

MOTIVATION FOR WAQF IN MILLENNIALS AND GENERATION Z: HIGHLIGHTING RELIGIOSITY, LITERACY AND ACCESSIBILITY

Article

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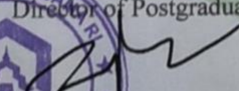
Master's Article entitled "**Motivation for Waqf in Millennials and Generation Z: Highlighting Religiosity, Literacy, and Accessibility**" written by **Muh. Fiqran** Student Identification Number 2305060009, a student of the Postgraduate Sharia Economics Study Program, Palopo State Islamic University, which was munaqasyah on Thursday, August 14th, 2025 coinciding with 20 Shafar 1447 H, has been corrected according to the defects and requests of the Examiner Team, and is accepted as a requirement for obtaining a Master of Economics (M.E) degree.


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Motivation for Waqf in Millennials and Generation Z: Highlighting Religiosity, Literacy, and Accessibility

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ABSTRACT

Indonesia has a huge potential for waqf. The magnitude of this potential is due to the majority Muslim population, especially millennials and generation Z. However, there are many factors that cause waqf to not be managed optimally by existing waqf institutions. This research discusses the motivation of millennials and generation Z in waqf through factor analysis of literacy, religiosity, and accessibility. The purpose of this study is to analyze whether literacy, religiosity, and accessibility have an influence on the motivation of the younger generation in waqf and see how much influence these factors have on the factors that motivate millennials and generation Z in waqf. The type of research used in this study is quantitative method. By collecting data using a questionnaire and involving 485 research respondents. After that, the data obtained was analyzed using the SEM analysis method supported by the Smart PLS application to determine the variables that have a significant effect on the motivation of millennials and generation Z in waqf. This research was conducted in South Sulawesi Province. The results of this study indicate that Religiosity and Accessibility have a significant and positive influence on the motivation of millennials and generation Z in waqf with each p-value of 0.000 which is smaller than 0.05 and a t-statistic value of 10.334 and

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12.531, while Literacy does not show a significant effect with a pvalue of 0.124 and a t-statistic of 1.537.

Keywords: *Waqf; Motivation for waqf; Literacy Waqf;*

A. INTRODUCTION

Until now, waqf still has considerable potential to improve the welfare of the people and economic growth (Bin Abd. Ghani & Bin Aziz, 2023; Cupian & Najmi, 2020; Rahmania & Maulana, 2023; Wahyudi et al., 2023). The great potential of waqf has a very important role from all aspects, both in economic, social and educational aspects (Job, 2022; Job et al., 2024; Jatmiko et al., 2024; Lydiawaty et al., 2021; Medias et al., 2022a; Nurfattah & Bachtiar, 2023). the great potential of waqf in Indonesia is caused by the majority of the people are Muslims. The potential of money waqf is estimated to reach 180 trillion rupiah per year. However, behind the great potential of waqf, the fact is that the acquisition of waqf managed by waqf institutions only reaches 7.82% of the total annual waqf potential in Indonesia (Hapsari et al., 2024; Syamsuri et al., 2020; Tri Wahyudi Ramdhan et al., 2024). Waqf motivation is a key factor in encouraging individuals to set aside part of their wealth for social and religious interests. The motivation for waqf is often influenced by religious factors, where spiritual awareness and belief in rewards in the hereafter are the main encouragement. However, there are several problems that hinder the motivation to waqf, such as lack of knowledge about the benefits of waqf, distrust of waqf management institutions, and lack of transparency in waqf management. When people do not fully understand the importance of waqf or feel doubtful about its management, their motivation to do waqf can decrease. Data from the Indonesian Statistics Center shows that the number of Generation Z reaches 27.94% and the Millennial Generation with a percentage of 25.87% of the total population in Indonesia (Central Statistics Agency, 2023). This dominating generation provides the potential for progress and change in the future. Despite the great potential of the young generation, it is recorded that the level of waqf literacy among the young generation in Indonesia is still relatively low. In general, waqf literacy in Indonesia is still low, with only 13 out of 32 provinces having a moderate waqf literacy index, while the rest are in the low category, one of which is South Sulawesi (Waqf Literacy Index., 2023; Napitupulu et al., 2021). The development of the times is also inseparable from the improvement of technology that continues to develop and penetrate all aspects of life, including the waqf aspect. To maximize waqf management, it is necessary to use technology that makes the waqf management process easier (Abd Mutalib & Md Sabri, 2021; Fauzi et al., 2023; Rohim et al., 2022).

Recent research shows that literacy has a significant influence on a person to do waqf (Rahmania & Maulana, 2023; Rozalinda et al., 2023). However, there is also research that explains that literacy has no influence on waqf (Amin Abdul Rohman, 2022; Latif et al., 2022). The study shows that the difference in research results is due to several differences, such as differences in research

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objects and research places. Recent research related to religiosity, shows that religiosity has an influence on a person's decision to do waqf (Ambardi et al., 2023; Kasri & Chaerunnisa, 2022; Otafiana et al., 2023). In addition, recent research also shows that ease of access has an influence on a person's decision to waqf, and the use of technology has an effect on the ease of access to waqf (Irfany et al., 2022; Sulistiani et al., 2023; Usman & Ab Rahman, 2023)

This paper aims to explore how education level, religion, and accessibility influence millennials and generation Z motivation in waqf. This study focuses on the motivations of millennials and Generation Z through factors of education, religiosity, and accessibility. This is because this generation has a very important role in maximizing the empowerment of waqf which has not been maximized (As-Salafiyah & Aam, 2022; Nour Aldeen et al., 2022; Nur Aisyah Indarningsih et al., 2023; Sulistiawati et al., 2023). from previous research there are several factors that affect a person in waqf in general, including religiosity, literacy, the use of technology, income (Haidlir et al., 2021). However, the research only focuses on the community in general, and has not focused on the Millennial generation and Generation Z. Therefore, this study adds motivational variables in the millennial generation and generation Z in waqf, which is analyzed by combining 3 aspects of variables, namely the variables of Literacy, religiosity and accessibility which are focused on the millennial generation and generation Z.

The initial hypothesis of the study shows that the religiosity factor has an impact on the inspiration of the millennial era and era Z in waqf, this is often in line with the most recent investigate that clarifies that a person's religiosity influences the intrigued in waqf since waqf is portion of a person's devout recognition (Otafiana & Siswahyudianto, 2023). The literacy factor is also a factor that affects the motivation of the millennial era and era Z, this is in line with the latest research that explains that literacy has an influence on people's interest in waqf and literacy is very important among the younger generation (Yulianti, 2021). In addition to these two factors, the accessibility factor is one of the factors that has an influence on the motivation of the millennial generation and generation Z in waqf, this is in line with the latest research that explains that the use of technology facilitates access in waqf so that it has a significant influence (Ibrahim et al., 2023; Masrizal et al., 2023).

This research highlights one of the problems: the low level of waqf literacy among the younger generation. Many of them do not fully understand the concept of productive waqf and its strategic role in supporting social and economic development (Abdullah et al., 2024; Mukhid, 2023; Shaikh et al., 2017). The lack of comprehensive education further exacerbates this situation, so that the younger generation tends to be more interested in more widely recognized forms of philanthropy, such as zakat and sadaqah, than waqf. In addition, the increasingly diverse levels of religiosity among millennials and Gen Z have led to different motivations for waqf. Some consider it a spiritual obligation, while others consider it more from the aspect of transparency in fund management and the resulting social impact. Another challenge is the accessibility of digital waqf platforms. Although technology in this area is constantly evolving, there are still barriers such as low levels of trust in the system, limited Islamic financial infrastructure, and a lack of incentives to attract young donors (Aysan & Al-Saudi, 2023; Rahman Ramadhan et al., 2023; Zakariyah et al., 2023). In addition, innovation in waqf products is still limited

with the majority of waqf forms oriented towards physical assets such as land and buildings. This research becomes even more relevant in the context of changing philanthropic patterns in the digital era, where religious values, economic understanding, and ease of access play an important role in shaping the motivational patterns of waqf of the younger generation.

B. THEORITICAL

Motivation for Waqf

Motivation is the drive that drives a individual to do something because they want to do it. If someone is motivated, they will choose to do something because it can fulfill their desires. (Tjiptono & Fandy., 2014). In contrast, Amstrong says that motivation can come from two types: 1) artificial (extrinsic) motivation, which comes from what is done to a person to motivate them; and 2) intrinsic motivation, which comes from factors within oneself that influence a person's behavior or actions in a certain direction (Morris et al., 2022). A Muslim has the main motivation to donate part of his property because the main components of motivation are needs, needs, behaviors, goals, and feedback.

The motivation to waqf is influenced by various factors, both internal and external. Recent research shows that the factors of religiosity, waqf literacy, and trust in Waqf institutions are crucial in encouraging people to perform waqf. The motivation for waqf in Malaysia is often associated with the achievement of self-realization driven by the Islamic theory of expectations, which emphasizes the desire to achieve spiritual satisfaction through charity (Abu Talib et al., 2020). Another study in Bosnia and Herzegovina highlights that the general public tends to view waqf more as a religious function without realizing its economic and philanthropic potential, It suggests that further education and promotion are required to fully understand the role that waqf plays in enhancing social welfare. (Alias & Rozali, 2021). Overall, the motivation for waqf is not only driven by spiritual desires but is also influenced by the existing social and policy context.

Aspects of waqf motivation consist of Religious Motivation with indicators of Knowledge of Scripture Texts, Knowledge of Religious History and Understanding of Religious Laws (Fitriani Rasela, 2021). Social Motivation with indicators of Knowledge of waqf's contribution to community empowerment, desire to help others, contribution to social development Family Motivation with indicators of desire to inherit assets that are beneficial to the family, recognizing the significance of giving descendants an awareness of waqf in the context of prayer and the sustainability of the benefits of waqf assets for future generations. Indicators of educational motivation Understanding the value of waqf in promoting education, backing educational institutions like schools and scholarships, and wanting to expand educational opportunities (Munawar, 2021).

Religiosity

Religiosity is a person's spiritual expression that relates to a system of beliefs, values, norms, and ritual practices. (Kaye & Raghavan, 2000). Religiosity refers to the extent to which religious beliefs and practices influence an individual's behavior. Religion is frequently the primary motivating factor in waqf. High degrees of religiosity tend to make people more inclined to engage in religious activities, such as waqf, according to study by Rusandi. (Rustandi &

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Research indicates that people's intention to waqf, through both cash and stock waqf instruments, is positively impacted by their degree of religiosity (Amalia et al., 2018). Other studies also show that people's intention to participate in Cash Waqf Linked Sukuk (CWLS) instruments is highly influenced by their level of religiosity, perspective, and income. Developing an awareness and purpose for waqf (Berakon et al., 2022; Maulana Ja'far Shodik et al., 2024; Nurhaida et al., 2023).

Religiosity has 4 aspects with 12 indicators, namely the aspect of religious knowledge with indicators of knowledge of scripture texts, knowledge of religious history, understanding of religious laws (Remizova et al., 2024). Aspects of religious practice with indicators of the implementation of religious teachings in daily life, contribution in religious activities and the application of religious values in social interaction (Anisah et al., 2023). Experiential aspects with indicators of Emotional involvement in religious activities, Awareness of religiosity experiences and Personal experiences in a spiritual context (Muis, 2020). Aspects of beliefs with indicators of Belief in religious teachings, Understanding of religious teachings, Belief in religious values (Andrei, 2022; Wellman & Choksi, 2020).

Waqf Literacy

Waqf literacy includes an understanding of the concept, law, and benefits of waqf. Good literacy allows individuals to make more informed and rational decisions regarding waqf. Strengthening waqf literacy is very important to increase community participation, especially among the younger generation. Research indicates that students' interest in waqf might be impacted by increased waqf literacy. In Indonesia, the study indicated a substantial positive correlation between waqf literacy and students' interest in waqf. As a result, universities and other educational establishments are crucial targets for waqf literacy socialization (Juliana et al., 2024; Pambudi et al., 2022).

Recent research shows that a good understanding of cash waqf has a significant impact on interest and decisions in waqf, especially among government employees and teaching staff in Islamic educational institutions (Hussin et al., 2024). The educational program carried out in the Islamic university environment has succeeded in increasing the enthusiasm and participation of lecturers in the cash waqf movement, showing that education and socialization play a big role in building waqf literacy (Sonita et al., 2022). However, challenges such as the low level of public literacy and the lack of understanding of financial institutions regarding the role of waqf in economic empowerment are still obstacles that must be overcome through more intensive education (Putra & Isfandayani, 2020). Waqf literacy, which continues to be improved through education and collaboration between institutions, is the key to maximizing the potential of waqf for the welfare of the community.

To encourage community participation in the waqf movement, the younger generation, students, and students need to increase their knowledge or literacy, because they are the educated generation and future leaders that must be maximized. Currently, the Indonesian Waqf Board continues to strive to strengthen waqf literacy so that the community can understand, participate, and enjoy waqf management. Aspects of Waqf Understanding of the signs of

Acknowledging the fundamental idea of waqf, comprehending its various forms, and being aware of its regulations (Latif et al., 2022; Nisful Laila et al., 2022; Sunarmo & Majid, 2024). The second factor is attitude toward waqf, which includes measures of readiness to donate and belief in the significance of waqf for welfare, Interest in waqf The third is waqf awareness, which includes indicators of knowledge of the economic and social advantages of waqf, comprehension of its role in community empowerment, and exposure to different waqf initiatives (Medias et al., 2022b).

Accessibility

Accessibility refers to the ease of access to resources and information needed to participate in waqf activities. The accessibility theory put forward by Joseph Juran (1988) in the context of quality management underlines the importance of ease of access as a key factor in participation and performance. The ease with which waqf information can be obtained is a component of accessibility in this context, the ease of the administrative process, and the availability of supporting institutions and facilities. Affordability, also referred to as accessibility, is a measure of how easily a location is reached through a transportation system. Accessibility includes the convenience, cost, and time it takes to move from one place to another. (Tjiptono, 2014).

Recent research recommends a cash and stock-based waqf model as a solution to improve healthcare accessibility by establishing waqf hospitals (Oftafiana & -, 2023). In a number of Muslim nations, including Malaysia, the corporate waqf model has shown promise in expanding access to high-quality, reasonably priced healthcare services for both the Muslim and general public. In the context of waqf, accessibility is important for both the proper execution of waqf itself and for ensuring that its primary objective—improving social welfare—can be accomplished as effectively as possible.

Accessibility has 3 aspects with 9 indicators, namely the physical aspect with indicators of the existence of access routes, the provision of public facilities, and the ease of access to places. Technology aspects with indicators of the use of navigation applications, management aids and digital access devices. Policy aspects with indicators of the existence of regulations that support waqf, implementation of waqf policies and waqf management supervision mechanisms (Nurfattah & Bachtiar, 2023; Sulistyowati, 2023).

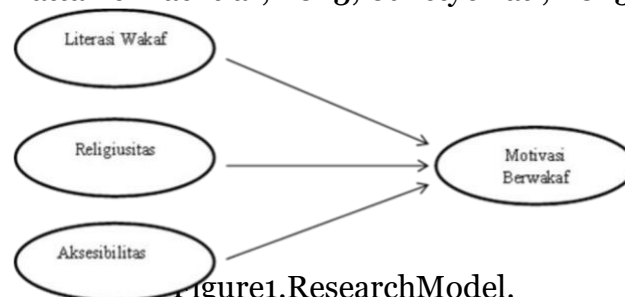


Figure1. Research Model.

C. METHODOLOGY

This study's research methodology is quantitative. Quantitative research involves the use of numbers to process data and produce organized information about the variables being studied (Sinambela, 2021). This method is used to measure variables objectively by using numerical data in this study.

Millennials and Generation Z make up the population included in this study, and purposive sampling—a sample strategy based on predetermined criteria—is used (Sugiono 2019). Since the population's size is uncertain, the Lemeshow

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formula was utilized to calculate the study's sample size. A maximum estimate of 50% and an error rate of 5% were used in the Lemeshow formula, which resulted in a total of 485 research samples.

This study took the research location in South Sulawesi Province with the research subjects being the Millennial Generation and Generation Z. Survey data utilizing a Likert scale provided the data for this investigation. Questionnaires are used in collecting research data to obtain information from selected respondents through numbers, then processed using a data processing application.

Bobot	Pilihan
1	Setuju
2	Sangat Setuju
3	Netral
4	Tidak Setuju
5	Sangat Tidak setuju

Table 1. weight value calculation

Partial Least Square (PLS) data analysis was employed in this work with the aid of the SmartPLS tool, version 4.1.0.2. PLS is a statistical tool used to examine different components of the research model and can be utilized in studies with a sample size that not needs to be huge. PLS is utilized in this study to test the inner model evaluation (path coefficients test and R-Square value), the outer model evaluation (validity test: convergent validity and discriminatory validity; reliability test), and bootstrapping (test the significance of the relationship between variables by generating t-statistic and p-value values).

In this study, the data obtained were tested for validity and reliability by looking at the R-count and Cronbach Alpha values in the outer loading table and the Construct Reliability and Validity table. Furthermore, a test is carried out to determine the occurrence of multicollinearity in the data by looking at the Variance Infaltion Factor (VIF) value. Then the next test carried out is hypothesis testing or the relationship between religiosity, literacy and accessibility variables on waqf motivation by looking at the p-value and tstatistics.

D. RESULTS AND DISCUSSION

Characteristics of Respondents

It	Gender	Sum
1	Man	211
2	Woman	274
	Sum	485

Table 2. By gender

It	Generation	Sum
1	Millennial Generation	164

2	Generation Z	321
	Sum	485

Table 3. By gender

It	Education	Sum
1	Elementary / Equivalent	19
2	Junior High School / Equivalent	94
3	High School / Equivalent	102
4	S1/ Equivalent	247
5	S2/ Equivalent	16
6	S3/ Equivalent	7

Table 4. By education level

This study involved 485 respondents with a gender composition of 211 men and 274 women. Based on the generation group, respondents consisted of millennials 164 people and generation Z 321 people. Based on the level of education, the majority of respondents had undergraduate education (S1) as many as 247 people, elementary school / equivalent 19 people, junior high school / equivalent as many as 94 people, high school / equivalent as many as 102 people, followed by Master's education (S2) as many as 16 people, Doctoral (S3) as many as 7 people.

Validity and Reliability Test

According to (Heir et al, 2019) the value of Outher Loadings > 0.7, meaning that the data used is valid

	X1	X2	X3	Y
X1.1	0.889			
X1.10	0.808	X1.2	0.870	
X1.3	0.916	X1.4	0.806	
X1.5	0.859			
X1.6	0.835			
X1.7	0.846			
X1.8	0.872			
X1.9	0.814			
X2.1	0.866	X2.2	0.779	
X2.3		0.844		
X2.4		0.825		
X2.5		0.808		
X2.6		0.738		
X2.7		0.746		
X2.8		0.823		
X2.9		0.849		
X3.1	0.768	X3.2	0.870	
X3.3			0.788	
X3.4			0.825	
X3.5			0.727	
X3.6			0.775	
X3.7			0.727	

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X3.8					0.712	
X3.9					0.794	
Y1						0.790
	Y10	0.912	Y11	0.810	Y12	0.777
Y2						0.800
Y3						0.802
Y4						0.860
Y5						0.812
Y6						0.881
Y7						0.893
Y8						0.917
Y9						0.932

Table 5. Outer Loadings

According to (Ghozali and Latan, 2015) Cronbach's Alpha value is good which is above 0.7. while according to (Sarsted et al., 2017) the Composite Reliability value ($\rho_c > 0.7$) is called Reliable and the AVE value of the variable > 0.5 means that the conditions for good convergent validity have been met and shows that the KOSTRUK can explain more than 50% of the item variables.

	Cronbach's alpha	Composite reliability (ρ_a)	Composite reliability (ρ_c)	Average variance extracted (AVE)
X1	0.958	0.961	0.964	0.727
X2	0.934	0.938	0.945	0.656
X3	0.922	0.950	0.932	0.605
Y	0.965	0.968	0.969	0.723

Table 6. Construct your Reability validity

This study uses several indicators to measure the validity and reliability of the construction of the research variables. From the results of the analysis, all indicators met the criteria of convergent validity with an outer loading value above 0.7 and an AVE value above 0.5. The average values of the extracted variants (AVE) for the variables of Religiosity, Literacy, Accessibility and Motivation were 0.727, 0.656, 0.605, and 0.723, respectively, indicating that all variables had sufficient convergent validity.

Based on the results of the validity analysis of discrimination carried out, it shows that the variables in the model are quite closely correlated with each other. This can be seen from the value of X1 of 0.852, X2 of 0.810 and X3 of 0.778. This is also evident in the relationship between variables X1 and Y which have a very high correlation value (0.616), as well as between X2 and Y (0.696). In addition, the X3 variable also showed a strong correlation with Y (0.787), which reflects the consistency of measurements in the model. Overall, these findings indicate a strong relationship between the variables in the model, which indicates a good level of validity of discrimination

Table 5 displays the composite reliability values for the variables of religiosity (0.961), literacy (0.938), accessibility (0.950), and motivation (0.968). The reliability test can be evaluated by examining the composite reliability and Cronbach's alpha values. The variable used has a $>$ value of 0.7 so it can be said that each variable has met the reliable criteria. In addition,

Cronbach's alpha value in the variables of Religiosity was 0.958, Literacy was 0.934, Accessibility was 0.922 and Motivation with waqf was 0.965. This shows that the variables used in this study meet reliable criteria.

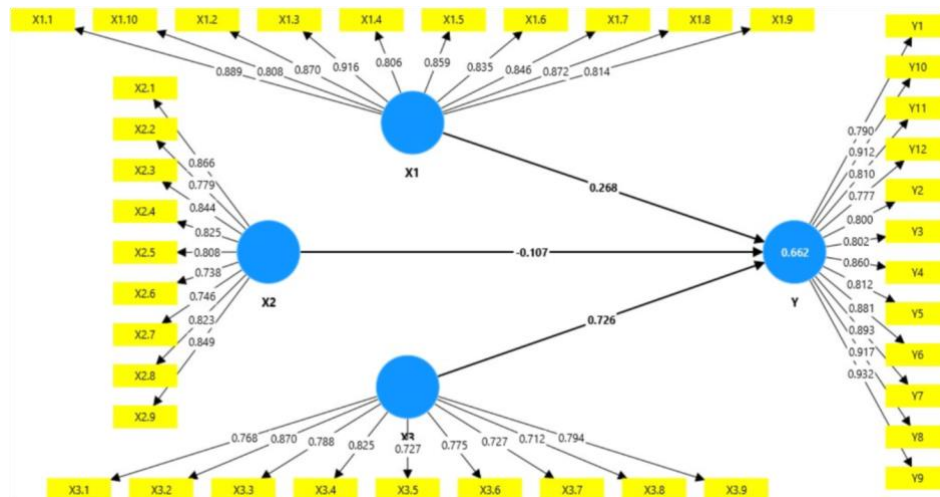


Figure 2. Inner Model

In the Inner model table, the VIF value is < 5 , so there is no multicollinearity between variables that affects the Y variable

	X1	X2	X3	Y
X1				1.699
X2				4.663
X3				4.100
Y				

Table 7. Colinearity statistic (VIF) - Inner Model

The Variance Inflation Factor (VIF) value was used to test for multicollinearity. The lack of multicollinearity problems in the model is shown by a VIF value less than 5:

- ☐ **Religiosity (X1)** has a VIF value of 1,699.
- ☐ **Literacy (X2)** has a VIF score of 4,663.
- ☐ **Accessibility (X3)** has a VIF value of 4,100.

These values suggest that multicollinearity is not an issue in this model.

	R-square	R-square adjusted
Y	0.662	0.660

Table 8. R-Square

The R-square value indicates how well the independent variable in a model can account for the variability in the dependent variable. The R-square value for the Y variable, based on the data at hand, was 0.662, indicating that the independent factors in the model account for 66.2% of the variation in Ya. R Squared is 0.75 strong, 0.50 moderate, and 0.25 weak, according to Sarstedt et al. (2017). Based on the table, it can be found that X1, X2, and X3 have a substantial amount of influence on Y.

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	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Religiosity-> Motivation	0.268	0.266	0.026	10.334	0.000
Literacy -> Motivation	-0.107	-0.108	0.070	1.537	0.124
Accessibility -> Motivation	0.726	0.730	0.058	12.531	0.000

Table 9. Path Coefficients

The first hypothesis test examines the influence of religiosity on the motivation of the Millennial and Z generations in waqf. The t-statistical value, based on the analysis utilizing the Partial Least Squares (PLS) device, is 10.334 with a p-value of 0.000. This finding indicates that there is a substantial relationship between religiosity and the motivation of the Millennial and Z Generation in waqf, as the p-value is below the significance level of 0.05. Thus, the hypothesis that claims that the motivation of the Millennial and Z Generation in waqf is influenced by religiosity.

The second test assesses how literacy affects Millennials' and Z Generations' motivation in waqf. The analysis's findings indicate that the pvalue is 0.124 and the t-statistic value is 1.537. This finding shows that literacy has a non-significant impact on the motivation of the Millennial and Z Generation in Waqf, with a p-value less than 0.05. Consequently, it is reasonable to assume that literacy has an impact on the motivation of the Millennial and Z generations in waqf.

The next hypothesis test is related to the influence of Accessibility on the motivation of the millennial and Z generations in waqf. A t-statistical value of 12,531 and a p-value of 0.000 were derived from the test findings. It may be inferred that accessibility significantly affects millennials' and Z generations' motivation in waqf because this p-value is below than the significance level of 0.05. This hypothesis is thus declared accepted.

Discussion

According to the study's findings, the motivation of the millennial and Z generations in waqf is influenced by religiosity, literacy, and accessibility. In addition, the motivation to do waqf is influenced by various factors, both internal and external. According to recent studies, religious beliefs, waqf knowledge, and confidence in waqf organizations are significant factors in encouraging people to waqf (Kasri & Chaerunnisa, 2022), attitudes, religious commitments, subjective norms, and the use of ICT technology have a positive and significant influence on waqf behavior through intention (Zawawi et al, 2022). In Malaysia, waqf is also frequently motivated by the attainment of selfrealization, which is fueled by the Islamic idea of expectations, which highlights the desire to find spiritual fulfillment by almsgiving (Abu Talib et al., 2020).

According to one study, the attitude and knowledge of the public to donate waqf among Gombe company owners are influenced by altruistic behavior, religious affiliation, educational attainment, and youth (Allah Pitchay et al., 2023). Young age and altruism allow businessmen to recognize the value of institutional waqf in addressing socioeconomic issues. The characteristics that encourage millennials in Malaysia and Indonesia to donate to cash waqf are compared in another study. The findings indicated that while the face care component was not significant, the perceived efficacy of donors and the moral obligation element had an impact on the financial waqf gift. Only millennials from Indonesia are impacted by the self-esteem component (Abdu et al., 2023).

E. CONCLUSION

Waqf motivation is crucial in motivating people to perform waqf, particularly among millennials and Generation Z. Motivation for waqf is crucial in motivating people to donate, especially among millennials and generation Z. However, several issues such as the low level of waqf literacy, lack of comprehensive education, different levels of religiosity of people and another challenge is the accessibility of digital waqf platforms. Although technology in this area is constantly evolving, there are still barriers such as low levels of trust in the system, limited Islamic financial infrastructure, and a lack of incentives to attract young donors. In addition, innovation in waqf products is still limited with the majority of forms of waqf being oriented towards physical assets such as land and buildings. Thus, the changing pattern of philanthropy in the digital era, where religious values, economic understanding, and ease of access play an important role in shaping the motivational pattern of waqf of the younger generation. The findings of the study, which involved 485 respondents 164 millennials and 321 members of generation Z indicate that the characteristics of accessibility, literacy, and religiosity have an impact on the motivation of the millennial and Z generations in waqf. Religion's impact on Millennials' and Z Generations' motivation in Waqf yielded a t-statistical value of 10,334 and a p-value of 0.000. Given that the p-value is below the significance level of 0.05, this finding indicates that religiosity has a considerable impact on Millennial and Z Generation motivation in waqf. the impact of literacy on Millennials' and Generation Z's motivation in waqf. The analysis's findings indicate that the p-value is 0.124 and the t-statistic value is 1.537. This finding shows that literacy has a non-significant impact on the motivation of the Millennial and Z Generation in Waqf, with a p-value less than 0.05. the impact of accessibility in waqf on the drive of the Z and millennial generations. A p-value of 0.000 and a t-statistical value of 12,531 were derived from the test findings. Given that this p-value is below than the significance level of 0.05, it can be said that accessibility significantly affects millennial and Z generations' motivation in waqf.

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