted through habit formation and accumulation of prior experiences. As discussed by Ouellette & Wood (1998), frequency of past behaviour can influence the behaviour through automatic repetition of the habit or indirectly through conscious intents to behave. In the context of waqf, those who have participated in waqf donation may have a better familiarity with the mechanisms of waqf donation, stronger trust in waqf institutions, and has a better perception of the socio-religious benefits of the waqf donation. These experiences could reinforce future intention to perform waqf.

The robustness check demonstrates quadratic effect of past behaviour to waqf intention. Moreover, the effect of past behaviour for middle- or upper-income groups is higher than the low-income group. For nazir, this is a strong suggestion to target those who donated previously to increase their waqf collection, especially the wealthy. They have to maintain their good relationship with the waqif.

In addition, the addition of past behaviour into the model increases the explained variance of intention (R^2). For the model with the original TPB model (without past behaviour), the R^2 of intention is 0.539. When past behaviour is

added into the model, the R^2 of intention becomes 0.614, an increase of explained variance by 0.075 (12.2%).

Another strong predictor for waqf intention is PBC. The path coefficient of PBC toward intention is 0.277. Muslim's perception on their control to do waqf donation has a crucial impact on the waqf intention. The control behaviour includes their financial capability, the easiness to perform waqf, and their independency to make a charity donation. Consequently, when someone perceives himself as financially capable and they find the easiness for giving waqf, he is more likely to have intention to perform waqf. Osman & Muhammed (2017) and Kasri & Chaerunnisa (2022) find that Perceived Behavioural Control (PBC) have a strong impact on the intention of Muslims to donate cash waqf. The development of digital payment has facilitated Muslims to perform waqf online using their gadget (Kasri & Chaerunnisa, 2022).

The survey shows that about 18% of respondents perceive themselves as not having enough financial resources to do waqf (1 & 2 out of 5 Likert-scale). On average, their perception about waqf procedures is still under 4 (Likert scale). Consequently, waqf stakeholders should work harder to increase public perception that waqf is easy and can be donated in small amount. The robustness check shows that PBC has more impact for non-Java residents.

Attitude ranks third in term of its path coefficient in influencing waqf intention (0.206). It plays a significant contribution. Positive attitude toward waqf affects positively the Indonesian Muslim's intention to engage in waqf donation. The attitude includes their perception that waqf is beneficial for the community and economic development and that waqf is a very recommended voluntary donation that deserves rewards here and hereafter. Moreover, they feel happy to donate waqf in the future. The path coefficient of attitude is a slightly higher than subjective norms. The same result is noted by Allah Pitchay et al (2015), where the impact of attitude toward intention is stronger than the impact of subjective norms in the case of behavioural intention of Muslims employees to perform waqf through salary deduction.

The last predictor of intention is subjective norms. Perception of family, colleague, and surroundings significantly affect Muslim's intention to perform waqf. Most respondents argue that their family, friends, and colleague are of the view that waqf is beneficial. Their surroundings support their action if they want to perform waqf. Similarly, Sakti et al. (2016) find that social influence significantly affects a person's contribution to the cash waqf.

As regard to waqf literacy, the results show positive impacts of waqf literacy on attitude, subjective norms, PBC, and past behaviour. Among those four variables, PBC is most affected by waqf literacy, followed by subjective norms, attitude, and then past behaviour. Considering the value of effect size and the path coefficients of each variable, waqf literacy has a substantial impact on PBC and Subjective norms ($f^2 > 0.35$). On the other hand, the contribution of waqf literacy to attitude and Past Behaviour is moderate ($f^2 > 0.15$).

The strong relationship between waqf literacy and PBC is very interesting. This signifies that the higher the literacy, the stronger people perceive that they have enough financial resources to perform waqf and they see easiness in the procedures/mechanism how to do waqf. The results emphasize what has been

elaborated by waqf experts. Many people still perceive waqf confines only to land and building and only for social-religious purposes, school, mosque and graveyard. Consequently, waqf is still regarded solely as a privilege for the wealthy. Only those who are wealthy are capable of donating land and buildings. According to Rayyan Luminaries, Chair of the Productive Waqf Forum (2024–2027), the belief that waqf is solely a form of worship for the wealthy remains firm (personal communication, January 22, 2025).

The permissibility of cash waqf and other movable objects has expanded the opportunity for every Muslim to make a waqf donation. There is no minimum requirement to contribute to a cash waqf fund, although a certificate will be issued if the cash waqf donation exceeds IDR 1 million (Badan Wakaf Indonesia, 2020). In practice, institutions such as Dompot Dhuafa have operationalized this flexibility by setting IDR 10,000 (roughly the price of a cup of coffee) as the smallest standard donation denomination across their digital waqf campaigns (Dompot Dhuafa, n.d.). Dompot Dhuafa has promoted this framing directly, describing a small waqf contribution as equivalent in value to a cup of coffee and positioning it as an accessible starting point for young people who may not otherwise see themselves as able to participate in waqf (Dompot Dhuafa, 2020).

Waqf literacy also strongly affects subjective norms. Literacy can affect the perception of social pressure upon a certain behaviour. With a good literacy, people may know whether waqf donation is approved by his family, colleague, and surroundings or not. This finding is in line with Asyari et al (2024).

In addition, waqf literacy shapes the attitude of Muslims towards waqf. The higher the literacy, the higher their attitude toward waqf. This finding is consistent with Asyari et al (2024), Masrizal et al (2023), and Kasri & Chaerunnisa (2022) who argue the significant influence of knowledge on the attitude toward cash waqf intention. Therefore, Kasri & Chaerunnisa (2022) strongly support the importance of various campaigns of waqf to boost the attitude toward waqf and then participation in waqf donation.

Furthermore, past behaviour has been significantly influenced by waqf literacy. The higher the literacy, the higher their experience in waqf donation. Muslim's knowledge about the benefits of waqf, types of waqf, and how to perform waqf has contributed significantly to their decision to perform waqf in the past.

Lastly, attitude, subjective norms, PBC, and past waqf behaviour significantly mediate the relationship between waqf literacy and waqf intention. With a total indirect effect of 0.53, waqf literacy has a substantial indirect influence on waqf intention indirectly the proposed mediating variables. When the donors know the promise of long-term rewards of waqf, they will select waqf as their priority. Rational Muslims prefer waqf over other voluntary donations. When the donors know various objects that can be donated which is not limited to land and building, they will have more confidence and control to make waqf donation. When their literacy is increasing, they will be more perceptive about the social approval on waqf behaviour. When Muslims have high literacy, they will have a habit to perform waqf frequently.

The empirical results perhaps explain why waqf collection in Indonesia is still minimal. The low waqf literacy in Indonesia as demonstrated by BWI publication is one of important determinants of low waqf collection. Surprisingly, the results of

quadratic test show the quadratic relationship effect of waqf literacy on subjective norms, PBC, and past behaviour. This finding strengthens the significant impact of waqf literacy to increase waqf collection.

V. CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

The results support the hypothesis that waqf literacy has a significant influence on waqf behaviour. Moreover, the effect of waqf literacy to waqf intention is mediated by the extended Theory of Planned Behaviour (TPB) components; attitude, social norms, Perceived Behavioural Control (PBC), and Past Behaviour. The inclusion of past of behaviour into the TPB framework provides a better understanding on the donors' behaviour, especially in waqf donation.

Furthermore, the study notes that past behaviour is the strongest factor affecting a person's intention to donate waqf, followed by PBC, attitude, and then subjective norms. The findings suggest several policy implications. First, fostering positive experience of waqf in the donation encourages them to repeat the participation in the future. Second, there is a need to enhance people's perception that they are financially capable and able to make waqf donation by simplifying waqf procedures and having more campaign about waqf projects with a smaller amount of donation. Third, improving attitude through nurturing positive beliefs about waqf—such as its benefits for the community and economy, and the spiritual rewards would also be beneficial. Last, leveraging social influence mechanisms, such as community endorsement and peer effects, to reinforce supportive norms is important.

All in all, this study suggests that waqf literacy is key to improve people's perception on waqf. The more people know about waqf, the more they feel able and confident to donate. Better literacy helps them understand how others view waqf, influencing their sense of social support. It also shapes a more positive attitude toward waqf, and it encourages them to act and build a habit of waqf donation. The quadratic impact of waqf literacy to most TPB components emphasize the importance of waqf literacy to increase waqf collection. Hence, all waqf stakeholders should strengthen their efforts to improve waqf literacy.

5.2. Recommendation

Based on the findings, several recommendations are proposed as follow:

1. The Ministry of Religious Affairs (MoRA) and the Indonesian Waqf Board (BWI), as key governmental institutions in waqf, are encouraged to reinforce and expand their strategic roadmaps to systematically improve public literacy and engagement with waqf. They should lead the waqf literacy movement in collaboration with other waqf stakeholders.
2. Bank Indonesia should play a strategic role to improve waqf literacy by integrating waqf into national Islamic financial literacy programs, supporting digital waqf platforms, fostering research and public education, and strengthening collaboration with other waqf stakeholders such as Indonesian Waqf Board and Islamic financial institutions.

3. Waqf education and campaigns must be more broadly disseminated and intensified across various platforms to reach diverse segments of society. Strong marketing strategies and effective use of media are necessary to maximize awareness and knowledge dissemination.
4. Schools and universities are encouraged to insert waqf into their curriculum. The insertion of waqf into school or university curriculum will be more effective when it is strongly supported by the government (i.e. Ministry of Education & Ministry of Higher Education, Science & Technology).
5. Waqf practitioners should design and promote more innovative programs about waqf for Muslims and inspire them to participate in the waqf initiatives. In addition, nazir should maintain the loyalty of waqif since past behaviour is noted as the strongest determinant of intention.

5.3. Limitations and Suggestion for Future Research

There are at least two limitations that could be explored in future research:

First, this research is contextualized within the Indonesian landscape. Therefore, this research may not be fully generalizable to other countries with different legal understanding of waqf, cultural, and socio-economic indicators. It will be interesting to study waqf literacy in other countries or even doing a comparison between Indonesian waqf literacy and the literacy of other countries. Furthermore, it is also interesting to compare literacy level between sub-populations, such as between provinces, between ethnics, and between age groups.

Second, the object of this study is limited to the literacy level of prospective waqif. It does not cover the literacy level of nazir or even the government. It is recommended to analyse the literacy of other important stakeholders, such as waqf nazir, and government officers.

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