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Factors affecting the intention to donate money for *waqf* among civil servants in the Ministry of Religious Affairs

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Abstract

Research aims: This study examines the factors that influence the intention of cash *waqf* for the state civil apparatus of the Ministry of the Religion of the Banjarnegara district by examining the influence of accountability, transparency, crowdfunding platform security, and reputation of the Indonesian *waqf* agency.

Design/Methodology/Approach: This study involved the state civil apparatus of the Ministry of Religion in the Banjarnegara district. Hypotheses were tested using SEM-PLS techniques.

Research findings: The results showed that transparency and accountability did not significantly affect state civil servants' intention to endow money. At the same time, the security of the crowdfunding platform and the reputation of the Indonesian *waqf* agency have a significant positive effect on the intention to endow money.

Theoretical contribution/Originality: The novelty of this research is to explore and comprehensively analyze how the influence of accountability, transparency, and crowdfunding platform security reputation of the Indonesian *waqf* agency builds cash *waqf* intentions for state civil apparatus at the Ministry of Religion.

Practitioner/Policy implication: Based on this insight, it is hoped that building cash *waqf* intentions for the state civil apparatus is not only in the Ministry of Religion but is comprehensive for all ministries and city/district governments Indonesian *waqf* agencies as managers of cash *waqf* funds can carry out all tasks by considering accountability, transparency, crowdfunding platform security a reputation on.

Research limitation/Implication: The implementation of transparency, accountability, and crowdfunding platform security and reputation, the primary purpose of which is to build intention to donate money, is still insufficiently implemented. In addition, the underlying process of how Badan Wakaf Indonesia collects and presents cash *waqf* information is crucial.

Keywords: Accountability; Antecedents; Cash *Waqf* Intention; Crowdfunding Platform Security; Reputation; Transparency

Introduction

Indonesia, as the country with the most prominent Muslim population, has the potential to collect cash *waqf*, but until now, cash *waqf* has not yet been managed and utilized optimally (Carolina, 2022). With ratification legislation no. 41 of 2004, *waqf* directed for instruments of the instrument in the development of social and economic aspects of the country.

This is open opportunity big in management business investment, where the results can be utilized for interests in religion, education, and social service. However, cash *waqf* is still not socialized completely, and it is still managed professionally. Compared with endowment in the form of asset not moving, cash *waqf* is directly assessed as its mark benefit.

Management cash *waqf* is expected to have a multiplier effect on the global economy. Investment results from cash *waqf* can be allocated to support the sector economy and the non-economic sector. These results, in a way, are direct and also not directly capable of significant influence in alleviating poverty (Al Arif, 2012). Changes in cash *waqf* have become one of the productive methods of endowment, and their interpretation of the future has many more advantages than traditional endowments.

Fitri and Wilantoro (2018) state that management *waqf* is not yet in a productive way that can be implemented in the Regency Banjarnegara because many of them are constraints. In the system information *waqf*, which is managed exercise, The Ministry of Religion and the Indonesian *Waqf* Board reported that in the Regency Banjarnegara, there are 2,502 total endowments with magnitude vast land of 58.00 Ha for land endowment that has been certified and 1,107 total endowment with magnitude wide 45.19 Ha of land that has not been approved with level comparison of 68.14% and 31.86% (SIWAK, 2024). The utilization of *waqf* assets is only allocated for the construction of mosques, prayer rooms, madrasas, Islamic boarding schools, and cemeteries, where little is intended for productive activity. The potential large endowment in the Regency Banjarnegara is why there is a need to promote cash *waqf* programs for more effectiveness and efficiency with balanced readiness management and reporting. There is accessibility for apparatus civil state for participants to donate money, which can be utilized as a sharia investment instrument to achieve productive and long-term utilization.

On the official website issued by The Ministry of Religious Affairs, it is stated directly by the Minister of Religion of the Republic of Indonesia during the Advanced Indonesia Cabinet, Qoumas (2020) has initiated a cash *waqf* program for state civil servants at the Ministry of Religion. This is a form of initiation from the Directorate General Guidance of the Islamic Community, which aims to prove concrete support to the government at a time, initiating cash *waqf* among state civil apparatus, which will later expand society generally. Qoumas (2020) mentions that the program launched for state civil servants at the Ministry of Religion. Cash *waqf* is an initiative that is expected to change the development of *waqf* in Indonesia. However, the cash endowment program's walk time still does not walk optimally. Tambunan (2023) sees that potential big cash *waqf* in Indonesia has not been optimally done. Still in the same discussion, according to an analysis of performance management endowment in 2022 at the Indonesian *Waqf* Boards, results show a potential cash endowment of 180 trillion rupiah and 57.2 hectares of land *waqf*. Tambunan (2023) states that there are a number of important factors, such as why the movement donating money in Indonesia is not yet optimally supported, partly matters like literacy and understanding the endowment of funds that is still low. *Waqf* programs have not yet optimally intertwined strategic collaboration to optimize potential social funds, such as corporate social responsibility, which has become a *waqf* program.

Misuse of donation funds at Aksi Cepat Tanggap 2022 refers to Regulation Government Number 29 of 1980 concerning the implementation and collection of donations. Article 6, paragraph 1, explains that institutions and/or organizations that are philanthropic are only allowed to use funds from results donations as much as 10%. Law no. 28 of 2004, article 5, paragraph 1 explains wealth that originates from activity business, and a donation cannot relocate wages or wages to mentor administrator and/or supervisor foundation. Highlight misappropriation of ACT donation funds amounting to 13.7%, which is already beyond the written limit in regulation legislation. This potential large cash endowment must also be in aspect management so that the Indonesian *Waqf* Board's reputation as an administrators and *waqif* can feel safe for do cash endowment so that balanced related potential and its realization. Not only does the government, as a regulator maker here, but *Nazhir* also plays a necessary role in improving management. As a regulator and organizer, the Ministry of Religion must cooperate with various other Ministries, such as the Ministry of Agrarian Affairs and Spatial Planning/National Land Agency, to assist in accelerating the distribution of endowment land to realize welfare public (Zarkasyi, 2024).

On the official website issued by the Indonesian *Waqf* Board, the acquisition of cash *waqf* in the year first program launched in 2021 amounting to Rp. 1.04 trillion, and in 2023, it was reported that the cash *waqf* acquisition was Rp. 2.361 trillion. According to the official website of the Indonesian *Waqf* Board, although the development endowment every year experiences improvement matter, this is still not yet considered enough to see the Indonesian *Waqf* Board calculate a potential cash endowment of Rp. 180 trillion or only achieved less than 2% of the estimated potential, so many challenges are faced (Redaksi BWI, 2024). Awareness and intention in donating money, support the government as regulator maker repair management *nazhir* up to digitalization *waqf* in line with the development of increasingly advanced technology development as well as related data integration endowment that is still needed to be attempted so that creation performance is effective and efficient *waqf*. This requires measurement performance, which means an increased concern for management *waqf* and monitoring development endowment (Khalil et al., 2014; Siswantoro et al., 2018; Siraj, 2012). There must be the correct measurement in evaluating and monitoring the entire cash *waqf* program with repair recording of *waqf* assets (Zain et al., 2019). It reflects overall transparency and accountability in management endowment (Noordin et al., 2017).

As an institution *waqf* fund collector, the Indonesian *Waqf* Board still experiences many management constraints. According to Rusydiana and Devi (2017), a lack of transparency and accountability in managing *waqf* funds contributes to the low participation in *waqf*. To overcome this problem, it is necessary to improve the quality of human resources for *waqf* managers, implement a technology-based management system, and present transparent and accurate financial reports. In addition, according to Anggraini et al. (2024), the dilemma related to the dual role of the Indonesian *Waqf* Board as a regulator and operator has the potential to cause conflicts of interest and hinder the efficiency of *waqf* management nationally, so institutional reform is needed by separating the supervisory and operational functions. Continuing the research, it was revealed that the Indonesian *Waqf* Board needs to build a digital-based system in *waqf*, such as stock *waqf*,

cash *waqf* linked *Sukuk*, and electronic banking services as a positive step in optimizing the management of cash *waqf* funds.

In his efforts as manager and authority, endowment considers accountability and transparency to build a reputation and create a climate in the intended cash *waqf* (Khalil et al., 2014). Initiation repair management endowment push development endowment (Siraj, 2012). In addition, accountability and transparency can be reflected in support of technology by providing a platform that covers all complete information related to cash *waqf*, especially for *waqif* and prospective *waqif* to trust and feel safe using the platform provided. In addition to covering all relevant information and presenting all reliable information for decision-making, security is also needed. Platform security includes consistent and comprehensive security offerings that protect against all threats at every layer of infrastructure and software. The hope is that the existence of management reform in a transparent and accountable way to ensure platform security in the transaction process his hopes can build a positive (Ikhsanti, 2025).

According to Rasyid et al. (2023), the positive reputation of the *waqf* management institution for the intention to donate money has proven to be significant. The study's results indicate that the positive reputation of the *waqf* institution plays a positive role in encouraging the intention to donate money. The better the reputation of the Indonesian *Waqf* Board, the greater the participation in donating money.

So that we can systematically review in a way quantitative about factor intention cash endowment for apparatus civil servants at the Ministry of Religion of the Regency Banjarnegara as Respondent research, considering still not yet intertwined intention donate money even though according to study Hakim (2021) at the Regency Banjarnegara alone for acquisition endowment traditional develop in a way significant. However, according to a survey, Fitri and Wilantoro (2018) show results that in the Regency Banjarnegara, the amount of endowment productive like cash *waqf* is only 0.3% of the total *waqf*. So, in accordance with the program launched by the Ministry of Religion of the Republic of Indonesia, state civil servants participated in the cash *waqf* program as a form sample and took part in optimizing potential cash endowment.

Study this test determinant Indonesian *Waqf* Board reputation is built on transparency, accountability, and security of its crowdfunding platform as variable its antecedents in influence intention cash *waqf* of state civil apparatus Ministry of Religion Regency Banjarnegara. A previous study, according to Azzahra et al. (2024), disclosed that a lack of implementation transparency and accountability affects adverse value shares, which harms the company's reputation. Research by Bokhari and Manzoor (2022) discloses that companies applying system management security information based on ISO 27001 can significantly increase the company's reputation. Reputation is positively built through transparency, accountability, and protection of the platform as variable antecedent his hopes become runway creation intention cash *waqf* as in research conducted by Adhihendha and Hirianto (2021) which shows thareputationon positive influential to intention buy a product.

So, based on the study, this becomes a differentiator where in the research, Adistii et al. (2021) only tested the influence of accountability to moderate interest endowment of money, and Nurjanah and Fithria (2024) only tested the influence between accountability and transparency to interest endowment. With the sample study, he is a Civil Servant of the Ministry of Religion of the Regency Banjarnegara, which became a matter new from a study previously by Amadea and Nafis (2018), making public general sample research for researching intention endowment. To answer our question:

RQ1: Does transparency positively affect the Reputation of the Indonesian Waqf Board?

RQ2: Does accountability positively affect the Reputation of the Indonesian Waqf Board?

RQ3: Does Crowdfunding Platform Security Positively Influence the Reputation of the Indonesian Waqf Board?

RQ4: Does the Indonesian Waqf Board's reputation positively influence the intention to give cash waqf to state civil servants of the Ministry of Religion of the Regency Banjarnegara?

Literature Review and Hypotheses Development

Theory of Planned Behavior

The theory of Planned Behavior (TPB) was developed for the first time by experts in psychology (Ajzen, 1985). The Theory of Planned Behavior (TPB) results from developing the theory that has been There is that is Theory of Reasoned Action (TRA). Ajzen (1991) Details add construct to produce a study that elements influence individuals in making decisions to act and behave. Focus on measuring the connection between attitude and behavior controls that impact behavior.

Ajzen (1985) describes attitude to behavior as the belief somebody is the consequence of an action. Attitudes toward behavior individual's positive or negative evaluation of the act of *waqf* money, which is formed based on beliefs about the possible consequences of the behavior; if individuals assess cash *waqf* as a form of charity that has positive value and provides social benefits, then this positive assessment contributes significantly to forming the tendency of intention to carry out cash *waqf* behavior. In addition, subjective norms drive individual perceptions of social expectations from significant parties in their lives, such as family members, peers, and religious figures. When individuals feel strong social support or encouragement from the environment for cash *waqf* behavior, this strengthens their intention to carry out cash *waqf* actions. Perception control behavior reflects individual confidence in their capacity to *waqf* money, which financial conditions and accessibility to *waqf* management institutions can influence. The higher the individual's perception of their ability to overcome these obstacles, the greater the tendency to form a firm intention in realizing the act of wasting money. The theory of

planned behavior (TPB) is a theory that studies the influence of emergence intention on somebody's behavior.

Behavioral Intention

Behavioral intention is a consumer's desire to behave from a particular perspective to own and/or use a product or service (Mowen & Minor, 2002). The intention is the intention or motive for a person's subjective behavior. Typically, every individual has a specific intention and motive for every action (Setyabudi & Hasibuan, 2017).

Behavioral intention is a condition where consumers have the intention and a loyal attitude towards a product or service, which is marked by a voluntary attitude to explain the advantages of a product and/or service on the other side (Kotler, 1973). Ajzen (2020) to obtain results, behavioral intention can be managed with attitude beliefs, subjective norms, and control behavior.

Behavioral intention is the primary determinant in predicting the possibility of an action being realized, as described in the Theory of Planned Behavior framework. In the context of cash *waqf*, behavioral intention refers to the degree of an individual's commitment to making a cash *waqf* in the future. The cash *waqf* intention variable is individuals' tendency to allocate part of their assets through the cash *waqf* mechanism, which is formed in response to a number of psychological and social factors, such as attitudes towards cash *waqf*, subjective norms, and perceived control over the behavior. The higher the level of intention an individual possesses, the greater the probability that the cash *waqf* behavior will be realized. Thus, the intention to make a cash *waqf* functions as a crucial mediating variable in explaining the relationship between cognitive and social determinants and actual *waqf* behavior.

Technology Acceptance Model

The Technology Acceptance Model (TAM) was first initiated by David in 1989; seeing the number of phenomena related to applied theory, this aimed to research and understand factors that influence users' behavior in accepting and using technology information. This theory was developed based on the previous model, namely the Theory of Reasoned Action (TRA), which was introduced by Ajzen and Fishbein in 1980.

In technology acceptance, the model measures level reception technology, one of the constructs important to security technology. This theory responds to technology helping users record and record. Responses recorded can be served and analyzed more through TAM theory, and the magnitude of reception users is seen (Pal & Vanijja, 2020). In the context of intention cash endowment, the technology acceptance model confirms that the perception of an individual to usefulness (perceived usefulness), as well as convenience perceived ease of use of technology, is the determinant main influencing factor attitude and intention to adopt technology in this case. This transparency, accountability, and security on crowdfunding platforms' endowment become crucial elements that form perception. Transparency in *waqf* fund management plays a role in

increasing the public's trust in the system used. At the same time, institution managers' accountability reflects insufficient answers in reporting and appropriate use of funds with Sharia principles and applicable regulations. In addition, aspects of platform security are also crucial in creating a sense of security for prospective *wakif*, particularly in matters of personal data protection and guarantees to secure transaction finance. Suppose users see that crowdfunding platform endowment's mark as significant benefits, easy to access, and supported by a transparent, accountable, and secure system, then the trend for channeling cash *waqf* through the platform will increase. Thus, TAM provides a framework relevant to analyzing how digital technology and trust influence the intention of the public to pay cash *waqf* in the digital era.

Subowo (2020) successfully researched the results of the analysis regarding applying the Technology Acceptance Model (TAM) principle to the security satisfaction of online motorcycle taxi customers, which showed significant positive results.

Cash *Waqf*

According to field Imam Hanifah'sfah's Islamic jurisprudence in the *Badā'i' dā'i' al- Shanā'i* work Kasani endowment as form transferor benefits goods for welfare people suitable for the present and the future come without do transfer of goods status on *wakif*. The Maliki school also has the opinion endowment, which is no means to transfer the right owned by treasure on ownership of *wakif*, whereas forgiving alms right use benefit for social and nature temporarily.

However, in *Shafi'lafi'l*, another opinion is that endowment means releasing treasure from the ownership of the *wakif*. The *wakif* also has no right to assets that have been donated to the sect. This also argues that the *wakif* cannot forbid the distribution of donated property.

Endowment Alone: Walk time and development civilization have already experienced many changes in shape (Sulistyani et al., 2020). Initially, endowment alone only includes land, schools, mosques, and areas of agriculture and plantation (Syakhabyatin, 2017). A phenomenon that is starting to happen is giving endowments using money (Suryadi & Yusnelly, 2019). Based on understanding the direction of endowment in effort utilization in a productive way, necessary *waqf* reform in matter collection and management is essential, with change in the form of cash *waqf*. This cash *waqf* also becomes an instrument for financing the public, whose mission is to build welfare so that his hopes add to the public economy.

In Islam, it teaches that property owned as trust that Allah AWT has placed on you for later can be beneficial for people. The Indonesian Ulema Council in Fatwa number 2 of 2002 explains *Waqf al-Nuqud* (cash endowment) is an endowment that individuals can make groups of people, institutions, and /or legal entities in cash. Explained that valuable letters are also categorized in cash *waqf*. In the fatwa-issued Law, his *jawaz* may be done.

Intention Cash *Waqf*

Article 1 of legislation number 41 of 2004 referred to that endowment as action law for separate and or deliver part assets owned to be able to be utilized in a way permanent or in term time specific in accordance with the stated purpose, to interests of worship or welfare general in accordance with principles of Islamic sharia. MUI Fatwa's decision number 2 of 2002 stipulates that the law cash *waqf* (*Waqf al-Nuqud*) is jawaz, as determined in the fatwa, which includes the definition of money as a valuable letter. The intention referred to by Bird (1988) refers to thought direction attention, including experiences and actions on objects intended To reach a specific target.

Transparency influential reputation

Didjaja (2003) believes that to implement business and/or non-profit activities, it is essential to consider the concept of openness to the activities carried out. Transparency is one of the factors in creating good corporate governance between the recipient of the mandate (agent) and the beneficiary (principal) .agent'sent's obligation to be able to present relevant, timely information so that it can be relied on by the principal as a basis for decision making (Yuliafitri & Rivaldi, 2017). Islam has a view about transparency, which is vital to implement Islamic values in the form of honesty, which is one of the characteristics of the whole main character of the *Prophet Muhammad SAW* mandate—emphasized in The word of *Allah SWT in Qlsra'Isra' 17:35* that priority in measuring and weighing must be served with truly.

Transparency at the Indonesian *Waqf* Board refers to openness in *waqf* fund management, reporting finance, usage asset *waqf*, and accountability with accountability reports towards the *wakif* and the community. On the other hand, the Indonesian *Waqf* Board's good reputation describes the perception common among related *wakif* Indonesian *Waqf* Board integrity, reliability, and professionalism in managing and utilizing endowment in accordance with mandated objectives. Reputation is built on experience terms, the time the organization runs, and the information obtained by stakeholders. The Indonesian *Waqf* Board is a similar non-profit organization. Its purpose is to protect the endowments of assets entrusted by the *wakif*, utilize treasure endowments with distribution, and act transparently. This increases the endowment for Certain donated money to create base relationships and perception reputation on reputation in Indonesian *Waqf* Board management (Kim & Kim, 2017).

Theory of planned behavior Ajzen (1985) theorizes that intention can arise on influence behavior consisting of three first factors: behavior attitude, both subjective norms and control behavior. In the context of the *waqf* money theory of planned behavior, it becomes a basis for analyzing how transparency from institution manager endowment influences the Indonesian *Waqf* Board's reputation as a manager endowment.

Janning et al. (2020) argue transparency can be directed as a strategic tactic for reputation that, if not appropriately managed, can cause a paradox of distrust. Indonesian *Waqf* Board transparency that is carried out correctly is a reference that information regarding

the management of *waqf* funds, funded projects, and the results achieved are conveyed to the *waqf* and the community. *Waqf* has the right to obtain complete and accurate information regarding the use of *waqf* funds; this is intended to create a sense of security and trust that their contributions are used effectively and efficiently so that a good reputation is made from the perspective of the *waqf* and prospective *waqf*.

The Threputationon carried out by the organization as a transparency monitoring tool that is carried out properly increases the positive attitude of the *wakif* towards the Indonesian *Waqf* Board as a *waqf* management institution because of the belief that their funds are managed well. The transparency that continues to be carried out by the Indonesian *Waqf* Board will impact the validation and support of the *wakif*'s social environment. The institution's openness drives the Indonesian *Waqf* Board's reputation. It will attract more *wakifs* and community support (Velásquezet al., 2020).

Research shows that transparency is a key factor in reputation, as it affects shareholders' ability to make informed decisions (Vallejo et al., 2019). Furthermore, transparency goes beyond disclosure, becoming essential to boosting the Indonesian *Waqf* Board's reputation, highlighting the importance of providing relevant, understandable, and timely information (Baraibar & Sotorrió, 2018). Furthermore, transparency can strengthen the relationship between leverage and firm value, emphasizing the importance of easy access to information in effectively conveying the company's message to external parties (Firmansyah et al., 2023). However, it is essential to note that some transparency issues are often associated with reducing business risk and complying with governance guidelines. This can lead to strategic tactics prioritizing an organization's reputation over building genuine trust, potentially resulting in public distrust (Hyejoon et al., 2019).

With this concluded, transparency in management endowment increases attitude positive for the *wakif*, encouraging supportive subjective norms and increasing control of perceived behavior. All factors contribute to improving the reputation of institution manager *waqf*. Transparency is essential in pushing a company's reputation with influence perception and decision stakeholders' interests. So from the description, the so formulated:

H₁: Transparency positively affects the Indonesian Waqf Board's reputation.

Accountability Affects Reputation

According to the Big Indonesian Dictionary, Accountability is an activity that can be held accountable for (KBBI, 2005). Accountability is the meaning of system accountability so that achievement performance is continuous (Yuliafitri & Rivaldi, 2017). Islam has a view that Muslims who are caliphs on earth are required to operate the mandate of Allah SWT, as stated in QS An Nisa 4:58; we needed to convey the mandate in a way fair to the giver mandate.

Accountability as runway reject measuring For the builreputationon of the management body endowment and interpret his value, then hope he can build trust so that the management body endowment develops in a way sustainability (Iqbal et al., 2024).

Accountability plays a role in forming the Indonesian *Waqf* Board's reputation with its influence as the *wakif* views actions and decisions in the organization. The study emphasized that accountability is related to managing hope and that consideration of reputation acts as a mechanism to filter for external demands, impacting intensity and interest in connection accountability (Chi, 2015; Busuioc & Lodge, 2017).

In this case, the Indonesian *Waqf* Board organizational accountability is closely related to reputation, especially regarding cash *waqf* behavior, illustrated in empirical examples about taxes in multinational companies where aggressive tax behavior can threaten reputation (Busuioc & Lodge, 2017). In addition, accountability for all parties involved in the organization's operations is essential to demonstrate that the organization is run fairly, ultimately affecting its performance and reputation (Baudot et al., 2020).

In their research, Cannon and Schwaiger (2004) explain the critical role of accountability in improving reputation by emphasizing trust and transparency. Strong accountability practices can build a positive public perception. In contrast, other studies, such as Carroll & Olegario (2020), state that accountability, when mismanaged, can also damage the reputation that an organization has built. This implies that accountability is a double-edged sword. How accountability is perceived and implemented can influence an organization's reputation. In the context of *waqf*, this means that accountability affects how waqifs view the Indonesian *Waqf* Board and shapes the institution's overall reputation in the public's eyes. Therefore, the following hypothesis is proposed:

H₂: Accountability positively affects the Indonesian Waqf Board's reputation.

Security of Crowdfunding Platforms matters reputation

The security of crowdfunding platforms plays a critical role in shaping their reputation. Shareef et al. (2011) define security as the extent to which platform users feel safe disclosing personal and financial information during transactions via the website. Trust in the platform provider to safeguard this information is crucial to prevent misuse by third parties.

Taherdoost (2018) views security as the sense of safety users feel while conducting transactions provided by the platform. This view is supported by research from Khotimah & Larasati (2019) and Ramadhan (2021), who argue that security guarantees offered by the platform provider positively influence individuals' intention to donate. Tarsisius et al. (2022) also found that the perception of security and confidentiality significantly influences the public's intention to pay taxes online, especially when the Directorate General of Taxes provides a secure and confidential online tax system.

Security in crowdfunding platforms significantly impacts the organization's reputation. Implementing blockchain technology in crowdfunding increases security and transparency, helping to maintain the trust of waqifs (Hemingway, 2016; Vidya et al., 2022). Blockchain ensures network security, reduces the risk of fraud, and enhances project visibility, benefiting creators, supporters, and administrators (Kumar et al., 2023; Balas et al., 2021).

Furthermore, using lattice-based cryptosystems for encryption and zero-knowledge proofs for user identification enhances data security in crowdfunding applications, contributing to the platform's integrity and reputation (Kumar et al., 2023). By maintaining transparency and security through innovative technologies like blockchain and smart contracts, crowdfunding platforms can build trust, attract more waqifs, and ultimately enhance their reputation.

Ghimire (2019) argues that security affects reputation by preventing data breaches and fraud, especially those that might result from negligence by platform owners such as the Indonesian *Waqf* Board. Strong security measures help build trust among prospective waqifs who wish to donate. Security impacts reputation based on how effectively supervision is conducted (Guoshun & Yongfei, 2018; R. Ismail et al., 2003). However, Zheng & Bin (2010) found different results, stating that platform security did not significantly affect corporate reputation in China.

H₃: Crowdfunding Platform Security positively affects the Indonesian Waqf Board's reputation.

Reputation Influential to Intention Cash *Waqf*

Tarigan (2014) defines reputation as an intangible asset tied to the organization's activities and how it communicates with its market. The organization can strategically manage and project a positive reputation to build public acceptance and trust (Deccasari et al., 2024; Inayatussaadah & Sisdianto, 2024). Lukman et al. (2024) found that the reputation of the *waqf* manager is a factor considered by waqifs, as it influences their trust in the *waqf* institution's ability to manage funds effectively and for the intended purposes.

Reputation risk is one of the inherent risks in managing *waqf*. It determines the sustainability of *waqf* institutions, and controlling this risk requires transparency and transparent reporting (Vernon, 2024; Juleha et al., 2024; Arifai et al., 2024). Reputation also plays a significant role in influencing the intention to pay zakat. Research shows that the reputation of zakat institutions fosters trust and commitment among donors, increasing their likelihood of paying zakat (Yenti & Iska, 2023). Moreover, reputation transparency and security positively influence Muzzaki's decision to fulfill their zakat obligations (Amirudin & Bawono, 2023).

Reputable institutions in zakat management significantly improve donor trust, affecting their intention to donate (Wardani et al., 2023). Company reputation is also identified as one of the key factors positively influencing zakat payment intentions among the Muslim public (Ramadhani & Hapsari, 2022). However, Mardiyah (2022) found inconsistent results where accountability, reputation, and synergy did not significantly affect the intention to donate *waqf* and, in some cases, had adverse effects.

H₄: *Reputation positively affects intention state civil apparatus cash waqf from the Ministry of Religion Banjarnegara.*

Based on the development of the hypotheses, Figure 1 presents the research model.

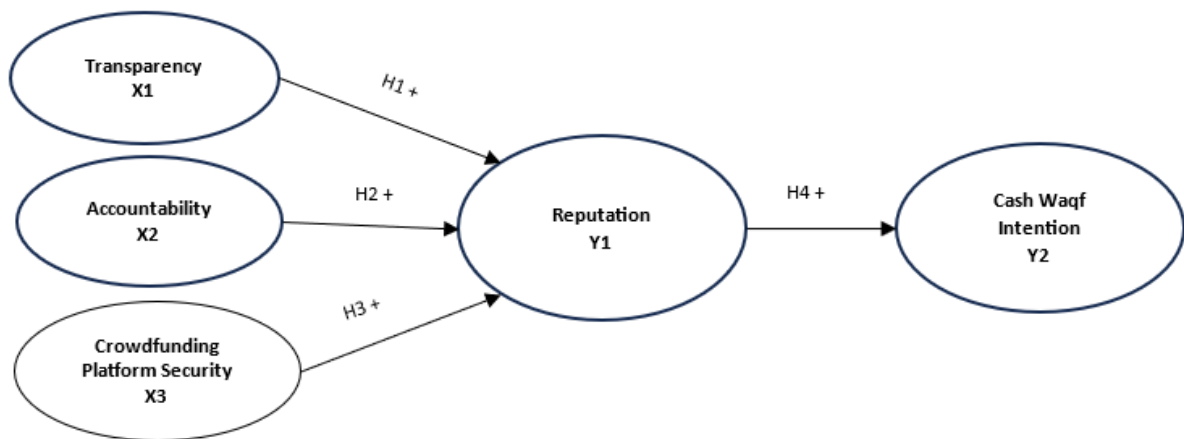


Figure 1 Research Framework

Research Method

This study is based on a positivistic paradigm, emphasizing a fundamental understanding through a quantitative approach using questionnaires as the measurement instrument to explain the phenomena. The questionnaire in this study was developed based on previous research: the variables of accountability and transparency were adapted from Afid (2023); the reputation and security variables were derived from Dibyani (2019); and the intention to donate cash *waqf* was adapted from Nisa (2021). Irwan (2018) states that a quantitative approach requires establishing causal relationships between variables. Therefore, this study is designed as an explanatory study that aligns with the research objectives.

The population of this study consists of all state civil servants at the Ministry of Religious Affairs in Banjarnegara Regency, including employees from institutions under its authority, such as schools, Islamic boarding schools, and the Office of Religious Affairs. The respondents were selected based on the age range of 21–60 years, in accordance with Government Regulation No. 49 of 2018, Article 16, which stipulates the minimum

age for becoming a state civil servant, and Law No. 20 of 2023 concerning the maximum retirement age. The population includes various classifications of state civil servants such as Government Employees with a Contract, Group I, Group II, Group III, and Group IV.

The selection of civil servants from the Ministry of Religious Affairs as respondents was based on the Ministry's program encouraging state civil servants to support the optimization of cash *waqf* potential in Indonesia. The sampling technique used was saturated sampling, aiming to obtain comprehensive data from the entire population.

The data analysis technique employed is Structural Equation Modeling (SEM) using Partial Least Squares (PLS). PLS was chosen due to its robust analytical capabilities and its ability to eliminate the assumptions of Ordinary Least Squares (OLS), such as the requirement for normally distributed data and the absence of multicollinearity between exogenous variables (Salloum et al., 2019).

SEM-PLS analysis consists of two main components: the measurement model (also called the outer model) and the structural model (also called the inner model). The measurement model assesses and represents the measured latent variables, while the structural model evaluates the strength of the relationships between the latent variables or constructs (Hair, 2019).

Result and Discussion

Respondents in the study This is a Civil Servant of the Ministry of Religion of the Regency Banjarnegara. Research This approach uses tools and instruments used in the study, such as a questionnaire. The questionnaire was shared in a way direct to the Office of the Ministry of Religion of the Regency Banjarnegara and agencies under the auspices of the Ministry of Religion such as school Madrasah Ibtidaiyah, Madrasah Tsanawiyah, Madrasah Aliyah, and office of religious affairs in each sub-district in Banjarnegara Regency in form hard file paper for all over apparatus civil state.

Table 1 shows the most sex fill-in questionnaires: men with 51% and women with 49%, with a total of questionnaires distributed as many as 300 questionnaires with amount filling responses as many as 154 respondents. However, For the questionnaire that can processed consisting of 96 respondents. From the table demographics respondents study, state civil apparatus who have served >10 years become respondents most in a study with a total 67% or 64 respondents, with level education final for state civil apparatus, namely Strata 1 (S1) of 73%. Based on the table, respondents in the study show that those Aged 36-50 years become respondents at 49%, followed by those aged>50 years at 35%. It is also revealed that the largest state civil apparatus group, Group III, is 43%; Group IV, 30%; government Employees with a Contract, 18%; and Group II, 9%. With the position attached to the teacher respondents was 45%, Group Position Functional 6%, General Administration Subsection 5%, Section Madrasah Education 9%, Section Guidance Islamic Society 9%, Islamic Religious Education Section 8%, Zakat and *Waqf* Administration 6% &

Islamic Religious Education Section 8% education diniyah and pondok Islamic boarding school 4%.

Table 1 Respondent Demographics

Information	Description	Amount	Percentage
Gender	Number of respondents	96	100
	Woman	47	49
	Man	49	51
How long has it been as a civil servant?	Number of respondents	96	100
	< 1 Year	9	9
	1-5 years	17	18
	6-10 years	6	6
	>10 years	64	67
last education	Number of respondents	96	100
	SENIOR HIGH SCHOOL	9	9
	D2	2	2
	S1	70	73
	S2	13	14
	S3	2	2
age	Number of respondents	96	100
	21-35 years	15	16
	36-50 years	47	49
	>50 years	34	35
Category/ state civil apparatus group	Number of respondents	96	100
	Government Employees with a Contract	17	18
	Class II	9	9
	Group III	41	43
	Group IV	29	30
Position	Number of respondents	96	100
	Teacher	43	45
	General Administration Sub-section	5	5
	Functional Position Group	6	6
	Islamic Community Guidance Section	9	9
	Islamic Religious Education Section	8	8
	Hajj and Umrah Management Section	6	6
	madrasah education section	9	9
	Islamic education and Islamic boarding school section	4	4
	Implementation of <i>zakat</i> and <i>waqf</i>	6	6

The potential for normative bias is called *Common Method Variance* (CMV) in the study survey. Common Method Variance (CMV) problems can cause risk to consistency research. In research, This measured use of the SPSS v.22 application shows a mark of 49.416% and meets the requirement to be below 50%.

It is crucial to describe the data obtained respondents'ents' answers for each indicator that measures the variable. (Saud et al., 2023). Table 2 shows the results of descriptive

statistical analysis for the research variables. These variables' mean and standard deviation values are around 3.954-4.268 and 0.5211-0.657.

Table 2 Descriptive Statistics

Variables	Min	Max	Mean	Std. Deviation
Transparency	2.600	5.000	4.128	0.657
Accountability	3.000	5.000	4.268	0.541
Platform Security	2.000	5.000	4.055	0.591
Reputation	3.000	5.000	4.155	0.521
Cash <i>Waqf</i> Intention	2.000	5.000	3.954	0.661

A validity convergent was done to measure how valid the data obtained was with the research instrument used as a questionnaire. The convergent validity test meets the requirements if the loading factor value is >0.70 (Purwanto & Sudargini, 2021). (Purwanto & Sudargini, 2021) . Table 3 of the study shows that the convergent validity results are above the value > 0.70 , and the AVE value >0.5 indicates that the research variables are valid.

Table 3 Outer Loading and Average Variance Extracted (AVE) Value

Code	Question	Outer Loading	AVE
Transparency			0.688
TR1	The Indonesian <i>Waqf</i> Board provides all the information needed promptly, adequate, clear	0.771	
TR2	The Indonesian <i>Waqf</i> Board provides accurate information.	0.853	
TR3	Indonesian <i>Waqf</i> Agency provides all information that is easily accessible	0.797	
TR4	Access to obtain documents about distribution of donations is easily accessible and understood by the wider community.	0.823	
TR5	The Indonesian <i>Waqf</i> Agency provides information easily accessible and understood by the wider community.	0.876	
TR6	The Indonesian <i>Waqf</i> Board provides information related to donation distribution, from collecting donations to distributing them.	0.842	
TR7	Announcements of donation policies are easily accessible to the public.	0.838	
Accountability			0.651
AK1	The Indonesian <i>Waqf</i> Board determines the functions, duties, and responsibilities of each section within the institution.	0.815	
AK2	Every part of the Indonesian <i>Waqf</i> Board carries out its duties honestly.	0.755	
AK3	The Indonesian <i>Waqf</i> Board has clear performance measures.	0.819	
AK4	The performance outcome indicators to be achieved are determined and used to evaluate donation design and distribution.	0.801	
AK5	Process and accountability in donation planning and donation distribution continuously monitored.	0.825	
AK6	Accountability report submitted periodically in accordance with applicable regulations.	0.822	

Tabel 3 Outer Loading and Average Variance Extracted (AVE) Value (cont')

Code	Question	Outer Loading	AVE
Platform Security			0.700
KP1	I feel safe transacting online on crowdfunding platforms because it is stated in government regulations. (e.g., Indonesian <i>Waqf</i> Board Regulation Number 01 of 2020 concerning Guidelines for the Management and Development of <i>Waqf</i> Assets)	0.779	
KP2	I am not worried about donating to the Indonesian <i>Waqf</i> Board because of the many reviews or input from the <i>wakifs</i> (parties who donate their money)	0.897	
KP3	I am not worried about donating to the Indonesian <i>Waqf</i> Board because of the transparency in the form of reports regarding the process and funds used.	0.822	
KP4	I am not worried about the security of the funding system for a business, project, etc., that involves the community (<i>Crowdfunding Platform</i>) of the Indonesian <i>Waqf</i> Board	0.852	
KP5	I believe that the Indonesian <i>Waqf</i> Agency Platform is capable of maintaining data personal <i>wakif</i>	0.830	
Reputation			0.686
R1	The Indonesian <i>Waqf</i> Agency has a good name in the community	0.831	
R2	<i>Wakif</i> (the party who donates his money) believes in funding a business, project, etc., that involves the community. (<i>Crowdfunding platform</i>) Indonesian <i>Waqf</i> Agency	0.705	
R3	The Indonesian <i>Waqf</i> Board carries out social responsibilities.	0.827	
R4	I feel that the Indonesian <i>Waqf</i> Board has good quality in the eyes of the public.	0.886	
R5	I feel that the Indonesian <i>Waqf</i> Board can provide a high level of service.	0.880	
Intentions Of Money <i>Waqf</i>			0.730
IWU1	I was motivated to make a cash endowment		
IWU2	I would recommend cash endowment to others	0.824	
IWU3	I wish to pay cash <i>waqf</i> whenever I get the chance.	0.890	
IWU4	I wish to pay cash <i>waqf</i> because I know its benefits and uses.	0.871	
IWU5	I am interested in participating in the socialization/activities regarding cash <i>waqf</i> by the Indonesian <i>Waqf</i> Board.	0.837	
IWU6	I am happy that there is cash <i>waqf</i> in Indonesia	0.832	

In PLS testing, validity discriminant is usually rated using Fornell-Lacker criteria. In terms of statistics, the validity discriminant set If root square from AVE to A construct taller from a correlation between construct the with construct other constructs in the model (Fornell & Larcker, 1981). Table 4 shows the root value of AVE (\sqrt{AVE}) of all variables in this study has a greater value when compared to the value of the relationship between variables. For example, the root value of AVE (\sqrt{AVE}) for the Accountability variable is 0.882, greater than the value of the relationship between the variables of cash *waqf* intention, platform reputation, and transparency.

Table 4 Fornell-Lacker

	Accountability	Cash <i>Waqf</i> Intention	Platform Security	Reputation	Transparency
Accountability	0.807				
Cash <i>Waqf</i> Intention	0.551	0.854			
Platform Security	0.623	0.681	0.837		
Reputation	0.605	0.690	0.802	0.828	
Transparency	0.755	0.503	0.651	0.638	0.829

In hypothesis testing, some conditions must be met as criteria for fulfilling a hypothesis, namely the original sample, t-statistics, and p-value. In the original sample section, it is said to be fulfilled if it shows the direction of the hypothesis (positive and negative). Meanwhile, if the t-statistic value > 1.66 and the probability value (p-value) < 0.05.

Table 5 Hypotheses Testing

		Coefficient	T-statistics	p-values	Conclusion
Transparency → Reputation	H1	0.148	1,410	0.158	Unsupported
Accountability → Reputation	H2	0.087	0.818	0.414	Unsupported
Platform Security → Reputation	H3	0.651	7.206	0.000	Supported
Reputation → Cash <i>Waqf</i> Intention	H4	0.690	12,709	0.000	Supported

Influence transparency reputation of the Indonesian *Waqf* Board

The study results show that transparency does not affect the reputation of the Indonesian *Waqf* Board. The Indonesian *Waqf* Board is tasked with managing *waqf* funds and maintaining the trust of the waqif. However, transparency may sometimes not be a significant factor in building reputation. In this study, reputation is more influenced by other variables that develop in the state civil apparatus, such as the involvement of famous figures, than formal transparency reports.

Snipes and Oswald (2010). Limited access or interest in examining transparent financial reports. The perception of the Indonesian *Waqf* Board, which is managed based on religious principles, tends to be "morally maintained," so transparency is considered irrelevant. This is supported by other studies that show that transparency does not affect reputation (Rosyadi, 2024; Anand et al., 2024; Pratolo et al., 2022).

Influence Accountability reputation of the Indonesian *Waqf* Board

The study's results indicate that accountability does not affect the reputation of the Indonesian *Waqf* Board. Accountability, which is usually considered a key element in building the reputation of a public institution such as the Indonesian *Waqf* Board, in this study did not become a supporting variable in creating a positive reputation for the Indonesian *Waqf* Board. In another context, research by Sector (2020) shows that other

factors can minimize the influence of accountability on reputation. The Civil Servant of the Ministry of Religion of the Regency Banjarnegara believes that religious-based *Waqf* management institutions carry out their mandate and are influenced by moral and religious values regardless of the accountability report presented. Some may not understand and have access to the accountability report submitted by the *waqf* institution. The study results are in accordance with previous studies that state that accountability does not affect reputation (Pitchay et al., 2025; Nur Ridho & Violita, 2020; Olarinmoye, 2011).

Influence platform security against the reputation of the Indonesian *Waqf* Board

From the study results, platform security matters positively to the reputation management of endowment funds of the Indonesian Endowment Board using digital technology for management, reporting, and donations endowment (Rohim et al., 2022). Platform security includes protection regarding donor data, integrity systems, and transparency in the digital process (Indriani, 2024). Platform security shows that the institution's commitment to professionalism and responsibility answers to increase public trust (Afandi et al., 2024). Indonesian *Waqf* Board, as institutions that start utilizing digital technology for support management *waqfs*, such as through the online donation and reporting portal, must prioritize platform security. This aligns with a previous study that stated that platform security positively affects reputation (Hidayat, 2019; Pavelea & Negrea, 2024; Uswatun, 2024).

Influence the reputation of the Indonesian *Waqf* Board towards the intention of cash endowment

From the results, the study is influential and positive in the intention to cash *waqf*. Research results show that the reputation of the Indonesian *Waqf* Board plays an important role in building trust as one group of potential donors, cash *waqf*. The Civil Servant of the Ministry of Religion of the Regency Banjarnegara generally has its level of education and knowledge, so it considers the institution's reputation before endowment. Reputation shows that funds are distributed and managed professionally, trustworthy, and appropriately with an objective endowment (Marhusin et al., 2024).

Indonesian *Waqf* Agency has a reputation. Good perceived own management professional, with increased state civil apparatus trust for endowment. Good reputation associated with the success of the *waqf* program managed by the manager endowment, the hope motivates Civil Servants of the Ministry of Religion of the Regency Banjarnegara to participate and contribute (Asyi, 2021). As initiators, civil servants tend to choose institutions with a reputation for their contribution; they also get positive confessions from the environment. Measurable *waqf* program and success in its management strengthen reputation, so that hope push civil servants of the Ministry of Religion of the Regency Banjarnegara intention to contribute. This is in line with the results of a study that reputation can be influential positive to intention donating (Huda et al., 2025; N. Ismail & Maryanti, 2022; Haidlir et al., 2023).

Conclusion

This study examines the factors influencing the formation of cash *waqf* intentions among state civil servants at the Ministry of Religion of Banjarnegara Regency. By testing the variables of accountability, transparency, and platform security and reputation, the study found that for state civil servants at the Ministry of Religion of Banjarnegara Regency, transparency and accountability were not benchmarks in encouraging cash *waqf* intentions. Meanwhile, the security of the crowdfunding platform and a good reputation at the Indonesian *Waqf* Agency encouraged state civil servants at the Ministry of Religion of Banjarnegara Regency to make cash *waqf*. This study contributes to theoretical and practical development in the context of developing cash *waqf* management strategies in the digital era; the Indonesian *Waqf* Agency can utilize the findings of this study to increase public trust in the cash *waqf* system through optimization of various influential aspects. Accountability can be improved by preparing clear and systematic reports, while transparency in fund management will encourage the growth of public confidence in *waqf*. The security aspect of the digital platform is also a crucial element that needs to be strengthened so prospective *waqfs* feel safe and comfortable when making transactions online. In addition, maintaining the reputation of the Indonesian *Waqf* Board through professional services and a trusted track record will build a positive reputation in the eyes of the public. This study only observes the phenomenon at the Ministry of Religion of Banjarnegara Regency. This study also opens up opportunities for developing a digital *waqf* system with supporting features that can strengthen these four factors. Therefore, the practical implications of this study not only provide fundamental contributions to policy making and *waqf* management but can also be a foundation for creating sustainable innovation in digitalization and more effective cash *waqf* management.

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Conflicts of Interest

The author declares no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.



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