



Determinants of intention to become green waqf waqif in Indonesia

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Abstract

Purpose – This study investigated the factors influencing Muslims' intention to participate in green waqf in Indonesia. Specifically, it examines the role of knowledge within the Theory of Planned Behavior (TPB) framework to understand how knowledge, attitudes, subjective norms, and perceived behavioral control shape the intention to become a waqif (a person who endows waqf).

Methodology – This study employed a quantitative design using survey data collected from 100 Muslim respondents in Indonesia. Data were analyzed with Structural Equation Modeling (SEM) using SmartPLS 3 to test the relationships between knowledge, attitudes, subjective norms, perceived behavioral control, and intention.

Findings – The findings reveal that Knowledge positively influences attitude, and both attitude and perceived behavioral control significantly impact intention to become a waqif. However, subjective norms did not significantly affect intention.

Implications – This study contributes to the existing literature by extending TPB in the context of green waqf and offers insights into the role of knowledge in shaping attitudes toward green waqf. Practically, this study highlights the need for increased awareness and structured initiatives to enhance participation in green waqf, particularly through education and government-driven campaigns.

Originality – This research adds to the growing literature on green waqf by applying and extending TPB with knowledge, offering fresh insights into the behavioral determinants of waqf participation, and highlighting the link between Islamic philanthropy and environmental sustainability.

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Introduction

Indonesia is one of the three main tropical rainforest regions, covering approximately 10% of the Earth's surface (Kementerian Lingkungan Hidup dan Kehutanan, 2021). According to data from the Ditjen Planologi Kehutanan dan Tata Lingkungan (2023), approximately 63% of Indonesia's land area (approximately 126 million hectares) consists of tropical rainforests. These forests play a crucial role in mitigating climate change (Ameliyah et al. 2025). Therefore, the commitment of all

Indonesians to preserving forest resources and improving environmental quality is a highly rational and essential step for the future (Ditjen Planologi Kehutanan dan Tata Lingkungan, 2023). As one of the most valuable terrestrial ecosystems, forests provide essential services that support the economic sectors, including climate regulation, water supply, and biodiversity conservation. More than 1.6 billion people worldwide rely directly on forests for their basic livelihoods (Carbon Disclosure Project 2025). However, deforestation, primarily driven by land conversion for agricultural commodity production, remains a serious environmental challenge requiring immediate attention.

In Islamic teachings, waqf is regarded as an act of worship, wherein a Muslim donates part or all of their wealth for the benefit of the community (Iman et al. 2021). Islam emphasizes that wealth should not be used solely for personal gain, but should also contribute to societal well-being, one of which is through waqf. As a voluntary charitable contribution, waqf plays a vital role in the development of the Islamic society (Maulida & Laila, 2023). In Indonesia, waqf has experienced significant growth and immense potential. Data from the Kementerian Agama (2025) indicate that waqf land in Indonesia spans approximately 57.3 thousand hectares, while the potential for cash waqf is estimated to reach IDR 180 trillion annually (Badan Wakaf Indonesia 2022b). This highlights that waqf is not only a religious practice, but also an essential instrument for supporting sustainable development across various sectors. Given this potential, waqf holds strategic importance not only as a religious practice, but also as a financial solution for biodiversity conservation and economic development in Indonesia (Rusydiana et al., 2023).

Owing to its perpetual nature, waqf is particularly suitable as an alternative funding source for environmentally friendly projects. In the context of environmental conservation, waqf can take various forms, such as the endowment of land committed to perpetuity for charitable purposes, including agricultural and livestock research, wildlife conservation, public water reservoirs, and plantations. Additionally, waqf can serve as a financial mechanism for funding such initiatives (Badan Wakaf Indonesia 2022a). Thus, the utilization of waqf funds for green projects offers dual benefits, contributing to both religious fulfillment and sustainability, thereby amplifying its overall impact (Cascarella et al., 2023).

At present, green waqf projects in Indonesia are still limited in implementation. However, several private institutions have taken the lead by launching green waqf initiatives. One such example is the waqf energy project, which aims to finance the installation of solar panels worth IDR 14 billion at the Istiqlal Mosque (Cascarella et al., 2023). Additionally, the Regional Leadership of Muhammadiyah in West Java introduced a green waqf program with 23 hectares of land designated for utilization within the initiative (Dinas Komunikasi dan Informatika, 2024). Another notable effort is led by the Hutan Wakaf Bogor Foundation, which actively raises waqf funds for the acquisition of forestland for conservation. To date, the foundation has successfully managed three waqf forest sites in Bogor acquired through green waqf fundraising (Hutan Wakaf Bogor, 2019).

Recognizing this potential, this study aimed to analyze public awareness and interest in participating in green waqf. While previous research has explored various factors influencing waqf participation, studies specifically addressing green waqf remain scarce. Alifiandy and Sukmana (2020) investigated the effects of attitude, subjective norms, perceived behavioral control, and knowledge of waqf intentions on Pusat Pengelolaan Dana Sosial (PUSPAS) at Airlangga University. Faisal (2020) examined the determinants of cash waqf intentions among Indonesian Muslims, whereas Iman et al. (2021) explored the role of Planned Behavior (TPB) and religiosity in cash waqf participation. Pitchay (2022) analyzed corporate managers' intentions to contribute to cash waqf as part of corporate philanthropy. Cascarella et al. (2023) studied the relationship between knowledge, environmental concerns, and attitudes toward energy waqf participation. Ismail et al. (2023) focused on the contribution of cash waqf in Malaysia, particularly among Muslim workers, whereas Mohamud and Mahadi (2023) assessed the establishment of waqf institutions for poverty alleviation in Somalia. Additionally, Asyari et al. (2024) examined the factors influencing students' intentions to adopt digital cash waqf, incorporating knowledge and trust variables within the TPB framework.

Most prior research has focused on cash waqf or general waqf applications, with limited studies exploring green waqf and its environmental dimensions. This study sought to fill this gap by integrating the TPB model with knowledge variables to assess the intention of the Muslim community to participate in green waqf, particularly from a sustainability perspective.

Literature Review

Green waqf

Etymologically, waqf refers to restraint and prevention measures. Terminologically, waqf refers to an asset owned by the Muslim community that is designated for public benefit, while its principal remains preserved and cannot be permanently sold or transferred (Alifiandy & Sukmana, 2020). Although the term waqf is not explicitly mentioned in the Qur'an, scholars agree that the concept of sadaqah jariyah mentioned in the Hadith aligns with its principles. According to Law No. 41 of 2004, waqf is defined as a legal act by a wakif to allocate or transfer part of their wealth to be utilized either perpetually or for a specific period, with the aim of performing acts of worship and/or enhancing public welfare in accordance with Islamic principles.

Green waqf is an initiative to collect, manage, and utilize cash waqf funds to support sustainable development (Badan Wakaf Indonesia 2022a). It promotes innovative approaches to leveraging waqf assets to achieve Sustainable Development Goals (SDGs) while addressing climate change and energy crises at both national and global levels. Essentially, green waqf seeks to create waqf programs that not only generate significant socio-economic benefits but also contribute to environmental sustainability, ensuring long-term ecological impact for a better quality of life (Fikri & Andrian, 2023).

Theoretical framework

This study adopts the Theory of Planned Behavior (TPB) as the main framework to explain the intention to participate in green waqf. The TPB posits that intention is determined by three key factors: attitude toward behavior, subjective norms, and perceived behavioral control. Attitude reflects an individual's evaluation of green waqf, subjective norms represent social pressure to participate, and perceived behavioral control indicates the perceived ease or difficulty of contributing. To enrich this model, knowledge was incorporated as an additional antecedent of attitude, as a greater understanding of green waqf is expected to foster more positive attitudes and, ultimately, stronger intentions. This framework allows for a more comprehensive analysis of behavioral determinants in the context of Islamic social finance, linking green waqf participation with sustainability objectives (see Figure 1).

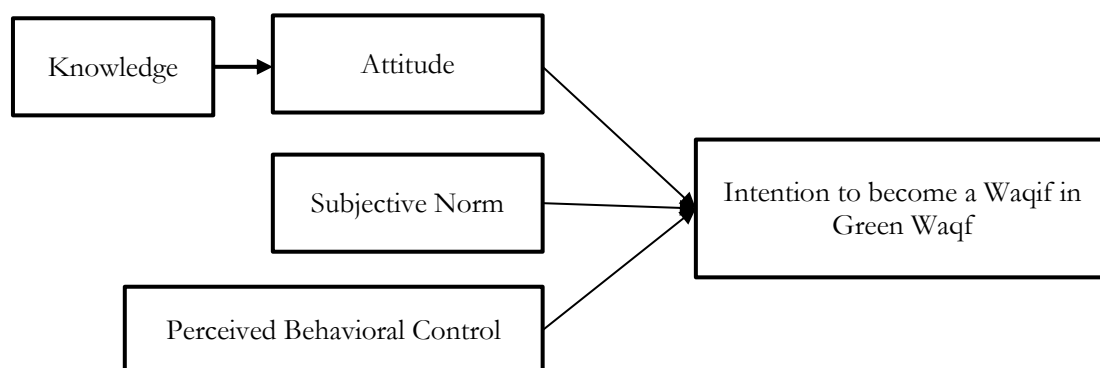


Figure 1. Theoretical Framework
Source: Alifiandy and Sukmana (2020)

Hypothesis development

Knowledge

Knowledge refers to the comprehensive utilization of information and data, reinforced by the skills, competencies, ideas, intuition, dedication, and motivation of the individuals involved (Alifiandy &

Sukmana, 2020). A holistic perspective suggests that knowledge encompasses various ideas, decision-making processes, talent, root causes, relationships, perspectives, and concepts. A deeper understanding of waqf is expected to encourage individuals to contribute funds (Cascarella et al., 2023). Several studies support this notion, such as Asyari et al. (2024), who found that knowledge of cash waqf significantly influences the intention to engage in digital cash waqf. Knowledge of cash waqf also affects attitudes, subjective norms, perceived behavioral control, and trust (Cascarella et al., 2023). Similarly, Kasri and Chaerunnisa (2022), indicated that knowledge positively contributes to the intention to donate cash waqf among Indonesia's millennial generations. Based on these findings, the more individuals understand green waqf, the higher the likelihood of their participation in waqif. Thus, the hypotheses proposed in this study are as follows: H₁: Knowledge has a significantly positive influence on attitudes toward becoming a waqif in green waqf instruments.

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) formulated by Ajzen (1985), which focuses on how behavioral intention emerges before actual behavior occurs. Intention serves as a crucial determinant for initiating an action (Iman et al., 2021). TPB aims to explain an individual's intention to perform a behavior by incorporating Perceived Behavioral Control (PBC) into TRA, which previously included only attitudes toward the behavior and Subjective Norms. Consequently, TPB consists of three key components that influence an individual's intention to act: attitude, subjective norms, and Perceived Behavioral Control (PBC).

Attitude refers to an individual's positive or negative perception of a behavior (Mohamud & Mahadi, 2023). A more positive attitude toward a behavior increases an individual's likelihood of engaging in that behavior (Cascarella et al., 2023). Studies by Alifiandy and Sukmana (2020) and Iman et al. (2021) confirmed that attitude significantly influences the intention to participate in waqf. In this study, the stronger an individual's intention to become a waqif in a green waqf, the greater their likelihood of participation. Therefore, the proposed hypothesis is as follows:

H₂: Attitude has a significantly positive influence on the intention to become a waqif in green waqf instruments.

Subjective Norms represent the social pressure an individual perceives regarding others' expectations of their involvement in a particular behavior (Iman et al., 2021). This social influence affects an individual's willingness to engage as people tend to conform to social expectations and follow established advice or examples (Mohamud & Mahadi, 2023). Several studies have indicated that Subjective Norms significantly impact behavioral intentions. Iman et al. (2021) found that Subjective Norms influences waqif behavior in cash waqf decisions, whereas Pitchay (2022) highlighted the significant role of Subjective Norms in shaping managers' intentions to donate to cash waqf. In this study, Subjective Norms was considered a significant factor in explaining the intention to become a waqif in green waqf instruments. Thus, the proposed hypothesis is as follows:

H₃: Subjective Norms have a significantly positive influence on the intention to become a waqif in green waqf instruments.

Perceived Behavioral Control (PBC), according to Ajzen (1985), refers to an individual's perception of the ease or difficulty of performing a particular behavior. PBC consists of internal (such as skills, abilities, and emotions) and external factors (such as environmental influences beyond an individual's control). Research has shown that PBC significantly influences the intention to participate in cash waqfs (Pitchay, 2022). Similarly, Asyari et al. (2024) found that Perceived Behavioral Control plays a significant role in determining the intention to engage in a digital cash waqf. In this study, PBC was expected to have a significant relationship with the intention to become a waqif in green waqf instruments. Therefore, the proposed hypothesis is as follows:

H₄: Perceived Behavioral Control has a significant positive influence on the intention to become a waqif in green waqf instruments.

Previous studies

Several previous studies have provided a foundation for this research. [Alifiandy and Sukmana \(2020\)](#) found that, while no simultaneous significant effect was observed among the four variables, attitude and knowledge significantly influenced waqf willingness, whereas subjective norms and perceived behavioral control did not. [Faisal \(2020\)](#) also applied TPB and revealed that attitudes and subjective norms significantly shaped cash waqf participation, with religiosity playing an additional role. [Iman et al. \(2021\)](#) confirmed that attitude, subjective norms, and religiosity significantly shape individuals' decisions to engage in cash waqf. [Pitchay \(2022\)](#) reported that attitude, subjective norms, and perceived behavioral control significantly influence managers' intention to donate to cash waqf. [Cascarella et al. \(2023\)](#) showed that environmental concern significantly influenced attitude and perceived behavioral control had a significant impact on participation intention. However, knowledge did not affect attitude, and neither attitude nor subjective norms influenced participation in the energy waqf. [Ismail et al. \(2023\)](#) found that all TPB components significantly influence cash waqf intentions, while technology adoption also plays a crucial role. However, the perceived performance of cash waqfs was insignificant. [Mohamud and Mahadi \(2023\)](#) discovered that subjective norms and perceived behavioral control significantly supported the establishment of waqf institutions, whereas attitude had no effect. Finally, [Asyari et al. \(2024\)](#) highlighted that knowledge, trust, and TPB influenced students' intention to adopt digital cash waqf.

Based on these findings, prior studies provide a clear justification for the hypotheses in this research. However, most previous research has focused on cash waqf or general waqf models, with limited exploration of green waqf and its environmental applications. This study addresses this gap by integrating TPB and knowledge variables to assess the public intention to participate in green waqf, emphasizing its role in sustainability and environmental conservation.

Research Methods

This study employed a quantitative approach using primary data collected through a survey. The questionnaire was distributed to respondents in Indonesia, targeting Muslims, both those who participated and those who did not participate in the green waqf. Using Slovin's formula with a 10% margin of error, the required sample size is 99.9, which is rounded up to 100 respondents. Respondents were selected through purposive sampling, targeting individuals with basic knowledge of waqf and an interest in Islamic philanthropy ([Table 1](#)). Data were collected using an online questionnaire distributed via social media and community groups. This approach ensured diversity in respondents' backgrounds while maintaining accessibility and efficiency in data collection. Questionnaire items were adapted from previous studies.

Table 1. Respondent characteristics

Criteria	Description
Religion	Muslim
Age	> 17 years old
Knowledge/Experience	Ever participated in green waqf or has knowledge about green waqf
Residence	Residing in Indonesia

Source: Processed by author, 2025

The research model is based on the Theory of Planned Behavior (TPB) with an additional variable, knowledge. The exogenous variables included knowledge (X1) ([Alifiandy & Sukmana, 2020](#)), Subjective Norm (X3) ([Cascarella et al., 2023](#); [Faisal 2020](#); [Ismail et al., 2023](#)), and Perceived Behavioral Control (X4) ([Cascarella et al., 2023](#); [Ismail et al., 2023](#)). Meanwhile, Attitude (X2) serves as an intervening variable ([Cascarella et al., 2023](#); [Mohamud and Mahadi 2023](#)), and intention (Y) is the endogenous variable ([Mohamud & Mahadi, 2023](#)). All variables were measured using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5).

This study tests hypotheses using the Structural Equation Modeling (SEM) method, a multivariate statistical analysis technique that allows the examination of complex relationships

between variables. For data analysis, the study utilizes Smart PLS 3 was used to process and evaluate the data. The data analysis procedure followed the guidelines of [Hair et al. \(2017\)](#).

1. Validity and reliability tests were conducted to ensure that the instruments demonstrated high validity and reliability.
2. Measurement model analysis (outer model) was used to assess the relationship between the latent variables and their indicators.
3. Structural model analysis (inner model) was used to evaluate the causal relationships between the independent and dependent variables.
4. Hypothesis testing was used to determine the significance of the relationships among the variables in the research model.

Result and Discussion

Table 2. Values of outer loading, CR, and AVE

Latent constructs	Indicators	References	OL	CR	AVE
Intention	INT1: I intend to become a donor (waqif) in green waqf for sustainable development.	(Chow & Chen, 2009; Gopi & Ramayah, 2007; Mohamud & Mahadi, 2023)	0.852	0.896	0.741
	INT 2: I plan to set aside part of my income to contribute to green waqf.		0.887		
	INT 3: I will encourage others to participate as donors (waqif) in green waqf to support sustainable development.		0.843		
Attitude	AT 1: I think becoming a donor (waqif) in green waqf is a good idea.	(Chow & Chen, 2009; Faisal, 2020; Gopi & Ramayah, 2007; Mohamud & Mahadi, 2023)	0.853	0.921	0.745
	AT 2: I believe becoming a donor (waqif) in green waqf is a wise decision.		0.859		
	AT 3: I feel that becoming a donor (waqif) in green waqf is beneficial.		0.871		
	AT 4: I think becoming a donor (waqif) in green waqf will help achieve sustainable development.		0.869		
Subjective Norm	SN 1: Most people important to me think that becoming a donor (waqif) in green waqf is a wise decision.	(Chow & Chen, 2009; Faisal, 2020; Gopi & Ramayah, 2007; Mohamud & Mahadi, 2023)	0.889	0.897	0.745
	SN 2: Most people important to me are also donors (waqif) in green waqf.		0.823		
	SN 3: Most people important to me support me in participating in green waqf.		0.875		
Perceived Behavioral Control	PBC 1: I have enough money to become a donor (waqif) in green waqf.	(Chow & Chen, 2009; Gopi & Ramayah, 2007; Mohamud & Mahadi, 2023)	0.874	0.878	0.706
	PBC 2: I find it easy to access platforms or institutions that manage green waqf.		0.759		
	PBC 3: I believe the process of becoming a donor (waqif) in green waqf is not complicated.		0.882		
Knowledge	K1: I know about the concept of green waqf.		0.912	0.919	0.851

K2: I know the roles and benefits of green waqf for sustainable development.	(Cascarella et al., 2023; Chow & Chen, 2009; Gopi & Ramayah, 2007; Mohamud & Mahadi, 2023)	0.933
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Note: OL: Outer Loading, CR: Composite Reliability, AVE: Average Variance Extracted
Source: Processed by author, 2025

The test results indicate that all indicators have outer loading values above 0.7, except for K3, which was excluded as its value fell below the 0.7 threshold. Construct reliability was confirmed using a minimum loading value of 0.7, reflecting adequate convergence and internal consistency (Ismail et al., 2023). Table 2 shows composite reliability (CR) values above 0.7, confirming the high reliability of latent variables. Furthermore, the Average Variance Extracted (AVE) values above 0.5 suggest that the indicators exhibit strong convergent validity.

Table 3. Discriminant validity test using heterotrait-monotrait

	INT	AT	SN	PBC	K
INT					
AT	0.759				
SN	0.636	0.397			
PBC	0.787	0.429	0.705		
K	0.707	0.649	0.441	0.613	

Source: Processed by author, 2025

Table 3 presents the results of the discriminant validity test using the Heterotrait-Monotrait (HTMT) criteria. This test aims to ensure that each indicator within a latent variable is distinct from other variables. Discriminant validity is achieved if the HTMT ratio is below 0.85. The results shown in the table confirm that the research model meets the discriminant validity criteria.

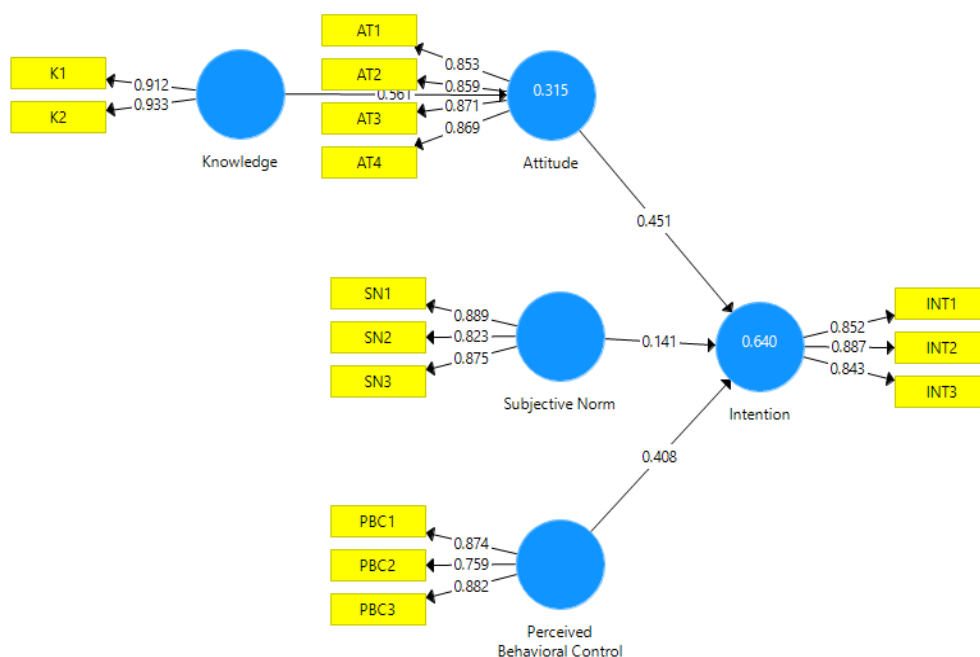


Figure 2. R-square values

Source: Processed by author, 2025

Figure 2 presents the structural model assessment based on R-square values. According to Ismail et al. (2023), R-squared can be classified into three levels: 0.75 (strong model), 0.50

(moderate), and 0.25 (weak). For the intervening variable, Attitude, the R-square value of 0.315 indicates moderate predictive strength, where knowledge explains 31.5% of Attitude's variability, while the remaining 68.5% is influenced by other factors outside the model. Meanwhile, for the endogenous variable Intention, the R-square value of 0.640 suggests that all exogenous variables collectively explain 64% of the variability in intention. This value indicates that the variables within the model, including attitude, had a significant impact on intention.

Table 4. Path coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic	P Values	Conclusion
Knowledge => Attitude	0.561	0.569	0.080	7.017	0.000	Significant
Attitude => Intention	0.451	0.445	0.088	5.105	0.000	Significant
Subjective Norm => Intention	0.141	0.156	0.122	1.159	0.247	Not significant
Perceived Behavioral Control => Intention	0.408	0.398	0.117	3.496	0.001	Significant

Source: Processed by author, 2025

Table 4 shows that knowledge has a significant positive influence on attitude toward becoming a waqif in green waqf. This suggests that higher knowledge levels correlate with a more favorable attitude toward waqf participation. These findings align with [Alifiandy and Sukmana \(2020\)](#), who demonstrated that knowledge enhances willingness to engage in waqf. However, [Cascarella et al. \(2023\)](#), reported conflicting results, finding no significant link between knowledge and attitude. The discrepancy is likely due to differences in respondent characteristics. In this study, the majority of respondents are students, who tend to have a better understanding of green waqf, similar to the sample in [Alifiandy and Sukmana \(2020\)](#), which also showed a positive relationship between knowledge and attitude. Such variations in research findings are expected due to sample differences.

The second hypothesis, which posits that attitude influences the intention to become a waqif, is supported. According to [Iman et al. \(2021\)](#), attitudes develop in four stages: receiving, responding, valuing, and taking responsibility. Initially, individuals receive a stimulus and then respond accordingly. If their responses were positive, they were likely to encourage others to participate. Finally, individuals who develop a strong belief in a stimulus demonstrate responsibility for their decisions. In this study, a positive attitude toward green waqf, built on strong beliefs, significantly influenced intention and decision-making for participation in green waqf initiatives for sustainable development. Attitude is shaped by an individual's knowledge of green waqf; the higher the knowledge, the more positive is the attitude. This result is consistent with [Fauziah and El Ayyubi \(2019\)](#), who found that higher perceptions of a concept lead to stronger attitudes and behavioral intentions. Respondents in this study exhibited positive attitudes toward green waqf participation, reinforcing the earlier finding that knowledge influences attitude, which, in turn, shapes intention.

The third hypothesis, which suggests that subjective norms affect the intention to engage in green waqf, is rejected. Subjective norm refers to the social pressure individuals feel when deciding to perform a behavior ([Faisal, 2020](#)). If an individual perceives that their behavior conflicts with social norms, they are unlikely to engage in that behavior. Typically, people follow social norms to avoid sanctions ([Iman et al., 2021](#)). However, this study found no significant impact of subjective norms on the intention to participate in green waqf. This may be due to the underdevelopment of green waqf in Indonesia. The lack of widespread implementation, regulations, and awareness means that green waqf is not yet widely recognized among the public. To establish subjective norms that support green waqf, more extensive socialization efforts and government-led initiatives are necessary, such as the National Cash Waqf Movement (GNWU), which was introduced to increase public awareness and participation.

The final hypothesis, which states that Perceived Behavioral Control (PBC) influences the intention to participate in green waqfs, is accepted. This finding is consistent with that of [Huda et](#)

al. (2025), who found that PBC affects Indonesians' decisions to donate through green waqf instruments. PBC relates to an individual's physical and mental ability to control their actions and emotions. Furthermore, PBC measures how easily or difficult an individual perceives a behavior to be (Mohamud & Mahadi, 2023). In this study, PBC was observed through the respondents' perceptions of their ability to donate green waqf. The survey results showed that 52.8% of respondents believed they had sufficient funds to become a waqif in green waqf. This indicates that financial ability is perceived as an important facilitator within the framework of Perceived Behavioral Control (PBC). In TPB, individuals are more likely to form stronger intentions when they feel capable of performing the behavior, and having adequate financial resources strengthens their sense of control and the feasibility of participating in green waqf. Additionally, 54% of respondents agree (20.7% strongly agree, 33.3% agree) that it is easy to access platforms or institutions managing green waqf, while 66.7% of respondents agree (25.3% strongly agree, 41.4% agree) that the process of becoming a waqif in green waqf is not complicated.

Overall, the results highlight how the components of the Theory interact to shape the intention to participate in green waqf. Knowledge strengthens attitudes, which in turn positively influence intention, while perceived behavioral control further enhances the likelihood of participation by reducing perceived barriers. Although subjective norms were found to be insignificant in this study, they remain part of the broader social environment that may become more influential as awareness of green waqf increases. Overall, these findings suggest that the intention to become a waqif is best understood as a combination of personal beliefs (attitudes), perceived ability (PBC), and social context (subjective norms), with knowledge serving as a key driver that reinforces positive attitudes. This integrated view offers a more complete explanation of behavioral intention in the context of green waqf and provides a stronger foundation for designing effective interventions.

Conclusion

This study examined the factors influencing individuals' intentions to participate in green waqf by integrating the Theory of Planned Behavior with knowledge as an additional determinant. The findings identify knowledge as a significant predictor of attitude, while attitude and perceived behavioral control positively influence the intention to become a waqif. Conversely, subjective norms did not significantly affect intention, likely due to the limited exposure and social awareness of green waqf practices in Indonesia. The originality of this study lies in integrating knowledge into the TPB framework, which advances theory by demonstrating how information and understanding can serve as key antecedents to attitudes and subsequently influence behavioral intention. This extension enriches the TPB theoretical model and provides a more nuanced explanation of participation in Islamic social finance, particularly in the underexplored context of green waqf.

However, the study has limitations. This study is not without limitations. The sample was limited to 100 respondents, mostly young, educated Muslims residing in the urban areas of Indonesia, which restricts the generalizability of the findings to the wider Muslim population across different regions and demographics. Additionally, the cross-sectional design did not capture changes in behavior over time. Future research should expand the geographic scope and demographic diversity of respondents, employ larger sample sizes, and consider longitudinal and experimental designs. Incorporating other variables, such as religiosity, trust, and technological adoption, would further strengthen the model and provide a more comprehensive understanding of green waqf participation. Policy recommendations include increasing public awareness campaigns, integrating green waqf education into Islamic financial literacy programmes, and encouraging government involvement in promoting sustainable waqf initiatives. Addressing these aspects can strengthen green waqf implementation and support sustainable development goals while aligning with Islamic philanthropic values.

Author Contributions

Conceptualization: Dedy Rachmad, Nashr Akbar, Wiku Suryomurti, Syahdatul Maulida

Data curation: Syahdatul Maulida
 Formal analysis: Syahdatul Maulida
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 Supervision: Wiku Suryomurti
 Validation: Wiku Suryomurti
 Visualization: Syahdatul Maulida
 Writing – original draft: Dedy Rachmad
 Writing – review & editing: Dedy Rachmad, Nashr Akbar, Wiku Suryomurti

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