



INTERNATIONAL JOURNAL OF ISLAMIC BUSINESS

<http://e-journal.uum.edu.my/index.php/ijib>

How to cite this article:

Indriyani, F., Mulyany, R., & Ibrahim, R. (2024). What Motivates People to Pay Zakat, Infaq, Sadaqah and Waqf (ZISWAF) Through Online Crowdfunding Platforms? *International Journal of Islamic Business*, 9(2), 11-25. <https://doi.org/10.32890/ijib2024.9.2.2>

WHAT MOTIVATES PEOPLE TO PAY ZAKAT, INFAQ, SADAQAH AND WAQF (ZISWAF) THROUGH ONLINE CROWDFUNDING PLATFORMS?

Fitri Indriyani^a, Ratna Mulyany^{*b}, Ridwan Ibrahim^c

^{a,b,c} Department of Accounting, Faculty of Economics and Business, Syiah Kuala University, Banda Aceh, Indonesia.

^bCorresponding Author: ummuhaziq@usk.ac.id

Received: 16 July 2024

Revised: 8 November 2024

Accepted: 15 December 2024

Published: 31 December 2024

ABSTRACT

Online crowdfunding platforms are web-based platforms designed for fundraising through a collaborative concept. These platforms are claimed to enhance interest in Zakat, Infaq, Sadaqah and Waqf (ZISWAF) contributions due to the convenience they offer. To evaluate this claim, this study aims to examine the influence of literacy, transparency, accountability, religiosity, and trust on the interest in fulfilling ZISWAF obligations through crowdfunding platforms in Indonesia. Employing a quantitative approach, the research involved 182 respondents from the academic community who completed an online questionnaire distributed to 15 universities with ZISWAF institutions on their campuses. The data were analysed using multiple linear regression method. The findings reveal that accountability variable does not significantly influence interest in fulfilling ZISWAF through online crowdfunding platforms in Indonesia. However, literacy, transparency, religiosity, and trust positively and significantly impact this interest. These results provide important insights into the determinants of individual interest in performing ZISWAF. Specifically, online crowdfunding platforms must ensure institutional accountability in ZISWAF fundraising activities. Additionally, platforms should increase transparency by publishing financial and other critical reports to maintain public trust. Therefore, this study contributes to the development of more effective strategies for optimizing online ZISWAF fundraising.

Keywords: Literacy, Transparency, Accountability, Religiosity, Trust, Interest in ZISWAF, Online Crowdfunding Platform

INTRODUCTION

The global advancement of digital technology has fostered innovations across various domains. Notably, the emergence of philanthropic organizations and fintech crowdfunding has expanded opportunities for Muslims to donate zakat, infaq, sadaqah, and waqf (ZISWAF) digitally. The adoption of digital technology for ZISWAF payments is primarily associated with the ease and convenience it offers (Abriyansyah & Nur Rohim, 2023). Individuals intending to pay ZISWAF are no longer required to visit institutions directly, as various crowdfunding platforms collaborate with organizations to facilitate online ZISWAF collection.

Currently, numerous platforms provide technology-based ZISWAF payment services, including philanthropic institutions such as Rumah Zakat and Dompot Dhuafa, along with Kitabisa.com, a platform for online social initiatives, campaigns, and fundraising programs. Web-based ZISWAF management institutions further enable individuals or groups to make interbank transfers conveniently using E-banking or E-wallets (such as OVO, Dana, Gopay, etc.). Additionally, users can directly scan QR codes displayed on websites corresponding to digital payment service providers. Crowdfunding has demonstrated success in various countries, including Australia, the United States, Canada, the Netherlands, the United Kingdom, France, India, and Brazil (Thaker, 2018).

As a platform for mobilizing community funds, crowdfunding typically begins with a minimal contributions (Masrizal et al., 2022; Diniyah, 2021; Thaker et al., 2018). The waqf funds collected are utilized for community benefits, encompassing religious purposes such as mosques construction, and social initiatives aimed at aiding the poor, orphans, education, and healthcare (Kasri & Chaerunnisa, 2022). During the COVID-19 pandemic in 2020, waqf funds were allocated for purchasing medical equipment (Budiantoro et al., 2020) and supporting Muslim-majority countries affected by the crisis (Gwadabe & Ab Rahman, 2020; Khalil et al., 2021).

Public awareness of Zakat, Infaq, and Sadaqah (ZIS) payments in Indonesia has been steadily increasing, as demonstrated by the growing value of ZIS receipts at Zakat Management Organization (OPZ). National ZIS collection have shown consistent positive growth each year, enabling OPZ in Indonesia to fully harness the potential of zakat development in the country (BAZNAS, 2023). In 2022, ZIS collections reached IDR 22 trillion, a significant increase from IDR 11.88 trillion, representing an impressive growth rate of 84.16%. This remarkable growth can be attributed to the advancements in information systems and digitalization, which have simplified and streamlined the ZIS payment process.

In contrast to waqf income, where the Indonesian Waqf Board (BWI) estimates the potential for cash waqf at IDR 180 trillion annually, the actual amount raised as of March 2022 is only IDR 1.4 trillion, as shown in Figure 1.

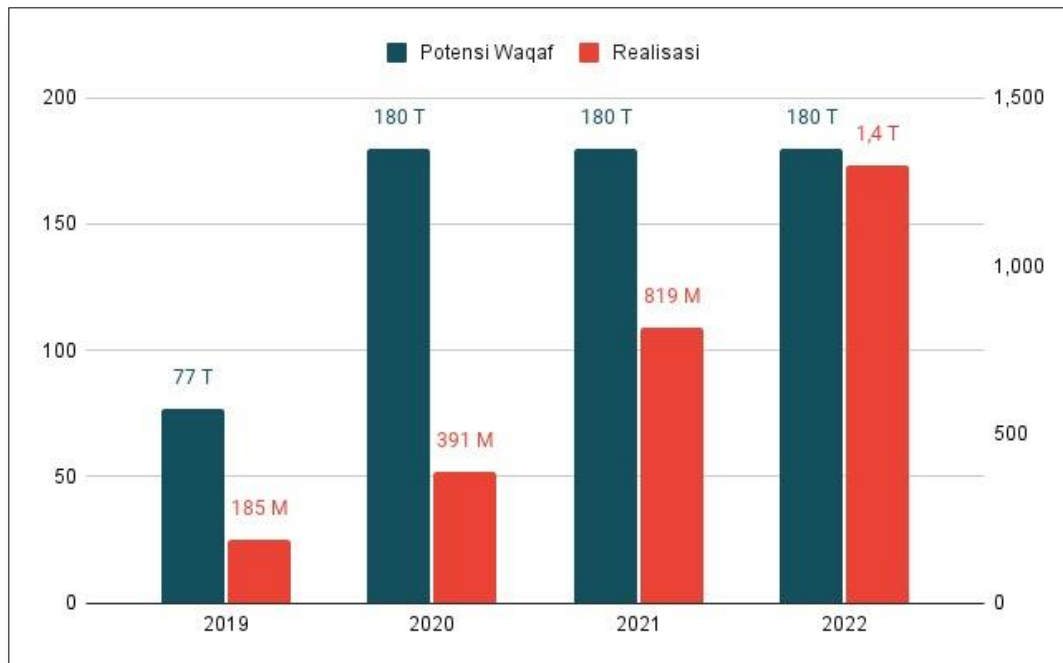


Figure 1. Potential and Realization of Cash Waqf (2019-2022)

Despite the vast potential of waqf, only a small fraction, half a percent has been realized. According to the BWI, this gap between potential and actual achievement is primarily due to low waqf literacy (BWI, 2020). Research by Adistii et al. (2021) suggested that the limited realization of waqf stems from a lack of public interest. Additionally, the National Committee for Sharia Economics and Finance (KNEKS) identified several factors contributing to the suboptimal performance of waqf in Indonesia, including inadequate waqf regulations, limited use of technology, and the insufficient capacity of *nazir* (waqf managers).

Philanthropic institutions such as BAZNAS also face significant challenges, particularly regarding public trust in digital payment system for various needs and services. Shukor et al. (2019) emphasized that trust is crucial for successful social fundraising, while Jager (2017) highlighted that a lack of public trust can lead to detrimental effects, including a decline in donations, reputational damage, and even the potential bankruptcy of the organization. It is widely acknowledged that sustaining public trust is essential to encourage social fundraising efforts (Syafira et al., 2020). Accountability and religiosity also influence people's willingness to give zakat, as individuals expect philanthropic institutions to demonstrate transparency in managing ZISWAF funds (BWI, 2021). The relationship between the manager and the waqif is built on trust, and the presence or absence of waqf reporting significantly impacts the waqif's confidence in the manager or institution.

This study focuses on individuals' interest in donating through online crowdfunding platforms. As most Indonesians engage with social media and use the internet daily, these platforms offer a more practical and accessible means of giving. Several previous studies have examined the factors influencing interest in donating via online crowdfunding. For instance, Syafira et al. (2020) found a significant correlation between the intention to donate zakat, infaq, sadaqah, and waqf through digital payments and trust, while noting an insignificant relationship with religiosity. Similarly, Aristiana (2019) study, indicated that trust and

education significantly influence public interest in using Gopay for ZIS payments, whereas convenience and religiosity did not significantly affect the public's willingness to use Gopay for this purpose. In contrast, Abriyansyah & Nur Rohim (2023) found that religiosity had a minor and insignificant effect on the intention to make ZIS payments via e-wallets. On the other hand, Adistii et al. (2021) discovered that both religiosity and waqf literacy positively affect interest in cash waqf, a finding that aligns with Ainulyaqin et al. (2022), who showed that religiosity significantly impacts interest in waqf donations. Agustiningsih et al. (2021) found that perceived usefulness and religiosity significantly influence the intention to use Islamic fintech for donations. Furthermore, a study by Kasri & Chaerunnisa (2022) indicated that trust influences millennials' perceptions of cash waqf, while religiosity also plays a crucial role in shaping their attitudes toward cash waqf. Chrisna et al. (2021) identified income, religiosity, and knowledge as three factors impacting interest in cash waqf. Given the gaps in these findings, further research is necessary to better understand the factors that influence individuals' willingness to donate to ZISWAF through online crowdfunding platforms.

Building on the identified research gaps, this study aims to analyse the influence of literacy, transparency, accountability, religiosity, and trust on the public's interest in donating ZISWAF through online crowdfunding platforms in Indonesia. These variables are believed to play a significant role in shaping individuals' interest in participating in ZISWAF payments through such platforms. This research is particularly important, considering that Indonesia has the largest Muslim population in the world and ranks first as the most generous country according to the World Giving Index, as reported by the Charities Aid Foundation (CAF) in October 2018 (Berakon et al., 2022). This indicates the substantial potential of ZISWAF in Indonesia. Understanding the factors that encourage public contributions to ZISWAF through online crowdfunding platforms is a crucial for maximizing ZISWAF collection in the country. Therefore, this study is expected to provide valuable insights for platforms that collect ZISWAF, assisting them develop more effective strategies to optimize online ZISWAF collection.

LITERATURE REVIEW

Interest in Zakat, Infaq, Sadaqah, and Waqf

Interest is defined as a person's strong inclination towards something, encompassing attention, desire, and longing (Hadiyati, 2020). Pramudia (2021) explained that interest arises when an individual recognizes the significance of engaging in a particular activity, which can drive behaviour and fuel enthusiasm. In the context of Zakat, Infaq, Sadaqah, and Waqf, which are encouraged forms of giving (*tabarru'*) in Islam to attain rewards and the pleasure of Allah SWT (Badan Wakaf Indonesia, 2023). Interest in ZISWAF represents the desire or motivation that compels an individual to make contributions to ZISWAF.

Zakat, Infaq, Sadaqah, and Waqf Literacy

According to the Great Dictionary of the Indonesian Language (KBBI), literacy encompasses three aspects: an individual's skills in reading and writing, their knowledge or expertise in a specific area, and their ability to receive and comprehend information. Prayoga (2022) defined zakat literacy as the capability to read, comprehend, calculate, and gather information related to zakat, which improves people's awareness of fulfilling their zakat obligations. Zakat literacy is defined as an individual's comprehension of the concept of zakat (Pertiwi, 2020). Therefore, ZISWAF literacy denotes an individual's ability to read, understand, and obtain information, which enhances their knowledge of ZISWAF.

Transparency

Transparency refers to an organization's commitment to openness and honesty with the public, grounded in the principle that the public has the right to be informed about how management entities are accountable for the resources entrusted to them (Bakhtiar, 2021). In essence, transparency involves disclosing accurate and relevant information to the public, recognizing their right to know (Afandi et al., 2022). The goal of transparency is to foster mutual trust between the public and management institutions, which must provide clear information regarding regulations, outcomes, and access to necessary information. Transparency also aims to create a government that is clean, effective, accountable, and responsive to the community.

Accountability

The Great Dictionary of the Indonesian Language (KBBI) defines accountability as the responsibility associated with actions that can be scrutinized (Prayoga, 2022). It represents a form of responsibility that is periodically assessed based on the success or failure of an activity (Bustamam, 2017). Accountability is critical for establishing public trust in ZISWAF institutions. It involves disclosing activities and taking responsibility for presenting reports, fulfilling the obligations of those entrusted with the funds. Accountability can be evaluated objectively, allowing for a clear account of all actions and attitudes towards investors, donors, and the public to ensure transparent and effective management (Irawan et al., 2022).

Religiosity

Religiosity refers to a person's belief in and adherence to their religion (Mujakir, 2022), significantly influencing philanthropic behaviour (Hiyanti et al., 2020). Religiosity is the state that motivates a person to act in accordance with their religious obligations (Adistii et al., 2021). It encompasses religious knowledge, participation in religious rituals, moral conduct based on religious teachings, and the expression of religious social values. Ainulyaqin et al. (2022) defined religiosity as the extent of one's understanding, the firmness of their beliefs, the practice of worship, adherence to religious laws, and the depth of their reverence for faith. Individuals who not only hold religious beliefs but also live by those principles are considered truly religious.

Trust

Trust, or *amanah*, encompasses qualities such as trustworthiness, reliability, loyalty, integrity, and honesty (Ahmad, 2020). Nainggolan (2022) described trust as the willingness to rely on business partners. According to Hafiz et al. (2019), trust in waqf institutions means donors have confidence that their contributions are being properly used for waqf activities. Trust is often built from prior positive experiences between two parties who have collaborated or worked together (Muryati, 2022). In the context of ZIWAF, trust is a key factor influencing donors' decisions to participate in these philanthropic activities.

Conceptual Framework

Figure 2. Illustrates the conceptual framework of the research.

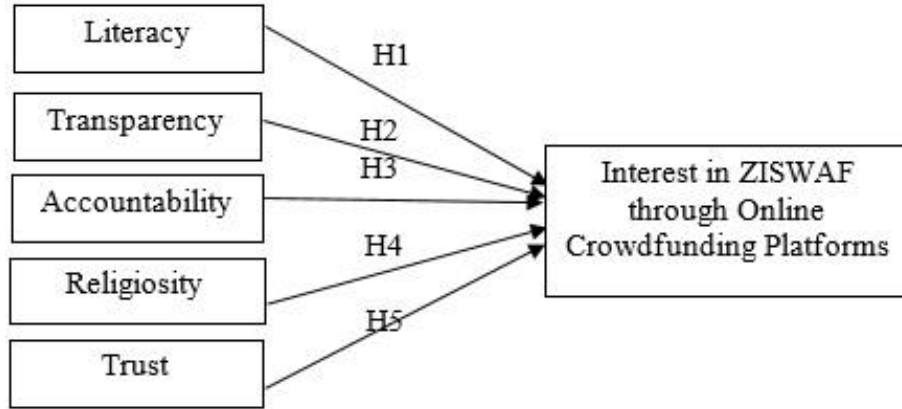


Figure 2. Conceptual Framework

METHODOLOGY

This study adopts a quantitative research approach, which involves analyzing numerical data to investigate the research subject (Burhan et al., 2022). Data collection was conducted through online questionnaires distributed via Google Forms. Purposive sampling was employed to select respondents, ensuring they were not only willing to provide information but also possessed relevant knowledge and understanding of the research topic. To calculate the sample size, the Lemeshow formula was applied, which is appropriate for situations with an unbounded or infinite population. The formula is as follows:

$$n = \frac{Z^2 \times P(1-P)}{d^2} \quad (1)$$

where,

n = Number of samples

Z = Z score at 95% confidence = 1.96

P = Maximum estimate = 0.5

d = Alpha (0.10) or sampling error = 10%

According to the formula, the required sample size is 96.04, rounded up to 100 participants. Therefore, the study aimed to gather at least 100 responses. A total of 182 respondents met the criteria and were included in the data analysis. The data were analyzed using multiple linear regression with SPSS 26.

RESULT AND FINDINGS

Descriptive Analysis

The questionnaire was distributed via Google Forms and shared on social media platforms such as WhatsApp and Instagram. A total of 182 respondents participated in the survey, consisting of 135 females (74.2%) and 47 males (25.8%). The majority (86.8%) of respondents were aged between 20 and 29 years, with 158 individuals. The highest level of education for most respondents was a Bachelor's degree (S1/D4), with 138 participants (75.8%) majoring in Accounting. In terms of occupation, students were the most dominant group, with 123 participants (67.6%), followed by lecturers. The majority of respondents (44% or 80 participants) had an income below Rp1,000,000, largely due to the predominance of students in the sample.

Table 1.
Characteristics of Research Respondents

No	Respondent Characteristics	Frequency	Percentage (%)
I Gender			
1.	Male	47	25,8
2.	Female	135	74,2
Total		182	100
II Age			
1.	20 - 29 years	158	86,8
2.	30 - 39 years	11	6,1
3.	40 - 49 years	8	4,4
4.	>50 years	5	2,7
Total		182	100
III Education			
1.	D3	1	0,55
2.	S1/D4	138	75,8
3.	S2	33	18,1
4.	S3	10	5,5
Total		182	100
IV Occupation			
1.	Students	123	67,6
2.	Lecturers	32	17,6
3.	Others	27	14,8
Total		182	100

V	Income		
1.	<Rp1.000.000	80	44,0
2.	Rp1.000.001 - 2.000.000	35	19,2
3.	Rp2.000.001 - 3.000.000	20	11,0
4.	Rp3.000.001 - 4.000.000	11	6,0
5.	Rp4.000.001 - 5.000.000	6	3,3
6.	>Rp5.000.001	30	16,5
Total		182	100

Normality Test

A normality test was conducted to determine whether the data followed a normal distribution. The results are shown in Figure 3 below.

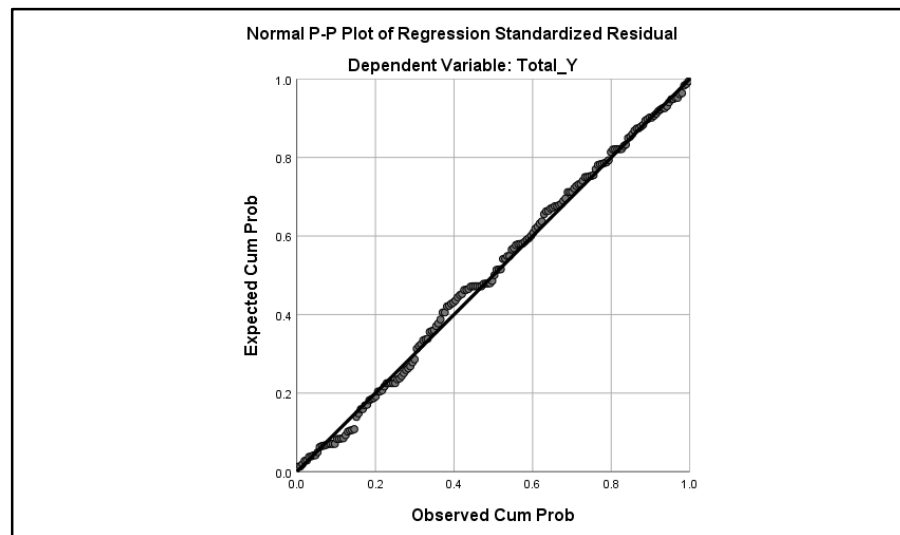


Figure 3. P-Plot Normality Test Results

As depicted in Figure 3, the distribution of data points on the normal probability plot aligns with the diagonal line, suggesting that the residuals follow a normal distribution.

Multicollinearity Test

As shown in the Table 2, the tolerance values for all variables are equal to or greater than 0.10 (≥ 0.10), while the VIF (Variance Inflation Factor) values are equal to or less than 10 (≤ 10). Based on these results, it can be concluded that there is no multicollinearity or correlation among the independent variables in the regression model.

Table 2.
Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Literacy_X1	.630	1.587
	Transparency_X2	.499	2.006
	Accountability_X3	.391	2.554
	Religiosity_X4	.675	1.481
	Trust_X5	.459	2.179

a. Dependent Variable: Total_Y

Heteroscedasticity Test

The scatterplot below depicts the findings of the heteroscedasticity test:

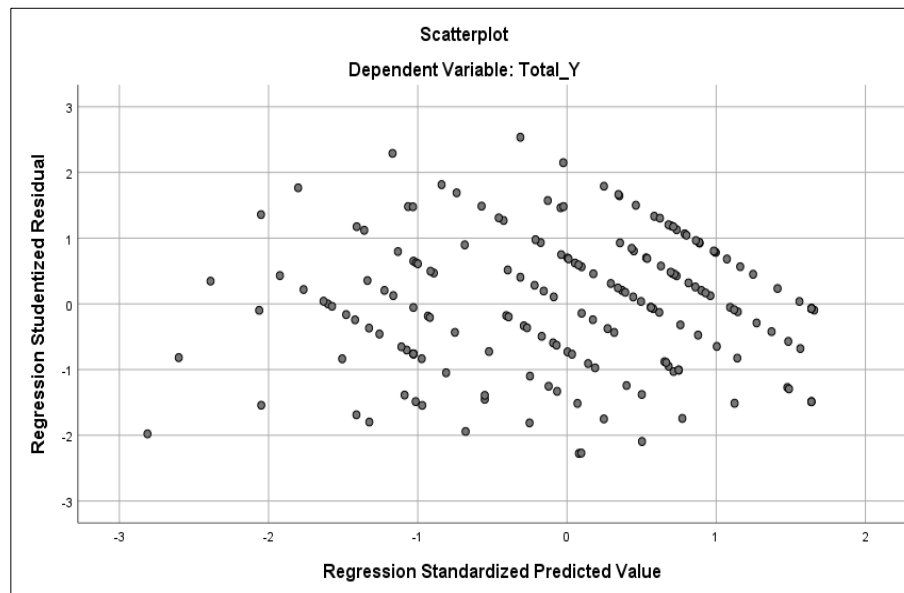


Figure 4. Scatterplot Graph

Figure 4 shows that the points are distributed both above and below the value of zero, without clustering in any specific area or forming a distinct pattern. Therefore, it can be concluded that heteroscedasticity is not present in the regression model used.

Multiple Linear Regression Analysis

The table below displays the results of the multiple linear regression analysis tests.

Table 3.

Multiple Linear Regression Analysis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.992	1.280		3.900	.000
Literacy (X ₁)	.216	.030	.407	7.143	.000
Transparency (X ₂)	.152	.047	.205	3.208	.002
Accountability (X ₃)	-.034	.053	-.046	-.643	.521
Religiosity (X ₄)	.174	.030	.320	5.812	.000
Trust (X ₅)	.105	.047	.149	2.232	.027

The table below presents the findings from the multiple linear regression analysis tests:

$$Y = 4.992 + 0.216X_1 + 0.152X_2 - 0.034X_3 + 0.174X_4 + 0.105X_5 + e$$

Hypothesis Testing

Simultaneous Hypothesis Test (F Test)

A simultaneous test was conducted to assess the combined effect of independent variables: literacy, transparency, accountability, religiosity, and trust on the dependent variable, which is the interest in donating via online crowdfunding platforms.

Table 4.

F Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	641.397	5	128.279	62.792	.000 ^b
	Residual	359.554	176	2.043		
	Total	1000.951	181			

a. Dependent Variable: Total_Y

b. Predictors: (Constant), Total_X5, Total_X1, Total_X4, Total_X2, Total_X3

As shown in Table 4, the F-count value is 62.792, with a significance value of 0.000, which is below 0.05 threshold. This indicates that literacy (X₁), transparency (X₂), accountability (X₃), religiosity (X₄), and trust (X₅) collectively have a significant impact on the willingness to contribute through online crowdfunding platforms in Indonesia.

Partial Hypothesis Test (t test)

The partial hypothesis testing results indicate that the literacy variable has a t-count value of 7.143 and a significance value of 0.000, which is below 0.05 threshold. This suggests that literacy significantly influences interest in online crowdfunding donations in Indonesia. Similarly, the transparency variable also affects interest, with a t-count of 3.208 and a significance level of 0.002, which is below 0.05. In contrast, the accountability variable does not significantly impact the interest in donating through these platforms, as its significance value is 0.521, which exceeds the 0.05 threshold. The religiosity variable has a t-count of 5.812 and a significance value of 0.000, indicating that religiosity positively influences the interest in giving. Additionally, the trust variable shows a t-count of 2.232 and a significance value of 0.027, which is below 0.05, suggesting that trust also influences interest in contributing to online crowdfunding platforms in Indonesia. Detailed results are presented in Table 3.

The Coefficient of Determination (R^2)

Table 5.

Results of the Coefficient of Determination (R^2) Test

Model	R	R Square	Adjusted R Square
1	0.800	0.641	0.631

The coefficient of determination (R^2) measures the proportion of variance in the dependent variables explained by the independent variable. According to Table 5, the Adjusted R^2 value is 0.631, indicating that 63.1% of the variation in interest in donating (Y) can be explained by the factors of literacy (X1), transparency (X2), accountability (X3), religiosity (X4), and trust (X5). The remaining 36.9% of the variation is due to factors not included in this study.

DISCUSSION

The regression analysis in this study revealed that the literacy variable significantly and positively influenced the interest in participating in ZISWAF through online crowdfunding platforms in Indonesia. This finding supports the acceptance of the first hypothesis, demonstrating that an individual's level of literacy regarding ZISWAF plays a crucial role in enhancing their willingness to contribute. Individuals with a solid understanding of ZISWAF are more likely to engage in ZISWAF-related activities. In other words, higher literacy in ZISWAF corresponds to a greater desire to participate in such initiatives. This study aligns with earlier findings by Adistii et al. (2021), Kasri & Chaerunnisa (2022), Prayoga (2022), Chrisna, et al. (2021) and Anwar et al. (2019) all of which showed that ZISWAF literacy positively impacts the interest in charitable giving. Therefore, increasing ZISWAF literacy not only enhances individuals' knowledge but also encourages active participation in charitable activities.

The regression analysis results also indicated that transparency positively impacts interest in participating in ZISWAF through online crowdfunding platforms in Indonesia, supporting the acceptance of the second hypothesis. Transparency fosters a sense of mutual trust between ZISWAF managers and the broader

community by providing accurate and accessible information. It is particularly crucial for the public, as it allows them to track the platform's activities, thus motivating individuals to contribute to ZISWAF. In other words, platforms that offer clear and relevant information enhance mutual trust, which, in turn, positively influences the interest in donating Zakat through online crowdfunding platforms. These findings are in line with earlier research by Ahmad (2020), which demonstrated that transparency significantly impacts the intention to donate to Islamic financial institutions.

The findings from the regression analysis suggested that accountability does not significantly influence interest in ZISWAF through online crowdfunding platforms in Indonesia, leading to the rejection of the third hypothesis. This may be because individuals feel limited in their ability to control or to monitor how donated funds are used. They may question whether the funds they contribute are being properly allocated, especially since not all platforms publish performance reports. Furthermore, some individuals may not focus on accountability, believing that their contribution alone suffices, regardless of how the funds are used. Therefore, poor accountability tends to have little impact on an individual's interest in ZISWAF. These findings align with Jayanto & Munawaroh, (2019), who found that accountability does not significantly affect the interest in paying professional zakat. They observed that accountability levels in ZISWAF management institutions are often inadequate, particularly because most financial reports are not updated regularly for contributors. Consequently, an individual's perceptions of institutional accountability can significantly affect their willingness to donate. When perceptions of accountability are positive, the interest in donating increases. Conversely, poor perceptions of accountability reduce the likelihood of contribution.

The findings from the regression analysis suggested that religiosity influences interest in ZISWAF through online crowdfunding platforms in Indonesia, supporting the acceptance of the fourth hypothesis. Individuals with strong religiosity are more likely to recognize and fulfill their religious obligations, including both mandatory acts like zakat and voluntary acts such as infaq, sadaqah, and waqf. Religious beliefs provide individuals with a sense of assurance in fulfilling these duties, thereby increasing their desire to contribute to ZISWAF. These findings align with research by Kasri & Chaerunnisa (2022), Prayoga (2022), Mujakir (2022), Adistii et al. (2021), Chrisna et al. (2021), and Hiyanti et al. (2020), all of which suggested that religiosity positively influences interest in charitable giving.

Finally, the regression analysis revealed that trust significantly influences interest in ZISWAF through online crowdfunding platforms in Indonesia, supporting the acceptance of the fifth hypothesis. Trust in these platforms enhance an individuals' interest in participating in ZISWAF. People are more likely to engage in crowdfunding platforms that demonstrate transparency and effective fund management. When individuals trust that their donation will be used properly, they are more willing to contribute. Therefore, trust plays a key role in shaping individuals' willingness to donate through online crowdfunding platforms, as it ensures that the funds will be effectively managed and benefit the intended recipients. These findings support previous research conducted by Kasri & Chaerunnisa (2022), Irawan et al. (2022), Pertiwi (2020), Nuraihan & Shatar (2021), and Aldeen & Pertiwi (2022) all of which emphasized the importance of trust in encouraging contributions through online crowdfunding platforms.

CONCLUSION

This study revealed that interest in Zakat, Infaq, Shadaqah, and Wakaf (ZISWAF) through online crowdfunding platforms in Indonesia was influenced by factors such as literacy, transparency, religiosity, and trust. However, the variable of accountability did not appear to affect interest in ZISWAF through these platforms. This lack of influence was mainly due to individuals' limited ability to control and monitor the use of donated funds. There were concerns about whether ZISWAF donations were being used as intended, especially since few platforms published performance reports. This lack of transparency led to public hesitation in channelling donations via these platforms. Furthermore, many individuals did not prioritize the accountability of the platforms or institutions collecting ZISWAF, as they were more focused on having made the donation, regardless of whether the funds were used appropriately. As a result, poor accountability did not enhance interest in ZISWAF donations through online crowdfunding.

These findings provided important insights into the factors that affected engagement with ZISWAF via online platforms. They also contributed valuable information for institutions operating these platforms, enabling them to develop more effective strategies to optimize online ZISWAF fundraising.

LIMITATIONS OF RESEARCH

This study had several limitations that should be considered when interpreting the results and which offer opportunities for future research. These limitations include:

1. **Data Source:** This study relied on primary data collected via online questionnaires, which may have resulted in discrepancies between respondents' perceptions during the survey and actual conditions in the field.
2. **Respondent Categories:** The research focused on two specific respondent's groups: lecturers and students. This narrow focus may have led to information bias, as the experiences and perspectives of these groups may not fully represent the broader population.

Addressing these limitations in future research could provide a more comprehensive understanding of the factors affecting interest in ZISWAF and improve the validity of the findings.

ACKNOWLEDGMENTS

This research received no specific grant from any funding agency in the public, commercial, or not for profit sectors.

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