

# DOES SOCIAL MEDIA CONTENT AFFECT CASH WAQF LITERACY AND INTEREST IN PAYING CASH WAQF AMONG GEN Z?

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## ABSTRACT

Waqf social institutions continue to promote waqf literacy through their social media accounts to ensure that the public, especially the younger generation, can understand and develop an interest in Waqf. This study aims to determine how much cash waqf literacy and the social media content of waqf institutions influence the interest in giving cash waqf among Generation Z in Indonesia. The research method was quantitative, with primary data from 201 respondents using purposive sampling. The data analysis model in this study employs the Structural Equation Model Partial Least Square (SEM-PLS). The results indicate that 73 individuals, or 36.3% of Generation Z, have engaged in cash waqf. The study also shows that cash waqf literacy and social media content each have a partial positive and significant impact on the interest in paying cash waqf among Generation Z. Furthermore, the variable of social media content has a positive and significant impact on the interest in giving cash waqf through cash waqf literacy among Generation Z. This research suggests that waqf institutions should enhance and improve their social media content to increase cash waqf literacy, which could further boost interest in cash waqf.

## INTRODUCTION

Waqf is a social activity of Muslims that mandates that wealth should not be owned by a select few individuals or specific groups

alone. Scholars argue that one form of perpetual charity is Waqf, which is a charitable act whose rewards will not be interrupted and will continue to flow even after the waqif (the one who donates) has passed away, provided

that the waqf asset can still be utilized for charitable purposes (Witjaksono, 2019). The role of Waqf as a source of funds is undoubtedly beneficial for religion and the community (Yulianti, 2021). Global Charities Aid Foundation publication states that Indonesia is the most generous country globally, consistently ranking first in the World Giving Index, including in 2023 (CNN Indonesia, 2023). On the other hand, there is a dimension that has not been maximally utilized to pursue the potential of Waqf, which is literacy content.

Indonesia, with the largest Muslim population in the world, undoubtedly possesses significant potential for accumulating waqf funds. According to data from the Ministry of Religious Affairs, sourced from the Sistem Informasi Wakaf (SIWAK) in April 2024, Indonesia has recorded the potential for waqf land covering 57,263.69 hectares across 440,512 locations (SIWAK KEMENAG, 2023). Meanwhile, the potential for waqf funds amounts to Rp. 180 trillion per year (Budiarto, 2021). However, the realization of waqf funds is still far below its potential. Based on data from the Indonesian Wakaf Board (BWI), the total collection of cash waqf from 2011 to 2018 only reached 255 billion rupiahs and increased by 235.29 percent from 2018 to 2021 to reach 855 billion rupiahs (Beik, 2022). Deputy Chairman of the Indonesian Wakaf Board, Imam Teguh Saptono, mentioned that the total accumulation of Waqf has reached 2.23 trillion rupiahs or 2% of the waqf potential (Febrian, 2024). Law No. 41 of 2004 represents the government's support for the development of the waqf sector in Indonesia, particularly Article 16 of Law No. 41 of 2004, which states that waqf assets include not only immovable property but also movable assets (Republik Indonesia, 2004).

Based on data from the Sistem Informasi Wakaf (SIWAK) of the Ministry of Religious Affairs, it is reported that there are approximately 57,263.69 hectares of waqf land in Indonesia. Of this, 71.41% is used for mosques and prayer rooms, 14.87% for schools and Islamic boarding schools, 4.35% for burial grounds, and 9.37% for other social purposes (SIWAK KEMENAG, 2023). This situation arises because, in Indonesia, the concept of Waqf has narrowed in meaning, as it is commonly associated with madrasahs, mosques, and burial grounds (Paksi, 2021). This understanding has developed as a cultural tradition (Husniyah, 2019). Muhammad Nuh, the chairman of Badan Wakaf Indonesia (BWI), has stated that in the present era, the concept of Waqf has expanded to include money, stocks, deposits, insurance, and even property rights (Ramadhan, 2019).

According to a national survey conducted by Badan Wakaf Indonesia (BWI) and the Ministry of Religious Affairs in 2020, the waqf literacy index score remains in the low category, at 50.48 (Beik, 2022). Efforts to socialize the urgency of Waqf need to be further considered, considering that the Zakat Law has been issued since the 1990s, while the Waqf Law was only issued in 2004. This means that regulations related to Waqf are relatively new. The encouragement to endow becomes a task that tends to be heavier because, fundamentally, zakat is an obligation for Muslims, while Waqf is voluntary.

Given the significant gap between the potential and realization of Waqf in Indonesia, there is a pressing need for increased awareness and understanding through more extensive socialization and education about Waqf among the public. The widespread adoption of technology and digital platforms can be harnessed for waqf awareness and education,

utilizing social media platforms such as Instagram, Facebook, Twitter, YouTube, and others to ensure direct engagement with the community. The government is trying to enhance waqf literacy by creating an Instagram account dedicated to waqf-related topics, such as the "@literasizakatwaqf" Instagram account managed by the Ministry of Religious Affairs (Kemenag). Additionally, waqf institutions are also active on social media platforms, including accounts like "@waqfsalman.itb," "@waqfquran," "@globalwaqf," "@gelombangwaqf," and "@waqfdt" on Instagram. Research institutions also focus on Waqf, such as "wacids.official." According to the 2020 Waqf Literacy Index survey conducted by the Badan Wakaf Indonesia (BWI), social media ranks second as a source of information about Waqf, with 21% of respondents following lectures by religious scholars/religious gatherings, which garnered 36% ([Badan Wakaf Indonesia, 2020](#)).

Utilizing social media content for waqf socialization is imperative, given Indonesia's high number of social media users. According to We Are Social data, Indonesia's active social media users reached 191 million people in 2022, representing a 12.35% increase from the previous year's total of 170 million ([Mahdi, 2022](#)). Furthermore, the longest duration of social media usage is observed among the 16-24 age group, which falls within Generation Z, with 193 minutes per day for females and 163 minutes per day for males ([Annu, 2022](#)). Given the high number of Generation Z social media users and the dissemination of information and education about Waqf in efforts to enhance waqf literacy, it becomes crucial. Regarding nominal value, donations from Gen Z may only range from Rp 10,000.00 to Rp 50,000.00. However, due to their massive numbers, digital waqf collection today focuses on multiplier

quantity and waqf loyalty, not the nominal amount per waqf.

Previous research conducted by Ismawati and Anwar (2019) stated that the public perception variable of cash waqf significantly influences the interest in cash waqf. Additionally, research Rasela (2022) showed that cash waqf literacy significantly positively influences students' interest in cash waqf. Therefore, this study utilizes the variable of cash waqf literacy to examine its influence on the interest in cash waqf. With the widespread use of social media, disseminating information and education about Waqf to enhance waqf literacy is crucial. Generation Z, which constitutes the majority of Indonesia's population, will be the sample in this study, considering that Generation Z also spends a significant amount of time surfing social media. Duwiyanti (2022) stated that social media significantly influences cash waqf literacy among Generation Z in the DKI Jakarta area. Therefore, this study adds the social media variable to determine the extent of its influence on the interest in cash waqf.

Furthermore, research conducted by Aliawati (2020) stated that the variable of access to media information significantly influences Muslim communities' interest in cash waqf. The more people can access media information, the higher the community's interest in cash waqf. More specifically, Ningsih et al. (2021) researched the Lazismu social media object. The results revealed that Lazismu's social media significantly positively influences the community's interest in becoming muzakki. The research conducted by Doni and Lutfhi (2023) indicates the impact of social media usage on the philanthropic institution Baitulmaal Iltizam, including increasing funds for zakat, infak, and sedekah, increasing the number of muzzaki, shaping its image, raising

awareness, and serving as a means of Islamic da'wah. The content presented by Baitulmaal Iltizam attracts the interest of social media users who want to perform zakat.

Previous research has predominantly focused on the accessibility of information channels or the general use of social media in shaping interest in paying cash waqf. However, there is a notable gap in exploring how specific social media content on cash waqf impacts cash waqf literacy and how this literacy mediates the relationship between social media content and the intention to pay cash waqf. This study addresses this gap by introducing social media content as an exogenous variable to investigate its direct influence on cash waqf literacy and its indirect effect on the intention to pay cash waqf. Additionally, cash waqf literacy is examined as an endogenous and exogenous variable, allowing for a deeper understanding of its dual role in shaping intentions to pay cash waqf. By focusing on Generation Z, this research evaluates how social media content enhances cash waqf literacy and fosters interest in paying cash waqf. Furthermore, it seeks to determine how cash waqf literacy independently drives this demographic's intention to engage in cash waqf practices. This dual focus underscores the study's contribution to advancing the literature on waqf behavior and the role of digital media in religious philanthropy.

## LITERATURE REVIEW

### *Social Media*

Social media is a medium of communication through sites and applications that use internet-based technology. This internet-based media allows users to connect with everyone, from close people to strangers (Triastuti et al., 2017). In social media, we can engage in various forms of exchange,

collaboration, and mutual acquaintance through visual and audiovisual writing (Oktaviani, 2019). Social media is also a communication medium that can cause uniformity in the sense that a relatively large number of audiences together at the same time pay attention to the messages communicated through the media (Ainiyah, 2018).

Both government and Islamic philanthropic institutions have started using social media to maximize the potential of Waqf, particularly cash waqf, which has reached Rp 180 trillion. Sulistiani et al. (2021) stated that the socialization of Waqf should be optimized through social media to reach the millennial generation and other productive generations. The collection of Waqf can also be done virtually in the form of cash waqf or Waqf through cash. Aliawati (2020) research revealed that access to information media significantly impacts the interest in cash waqf. Even Lazismu in Medan has attracted the community's interest in becoming muzak year after year by using social media to disseminate information (W. Ningsih, 2021). Several social media accounts on Instagram are dedicated to Waqf, and the "@literasizakatwaqf" Instagram account is managed by the Ministry of Religious Affairs (Kemenag). Additionally, waqf institutions are also active on social media platforms, including accounts like "@waqfsalman.itb," "@waqfquran," "@globalwaqf," "@gelombangwaqf," and "@waqfdt."

**H1: Social Media Content has a positive and significant influence on Interest in Paying Cash Waqf**

### *Cash Waqf Literacy*

Prof. M. A Mannan, at the end of the 20th century, issued through SIBL stating that there was a new concept of a form of Waqf,

namely the cash waqf certificate scheme; this concept was then fully accepted by MUI (Fauziah & El Ayyubi, 2019). In economic sectors with the provision that a certain percentage is used for social services. More specifically, the definition of cash waqf in the context of regulation in Indonesia is Waqf, which is in the form of money movable assets with rupiah currency through Islamic financial institutions appointed by the government. MUI (Majelis Ulama Indonesia) issued a fatwa on the permissibility of cash waqf in 2002; MUI has considered the wider benefits obtained through mobile Waqf in the form of cash waqf (Nisa' & Anwar, 2019).

Waqf literacy is an individual's ability and skill in reading, writing, speaking, arithmetic, and problem-solving related to Waqf with a certain level of expertise in their daily life environment (Napitupulu et al., 2021). Waqf literacy can also be defined as the Muslim community's awareness of Waqf in terms of basic concepts, mechanisms, theories, and advanced concepts. From a good understanding of waqf literacy in Indonesia, it can be the beginning of increasing the amount of waqf income, both immovable Waqf (land and buildings) and movable Waqf (money, securities, and other productive Waqf). The waqf literacy index in Indonesia is still relatively low. Based on the results of a national survey on waqf literacy conducted by the Indonesian Waqf Board (BWI) in 2020, the Waqf Literacy Index (ILW) scored 50.48 in the low category, consisting of a Basic Waqf Literacy Score of 57.67 and an Advanced Waqf Literacy Score of 37.97 (Badan Wakaf Indonesia, 2020). These results follow a 2019 study by the Ministry of Finance's Fiscal Policy Agency on problem-mapping and research to understand the level of literacy and inclusion related to cash waqf.

Social media socialization of cash waqf helps the public better understand the various forms of Waqf. Hakiki et al. (2020) stated that social media serves as a means to increase waqf literacy. Social media is considered more effective in providing information about Waqf because almost all segments of society use social media. Therefore, content on social media that is concise and easy to understand has a significantly positive impact on increasing cash waqf literacy (Duwiyanti & Fatah, 2022).

## **H2: Social Media Content has a positive and significant influence on Cash Waqf Literacy**

### *Interest in Paying Cash Waqf*

According to Susanto and Kotler in (Wiradiputra & Brahmanto, 2016), interest is a drive, which is a strong internal stimulus that motivates action, and a stimulus influences this drive. Meanwhile, Pratiwi (2017) suggest that there are several indicators in measuring interest, including desire, feelings of pleasure, attention, and feelings of interest.

Waqf is often known as land and buildings, while cash waqf is not yet widely utilized (Hidayatullah & Mujakir, 2022). One of the reasons for the suboptimal collection of cash waqf funds is the low level of cash waqf literacy (Fatkhani & Anwar, 2022). Several previous studies have stated that the level of waqf literacy impacts the interest in paying cash waqf (Fatkhani & Anwar, 2022; Rasela, 2022; Rozalinda et al., 2023).

Social media content about Waqf can help the public better understand the various forms of Waqf (Duwiyanti & Fatah, 2022). Therefore, social media content can indirectly increase waqf literacy, particularly cash waqf. An increase in cash waqf literacy can, in turn, boost the interest in paying cash waqf within society (Najmudin et al., 2022).

**H3: Cash Waqf Literacy has a positive and significant influence on Interest in Paying Cash Waqf**

**H4: Social Media Content has a positive and significant influence on Interest in Paying Cash Waqf Through Cash Waqf Literacy**

## RESEARCH METHOD

The research method employed in this study is quantitative because the information gathered is in numerical form (Sugiyono, 2012). A quantitative approach is used to test the hypotheses established by the researchers, aligning with the research purposes of measuring the extent of the influence of social media content on cash waqf literacy and interest in paying cash waqf, as well as measuring the indirect influence of social media content on interest in paying cash waqf through cash waqf literacy. Furthermore, descriptive data analysis is also used to describe, investigate, and explain a studied phenomenon, followed by concluding the observed phenomenon (Sulistyawati et al., 2022).

This study involved 201 Generation Z samples, following Hair et al. (2016) recommendation that the minimum sample size should be 10 times the number of arrows pointing to latent variables in the SEM-PLS model. In this research, each latent variable had three arrows pointing to it, resulting in a minimum sample size of 30 for this study. The sampling technique employed was purposive sampling, with respondents selected exclusively from the Muslim community and Generation Z to align with the characteristics defined by the researcher. Generation Z was chosen because they were born during the rapid technological advancements era and spend the longest time engaging with social

media compared to other generations (Annu, 2022). Data collection was conducted through an online survey using a structured questionnaire. Respondents were selected based on specific inclusion criteria, such as active use of social media platforms and general awareness of Islamic philanthropic practices.

The study employed outreach strategies to ensure a geographically diverse pool of respondents within Generation Z to address potential bias, particularly the challenge of limited internet access in certain regions. However, it is acknowledged that respondents with restricted or no access to the internet may have been inadvertently excluded, which could influence the representativeness of the sample. These limitations highlight the need for careful interpretation of the findings, and future studies are encouraged to integrate additional methods, such as offline data collection or mixed-mode surveys, to reduce potential sampling bias and improve data inclusivity.

The primary and secondary data are used. Primary data was disseminated online through a questionnaire, with data measurement conducted using a Likert scale. The Likert scale is used to gauge the attitudes, opinions, and perceptions of individuals or groups regarding social phenomena (Riduwan & Sunarto, 2014). Meanwhile, secondary data is obtained from pre-existing sources, such as important documents, books, and others. This study gathered secondary data from books, scientific articles, government and private websites, news portals, and other secondary data sources that are supportive and relevant to this research.

The data analysis model in this research utilized the Structural Equation Model Partial Least Square (SEM-PLS). SEM-PLS was chosen due to its effectiveness in estimating direct and indirect effects within a single research model

(Ghozali & Latan, 2015). In SEM (Structural Equation Modeling), the analysis of the model can be divided into two parts, namely the outer model and the inner model. The outer model is used to identify relationships between variables, while the inner model is used to identify relationships between indicators and their latent variables. According to Abdillah and Hartono (2015), the measurements conducted through the measurement model include convergent validity, discriminant validity, and composite reliability (Cronbach's alpha). Hair & Alamer, as cited in (Nuriatullah et al., 2024), stated that Convergent validity is assessed using outer loadings, while discriminant validity is evaluated through the Heterotrait-Monotrait Ratio (HTMT). Meanwhile, within the inner model, several aspects need to be considered, such as multicollinearity tests, effect size (F2) tests, R-Square values, predictive relevance tests Q<sup>2</sup>, Goodness of Fit, estimates for path coefficients, and PLS prediction.

## RESULT AND DISCUSSION

### Result

This research had a sample of 201 respondents, primarily 127 females (63.2%) and 74 males (36.8%). The age of the respondents was classified into three categories: the first category included respondents aged 12 to 17, numbering five respondents (2.4%); the majority fell into the 18 to 22 age group with 155 individuals (77.2%); and there were 41 respondents (20.4%) in the

23 to 26 age group. Most respondents had an income of less than 1 million, with 96 individuals (47.8%), while 60 respondents (29.8%) had incomes ranging from 1 to 2.5 million per month. Most respondents derived their income from their parents, with 129 individuals (64.2%). However, some earn income from work, as many as 41 respondents (20.4%). Of the 201 respondents, only 73 individuals (36.3%) had engaged in cash waqf.

### Convergent Validity

An item within a variable is considered valid if its item value has an outer loading score ranging from 0.50 to 0.60 (Ghozali & Latan, 2015). Based on the analysis conducted in Table 2, all items on the questionnaire are deemed valid as they have an outer loading score exceeding 0.50. The reliability test is considered good when the composite reliability and Cronbach's alpha values are above 0.70 (Garson, 2016). In Table 2, the results indicate that all variables have values above 0.70. Therefore, the measurement model in this study demonstrates high reliability.

### Discriminant Validity

Discriminant validity is assessed through the Heterotrait-Monotrait (HTMT) Ratio. If the HTMT value is below 0.90, a construct is considered to have good discriminant validity (J. Hair & Alamer, 2022). Table 3 shows that all variables have values below 0.90. Therefore, this study demonstrates good discriminant validity.

**Table 1.** Respondent Characteristics

Respondent Identity		Frequency	Percentage
Gender	Male	74	36.8%
	Female	127	63.2%
Age	12 - 17 Years	5	2.4%
	18 - 22 Years	155	77.2%

Respondent Identity		Frequency	Percentage
	23 - 26 Years	41	20.4%
Monthly Income	<1 million	96	47.8%
	1 - 2,5 million	60	29.8%
	2,5 - 5 million	28	14%
	>5 million	17	8.4%
Source of Income	Parents	129	64.2%
	Scholarship	14	7%
	Own Business	17	8.4%
	Work	41	20.4%
Pay Cash Waqf	Yes	73	36.3%
	No	128	63.7%

Source: Data Processed by researchers (2024)

**Table 2.** Convergent Validity and Reliability Test Result

Variable	Items	Outer Loadings	Cronbach's Alpha	Composite Reliability
Social Media Content	SMC1	0.788	0.886	0.910
	SMC2	0.760		
	SMC3	0.754		
	SMC4	0.798		
	SMC5	0.813		
	SMC6	0.814		
	SMC7	0.627		
	SMC8	0.606		
Cash Waqf Literacy	CWL1	0.565	0.867	0.895
	CWL2	0.638		
	CWL3	0.721		
	CWL4	0.752		
	CWL5	0.705		
	CWL6	0.730		
	CWL7	0.752		
	CWL8	0.701		
	CWL9	0.696		
Interest in Paying Cash Waqf	IPC1	0.642	0.807	0.867
	IPC2	0.811		
	IPC3	0.755		
	IPC4	0.694		
	IPC5	0.850		

Source: Data processed by researchers (2024)

### Structural Model Testing

The structural model testing in this study examines several aspects, such as multicollinearity tests, effect size ( $F^2$ ) tests, R-

Square values, predictive relevance ( $Q^2$ ), and Goodness of Fit (GoF). Table 4 presents the results of these tests. Variance Inflation Factor (VIF) was used to measure the degree of collinearity. Collinearity occurs when two or



more indicators in a formative measurement model are highly correlated. High collinearity can cause changes in indicator weight signs, leading to interpretative confusion. The model indicates collinearity when the VIF value is  $\geq 5$  (J. F. Hair et al., 2021). In this study, all variables have VIF values  $\leq 5$ , indicating no collinearity.

The coefficient of determination (R-squared) assesses the extent to which exogenous constructs explain variance in an endogenous construct. Meanwhile, adjusted R-squared is the R-squared value corrected for standard error, providing a more robust measure in evaluating an exogenous construct's explanatory power over an endogenous construct (J. F. Hair et al., 2017). Based on Table 5, the Social Media Content variable explains 22.5% of the variance in Cash Waqf Literacy, with the remainder explained by variables not included in this study. Additionally, Interest in Paying Cash Waqf is explained by Social Media Content and Cash Waqf Literacy at 42.5%, with the remaining variance attributed to other unexamined variables. Thus, the model is classified as weak in predicting Cash Waqf Literacy and moderate in predicting Interest in Paying Cash Waqf. Furthermore, effect size ( $F^2$ ) measures changes in R-squared values to assess the substantive impact of exogenous latent variables on endogenous latent variables. Cohen (2013) categorizes effect sizes as small (0.02), medium (0.15), and large (0.35). Based on the analysis results, the effect size ( $F^2$ ) for the Cash Waqf Literacy construct on Interest in Paying Cash Waqf is 0.239; for Social Media Content on Cash Waqf Literacy, it is 0.298; and for Social Media Content on Interest in Paying

Cash Waqf through Cash Waqf Literacy, it is 0.298. Each effect size exceeds 0.15, indicating a medium effect.

Additionally,  $Q^2$  or predictive relevance explains how well changes in exogenous/endogenous variables predict an endogenous variable (Setiti & Paramarta, 2023). A  $Q^2$  value greater than 0 indicates that the observed values are well-reconstructed and that the model has predictive relevance (Henseler et al., 2009). Table 4 shows that the  $Q^2$  value for Interest in Paying Cash Waqf is 0.234, and the  $Q^2$  value for Cash Waqf Literacy is 0.107. Since both values are greater than 0, it can be concluded that the structural model in this study has good predictive relevance.

Finally, validation and evaluation of the structural model use Goodness of Fit (GoF), calculated manually using the square root of the average communalities index multiplied by the average R-Square value. GoF criteria are categorized as small (0.10–0.24), medium (0.25–0.35), and large ( $>0.36$ ) (Wetzels et al., 2009). Based on the GoF analysis results, the GoF index for Interest in Paying Cash Waqf is 0.403, classified as large, while the GoF index for Cash Waqf Literacy is 0.293, classified as medium.

#### *Estimate for Path Coefficients*

The estimate for path coefficients is used to measure the direct relationship between latent variables in a structural model. Path coefficients indicate the strength and direction of the relationship between variables. The results of this research are explained in more detail in Table 4.

**Table 3.** Heterotrait-Monotrait (HTMT) Ratio Result

Variable	Cash Waqf Literacy	Interest in Paying Cash Waqf	Social Media Content
Cash Waqf Literacy			

Variable	Cash Waqf Literacy	Interest in Paying Cash Waqf	Social Media Content
Interest in Paying Cash Waqf	0.691		
Social Media Content	0.527	0.619	

Source: Data processed by researchers (2024)

**Table 4.** Quality Model Test Results

Variable	VIF	R <sup>2</sup>	F <sup>2</sup>	Q <sup>2</sup>	Goodness of Fit
Interest in Paying Cash Waqf		0.425		0.234	0.403
Cash Waqf Literacy		0.225		0.107	0.293
Cash Waqf Literacy → Interest in Paying Cash Waqf	1.298		0.239		
Social Media Content → Cash Waqf Literacy	1.000		0.298		
Social Media Content → Cash Waqf Literacy → Interest in Paying Cash Waqf	1.298		0.158		

Source: Data processed by researchers (2024)

**Table 5.** Test the hypothesis of direct and indirect effects

Hypothesis	Relationship	Coefficients	Standard Deviation	T Statistics	P-Values	Information
<b>Direct Effect</b>						
H1	Social Media Content → Interest in Paying Cash Waqf	0.342	0.072	4.721	0.000	Significant
H2	Social media content → Cash Waqf Literacy	0.479	0.067	7.162	0.000	Significant
H3	Cash Waqf Literacy → Interest in Paying Cash Waqf	0.420	0.073	5.768	0.000	Significant
<b>Indirect Effect</b>						
H4	Social media Content → Cash Waqf Literacy → Interest in Paying Cash Waqf	0.201	0.041	4.851	0.000	Significant

Source: Data processed by researchers (2024)

The P-value can be considered significant if it is less than or equal to 0.05 (Garson, 2016). Based on the data analysis results, it is found that the influence of Social Media Content on Interest in Paying Cash Waqf has a positive correlation with a P-value of  $0.000 < 0.05$  and a coefficient of 0.342, which means that H1 is

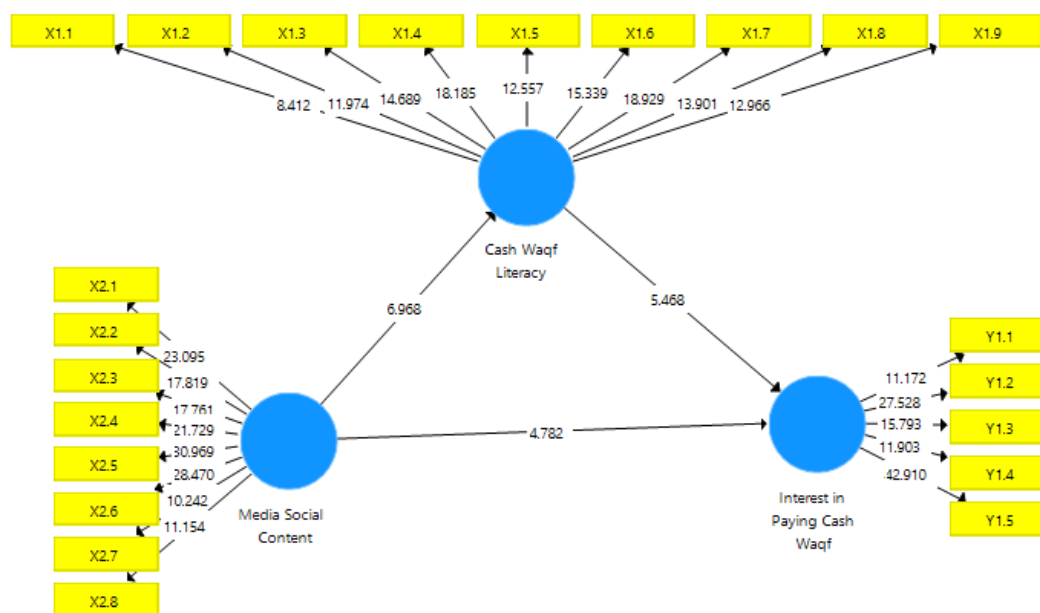
accepted. This can be interpreted as the Social Media Content variable significantly influencing Interest in Paying Cash Waqf.

Furthermore, the data analysis results indicate that the Social Media Content variable directly correlates positively with Cash Waqf Literacy with a P-value of  $0.000 < 0.05$  and a

coefficient of 0.479. This means that H2 is accepted. This result signifies that social media content significantly positively and directly influences cash waqf literacy.

Additionally, the data analysis results show that the variable Cash Waqf Literacy correlates directly with Interest in Paying Waqf with a P-value of  $0.000 < 0.05$  and a coefficient of 0.420. This means that H3 is accepted. This result indicates that Cash Waqf Literacy has a significant positive direct influence on Interest in Paying Waqf.

Moreover, the data analysis results reveal that the Social Media Content variable has an indirect positive correlation with Interest in Paying Waqf through Cash Waqf Literacy with a P-value of  $0.000 < 0.05$  and a coefficient of 0.201. This means that H4 is accepted. This result implies that Social Media Content significantly positively influences Interest in Paying Waqf through Cash Waqf Literacy.



**Figure 1.** Bootstrapping Model

### PLS Predict

PLS Predict is a form of model validation used to assess the predictive power of PLS (Partial Least Squares) (Nuriatullah et al., 2024). PLS Predict compares the  $Q^2$  Predict values of the PLS model with those of a linear regression model. A higher  $Q^2$  Predict value in the PLS model compared to the linear regression model indicates that the PLS model performs better. Conversely, suppose the PLS model's RMSE (Root Mean Square Error) and MAE (Mean

Absolute Error) values are lower than those in the linear regression model. In that case, the PLS model demonstrates strong predictive power.

If all endogenous measurement items in the PLS model have lower RMSE and MAE values than the linear regression model, the PLS model exhibits high predictive power. The PLS model has medium predictive power if most of the endogenous measurement items have lower RMSE and MAE values. The PLS model has low predictive power if only a few

endogenous measurement items have lower RMSE and MAE values (J. F. Hair et al., 2021). Based on the analysis results in Table 5, most Q<sup>2</sup> Predict values in the PLS model are higher than those in the linear regression model. Furthermore, most RMSE and MAE values in the PLS model are lower than those in the linear

regression model. However, four items – CWL4, CWL5, CWL8, and IPC3 – show lower Q<sup>2</sup> Predict values in the PLS model and higher RMSE and MAE values than in the linear regression model. Thus, it can be concluded that the PLS model in this study has medium predictive power

**Table 6.** PLS Predict Results

Items	PLS			LM		
	Q <sup>2</sup> _Predict	RMSE	MAE	Q <sup>2</sup> _predict	RMSE	MAE
CWL1	0.094	0.852	0.679	0.057	0.869	0.701
CWL2	0.056	1.046	0.824	0.015	1.068	0.839
CWL3	0.092	0.874	0.674	0.013	0.911	0.7
CWL4	0.116	0.8	0.651	0.117	0.8	0.638
CWL5	0.053	0.71	0.562	0.056	0.709	0.541
CWL6	0.093	0.796	0.625	0.065	0.809	0.617
CWL7	0.143	0.771	0.633	0.121	0.78	0.622
CWL8	0.105	0.864	0.687	0.106	0.864	0.673
CWL9	0.119	0.848	0.681	0.088	0.862	0.693
IPC1	0.154	0.928	0.737	0.114	0.949	0.742
IPC2	0.126	0.81	0.596	0.074	0.833	0.619
IPC3	0.108	0.857	0.675	0.115	0.854	0.661
IPC4	0.139	0.913	0.692	0.121	0.923	0.695
IPC5	0.242	0.701	0.567	0.237	0.703	0.56

Source: Data processed by researchers (2024)

### **Discussion**

The significant influence of social media content and cash waqf literacy on interest in paying cash waqf among Generation Z can be attributed to several interrelated factors. First, Generation Z's affinity for digital platforms makes social media effective for disseminating waqf-related information. The engaging nature of visual content and interactive features aligns with their media consumption habits, fostering greater interest and awareness about cash waqf.

The results of testing the Social Media Content variable on Interest in Paying Cash

Waqf indicate a positive and significant influence, as evidenced by a significant value of  $0.000 < 0.05$  and a coefficient value of 0.342. Research by Zulkiflee et al. (2015) suggests that information media positively influences the promotion of cash waqf. One reason behind social media's effectiveness is its ability to build trust through transparency. By sharing real-time updates and detailed reports on waqf fund usage, social media can address concerns about accountability and create a sense of reliability, which is crucial for encouraging contributions. Additionally, social media simplifies engaging

with Waqf, making it more accessible and convenient for tech-savvy users.

It educates the Muslim community and enhances public willingness to donate cash waqf. Furthermore, Zulkiflee et al. (2015) suggest that waqf institutions disseminate information about cash waqf to diversify their promotions for greater impact. Similarly, Qurrata's study explains that media information can instill greater trust in the community and attract their interest in contributing to cash waqf. This is in line with research conducted by Ningsih et al. (2021), which found that social media in Lazismu positively influences people's interest in becoming muzakki (donors) in Lazismu Kota Medan.

Concrete applications of the technology could further enhance the attractiveness of cash waqf. For instance, gamification, such as awarding digital badges for donors or introducing leaderboard challenges, could incentivize donations in a fun and competitive manner. Similarly, integrating cash waqf initiatives with crowdfunding platforms like Kitabisa.com or LaunchGood could broaden their reach and appeal. These platforms can host targeted campaigns with clear objectives, such as funding scholarships or building community infrastructure, which resonate with Generation Z's interest in impactful contributions.

Furthermore, research by Aliawati (2020) explains that individuals with access to information through various means, whether through word of mouth or communication media, significantly influence the Muslim community's interest in donating money for waqf purposes. Beyond the immediate appeal, the sustainability of a social media approach must also be considered. Regularly producing diverse and engaging content—such as donor

testimonials, video stories of completed waqf projects, and infographics explaining the waqf process—is essential to maintaining interest. Interactive initiatives, such as live Q&A sessions with religious scholars or webinars discussing the significance of Waqf, can further sustain engagement.

The results of testing the Social Media Content variable on cash waqf literacy indicate a positive and significant influence, as evidenced by a significant value of  $0.000 < 0.05$  and a coefficient of 0.479. Research by Arifin et al. (2022) suggests that religious preaching content on social media positively influences understanding of Islamic teachings. This understanding is reflected in one's knowledge and actions, encouraging adherence to everything the Islamic religion teaches.

Long-term interest in cash waqf can also be cultivated by fostering community among contributors. This could involve establishing online forums where donors can share their experiences and receive updates about ongoing projects. Offering recognition programs, such as highlighting significant contributors in reports or providing exclusive updates, can nurture donor loyalty. Additionally, collaborations with universities and youth organizations can introduce the concept of cash waqf to younger audiences, ensuring a steady pipeline of contributors.

The dissemination of religious knowledge is not confined to specific spaces, such as mosques alone, but extends more broadly; social media can serve as a means to spread Islamic teachings, particularly about cash waqf. Consequently, communities can learn about cash waqf through social media, increasing awareness that Waqf is not limited to mosques, schools, or gravesites alone but also includes cash waqf. This is consistent with research conducted by Duwiyanti and Fatah

(2022), which shows that social media has a significant partial impact on the cash waqf literacy of Generation Z. Furthermore, based on research by Sulistiani et al. (2021), it is explained that socializing Waqf through social media is considered highly beneficial for helping people become familiar with various forms of Waqf that are emerging. It is also more effective in providing information about easy ways to participate in Waqf through mobile devices, which are nearly ubiquitous among the Indonesian population, especially among millennials who are highly active on social media. Consequently, Waqf can be widely recognized, presented in an attractive package, and be motivating.

The results of testing the variable cash waqf literacy on interest in paying cash waqf indicate a positive and significant influence, as evidenced by a significant value of  $0.000 < 0.05$  and a coefficient of 0.420. The continued perception among many people that waqf assets are only for mosques, schools, and gravesites results in low waqf collection (Andrini & Zaki, 2023). Qurrata et al. (2020) explain that information in the media can instill greater trust in the community and attract their interest in contributing to cash waqf. Therefore, the higher the level of public literacy regarding cash waqf, the greater the impact on increasing cash waqf collection. These findings align with studies conducted by Baskoroputra (2019), which stated that cash waqf literacy significantly affects the perception of cash waqf among Islamic economics students at Brawijaya University. Additionally, in the research by Ismawati and Anwar (2019), the variable of public perception of cash waqf had a significant positive influence on the interest in paying cash waqf in Surabaya. A recent study by Rasela (2022) also suggests that cash waqf literacy significantly influences students' interest in

donating cash waqf in the Indonesian Student Waqf Forum.

Based on the research results, it is evident that the Social Media Content variable on "interest in paying cash waqf through cash waqf literacy" has a positive and significant indirect influence on Generation Z. This can be observed from the analysis, where the significance value is  $0.000 < 0.05$  with a coefficient of 0.201. Social media can serve as a platform for disseminating waqf-related content, enabling the public to better understand what Waqf is and enhancing literacy about Waqf. Consequently, people become more aware of the importance of Waqf and can be more interested in contributing to cash waqf. This aligns with previous research indicating that social media content can serve as a platform for promoting awareness of cash waqf through social media, helping the public better understand cash waqf (Sulistiani et al., 2021). In this context, it's clear that through cash waqf literacy, social media content can assist the public in understanding cash waqf more comprehensively. This also corresponds to research showing that social media content can serve as a communication tool for obtaining information and has a significant positive influence on the interest of Muslim communities in donating cash waqf (Aliawati, 2020). Overall, leveraging technology creatively and strategically can transform cash waqf into a more dynamic and accessible form of charity for Generation Z, ensuring its growth and sustainability in the long term.

## CONCLUSION

The study reveals significant insights into the role of social media in cash waqf literacy and participation among Generation Z in Indonesia. Key findings demonstrate that social

media content substantially positively influences cash waqf literacy and interest in contributing to cash waqf. The research establishes a critical relationship between social media exposure, understanding of cash waqf, and subsequent willingness to participate in this form of charitable giving.

Social media content significantly positively influences cash waqf literacy and interest in paying cash waqf. Content related to cash waqf disseminated through social media platforms can provide understanding to the public, especially Generation Z, thereby increasing their awareness and comprehension of the concept of cash waqf.

The findings contribute to the existing literature by highlighting the potential of digital platforms in enhancing financial literacy and charitable engagement among younger generations. The study validates the importance of targeted content strategies in increasing awareness and understanding of innovative financial instruments like cash waqf.

Additionally, social media serves as a platform to promote cash waqf, thus attracting public interest in contributing through cash waqf. The research findings also indicate that cash waqf literacy has a significantly positive influence on interest in paying cash waqf, meaning that higher cash waqf literacy leads to increased cash waqf funds mobilization among Generation Z. Indirectly, social media content has a significantly positive influence on interest in paying cash waqf through cash waqf literacy.

Therefore, the more content about cash waqf on social media, the greater its influence on interest in paying cash waqf by enhancing cash waqf literacy. The research acknowledges significant limitations inherent in its methodology and scope. Primarily focused on Generation Z within the Indonesian context, the

study recognizes potential constraints regarding generalizability, with findings specifically reflective of Indonesian youth demographics and potentially limited representation across other age groups and cultural environments. The geographical specificity of the research, bounded by Indonesia's unique socio-economic landscape, suggests that replication in different national contexts might yield divergent results.

Future research directions emerge from these limitations, including expanding the study's scope by exploring other age demographics, conducting comparative cross-country analyses, and investigating the long-term impacts of social media interventions on waqf participation. Researchers are also encouraged to examine the effectiveness of diverse social media content types and platforms in promoting cash waqf. Despite these limitations, the research fundamentally underscores the transformative potential of social media in promoting waqf literacy and engagement, demonstrating how strategic digital platform leveraging can effectively communicate the value of cash waqf to younger generations and contribute to broader goals of social and financial inclusion, and charitable giving.

To effectively promote cash waqf among Generation Z, government and waqf institutions should implement a multi-faceted strategic approach. This approach involves developing a comprehensive digital strategy that leverages popular social media platforms, creating engaging and informative content that explains the nuanced concept, benefits, and societal impact of cash waqf. Collaboration with social media influencers and content creators becomes crucial in amplifying messaging and developing authentic, relatable narratives that resonate with younger

audiences. Technological innovation should also be prioritized by creating a dedicated mobile application for cash waqf that offers a user-friendly interface with sophisticated features like transparent fund tracking, comprehensive impact reporting, and seamless donation mechanisms.

By integrating digital communication strategies, influencer partnerships, and technological solutions, institutions can effectively enhance Generation Z's awareness, understanding, and participation in cash waqf, ultimately transforming traditional charitable giving approaches through innovative digital platforms. In other words, the better the content presented and the higher the level of cash waqf literacy, the more likely individuals are to contribute through cash waqf. Through this research, it is hoped that the government and waqf institutions can utilize social media as a platform to promote cash waqf to the public, especially Generation Z, as social media content plays a crucial role in enhancing cash waqf literacy and interest in contributing through cash waqf, thus encouraging the community, particularly Generation Z, to participate in cash waqf.

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