

# Strategy to Increase Cash Waqf Collection in Generation Z in Indonesia, A Systematic Literature Review

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## ABSTRACT

*This study aims to analyze the strategy to increase the collection of cash waqf in Generation Z in Indonesia through the Systematic Literature Review (SLR) approach. The research is motivated by the large potential of cash waqf in Indonesia that is not optimal, especially among the digital young generation. Generation Z as a digital native has different characteristics compared to the previous generation in financial behavior and philanthropy, so it requires an approach to waqf collection that is adaptive to the development of digital technology. The research method uses a qualitative approach with the Systematic Literature Review technique on various national and international scientific articles that discuss cash waqf, waqf crowdfunding, financial technology, social media, waqf literacy, and philanthropic behavior of Generation Z. The results of the study show that digital technology factors, ease of use of platforms, social media, waqf crowdfunding, institutional transparency, religiosity, and waqf literacy have an influence significant to Generation Z's interest in performing cash waqf. Strategies that are considered effective include the development of a mobile-based digital waqf platform, electronic payment integration, the use of Muslim influencers, digital waqf education through social media, and strengthening institutional accountability through blockchain technology and digital reporting systems. This study concludes that the digital transformation of waqf institutions is the main factor in increasing the collection of cash waqf in Generation Z in Indonesia. This research is expected to contribute to the development of modern Islamic philanthropy and digital technology-based waqf collection strategies*

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## I. INTRODUCTION

The development of cash waqf in recent years shows a significant transformation in the modern Islamic philanthropic system, especially through the integration of digital technology and changes in the behavior of the global Muslim community. Waqf is no longer understood only as a fixed asset in the form of land and buildings, but has developed into a flexible and productive socio-economic instrument through cash waqf. The change provides new opportunities for waqf management institutions to expand the donor base and increase fundraising more effectively. Research by Al-Daihani, Abdullah, and Madun (2023) explains that the waqf-based crowdfunding model is one of the innovative approaches in collecting social and religious funds because it is able to reach the community widely through digital platforms. In addition, Al-Daihani, Abdullah, and Madun (2024) emphasized that performance expectations, ease of use of technology, social influence, and the condition of digital facilities have a positive influence on people's intentions to participate in waqf crowdfunding. This phenomenon shows that the development of digitalization has changed the pattern of waqf collection from a conventional model to a technology-based system. On the other hand, professional and transparent waqf management is also an important factor in increasing public trust in waqf institutions. Hisham and Muwazir (2022) emphasized that the practice of waqf reporting and information disclosure has an important contribution in building institutional legitimacy and increasing public participation in waqf programs. Therefore, the increase in cash waqf collection cannot be separated from the ability of institutions to utilize technology, build public trust, and adjust collection strategies to the characteristics of the digital generation.

In the context of Indonesia, the potential for waqf collection in 2025 is 400 trillion rupiah, 181 trillion of which is money waqf even though the realization of the collection has only reached Rp 3.03 trillion. However, this figure only reaches 1.67% of the total potential of money waqf. So the gap between the potential and its realization shows that the potential for collecting cash waqf is still very large (Hadiningsyah, D. I., 2025). The opportunity for the development of cash waqf is getting bigger as the population of the younger

generation is very familiar with digital technology, especially Generation Z. Generation Z is a group of people who were born in a digital environment so that they have different characteristics compared to the previous generation, especially in financial behavior, communication patterns, and technology-based social activities. These characteristics are a strategic opportunity for waqf institutions to develop a digital-based collection model that is more interactive, fast, and accessible. Research by Elsotouhy et al. (2023) shows that Islamic religiosity and the convenience of using digital payment technology affect the sustainability intention of using m-payment for religious donations. The findings are relevant to the behavior of Generation Z who tend to use digital transactions in their daily economic activities. In addition, Hasbullah and Rahman (2024) explain that the participation of young communities and alumni in waqf funds can increase when institutions provide a collection system that is transparent, easily accessible, and has clear social values. This condition shows that Generation Z has great potential as a new waqf if waqf institutions are able to present a collection strategy that suits their digital lifestyle. However, even though the potential of Generation Z is very large, the level of waqf literacy among the younger generation is still a serious challenge. Many young generations understand waqf only in its traditional form so they are not fully familiar with cash waqf, digital waqf, and crowdfunding of waqf as a modern philanthropic instrument.

The challenge of collecting cash waqf in Generation Z is also related to the ability of waqf institutions to build effective marketing innovations and communication strategies. Changes in information consumption patterns among Generation Z cause conventional collection methods to be less effective if they are not integrated with digital media and creative communication strategies. Research by Al-Daihani, Abdullah, and Madun (2024) confirms that social influence has an important role in shaping people's intentions to use waqf crowdfunding platforms. This shows that social media, digital communities, Muslim influencers, and educational content have great potential in increasing interest in waqf in Generation Z. In addition, Busari (2024) explained that the social waqf model is able to strengthen social welfare through a collaborative and participatory approach that involves the wider community. This approach is relevant to the character of Generation Z who are more interested in social activities that have a real impact on society. On the other hand, the development of productive waqf assets also requires a sustainable collection strategy so that the benefits of waqf can continue to grow. Azizan et al. (2021) show that the revitalization of waqf assets through the agribusiness model can increase the productivity of the waqf economy if supported by professional and collaborative management. Thus, the waqf collection strategy for Generation Z does not only focus on collecting funds, but must also be able to show the social and economic impact of the waqf management.

The strengthening of the cash waqf collection system is also greatly influenced by the governance of waqf institutions that are accountable and innovation-oriented. Asni, Noor, and Hasbulah (2023) explained that effective management of waqf funds requires clear policies, a productive investment system, and professional institutional management. These findings show that the success of waqf collection is not only determined by the number of donors, but also by the ability of the institution to manage and develop waqf funds productively. In addition, Bello, Ayob, and Sarkawi (2021) emphasized that the maintenance of waqf assets is an important part of the sustainability of waqf institutions because the quality of asset management will affect the level of public trust in waqf institutions. In the context of Generation Z, transparency and accountability are very important factors because this generation has a tendency to choose institutions that are open, responsive, and have a measurable social impact. Therefore, the strategy of collecting cash waqf for Generation Z needs to integrate aspects of digital technology, financial transparency, and periodic social impact reporting. It is not enough for waqf institutions to provide digital platforms, but also to be able to build an engaging, educational, and participatory digital experience for the younger generation.

In addition to technology and governance factors, the dimension of religiosity is also an important factor in shaping the waqf behavior of Generation Z. Research by Elsotouhy et al. (2023) shows that Islamic religiosity strengthens individual intentions in using digital payment technology for donation activities. These findings indicate that the waqf collection strategy for Generation Z needs to combine a spiritual approach with a digital technology approach. Generation Z tends to be interested in social activities that not only provide material benefits, but also have moral and spiritual value. Therefore, education about the value of worship, the sustainability of merit, and the social impact of waqf needs to be packaged creatively through digital media that is close to the lives of the younger generation. Al-Daihani, Abdullah, and Madun (2023) also explained that the integration of religiosity in the technology acceptance model can strengthen people's intention to use digital waqf platforms. Thus, a religious approach combined with digital technology is a relevant strategy in increasing the collection of cash waqf in Generation Z in Indonesia. On the other hand, waqf institutions also need to build a digital ecosystem that is safe, reliable, and easy to use in order to be able to increase the convenience of users in conducting online waqf transactions.

Although various studies have discussed waqf crowdfunding, waqf digitization, waqf governance, and digital donation behavior, studies that specifically discuss strategies to increase cash waqf collection in Generation Z in Indonesia are still relatively limited. Most of the previous research focused more on aspects of

digital waqf technology adoption, waqf management models, and productive waqf asset development. The research of Al-Daihani, Abdullah, and Madun (2024) emphasizes more on the factor of technology acceptance in waqf crowdfunding in Kuwait, while Asni, Noor, and Hasbulah (2023) focuses on the management of waqf funds through the implementation of istibdal in Kedah. Bello, Ayob, and Sarkawi (2021) research focuses more on the maintenance of waqf assets, while Azizan et al. (2021) highlight the revitalization of waqf land for agribusiness and Shulthoni (2022) focuses more on limited waqf collection strategies in Islamic boarding schools. Thus, there is still a research gap related to a comprehensive synthesis of cash waqf collection strategies that are in accordance with the characteristics of Generation Z in Indonesia. In addition, there have not been many studies that integrate aspects of digitalization, religiosity, behavior of the younger generation, and waqf governance in one systematic study. These limitations show the importance of this research to produce a more comprehensive scientific mapping of strategies to increase cash waqf collection in Generation Z.

This research has an element of novelty because it integrates various findings of previous research on waqf crowdfunding, digitization of Islamic donations, behavior of the younger generation, religiosity, and waqf governance into a Systematic Literature Review study that focuses on Generation Z in Indonesia. In contrast to previous research that tends to partially discuss certain aspects, this study seeks to compile a strategic synthesis of the pattern of collecting cash waqf that is most relevant to the characteristics of the digital generation. This research is also important because Generation Z is projected to be the largest productive age group in Indonesia in the future so that it has great potential in the development of national waqf. In addition, this research can make a theoretical contribution to the development of literature on digital waqf and Islamic philanthropic behavior of the younger generation. From a practical perspective, the results of the research are expected to be strategic recommendations for waqf institutions, regulators, and digital platform managers in designing a more effective, innovative, and sustainable waqf collection strategy. With a systematic synthesis of literature, this research is expected to be able to provide directions for the development of a cash waqf collection model

## **II. MATERIAL AND METHODS**

This study uses a qualitative approach with the Systematic Literature Review (SLR) method to identify, analyze, evaluate, and synthesize various research findings related to strategies to increase cash waqf collection in Generation Z in Indonesia. The SLR approach was chosen because it is able to provide a systematic, comprehensive, transparent, and structured scientific mapping of research developments on cash waqf, philanthropic behavior of Generation Z, digitization of waqf, waqf crowdfunding, and the use of financial technology in waqf collection. This research aims to gain an in-depth understanding of the factors that affect Generation Z's participation in cash waqf and effective strategies to increase the collection of digital technology-based waqf. This approach is relevant because research on waqf collection in Generation Z is still spread across a variety of different research perspectives, so an integrated scientific synthesis is needed. In addition, the SLR method allows researchers to identify research gaps, research trends, conceptual models, and opportunities for the development of waqf collection strategies in the future. This research focuses on scientific articles that discuss cash waqf, waqf crowdfunding, digital donation behavior, financial technology, waqf literacy, and philanthropic behavior of Generation Z in the context of Islamic economics. Thus, this study does not collect field data directly, but uses secondary data in the form of scientific publications that have been published in reputable national and international journals.

The data collection process in this study was carried out through several systematic stages according to the Systematic Literature Review procedure. The first stage is the identification of the literature by searching through relevant scientific articles through references that have been provided by the researcher. The literature used consists of international and national journals that discuss cash waqf behavior, the use of digital technology in waqf collection, waqf-based crowdfunding, waqf literacy, Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), waqf blockchain, and digital philanthropic behavior of the young generation of Muslims. The second stage is the literature selection process based on the suitability of the research theme, the focus of the study, relevance to Generation Z, and the relationship with the cash waqf collection strategy. Articles that are not relevant to the research topic are eliminated to maintain the focus of the analysis. The third stage is the data extraction process by identifying important information from each article such as research objectives, research methods, research variables, theories used, research results, and recommendations for waqf collection strategies. The fourth stage is data synthesis by grouping research findings into main themes such as waqf digitization, Generation Z behavior, waqf literacy, crowdfunding technology, social media, religiosity, institutional transparency, and financial technology innovation. This stage was carried out to produce a conceptual mapping of effective cash waqf collection strategies for Generation Z in Indonesia.

The main instrument in this study is the researcher himself as a human instrument that plays a role in the process of identification, selection, evaluation, interpretation, and synthesis of literature. The researcher conducted an in-depth analysis of the content content using content analysis techniques to find patterns,

relationships between variables, research trends, and waqf collection strategies that are predominantly discussed in the scientific literature. Content analysis is carried out systematically by reading the entire article, noting the main themes, classifying the research results, and comparing the similarities and differences between studies. In the analysis process, the researcher also uses a thematic approach to group research results based on certain discussion focuses such as waqf behavior factors of Generation Z, the influence of digital media, the effectiveness of waqf crowdfunding, the use of financial technology, and the transparency of waqf institutions. This technique is used so that the research results can be compiled comprehensively and structured. The validity of the research is maintained through the process of triangulating sources by comparing various research results from different journals to obtain consistent and objective conclusions. In addition, this study also pays attention to the credibility of sources by using only scientific articles that have been published in academic journals that have adequate scientific quality.

The data analysis method in this study uses qualitative descriptive analysis with a thematic synthesis approach. The data that has been extracted from various articles is then analyzed to identify the patterns of cash waqf collection strategies that are most relevant for Generation Z in Indonesia. The analysis was carried out by linking various research results regarding behavioral factors, technology use, philanthropic digitalization, waqf crowdfunding, social media, and waqf literacy. Next, the researcher compiled an interpretation of the relationship between variables and the effectiveness of the strategies found in the literature. The results of the analysis are then presented in the form of a systematic scientific narrative to comprehensively explain strategies to increase the collection of cash waqf in Generation Z. Through this approach, the research is expected to be able to make a conceptual and practical contribution to the development of cash waqf collection in Indonesia, especially in dealing with changes in the behavior of the younger generation in the digital era.

### III. RESULTS

This study uses the Systematic Literature Review (SLR) approach to analyze strategies to increase cash waqf collection in Generation Z in Indonesia. The literature analyzed comes from various national and international journals that discuss the behavior of cash waqf, waqf crowdfunding, digitization of Islamic philanthropy, the use of financial technology, blockchain, social media, and the behavior of the young generation of Muslims towards waqf. Based on the identification and literature selection process, this study found that the development of cash waqf collection has undergone a significant transformation in line with the increasing use of digital technology in financial and philanthropic activities of the community. The findings of the study show that Generation Z has different characteristics compared to previous generations in terms of donation and waqf behavior. This generation tends to be more responsive to digital platforms, social media, application-based services, and fast and convenient electronic payment systems. Therefore, the cash waqf collection strategy for Generation Z requires an approach that integrates aspects of religiosity, digital literacy, technological innovation, institutional transparency, and digital user experience.

Based on the results of the literature synthesis, this study found that technology factors are the dominant variables that affect the intention of Generation Z in carrying out digital cash waqf. Research by Masrizal et al. (2022) shows that the acceptance of technology has a positive influence on people's behavior in using waqf crowdfunding in Indonesia. These findings are strengthened by research by Widiastuti et al. (2024) which states that perceived usefulness, perceived ease of use, facilitating condition, and technology knowledge have a significant effect on the intention of the young generation of Muslims in doing cash waqf online. In addition, Al-Daihani et al.'s (2024) research also shows that performance expectancy, effort expectancy, social influence, and facilitating conditions affect behavioral intention towards the use of waqf-based crowdfunding. These findings show that the ease of use of technology, perceived benefits, and the influence of the social environment are important factors in increasing the collection of cash waqf in Generation Z.

The results of the study also show that social media has a strategic role in increasing Generation Z's awareness and participation in cash waqf. Generation Z is a generation that has a high level of interaction with digital platforms such as Instagram, TikTok, YouTube, and X so that social media is an effective means of building waqf literacy. The literature analyzed shows that digital campaigns based on storytelling, short videos, Muslim influencers, and educational content are able to increase the engagement of the younger generation towards Islamic philanthropic activities. Research by Hasbullah and Rahman (2024) explains that social networks have a significant influence on the success of collecting endowment and waqf funds. The findings show that a digital community-based cash waqf collection strategy can be an effective approach in building a waqf culture in Generation Z. In addition, the use of influencers and online communities is able to increase the emotional attachment of the younger generation to the waqf program run by waqf management institutions.

In terms of waqf behavior, this study found that religiosity, attitudes, subjective norms, and perceived behavioral control are the main factors that affect the waqf intentions of Generation Z. This finding is in line with the research of Mohamad et al. (2023) who explained that the Theory of Planned Behavior (TPB) variable has a significant influence on waqf intention. Research by Jatmiko et al. (2023) also shows that religiosity and

knowledge influence the behavior of cash waqf across generations, including Generation Z. However, the results of Widiastuti et al.'s (2024) research show that perceived religiosity does not have a significant influence on the online waqf intentions of the millennial generation. These differences in results show that in the digital young generation, technology and user experience factors are sometimes more dominant than religious factors alone. Therefore, the strategy to increase cash waqf collection is not enough to only use the conventional da'wah approach, but needs to be combined with a digital marketing approach that is interesting, interactive, and in accordance with the characteristics of Generation Z.

This study also found that transparency and accountability of waqf institutions are important factors in increasing Generation Z's trust in waqf management institutions. Generation Z tends to be more critical of the management of social funds and demands real-time information disclosure. Research by Hisham and Muwazir (2022) shows that the practice of waqf reporting and information disclosure can increase the level of public trust in waqf institutions. Meanwhile, research by Setiawan and Alim (2022) explains that Islamic philanthropic institutions need to build a fraud prevention system to maintain the credibility of the institution. Based on the results of the literature synthesis, this study found that the use of digital dashboards, online financial reports, digital audits, and blockchain can increase the transparency of cash waqf collection. Blockchain technology is considered to have great potential in building public trust because it allows the process of tracking waqf transactions openly and securely. Research by Megat et al. (2024) shows that the use of blockchain-based smart contracts in Waqftech is able to increase the effectiveness of waqf crowdfunding and provide guaranteed transparency to donors.

In addition to technology and transparency factors, this study found that waqf literacy is still the main challenge in collecting cash waqf for Generation Z in Indonesia. Many young generations still understand waqf limited to land and building waqf, so they do not understand the concept of digital cash waqf. The findings of the study show that low waqf literacy causes Generation Z's participation in cash waqf to be not optimal even though access to technology is available. Therefore, the digital waqf education strategy is an important part of increasing the collection of cash waqf. Based on the results of the literature analysis, effective education for Generation Z is visual-based, interactive, and easily accessible education through digital media. The use of Islamic podcasts, webinars, live streaming, short video content, and gamification of donations is a strategy that is widely recommended in the literature. This approach is considered more in line with the characteristics of Generation Z who like fast, practical, and digital experience-based content.

The results of the study also show that waqf crowdfunding is one of the most potential cash waqf collection models for Generation Z. Crowdfunding allows people to carry out waqf with a small nominal amount through digital platforms that are easily accessible anytime and anywhere. Research by Masrizal et al. (2022) found that waqf-based crowdfunding can increase community participation because it provides ease of transactions and donation flexibility. Similar findings are also explained by Al-Daihani et al. (2024) that the waqf crowdfunding model has great potential in increasing waqf fund collection in the digital era. Based on the research synthesis, waqf crowdfunding has several advantages for Generation Z, namely ease of access, project transparency, transaction speed, integration with e-wallets, and the ability to share campaigns through social media. Therefore, the development of a mobile application-based waqf crowdfunding platform is an important strategy in increasing the collection of cash waqf in the younger generation.

The following is a synthesis of the main findings of the research based on the analyzed literature:

**Table 1: The main findings of the research based on the analyzed literature**

No	Research Findings	Literature Sources
1	Digital technology influences the intention of cash waqf	Masrizal et al. (2022); Widiastuti et al. (2024)
2	Performance expectancy and effort expectancy affect waqf crowdfunding	Al-Daihani et al. (2024)
3	Religiosity and knowledge influence waqf behavior	Jatmiko et al. (2023)
4	Institutional transparency increases public trust	Hisham & Muwazir (2022)
5	Blockchain increases digital waqf accountability	Megat et al. (2024)
6	Social media is effective in increasing waqf engagement	Hasbullah & Rahman (2024)
7	Crowdfunding makes it easier to collect waqf for the younger generation	Masrizal et al. (2022)
8	Digital waqf literacy is still low among the younger generation	Synthesis of various studies

Based on the overall results of the analysis, this study found that the strategy to increase the collection of cash waqf in Generation Z in Indonesia must be carried out in a multidimensional manner. These strategies include digital transformation of waqf institutions, social media optimization, development of mobile application-based waqf crowdfunding, increasing institutional transparency and accountability, digital waqf education, the use of financial technology, and strengthening collaboration with Muslim communities and influencers. This study also found that the generation-based waqf collection approach is very important because each generation has different behavioral characteristics. Generation Z needs a more interactive, fast, transparent, and digital experience-based approach than conventional waqf collection approaches. Therefore, waqf management institutions need to carry out continuous innovation in order to be able to adapt to changes in the behavior of digital society in the modern era..

#### IV. DISCUSSION

The results of the study show that the strategy of increasing the collection of cash waqf in Generation Z in Indonesia cannot be separated from changes in people's behavior due to the development of digital technology. Digital transformation has changed the pattern of social interaction, economic activities, and philanthropic behavior of the community, especially in the younger generation who were born and raised in the internet era. Generation Z is known as *digital natives* who have a high level of dependence on technology, social media, and digital applications in their daily lives. The findings of this study show that the use of digital technology is the dominant factor in shaping Generation Z's interest and behavior towards cash waqf. These results are in line with the research of Masrizal et al. (2022) which states that the acceptance of technology has a significant influence on the use of waqf crowdfunding in Indonesia. Digital technology provides ease of access, transaction efficiency, and flexibility in conducting waqf so as to increase the participation of the younger generation in Islamic philanthropy. In addition, research by Al-Daihani et al. (2024) shows that *performance expectancy* and *effort expectancy* are important factors in building people's intentions using waqf crowdfunding platforms. These findings show that the easier and more useful a digital platform is, the higher the likelihood of Generation Z to participate in cash waqf. Thus, digital transformation is no longer just an additional innovation in waqf collection, but has become a major need in the waqf development strategy in the modern era.

In the perspective of digital consumer behavior, Generation Z tends to choose services that are fast, practical, transparent, and integrated with their digital lifestyle. The results of the study show that mobile application-based waqf crowdfunding is one of the most relevant fundraising models for Generation Z. This model allows people to do waqf with a small nominal amount through an electronic payment system that is easily accessible anytime and anywhere. These findings are in line with research by Elsotouhy et al. (2023) who explained that the ease of use of digital payment technology increases people's sustainability intentions in making Islamic donations. Generation Z has a tendency to use services that provide a good user experience, a simple interface, and a fast transaction process. Therefore, the success of collecting cash waqf in Generation Z is greatly influenced by the quality of the digital platform used by waqf management institutions. In this context, waqf institutions need to carry out technological innovations in a sustainable manner in order to be able to compete with various other digital donation platforms that are developing in the community. The development of mobile-based waqf applications, integration with *e-wallets*, the use of QRIS, and the optimization of digital payment systems are important strategies that must be carried out so that waqf collection can reach the younger generation more effectively. Research by Megat et al. (2024) even shows that the integration of *smart contract technology* and *waqftech* is able to increase transaction efficiency and strengthen the modern digital waqf management system.

The findings of the study also show that social media has a huge influence in shaping Generation Z's awareness and participation in cash waqf. Social media not only serves as a means of communication, but also a space for the formation of social identity and philanthropic behavior of the younger generation. The results of this study support the findings of Hasbullah and Rahman (2024) who stated that social networks have a significant influence on the success of Islamic philanthropic fundraising. In the context of Generation Z, social media is able to form *emotional engagement* through visual content, *storytelling*, *influencer marketing*, and interactive digital campaigns. The strategy of using Muslim influencers and creative content has proven effective in increasing *awareness* of cash waqf among the younger generation. Generation Z tends to be more interested in social campaigns that are personal, authentic, and easy to share on social media. Therefore, waqf institutions need to change conventional communication patterns towards a more interactive and participatory *approach to digital engagement*. The use of short videos, *live streaming*, Islamic podcasts, and donation gamification can be an effective strategy to increase Generation Z's involvement in cash waqf activities. In this context, social media is not only a promotional tool, but also an instrument of education and the formation of a waqf culture among the young generation of Muslims. Busari's research (2024) also confirms that a collaborative and community-based *social waqf* approach is able to increase community social involvement in modern Islamic philanthropic activities.

In addition to technology and social media aspects, this study found that religiosity remains an important factor in shaping the waqf behavior of Generation Z even though the influence is not always dominant compared to technological factors. The results of Jatmiko et al.'s (2023) research show that religiosity and knowledge have a significant influence on the behavior of cash waqf across generations. The findings show that spiritual awareness is still the main cornerstone of Islamic philanthropic activities, including cash waqf. However, research by Mohamad et al. (2023) shows that attitudes, subjective norms, and *perceived behavioral control* have a stronger influence on shaping waqf intentions than religiosity factors alone. These differences in findings show that Generation Z has more complex behavioral characteristics than previous generations. The younger generation not only considers the aspect of religiosity in doing waqf, but also considers the factors of technological convenience, institutional transparency, digital experience, and perceived social benefits. Thus, the strategy of collecting cash waqf is not enough to only use a religious normative approach, but needs to be combined with a technological and digital communication approach that is in accordance with the preferences of Generation Z. This shows the transformation of Islamic philanthropic behavior from conventional patterns to digital-religious patterns that are more adaptive to technological developments.

This study also found that low waqf literacy is still the main challenge in collecting cash waqf for Generation Z in Indonesia. Many young generations still understand waqf limited to land and building waqf, so they do not understand the concept of productive cash waqf and digital waqf. This condition shows that the development of digital technology has not been balanced with an adequate increase in waqf literacy. The findings of this study strengthen the view of Pitchay (2022) who explains that Islamic philanthropic participation is greatly influenced by the level of knowledge and understanding of the community towards Islamic social instruments. The low understanding of the concept of cash waqf has caused the great potential of Generation Z in Islamic philanthropy to not be optimally utilized. Therefore, the digital waqf education strategy is very important to increase the participation of the younger generation. This study found that an effective educational approach for Generation Z is a digital-media-based approach that is visual, interactive, concise, and easy to understand. The use of infographics, animated videos, Islamic podcasts, interactive webinars, and educational content on social media is a relevant strategy to increase waqf literacy. In addition, collaboration with Muslim influencers and the digital community can also expand the reach of waqf education to the younger generation more effectively. Research by Shiddiqy et al. (2024) also confirms that the main challenge in managing cash waqf currently lies in the low literacy of the community and the limitations of digital-based fundraising innovations.

In the institutional aspect, this study found that the transparency and accountability of waqf management institutions are factors that greatly determine the level of trust of Generation Z in the cash waqf program. Generation Z is a group that is very critical of the issue of organizational integrity and public information disclosure. The results of research by Hisham and Muwazir (2022) show that transparent waqf reporting practices can increase public trust in waqf institutions. This finding is strengthened by research by Setiawan and Alim (2022) who explain the importance of fraud prevention systems in Islamic philanthropic institutions. Generation Z tends to want fast, open, and *real-time* access to information about the use of waqf funds that they distribute. Therefore, the use of digital dashboards, online financial reports, digital audits, and waqf transaction tracking systems is an important strategy in building the trust of the younger generation in waqf institutions. Transparency is no longer just an administrative aspect, but has become part of the marketing strategy and reputation of waqf institutions in the digital era. In this context, waqf institutions that are able to demonstrate information disclosure and management professionalism will have a greater chance of gaining the trust of Generation Z. Mohamed and Elgammal's research (2023) also shows that the effectiveness of the use of donor funds is an important factor in maintaining community loyalty and participation in Islamic philanthropic institutions.

One of the important findings in this study is the increasing attention to the use of blockchain technology in the management of digital waqf. Research by Nor et al. (2021) shows that blockchain has great potential to improve the transparency and efficiency of Islamic social finance management. These findings are strengthened by research by Megat et al. (2024) who explain that the use of *smart contracts* in Waqftech can increase transaction security and reduce the risk of misuse of waqf funds. Blockchain technology allows all waqf transactions to be permanently recorded and openly accessible, thereby increasing the accountability of waqf management institutions. In the context of Generation Z which is very close to the development of digital technology, the use of blockchain can be a strategic innovation to increase public trust and participation in cash waqf. In addition, blockchain can also reduce the risk of fraud and misuse of waqf funds because all transactions are recorded automatically and are not easy to manipulate. These findings show that the future of cash waqf collection will be increasingly influenced by the development of *financial technology* and digital innovation. Therefore, waqf institutions need to increase technological capacity and human resources in order to be able to adopt technological developments optimally.

This study also found that the success of cash waqf collection is not only influenced by technology and social media, but also by the quality of waqf asset management and the sustainability of waqf benefits for the community. Research by Azizan et al. (2021) shows that the development of productive waqf assets can increase the sustainability of the waqf economy if managed professionally and innovatively. In addition, Bello et al. (2021) emphasized that the maintenance of waqf assets is an important factor in maintaining public trust in waqf institutions. Generation Z tends to be interested in waqf programs that have a real and sustainable social impact. Therefore, waqf institutions need to display social impact reports transparently so that the younger generation can see the concrete benefits of the waqf funds they distribute. This strategy is important because Generation Z has a high social orientation towards education, environment, economic empowerment, and community welfare issues. Thus, the success of cash waqf collection is also influenced by the ability of waqf institutions to show measurable social impact and relevant to the needs of modern society.

In a socio-economic perspective, Khan et al.'s (2025) research shows that people's beliefs about poverty and charity have an influence on philanthropic behavior across social groups. The findings show that the waqf behavior of Generation Z is also influenced by social values and perceptions of social justice in society. Meanwhile, research by Dian et al. (2024) shows that changes in post-pandemic economic conditions have changed people's economic and social behavior patterns, including digital donation activities. This condition shows that the strategy of collecting cash waqf must be adaptive to socio-economic changes in modern society. Waqf institutions need to understand that Generation Z has a high sensitivity to social issues and tends to support programs that have a direct impact on people's welfare. Therefore, the waqf collection strategy needs to be associated with relevant social programs such as education, health assistance, MSME empowerment, and people's economic development.

Theoretically, this research contributes to the development of modern Islamic philanthropic studies by placing Generation Z as the main subject in the transformation of digital waqf. This research strengthens the theory of *Technology Acceptance Model (TAM)*, *Theory of Planned Behavior (TPB)*, and *Unified Theory of Acceptance and Use of Technology (UTAUT)* in the context of digital cash waqf behavior in the young generation of Muslims. The results of the study show that technological factors, attitudes, social influences, and *perceived behavioral control* have a strong relationship with Generation Z's intention to carry out cash waqf. This study also shows that the digitalization of Islamic philanthropy is not only influenced by religiosity factors, but also influenced by the quality of digital experience and the level of trust in waqf management institutions. These findings are in line with research by Asni et al. (2023) which emphasizes the importance of professional waqf management and adaptive to technological changes in improving the sustainability of waqf collection.

Practically, this research provides important implications for waqf management institutions, governments, and Islamic financial technology developers. Waqf institutions need to carry out a comprehensive digital transformation through the development of digital platforms that are *user-friendly*, transparent, and integrated with social media and electronic payment systems. The government needs to support the strengthening of digital waqf regulations and encourage collaboration between waqf institutions and *the financial technology sector*. In addition, increasing digital waqf literacy needs to be carried out systematically through educational institutions, youth communities, and social media so that Generation Z's waqf awareness increases. Research by Al-Daihani et al. (2023) confirms that the success of digital waqf collection is greatly influenced by the readiness of technology, public trust, and the effectiveness of the digital system used by waqf institutions. Therefore, strengthening the capacity of human resources of waqf institutions is an important aspect in the development of the national digital waqf ecosystem.

Although this study makes an important contribution to the study of cash waqf collection in Generation Z, this study has some limitations. First, this study uses the *Systematic Literature Review* approach so that all data comes from previous research and does not involve direct field data collection. Second, this study is limited to literature that discusses the context of Indonesia and certain Muslim countries, so the results of the study may have limited generalizations in the context of other countries. Third, the rapid development of digital technology has caused the waqf collection strategy to continue to change, so that more actual and empirical follow-up research is needed. Therefore, further research is recommended to use a quantitative approach or *mixed method* to empirically test the influence of technological factors, social media, waqf literacy, and institutional transparency on the waqf behavior of Generation Z. In addition, future research can also explore the use of *artificial intelligence*, *blockchain*, and *metaverse* in the development of digital waqf collection in the future.

## V. CONCLUSION

This study concludes that the strategy of increasing cash waqf collection in Generation Z in Indonesia is greatly influenced by the development of digital technology, changes in philanthropic behavior of the younger generation, and the transformation of the waqf collection system towards a digital-based platform. Based on the results of the Systematic Literature Review, it was found that technological factors such as the ease of use of applications, the benefits of digital platforms, waqf crowdfunding, financial technology, social media, and the

integration of electronic payments have a significant influence on Generation Z's interest in performing cash waqf. In addition, religiosity, waqf knowledge, social influence, institutional transparency, and quality of digital experience are also important factors that determine the success of waqf collection for the young generation of Muslims in Indonesia.

This research also shows that Generation Z has unique characteristics as digital natives who prefer fast, practical, interactive, and transparent services. Therefore, waqf management institutions need to carry out a comprehensive digital transformation through the development of a user-friendly digital waqf platform, integration with social media, the use of Muslim influencers, optimization of crowdfunding based on mobile applications, and strengthening the transparency and accountability system of institutions. The use of modern technology such as blockchain and smart contracts also has great potential in increasing public trust in the management of cash waqf in the digital era.

In addition, this study found that low digital waqf literacy is still the main challenge in increasing Generation Z's participation in cash waqf. Many young generations do not understand the concept of productive cash waqf and the socio-economic benefits of digital waqf. Therefore, educational strategies based on digital media such as short videos, Islamic podcasts, interactive webinars, and social media campaigns need to be strengthened in order to increase waqf awareness and culture among the younger generation. This research makes a theoretical contribution to the development of the study of modern Islamic philanthropy based on the digital generation and strengthens the relevance of the theory of Technology Acceptance Model (TAM), Theory of Planned Behavior (TPB), and Unified Theory of Acceptance and Use of Technology (UTAUT) in the context of digital waqf behavior.

Practically, the results of this study can be a recommendation for waqf institutions, governments, and sharia financial technology developers in designing a more effective and adaptive cash waqf collection strategy to the characteristics of Generation Z. and waqf literacy on the waqf behavior of Generation Z. In addition, future research can also develop studies on the use of artificial intelligence, blockchain, and Islamic digital ecosystems in the development of cash waqf collection in the future

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