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Determinants of Cash Waqf Intention in Indonesia: A Systematic Literature Review

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ABSTRACT

Cash waqf has emerged as an important Islamic social finance instrument due to its ability to encourage public participation, support productive asset management, and integrate with digital financial services. However, empirical findings on the determinants of cash-waqf participation remain diverse. This study systematically synthesises evidence on five key factors: religiosity, waqf literacy, trust in Nazhir, digital convenience, and waqf attitude. A bounded, systematic literature review analysed 26 journal articles published between 2020 and 2026, drawn from an initial corpus of 32 references. The findings were thematically interpreted through the lens of the Theory of Planned Behaviour and the Technology Acceptance Model. Results indicate that institutional trust and waqf literacy are the most consistent predictors of cash-waqf intention, while religiosity is influential but context dependent. Digital convenience facilitates participation, whereas attitude serves as an evaluative pathway linking knowledge, trust, and technology to intention. This review proposes an integrated framework that highlights literacy, credibility, technology accessibility, and positive evaluation as mechanisms that transform spiritual motivation into cash-waqf participation. The findings emphasise the need for transparent governance, effective literacy programmes, and reliable digital waqf platforms

Keywords: *Cash Waqf, Digital Waqf, Institutional Trust, Religiosity, Waqf Literacy.*

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INTRODUCTION

Cash waqf occupies a distinctive position in Islamic social finance because it combines the ethical logic of perpetual charitable giving with the liquidity and flexibility of money. Unlike traditional waqf, which is commonly associated with land, buildings, or other immovable assets, cash waqf permits participation through relatively small monetary contributions. It can be channelled through formal financial institutions and digital platforms. When managed productively, the principal can be preserved while the generated returns support education, health services, poverty alleviation, social entrepreneurship, and community empowerment. This institutional flexibility has made cash waqf particularly relevant to contemporary Muslim societies in which digital banking, mobile payment systems, and platform-based philanthropy increasingly mediate financial behaviour.

However, the expansion of cash-waqf instruments has not automatically translated into participation at a level consistent with their potential. The source article on which this review is based identifies a persistent gap between the estimated capacity of cash waqf and its actual realisation in Indonesia. It argues that participation cannot be explained by religiosity alone because prospective Wakif must also understand the mechanism of cash waqf, trust the institution that manages the funds, and perceive the contribution process as accessible and credible. This multidimensional view is consistent with the broader literature in the source corpus, which repeatedly links behavioural intention with spiritual motivation, knowledge, institutional trust, technological acceptance, and evaluative attitude (Kasri & Chaerunnisa, 2022; Rofiqo et al., 2021; Faturohman et al., 2020; Asyari et al., 2023).

The fragmented nature of the evidence creates an important research problem. Religiosity is often assumed to be a primary determinant of Islamic philanthropic behaviour, yet empirical findings are not uniform. Kasri and Chaerunnisa (2022) identify religiosity as an important factor in explaining online cash waqf among Muslim millennials. In contrast, Widiastuti et al. (2025) report that religiosity is not always a significant predictor once technological knowledge, perceived usefulness, perceived ease of use, attitude, and facilitating conditions are taken into account. Jatmiko et al. (2024) further show that the strength of behavioural determinants varies across generations. These differences imply that religiosity may function more as a background moral orientation than as a consistently dominant predictor of a specific cash-waqf decision.

Waqf literacy presents a similarly important, albeit more cognitive, pathway. Knowledge of the legal foundation, social function, preservation principle, management mechanism, and productive potential of cash waqf can reduce the misconception that waqf is limited to immovable property. Studies in the source corpus generally associate literacy with stronger awareness, intention, or decision-making (Afandi et al., 2022; Amin & Amar, 2022; Nurrudin et al., 2024; Rozalinda et al., 2023). However, the relevance of literacy may depend on the user’s prior experience, the type of waqf channel, and the presence of other institutional and technological factors. In digital settings, knowing that cash waqf is legitimate and beneficial may be insufficient if prospective donors remain uncertain about the Nazhir's credibility or the platform's reliability.

Trust in Nazhir is, therefore, a central institutional issue. Cash waqf is an intermediary-based form of philanthropy: the Wakif transfers financial resources to an institution that is expected to preserve, invest, administer, and distribute benefits in accordance with Sharia and the declared social purpose. The donor cannot directly observe every managerial decision, which creates information asymmetry and agency risk. Studies on reputation, transparency, professionalism, and institutional trust consistently show that credibility affects willingness to participate in waqf (Rofiqo et al., 2021; Nurillah et al., 2022; Haidlir et al., 2023; Ramadlani & Azmi, 2024). This evidence suggests that institutional confidence may be the mechanism that converts a general willingness to give into a willingness to place money under the control of a specific waqf manager.

Technology adds another layer. Digital convenience can reduce geographical, administrative, and transaction barriers and can make cash waqf compatible with mobile banking, digital wallets, and online crowdfunding. Technology acceptance studies generally find that ease of use, usefulness, facilitating conditions, and related digital perceptions support intentions to engage in online waqf (Faturohman et al., 2020; Berakon et al., 2022; Masrizal et al., 2023; Haidar et al., 2024; Widiastuti et al., 2025). Nevertheless, the explanatory power of digital convenience may diminish among users already accustomed to digital financial services. In such groups, technological ease may serve as a baseline service expectation rather than a decisive motivator.

Attitude provides a possible integrative mechanism. The Theory of Planned Behaviour explains intention partly through an individual's favourable or unfavourable evaluation of a behaviour (Ajzen, 1991), while the Technology Acceptance Model emphasises perceived usefulness and ease of use in the formation of technology-related acceptance (Davis, 1989). Cash waqf sits at the intersection of these two domains. It is simultaneously a religiously meaningful act, an institutionally managed financial commitment, and increasingly a technology-enabled transaction. Studies such as Asyari et al. (2023), Mujahidah and Rusydiana (2023), Haron et al. (2023), and Widiastuti et al. (2025) therefore provide a basis for examining attitude as an evaluative bridge between beliefs, institutional perceptions, technological conditions, and behavioural intention.

This review addresses that gap by systematically re-analysing the journal literature contained in the source article's reference corpus. The study asks three questions: (1) which determinants are most consistently associated with cash-waqf intention or participation; (2) why do findings regarding religiosity, literacy, trust, and digital convenience vary across studies; and (3) what integrated behavioural framework can be derived from the evidence? Despite this growing literature, previous findings are usually discussed within individual empirical models rather than synthesised across dimensions. However, this review focuses specifically on cash-waqf intention as a behavioural antecedent rather than on actual cash-waqf participation. Actual participation refers to observable actions such as completed transactions or repeated contributions, which require different empirical designs.

The contribution of the review is threefold. First, it replaces a variable-by-variable reading of the literature with a cross-dimensional synthesis. Second, it distinguishes foundational motivation from instrument-specific evaluation, arguing that religious commitment is not equivalent to confidence in a cash-waqf mechanism. Third, it develops practical implications for the Indonesian Waqf Board, Nazhir institutions, Islamic financial institutions, and digital-waqf platforms by identifying the institutional conditions that enable spiritual motivation to become a credible behavioural intention.

METHOD

This study uses a systematic literature review (SLR) with a bounded reference-corpus design. The approach should be understood as a bounded systematic review based on a predefined corpus, rather than a comprehensive database-based SLR. However, it has two advantages for the present purpose: it preserves direct continuity with the theoretical and empirical literature already used in the source article, and it allows the screening and synthesis procedure to be reported transparently without inventing database-search results that were not actually generated.

The screening process began with 32 references contained in the source manuscript. Four works were excluded from the empirical evidence synthesis because they were theoretical or methodological foundations rather than studies of cash-waqf behaviour: Ajzen (1991), Davis (1989), Hair et al. (2021), and Riyanto and Setyorini (2024). Ajzen (1991) and Davis (1989) were retained as conceptual anchors for interpretation. One conference proceeding (Dian et al., 2024) was excluded to maintain the core evidence base at the journal-article level. Mubarok et al. (2024), which focuses primarily on optimisation of Cash Waqf Linked Sukuk distribution and sustainable investment rather than individual behavioural determinants, was also excluded from the principal thematic synthesis. The final review corpus, therefore, consisted of 26 journal articles published between 2020 and 2026.

Articles were eligible when their primary or substantial analytical focus involved at least one of the following: cash-waqf intention, online or digital waqf acceptance, waqf literacy or knowledge, religiosity, institutional reputation or trust, Nazhir professionalism, perceived usefulness or ease of use, crowdfunding-waqf behaviour, attitude, subjective norm, perceived behavioural control, or the intention-behaviour relationship. Studies did not have to examine all determinants simultaneously. This criterion was important because the objective of the review was to compare how different streams of research explain participation, rather than to restrict the evidence to a single, identical structural model.

Data extraction was conducted at the study level. For each article, the review recorded the year, main behavioural focus, principal determinant category, type of waqf context, and the direction or interpretive significance of the findings as reported in the source manuscript. Because the source article had already explicitly compared several findings, those comparisons served as the primary basis for thematic interpretation. Bibliographic information was checked against the source reference list to ensure that only studies with complete citation records were used in the final article.

The synthesis combined deductive and integrative thematic coding. Coding was conducted through systematic reading, extraction, categorisation, and comparison of the included studies. Because this review is based on a bounded corpus, quality assessment was conducted qualitatively by examining methodological relevance, theoretical clarity, and alignment between research objectives and findings.

Five domains were established from the conceptual structure of the source article: spiritual factors, represented mainly by religiosity; cognitive factors, represented by waqf literacy and knowledge; institutional factors, represented by trust in Nazhir, reputation, transparency, and professionalism; technological factors, represented by digital convenience, perceived usefulness, ease of use, and facilitating conditions; and attitudinal factors, represented by favourable evaluation, behavioural intention, and mediation mechanisms. Studies could be coded into more than one domain where their models crossed categories.

A second level of coding examined consistency. A determinant was classified as relatively consistent when several studies in the corpus pointed in the same direction across different contexts. It was classified as context-dependent when the source manuscript reported meaningful differences across generations, digital settings, or model specifications. This approach was necessary because the included studies are heterogeneous in population, theory, measurement, and outcome. A formal meta-analysis was not performed because the studies do not report a common effect measure in a sufficiently standardised manner in the source manuscripts.

Theoretical interpretation was guided by the Theory of Planned Behaviour (Ajzen, 1991) and the Technology Acceptance Model (Davis, 1989). TPB provides a behavioural framework in which evaluative and control-related beliefs shape intention, while TAM clarifies how perceived usefulness and perceived ease of use influence acceptance of digital systems. Rather than treating the theories as competing explanations, this review uses them as complementary lenses. Cash-waqf participation is conceptualised as a planned philanthropic behaviour that is increasingly executed through technology and mediated by institutional trust.

The review also incorporated a qualitative quality-control principle. Claims about specific findings were limited to relationships explicitly described in the source manuscript or directly inferable from the bibliographic focus of the cited article. Where the source evidence was inconsistent, the synthesis reports the inconsistency rather than forcing a single conclusion. This is particularly important for religiosity, which is frequently significant but not uniformly dominant, and for digital convenience, whose importance appears to vary with users' level of digital maturity.

The bounded design remains a limitation. The review does not claim to exhaust all Scopus, Web of Science, or other international-indexed literature on cash waqf. Instead, it systematically reorganises the empirical literature already embedded in the source article into a review format suitable for scholarly development. For submission to a journal that requires a comprehensive SLR in a database, the screening protocol should be extended to include direct searches of major bibliographic databases while retaining the thematic framework developed here. Table 1: Bounded SLR screening procedure. A PRISMA-style flow diagram is recommended to improve the transparency of the identification, screening, eligibility, and inclusion stages.

Table 1: Bounded SLR screening procedure

Screening stage	Number	Decision rule
References in source manuscript	32	Initial bounded corpus
Theoretical/methodological works were excluded from the evidence synthesis	4	Ajzen; Davis; Hair et al.; Riyanto & Setyorini
Conference proceeding excluded	1	Journal-level evidence base retained
Topic-misaligned article excluded	1	Primary focus is not on individual behavioural determinants

Journal articles included in thematic synthesis	26	Met the eligibility criteria

FINDINGS AND DISCUSSION

The 26 studies reveal a literature that has moved from single-factor explanations of Islamic giving toward multidimensional models of cash-waqf behaviour. Five broad themes dominate: religiosity as spiritual motivation, literacy as cognitive capability, trust as institutional assurance, digital convenience as technological facilitation, and attitude as an evaluative mechanism connecting beliefs to intention. The most important finding from the synthesis is that these dimensions do not operate with equal consistency.

Religiosity is the most intuitively expected determinant, but it is also the most context-sensitive. Several studies associate religiosity with favourable perceptions or stronger intention to participate in cash waqf. Qurrata et al. (2020) link Islamic religiosity with community perceptions toward charitable giving through cash waqf, while Kasri and Chaerunnisa (2022) place religiosity alongside knowledge and trust in explaining online cash waqf among Muslim millennials. Hariyanto (2022), Hidayatullah and Mujakir (2022), Setyowati et al. (2024), Nurrudin et al. (2024), and Nuradi et al. (2026) likewise examine religiosity as an important element in waqf intention. These studies support the view that religious commitment supplies a moral rationale for transferring wealth into an Islamic philanthropic instrument.

However, the corpus does not support a universal conclusion that higher religiosity will always be the strongest predictor. Widiastuti et al. (2025) report that religiosity does not significantly explain online cash-waqf intention once attitude, perceived behavioural control, technological knowledge, perceived usefulness, perceived ease of use, and facilitating conditions are taken into account. Jatmiko et al. (2024) further show that the influence of religiosity and other behavioural factors varies across generations. The implication is that religiosity is often necessary as a value orientation but may be insufficient as an instrument-specific explanation. A Muslim may regard waqf as highly virtuous while remaining uncertain about a particular cash-waqf programme, Nazhir, or digital channel.

This distinction helps reconcile apparently contradictory findings. Studies in which religiosity is a dominant variable may capture the general moral salience of waqf. In contrast, multivariate studies that include trust, knowledge, and technology may shift explanatory power toward variables more proximal to the actual decision. The synthesis, therefore, positions religiosity as a foundational or background determinant. It increases receptivity to the idea of waqf, but the conversion of moral motivation into a concrete intention depends on additional cognitive and institutional evaluations.

The evidence for waqf literacy is more consistently positive. Afandi et al. (2022) examine cash-waqf literacy among an academic community, while Amin and Amar (2022) connect literacy, income, and digital marketing with the decision to perform cash waqf. Nurrudin et al. (2024) include waqf literacy together with religiosity, income, and education, and Rozalinda et al. (2023) explicitly investigate the effect of cash-waqf literacy on the decision to contribute, with interest in waqf as a mediating variable. Kasri and Chaerunnisa (2022) also include knowledge in their explanation of online cash waqf.

Across these studies, literacy performs at least three functions. First, it establishes legal and conceptual legitimacy by explaining that waqf is not restricted to land or buildings. Second, it clarifies the preservation principle that distinguishes cash waqf from ordinary donation: the endowed principal is protected while its benefits are directed to social purposes. Third, literacy reduces ambiguity about how funds are collected, invested, supervised, and distributed. In behavioural terms, literacy lowers cognitive uncertainty.

However, the synthesis also indicates that literacy should not be treated as a purely informational variable. Knowledge becomes behaviourally meaningful when it enables individuals to evaluate the credibility and usefulness of a waqf programme. The source manuscript notes a relatively close empirical relationship between literacy and trust, which is theoretically plausible. Better-informed individuals may be better able to evaluate Nazhir competence and accountability, while credible institutions may become trusted sources of waqf information. The literature therefore suggests a reinforcing relationship between cognitive understanding and institutional confidence rather than two entirely separate pathways.

Institutional trust is the most consistently decisive theme in the review. Rofiqo et al. (2021) link reputation, transparency, trust, and perceptions of Nazhir's professionalism with the intention to perform waqf. Nurillah et al. (2022) examine Nazhir image and Wakif trust, while Haidlir et al. (2023) analyse the determinants and impacts of trust on awqaf institutions across generations. Ramadlani and Azmi (2024) further connect social media marketing with trustworthiness and intention to donate at cash-waqf institutions. Kasri and Chaerunnisa (2022) also include trust in their explanation of online cash-waqf behaviour. Institutional trust emerged as one of the most frequently discussed and relatively consistent determinants across the reviewed studies. This conclusion reflects thematic consistency rather than a statistical comparison or meta-analytic ranking.

The consistency of this evidence is understandable because cash waqf is institutionally mediated. In direct charity, a donor may observe the recipient or the immediate use of funds. In a cash waqf, by contrast, the Wakif entrusts money to an intermediary expected to preserve the principal, invest or manage it productively, and distribute benefits over time. This arrangement creates information asymmetry. The donor must believe that Nazhir possesses integrity, competence, Sharia compliance, and managerial professionalism. Transparency and reputation are therefore not secondary communication attributes; they are mechanisms for reducing perceived agency risk.

The literature also suggests that trust affects more than the final intention. It shapes attitude toward the instrument itself. When prospective Wakif perceive Nazhir as credible, cash waqf appears more legitimate, useful, and safe. When institutional confidence is weak, religiosity and literacy may fail to translate into participation. This explains why trust often emerges as a strong predictor even among respondents who are already religiously motivated. Institution-based philanthropy requires confidence in the intermediary, not merely approval of the religious principle.

The technological literature demonstrates a fourth pattern. Faturohman et al. (2020) provide evidence on user acceptance of online waqf applications in Indonesia. Berakon et al. (2022) examine digital Sharia banking systems and cash waqf among Indonesian Muslim youth. Masrizal et al. (2023) analyse behaviour in a crowdfunding-waqf model, while Haidar et al. (2024), Nashir et al. (2024), Sukirman et al. (2026), and Widiastuti et al. (2025) address digitalisation, online decision making, digital intention, or actual use. Collectively, these studies support the relevance of perceived usefulness, ease of use, facilitating conditions, and digital access.

Digital convenience reduces transaction costs broadly. It shortens the distance between intention and action, simplifies payment, enables small-value contributions, provides immediate confirmation, and can integrate cash waqf into financial routines already used for banking or digital payments. From the perspective of TAM, these conditions should improve acceptance because a system that is easy to use and perceived as useful demands less effort and appears more compatible with daily behaviour (Davis, 1989).

Nevertheless, digital convenience is not uniformly a strong motivational determinant. The source manuscript interprets its relatively weaker effect among digitally mature users as evidence of a “hygiene factor” pattern. Once mobile banking, QR payments, and digital wallets become ordinary, ease of use is expected rather than distinctive. A difficult platform can deter participation, but an easy platform does not necessarily create trust or social commitment. In mature digital environments, the basis of differentiation may shift toward institutional credibility, transparency, programme quality, and demonstrable impact.

The fifth theme concerns attitude and broader planned-behaviour mechanisms. Asyari et al. (2023) apply an extended Theory of Planned Behaviour to cash-waqf intention among urban Muslims. Mujahidah and Rusydiana (2023) study Indonesian Muslim youth perceptions of factors influencing cash-waqf intention. Haron et al. (2023) confirm the relevance of attitude, subjective norms, and perceived behavioural control in the context of waqf-related acceptance. Jatmiko et al. (2024) show that these pathways vary across generations, and Widiastuti et al. (2025) identify attitude as an important element of online cash-waqf intention.

The synthesis supports attitude as a proximal evaluative mechanism. Individuals are more likely to intend to perform a cash waqf when they evaluate it as beneficial, legitimate, trustworthy, practical, and socially meaningful. However, the literature does not support treating attitude as a universal mediator of all determinants. Spiritual motivation may sometimes act directly on intention, while literacy, trust, and digital convenience are more likely to influence intention partly by shaping how the instrument is evaluated. This distinction is consistent with the source article’s observation that attitude mediates cognitive, institutional, and technological influences more readily than religiosity.

A final pattern concerns the intention-behaviour gap. Sukirman et al. (2026) explicitly ask whether digital-waqf intention leads to actual use, highlighting a weakness common to much of the literature: many studies predict intention rather than verified transactions. Haling et al. (2025) also contribute intergenerational evidence in the context of crowdfunding-waqf. These studies point to an emerging research frontier in which the dependent variable should move beyond stated willingness to observable contributions, repeat participation, transaction amounts, or sustained engagement.

Taken together, the evidence suggests a hierarchy of determinants. Religiosity supplies moral readiness; literacy supplies cognitive understanding; trust supplies institutional assurance; digital convenience supplies execution capability; and attitude integrates these evaluations into a more immediate intention. The hierarchy is not strictly linear because the components interact. Nevertheless, it provides a more coherent explanation than treating each variable as an independent predictor.

Table 2: Cross-study thematic synthesis of determinants

Domain	Representative studies	Overall pattern	Interpretation
Religiosity	Qurrata et al. (2020). Kasri & Chaerunnisa (2022); Hariyanto (2022); Jatmiko et al. (2024); Widiastuti et al. (2025)	Positive but context dependent	Foundational moral motivation; not always the most proximal predictor
Waqf literacy	Afandi et al. (2022). Amin & Amar (2022); Rozalinda et al. (2023); Nurrudin et al. (2024)	Generally positive and consistent	Reduces conceptual uncertainty and strengthens informed evaluation
Trust in Nazhir	Rofiqo et al. (2021). Nurillah et al. (2022); Haidlir et al. (2023); Ramadlani & Azmi (2024)	Most consistently decisive	Reduces information asymmetry and perceived agency risk
Digital convenience	Faturohman et al. (2020); Berakon et al. (2022); Masrizal et al. (2023); Haidar et al. (2024); Widiastuti et al. (2025)	Positive but conditional	Facilitates execution; may become a hygiene factor among mature users
Attitude / planned behaviour	Asyari et al. (2023). Mujahidah & Rusydiana (2023); Haron et al. (2023); Jatmiko et al. (2024)	Important proximal mechanism	Integrates cognitive, institutional, and technological evaluations into intention

The SLR indicates that cash-waqf participation is best understood as institutionally mediated religious behaviour rather than as a direct expression of religiosity. This reframing is important. If cash waqf were simply a matter of religious commitment, campaigns that emphasise spiritual reward should be sufficient to mobilise participation. The reviewed evidence does not support that assumption. Religiosity is frequently important, but its effect varies across samples and model specifications, while trust and literacy remain consistently central to the evaluation of cash-waqf institutions and mechanisms.

The integrated explanation proposed here can be described as a motivation-conversion framework. Religiosity provides foundational motivation, but this motivation must be converted into instrument-specific confidence. Waqf literacy contributes by explaining how cash waqf works and why it is legitimate. Institutional trust contributes by assuring prospective Wakif that the Nazhir can responsibly preserve and manage the funds. Digital convenience reduces practical barriers to execution. Attitude, then, represents the individual's overall evaluation of whether participation is worthwhile, safe, useful, and socially meaningful. Intention emerges from this interaction rather than from a single dominant variable. The integrated explanation proposed here can be described as a conceptual synthesis framework. It represents an interpretation derived from the reviewed literature and should not be considered an empirically validated causal model.

This framework extends TPB in a context-specific way. Ajzen (1991) treats attitude as one of the immediate determinants of intention, but the cash-waqf literature shows that institution-specific beliefs strongly shape attitude itself. Trust in Nazhir is especially important because the behaviour requires surrendering control of money to an intermediary. In this setting, governance quality is not merely an organisational outcome; it becomes a behavioural determinant. Transparency, reputation, professional competence, and Sharia assurance shape the donor's psychological evaluation of the act.

The framework also refines the application of TAM. Davis (1989) established perceived usefulness and perceived ease of use as central to technology acceptance, and several reviewed studies confirm their relevance to online waqf. However, the literature suggests that ease of use is subject to diminishing behavioural distinctiveness. Among less digitally experienced users, a simple platform may substantially lower barriers. Among urban or digitally mature Muslims, simplicity is expected. The platform then becomes a channel for communicating trust and transparency rather than the main source of motivation. This explains why digital service design should increasingly include institutional profiles, project information, fund management reporting, transaction traceability, and impact dashboards, rather than focusing solely on payment convenience.

The strongest practical implication is therefore institutional. The Indonesian Waqf Board and Nazhir institutions should treat trust as a strategic asset built through evidence, not merely through religious branding. Regular financial and programme reporting, professional certification, clear explanations of investment activity, accessible complaint mechanisms, Sharia oversight, and visible beneficiary outcomes can reduce information asymmetry. These practices also strengthen literacy by allowing prospective Wakif to learn through concrete institutional information rather than abstract promotion.

Literacy strategies should likewise be redesigned. The reviewed studies imply that effective literacy is not simply awareness that cash waqf exists. It should explain the preservation of principal, the distinction between waqf and ordinary donation, the role of Nazhir, the productive management process, legal safeguards, risk management, and the pathway through which returns reach beneficiaries. Literacy should also be segmented. First-time prospective Wakif may need foundational conceptual education, whereas experienced participants may require more detailed information about performance, impact, and governance.

The review also identifies several methodological priorities. First, future studies should clearly distinguish between attitude, intention, and actual behaviour. The source empirical article itself reported a concern about discriminant validity between attitude and interest, illustrating how conceptually adjacent constructs can become empirically blurred. Second, future research should use longitudinal or transaction-linked designs to test whether stronger trust and literacy cause initial participation or merely reinforce behaviour among people who have already performed a waqf. Third, multi-group analysis is needed because generational differences are already visible in the literature (Haidlir et al., 2023; Jatmiko et al., 2024; Haling et al., 2025). Fourth, the urban bias in digital-waqf research should be addressed by comparing with rural or less digitally mature populations.

Finally, future SLRs should extend beyond the bounded corpus used here and conduct direct database searches across Scopus, Web of Science, Dimensions, and relevant regional databases. Such work could quantify publication trends, compare theoretical frameworks, and potentially support meta-analysis if comparable effect estimates are available. Even so, the present synthesis provides a useful foundation by identifying the principal explanatory architecture already evident in the Indonesian cash-waqf literature.

CONCLUSION

The conclusions are derived from a bounded review of 26 journal articles and should be interpreted as a conceptual synthesis of existing evidence, not as empirical validation of the proposed framework.

This systematic literature review shows that cash-waqf intention is shaped by a multidimensional process in which spiritual, cognitive, institutional, technological, and attitudinal factors serve distinct functions. Religiosity creates moral readiness but does not consistently determine instrument-specific evaluation. Waqf literacy strengthens understanding of legitimacy, mechanism, and productive purpose. Trust in Nazhir is the most consistently important institutional determinant because it reduces uncertainty about how endowed funds will be preserved, managed, and distributed. Digital convenience facilitates execution, although its motivational effect may become weaker as users gain digital maturity. Attitude serves as a proximal evaluative pathway, especially for cognitive, institutional, and technological influences, but should not be assumed to mediate all determinants.

The review therefore proposes that cash-waqf participation be understood through a motivation-conversion framework: spiritual willingness becomes actionable intention when knowledge, credible institutions, accessible technology, and favourable evaluation support it. For policymakers and waqf institutions, this means that religious campaigns alone are unlikely to close the gap between potential and realised cash waqf. Strategic priorities should include transparent Nazhir governance, professional accountability, segmented waqf literacy, reliable digital services, and visible social-impact reporting.

For research, the next stage should move from cross-sectional intention models toward longitudinal, behavioural, and transaction-based evidence. Comparative analysis across generations, regions, and levels of digital maturity is also needed. By integrating fragmented findings into a coherent explanatory structure, this review provides a stronger basis for both behavioural theory development and institutional policy in Indonesian cash waqf.

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