

THE IMPACT OF TRUST FACTORS IN IT-BASED PLATFORMS ON ACADEMIC PUBLISHING INTENTIONS IN UNIVERSITY WAQF INSTITUTIONS: STRENGTHENED BY RELIGIOUS AND SOCIO- ECONOMIC VALUES OF WAQF

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ARTICLE INFO

ABSTRAK

Keywords:

Kepercayaan; teknologi;
Platform Digital; Universitas;
Wakaf IP

Artikel ini mengkaji pembentukan kepercayaan dalam lingkungan digital berbasis Teknologi Informasi (TI) serta pengaruhnya terhadap keyakinan, niat, dan perilaku dalam konteks penerbitan karya akademik melalui Lembaga Wakaf Kekayaan Intelektual Perguruan Tinggi (UIPWI) dengan memanfaatkan platform digital Akses Terbuka (Open Access/OA). Penelitian ini mengintegrasikan dan mengembangkan kerangka teori Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), Self-Determination Theory (SDT), Technology Acceptance Model (TAM), dan Teori Akses Terbuka dalam desain survei kuantitatif. Sampel terdiri dari mahasiswa Universitas Airlangga serta mahasiswa dari berbagai perguruan tinggi negeri dan swasta di Indonesia. Data dikumpulkan secara daring melalui undangan grup WhatsApp menggunakan Google Forms dan dianalisis menggunakan metode Partial Least Squares Structural Equation Modelling (PLS-SEM). Hasil menunjukkan bahwa determinan



kepercayaan yang mencakup aspek teknologi, individu, dan sosial berpengaruh positif terhadap kepercayaan waqif terhadap UIPWI berbasis platform OA. Selain itu, keyakinan religius memperkuat hubungan antara determinan kepercayaan dan niat mempublikasikan karya akademik melalui UIPWI, baik melalui skema akses emas (gold access) maupun akses hijau (green access). Temuan ini memberikan wawasan strategis bagi perguruan tinggi yang berencana mendirikan UIPWI serta pemangku kepentingan seperti lembaga pemerintah dan Badan Wakaf Indonesia (BWI). Studi ini juga memperluas wacana tentang pentingnya lingkungan digital yang kredibel dalam mendorong partisipasi akademik berbasis wakaf. Keterbatasan studi ini adalah ukuran sampel yang relatif kecil; oleh karena itu, penelitian lanjutan disarankan menggunakan sampel lebih besar dan melibatkan lebih banyak institusi untuk meningkatkan generalisasi secara global.

ABSTRACT

This study investigates the formation of trust within an Information Technology (IT)-based digital environment and its influence on beliefs, intentions, and behaviors related to academic publishing through University Intellectual Property Waqf Institutions (UIPWI) utilizing Open Access (OA) digital platforms. The research integrates and extends the Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), Self-Determination Theory (SDT), Technology Acceptance Model (TAM), and the Theory of Open Access in a quantitative survey design. The sample includes students from Airlangga University and various public and private universities across Indonesia. Data were collected online via WhatsApp group invitations using Google Forms and analyzed with Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings reveal that technological, individual, and social

Keywords:

Trust; technology; digital platforms; University; IP waqf

trust determinants positively affect waqf trust in UIPWI operating on OA platforms. Moreover, religious beliefs strengthen the relationship between trust determinants and the intention to publish academic works through UIPWI via gold or green access schemes. This study provides strategic insights for universities planning to establish UIPWI and for stakeholders such as government agencies and the Indonesian Waqf Board (BWI). It also contributes to expanding discourse on the role of credible digital environments in fostering academic publishing through Islamic philanthropic mechanisms. A limitation of this study lies in its relatively small sample size; thus, future research is encouraged to involve larger samples and broader institutional participation to enhance the global generalizability of the findings.

Introduction

The advancement of technology and its societal implications have been subjects of continuous discourse across generations. The talks have been mostly about how technology has affected the world and its users in all aspect in life, including our relationship to God (Muhaya, 2015). Moreover, in the subsequent phase of societal evolution often referred to as the post-industrial or "network society" within a knowledge-based economy the depth of transformation in both economic prosperity and human development becomes increasingly evident (Laszlo & Laszlo, 2007). This phase is marked by a shift in advanced economies toward greater dependence on knowledge, information, high skill levels, and the accelerating pace of the global technological revolution (Rumyantsev, 2014).

However, as important as technology sound to us today, the definition of technology, criteria that should be appraised to determine whether we can

trust technology and rely our life on it is not an easy matter to discuss. There are many dimensions of trust in technology (Taddeo, 2010). Compared to interpersonal trust where both the trustor and trustee are human actors trust in human-technology or human-machine interactions introduces a more complex dynamic, as the trustee may refer to either the technology itself and/or the organization or provider behind it. Moreover, trust in technology and trust in the platforms are closely interconnected, with each capable of exerting a reciprocal influence on the other (Miller, 2015).

In 2017, building on a wide array of official and private data sources, Chakravorti & Chaturvedi (2017) expanded upon the 2014 Mastercard Digital Evolution Index by introducing an updated framework that includes an analysis of “digital trust” across four key dimensions: (i) the integrity of a country's digital environment encompassing factors such as security, accountability, and privacy, as well as mechanisms for fostering trust in digital ecosystems; (ii) the overall quality of user experience; (iii) public attitudes toward major institutions and organizations; and (iv) user behavior in digital interactions. These four pillars will serve as a foundational reference for our analysis.

This paper particularly interested in considering different determinants of trust in OA digital environment, that includes the technology factor itself, individual factors and social influence factor. These determinants help the formation of user-centric trust in digital environment. The urgency of this discussion lies in the need to gain a comprehensive understanding of the nature of trust in technology, the essential conditions for its emergence, and whether trust can indeed be established within digital environments particularly in the context of intentions to publish academic works through university-affiliated Intellectual Property (IP) waqf institutions using open-

access (OA) digital platforms. Furthermore, this study seeks to explore how religious values may reinforce such intentions.

The principle of Open Access (OA), or the notion of free and unrestricted knowledge dissemination within a knowledge-based economy, aligns closely with the Islamic concept of waqf, which emphasizes *maslahah* the public interest or welfare of the *ummah* (community). In Islamic tradition, waqf (endowment) plays a significant role in fostering social equity and supporting human development. Technically, waqf refers to the act of withholding ownership of a property once it has generated benefit and transferring its use to another party, as designated by the benefactor, so that its benefits may continue to serve others. This interpretation is rooted in classical Islamic jurisprudence, particularly within the Shafi'i and Hanbali schools (Omar & Muda, 2018).

Academic works produced by university as IP waqf materials discuss in this paper include print publications (technical journals, scientific journals), presentation (conferences, courses, professional organizations, etc.); theses, software, patent documents, student's projects, institution-industry staff exchange, consultancy work, academic presentations, and multimedia works, university spin off and start-up companies (wipo.int). This paper limits the scope of discussion of academic works in form of academic journal/scholarly journals/scientific journals publication and presentation in OA concept only.

Having said that, IP waqf in particular has its own issues and challenges both in definition and application (which will not be discussed in this paper). Protection of scientific property rights (IPR) is not found in the source of Islamic law. At the same time, this protection was not rejected by the texts. Islam has raised issues and recognize the preservation of IP right (IPR) as a form of individual protection (Meirison & Nazar, 2021). Moreover, according

to Dr. Fathi al-Duraini, *Haqq alIbtikar fi al-Fiqh al-Islami al-Muqaran*, [Bairut: Mu'assasah al-Risalah, 1984], h. 20 cited in fatwa MUI no 1/MUNAS VII/5/2005 about IPR explains that, except for the Hanfi School, the other three schools, Maliki, ShafiI, and Hanbali, accept IP as a type of property that can be used for the benefit for others (manfaat) but also need from of protection¹. This where the role of Islamic institutions should be utilised to achieve both equality and human development at the same time. Since the beginning of Islamic civilization history, Muslim have been aware of this institution(Rohmaningtyas & Herianingrum, 2017). IPR transfer as waqf object must, therefore, be adjusted to the benefit of multilateralism without exploitation, which leads to monopoly (Meirison & Nazar, 2021).

Previously research about issues and challenges in (IP) waqf have been done before. Some particularly have explained about IP as object waqf (Jumena & Sumiati Dewi, 2017) for economic development by (Affandi, 2017) and state-building (Hidayat, 2019) or transferable IPR as object waqf in the Islamic law perspective(Ash-Shiddiq, 2019; Khan & Lone, 2013; Sesse, 2010) and Indonesian law (Islamiyati, 2017; Lita, 2020; Magun Pikahulan, 2020; Niswah, 2018) or to compare both and its constraint in the implementation. Including the issues of monopoly in IPR (Meirison & Nazar, 2021) and the need to strengthen the waqf institution and reformation in IP Waqf jurisprudence (Fikri & Noor, 2012). Moreover, there are at least two research in IP waqf with specific subject like in agriculture (Wibowo et al., 2018) and patent transfer through waqf (Prajapati et al., 2018). However, issues on the construction of IP waqf institution with OA concept particularly within the universities has never been done before. For the sake of its legal basis, this paper will only highlight the argument that admitted IPR as object

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waqf.

The purpose of this paper is to describe what and how trust is forming in the Information Technology (IT)-based environment (digital environment) and to measure how influential trust plays a role in shaping IT-related beliefs, intention and behaviour in OA digital environment. This paper suggest that technological, individual and social factors influence how waqif perceived trust in digital environment. This perceived trust led to trusting belief, trusting intention and trusting behaviour (user centric trust) on intention to publish academic works in (UIPWI with OA digital platform as IP Waqf. To advance the discussion, this paper also looking at some of the religious values, rules and socio-economic economic implication of waqf that may strengthen the waqif intention.

From a theoretical perspective, the Theory of Reasoned Action (TRA) and the Theory of Planned Behaviour (TPB) posit that trusting beliefs give rise to the intention to trust, which subsequently leads to actual trusting behaviours (Ajzen, 1991). Complementing this view, Self-Determination Theory (SDT) emphasizes the role of autonomy, competence, relatedness, and individual risk perception in shaping decision-making processes (Rupp et al., 2016). Meanwhile, the Technology Acceptance Model (TAM) offers a foundational framework for predicting users' acceptance of information systems and technologies (Venkatesh & Davis, 2000; Wardiman Djojonegoro, 1999). Over time, TAM has been expanded to incorporate additional variables such as compatibility, perceived playfulness, prior experience, self-efficacy, perceived risk, and social influence. Further developments include the differentiation of short-term and long-term perceived usefulness, as well as the integration of constructs like perceived entertainment value and presentation attractiveness to explain user

acceptance of web. Collectively, these theoretical frameworks offer a multidimensional understanding of individual behavior and technology adoption.

The Theory of Open Access (OA) emphasizes the removal of significant barriers to scholarly knowledge, enabling unrestricted online access to research outputs that are free of charge and free from copyright restrictions, with author consent for sharing and reuse (Laakso et al., 2011; Tennant et al., 2016). OA emerged as a response to high subscription costs imposed by traditional publishers, resulting in the development of OA journals and repositories that allow free distribution of scientific information (B.-C. Björk, 2004).

By 2021, the Directory of Open Access Journals (DOAJ) recorded 17,198 peer-reviewed OA journals, including 12,156 without Article Processing Charges (DOAJ.org). This model shifts the financial burden from readers to authors, transforming publishers into dissemination service providers (B. C. Björk et al., 2010). Theories of OA explore its socio-economic, political, and legal dimensions, advocating for unrestricted access to research as a means of promoting global development. Politically, OA supports the public's right to challenge unrepresentative laws; socially, it encourages equitable access to knowledge; and legally, it challenges restrictive business models within legitimate frameworks. OA fosters rapid access to research, enabling global scholarly conversations and democratized participation in knowledge sharing, thereby driving national and global progress (Tennant et al., 2016).

Conceptually, Trust is defined as a subjective belief, psychological state, or intention involving confident and positive expectations of competence, reliability, and dependability (Mcknight et al., 1998). It carries inherent risks

and uncertainties, affecting reciprocal behaviours (Wiedmann et al., 2010). In the context of technology, trust reflects confidence in the ability of the underlying technology to facilitate transactions effectively (Ratnasingam & Pavlou, 2002). Users' willingness to rely on technology arises from expectations of functionality, reliability, and ease of correction in case of errors.

Trust in technology is influenced by several determinants. Technological factors such as security, privacy, usability, and presentation directly impact user trust. Effective security controls positively influence trust and user behaviour. Usability, functionality, and system design enhance perceived usefulness and the intention to use technology (Venkatesh & Davis, 2000). Simplified and intuitive system designs further strengthen trust (Wiedmann et al., 2010).

H1: There is an influence of technological factors on user-centric trust in technology.

Individual factors also play a critical role in shaping trust, as cognitive and emotional influences, risk tolerance, and motivation affect trusting beliefs. Autonomy, competence, and relatedness are intrinsic motivators, while extrinsic motivators involve external rewards or compliance with external regulations (Ryan & Deci, 2000). Higher risk tolerance can lead to stronger trust in technology, particularly in risky technological environments (Mayer et al., 1995).

H2: There is an influence of individual factors on user-centric trust in technology.

Social determinants such as social norms, prestige orientation, and conformity to group expectations further affect trust. Prestige and uniqueness influence users' perceived value of technology, while social

identity and symbolic interactionism explain the connection between technology adoption and social identity (Solomon, 1983; Verhallen & Robben, 1994). Social environments also provide norms and expectations that shape individual perceptions of trust, emphasizing the role of social influences in determining the adoption of innovative technologies.

H3: There is an influence of social factors on user-centric trust in technology.

Trust in digital publishing platforms, particularly Open Access (OA) systems, depends on perceived quality, reliability, and impact (Watkinson et al., 2016). Academic social networks and recommender systems enhance visibility and trust, influencing researchers' intention to publish in OA platforms (Tenopir et al., 2016). The integration of user-centric trust determinants technological, individual, and social factors drives the favourability of OA systems, shaping trusting beliefs, intentions, and behaviours.

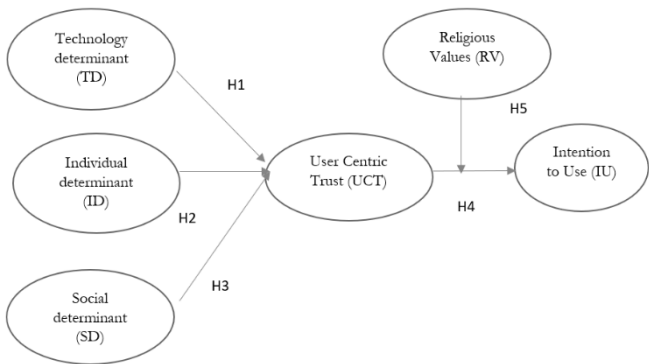
H4: User-centric trust impacts the intention to publish academic works in OA digital platforms.

The concept of waqf in Islamic finance provides additional religious and socio-economic value to OA platforms. Waqf is a charitable act that involves suspending ownership of assets while ensuring perpetual benefits for philanthropy (Khaf, 1992). Rooted in the core Islamic values of Iman (faith), Islam, and Ihsan (excellence) (Sahih Muslim), waqf emphasizes the principles of community welfare and equitable access. Socio-economically, waqf reduces social gaps, supports public welfare, and provides perpetual benefits in areas such as education and healthcare (Bonang et al., 2024). Incorporating waqf into OA platforms ensures sustainability through innovative funding models that combine green and gold OA approaches,

supporting both authors and readers (Guédon, 2004).

H5: User-centric trust in OA platforms, strengthened by the values of waqf, influences the intention to publish academic works as intellectual property waqf.

Figure 1. Conceptual model



Research Methodology

This study adopts a cross-sectional survey design, guided by an integrated framework combining the Theory of Planned Behavior (TPB), Theory of Reasoned Action (TRA), Self-Determination Theory (SDT), and the Technology Acceptance Model (TAM). These theoretical lenses support the development of variables and indicators related to trust and behavioral intention in digital publishing through University Intellectual Property Waqf Institutions (UIPWI) using Open Access (OA) platforms.

The research follows Churchill’s (1979) paradigm for construct development, consisting of six stages: (1) defining construct domains through literature and secondary data on trust in digital environments; (2) generating items via expert interviews; (3) collecting survey data; (4) refining items through reliability and validity analysis; (5) analyzing data using Partial Least

Squares Structural Equation Modelling (PLS-SEM); and (6) evaluating model fit and hypothesis testing (Hair et al., 2019).

The survey was administered using Google Forms, distributed via WhatsApp groups at four universities: Airlangga University, UNIDA Gontor, UPI Bandung, and Politeknik Negeri Banjarmasin. These institutions were selected for their disciplinary diversity, including Business, Education, Islamic Studies, and Sharia Economics. The sample comprised undergraduate, master's, and doctoral students, as well as academic and administrative staff. A total of 51 valid responses were obtained, satisfying the minimum sample requirement using the ten-times rule in PLS-SEM.

The questionnaire measured three main constructs: (1) technological, individual, and social determinants of trust; (2) the influence of trust on the intention to publish via OA as a form of intellectual property waqf; and (3) the role of religious values. Each variable was measured by six indicators on a 4-point Likert scale. Technological indicators included system security, functionality, and presentation quality (Ratnasingham & Pavlou, 2002; Venkatesh & Davis, 2000). Individual indicators covered autonomy, competence, risk perception, and innovativeness (Mayer et al., 1995; Ryan & Deci, 2000). Social indicators addressed uniqueness, social referencing, self-image, and social norms (Solomon, 1983; Verhallen & Robben, 1994). Trust in OA platforms was measured through credibility, usability, impact, and visibility (Tenopir et al., 2016). Religious values were based on Islamic teachings, while behavioral intention drew from academic engagement with Gold and Green OA (Moksness & Olsen, 2017a).

Result

Table 1. Demographic data

Characteristics	Group	Frequency	%
Education	PhD (S3)	7	13%
	Master (S2)	9	17%
	Undergraduate (S1)	35	68%
Status in university	student	42	82%
	Academic staff	8	15%
	Non-academic staff	1	1%
Faculty	Business and economics	37	72%
	Islamic studies	1	1%
	Others	13	25%
Age	20-25	36	70%
	26-30	2	4%
	31-35	7	14%
	36-40	3	6%
	Over 40s	3	6%
Domicile	Jawa-Bali	34	67%
	Outside Jawa Bali	17	33%

Assessment of the Measurement Model

The evaluation procedure in this study followed a two-step approach. First, the outer model (measurement model) was assessed through convergent validity, average variance extracted (AVE), discriminant validity, and composite reliability. Second, the inner model (structural model) was evaluated using R^2 values and path coefficient estimates, with significance tested via bootstrapping (Henseler et al., 2009). Furthermore, PLS accommodates the modeling of higher-order constructs, such as second-order factors, through repeated indicator approaches (Tenenhaus et al., 2005). The outer model or measurement model uses convergent validity, discriminant validity, and composite reliability tests. The convergent validity test is carried out to determine the validity of each relationship

between the indicator and its latent construct or variable.

Table 2. Loading factors and validity test of the components in the model

Variable	Loading Factor
Technological Determinants (TD)	
TD1:I feel secure to interact in IT-based ecosystem	0.839
TD2 : My activities within IT-based ecosystem enable me to work faster	0.770
TD3 : IT based ecosystem improve my academic/work performance	0.846
TD4 : IT based ecosystem consist system that has very simple step to use/operate	0.804
TD5 : I can easily get good quality information from IT based ecosystem	0.817
TD6 : I have the necessary information and help in IT based ecosystem	0.763
Individual Determinants (ID)	
ID1 : I know how IT based ecosystem works and operate	0.772
ID2 : I am making positive contribution with the use of technology	0.862
ID3 : I like to try new technology	0.773
ID4 : I like technology because it is very convenience	0.867
ID5 : Everything in IT based ecosystem is allowing me to be part of bigger system	0.749
ID6 : I am afraid if the IT based ecosystem collapse due to technicality and all my activities there will be gone as well	0.782
Social determinants (SD)	
SD1 :I like technology that I can showcase my uniqueness/personality	0.875
SD2 :I like buying tech products that make me proud	0.782
SD3: I buy certain technology brand because my friends or family recommended to me	0.772
SD4 : I like to use technology that reflect my self-image	0.919
SD5 : I like to buy technology that has good review	0.885
SD5 : I buy technology that makes me feel like I am belong to social group	0.737
User Centric Trust (UCT)	

Variable	Loading Factor
UCT1: I belief overall, the academic oriented OA digital platforms developer has the capabilities for my goals and objectives networking, sharing, tracking, and research amplification	0.863
UCT2 :I belief the academic oriented OA digital platforms developer is honest and has integrity of their published journals	0.799
UCT3: Publishing academic journal, publication and presentation in academic oriented OA digital platforms will give me high status, reputation and preside	0.710
UCT4 : I want to publish my academic journal, publication and presentation through academic oriented OA digital platforms because I assume I can give impactful contribution and research amplification	0.880
UCT5 : I am publishing my academic journal, publication and presentation through academic oriented OA digital platforms that has good quality	0.850
UCT6 :I want to publish my academic journal, publication and presentation through academic oriented OA digital platforms because I assume they have sophisticated system to help me publish my journal	0.729
User Centric Trust Strenghted By Religious Values (RV)	
RV1 : I understand that waqf is reflection of my Iman. I am considered myself devoted Muslim	0.822
RV2 : I understand waqf is a deed recognised in Islam	0.827
RV3 : I understand by giving waqf I have the highest goodness of being Ihsan	0.766
RV4 : I am very familiar with Waqf concept in Islam, rules and the reward of doing waqf	0.931
RV5 : I want to give Waqf because It is important for me to do good deeds to others to continue to flow goodness and maslahat in public interest in a form of social security	0.785
RV6: I understand waqf is intended for the benefit and welfare of mankind economically	0.770
Intention To Use OA Digital Platform (IU)	
IU1: I Intent to submit my academic journal, publication and	0.865

Variable	Loading Factor
presentation as IP Waqf to open access <i>academic profile</i> platforms (Orchid, Scopus, Pueblos, google scholar etc)	0.889
IU2: I am thinking to submit the majority of my future research journal, publication and presentation academic OA social networking sites (ResearchGate, Academia.edu, google scholar etc)	
IU3: I only want to submit academic journal, publication and presentation as IP Waqf to world renown Gold OA publishing platforms so it can benefit wider audience	0.838
IU4: I am planning to submit academic journal, publication and presentation as IP Waqf to Green OA publishing platform because I just want to give waqf	0.777

Table 2 presents the outer loading values for all indicators, ranging from 0.710 (UCT3 within the UCT construct) to 0.931 (RV4 within the RV construct). Since all loadings exceed the commonly accepted threshold of 0.70, each indicator demonstrates adequate reliability, supporting the validity of the measurement model. In addition, the researchers assessed convergent validity using the Average Variance Extracted (AVE), applying a recommended minimum value of 0.50 to ensure that over half of the variance in the indicators reflects the underlying construct. As shown in Table 3, all constructs meet this criterion, confirming satisfactory convergent validity. These results affirm that the indicators are reliable and appropriate for measuring their respective latent constructs.

Table 3. Cronbach’s alpha, composite reliability and AVE for each variable

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Technological determinants	0.893	0.918	0.651
Individual determinants	0.889	0.915	0.643

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Social determinants	0.912	0.930	0.691
User centric trust	0.892	0.918	0.652
User Centric Trust Strenghted By Religious Values	0.900	0.924	0.670
Intention to use OA Digital Platform	0.864	0.908	0.711

Discriminant validity was evaluated using cross-loading analysis, which examines the degree to which each indicator loads more highly on its associated construct than on any other construct. An indicator is deemed to exhibit acceptable discriminant validity when its loading on the intended construct is greater than its cross-loadings with other constructs. The analysis results confirm that this criterion has been met for all indicators, thereby validating that each item distinctly measures its designated construct without substantial overlap with others.

Table 4. Cross Loading Discriminant Validity Test Results

	TD	ID	SD	UCT	UCT Str enghted By RV	IU OA Digital Platform	Moder ating Effect
TD1	0.839	0.647	0.331	0.554	0.299	0.447	-0.376
TD2	0.770	0.513	0.259	0.518	0.571	0.573	-0.594
TD3	0.846	0.526	0.269	0.604	0.363	0.540	-0.358
TD4	0.804	0.659	0.426	0.644	0.398	0.493	-0.514
TD5	0.817	0.631	0.344	0.657	0.279	0.386	-0.342
TD6	0.763	0.382	0.172	0.478	0.409	0.435	-0.340
ID1	0.583	0.772	0.228	0.550	0.317	0.355	-0.397
ID2	0.653	0.862	0.452	0.733	0.514	0.594	-0.555
ID3	0.538	0.773	0.386	0.555	0.420	0.426	-0.382
ID4	0.627	0.867	0.506	0.727	0.470	0.537	-0.576
ID5	0.442	0.749	0.380	0.552	0.319	0.353	-0.420
ID6	0.521	0.782	0.515	0.674	0.522	0.635	-0.374
SD1	0.492	0.626	0.875	0.635	0.379	0.531	-0.511

	TD	ID	SD	UCT	UCT Str enghted By RV	IU OA Digital Platform	Moder ating Effect
SD2	0.234	0.322	0.782	0.366	0.122	0.209	-0.358
SD3	0.173	0.268	0.772	0.416	0.113	0.302	-0.208
SD4	0.447	0.590	0.919	0.654	0.358	0.502	-0.419
SD5	0.237	0.396	0.885	0.452	0.045	0.262	-0.208
SD6	0.094	0.143	0.737	0.252	-0.048	0.152	-0.008
UCT1	0.647	0.770	0.574	0.863	0.515	0.749	-0.400
UCT2	0.543	0.660	0.564	0.799	0.501	0.659	-0.479
UCT3	0.591	0.613	0.369	0.710	0.453	0.565	-0.518
UCT4	0.653	0.628	0.498	0.880	0.409	0.714	-0.360
UCT5	0.477	0.601	0.469	0.850	0.316	0.653	-0.251
UCT6	0.576	0.565	0.392	0.729	0.307	0.494	-0.344
RV1	0.462	0.503	0.242	0.525	0.822	0.686	-0.574
RV2	0.418	0.582	0.334	0.455	0.827	0.625	-0.588
RV3	0.343	0.397	0.129	0.430	0.766	0.669	-0.193
RV4	0.409	0.486	0.181	0.493	0.931	0.754	-0.389
RV5	0.308	0.296	0.183	0.305	0.785	0.565	-0.463
RV6	0.362	0.377	0.139	0.330	0.770	0.645	-0.400
IU1	0.479	0.501	0.440	0.699	0.731	0.865	-0.464
IU2	0.569	0.547	0.294	0.674	0.678	0.889	-0.302
IU3	0.512	0.618	0.408	0.727	0.722	0.838	-0.276
IU4	0.425	0.388	0.316	0.583	0.578	0.777	-0.182
UCT *							
UCT Strenghted By RV	-0.519	-0.569	-0.388	-0.484	-0.526	-0.369	1,000

The table 5 above describes the value of cross loading for each indicator on its own variables as well as on other variables. the number in blue indicates the cross-loading value of the variable. Based on the table, it can be seen that the indicators of each indicator have a higher cross loading value on their own variables compared to other variables so that it can be concluded that all indicators meet the requirements of discriminant validity.

Reliability testing was conducted using both Cronbach's alpha and composite reliability. Cronbach's alpha, introduced by Cronbach (Cronbach, 1951), measures the internal consistency of a set of items, reflecting how closely related the items are as a group. It ranges from 0 to 1, with higher values indicating greater reliability. Composite reliability serves a similar purpose, offering a more refined estimate of internal consistency in structural equation modeling. According to established thresholds, a Cronbach's alpha value above 0.6 and a composite reliability above 0.7 indicate acceptable reliability (Cortina, 1993).

Based on Table 3, all variables and dimensions exhibit Cronbach's alpha values exceeding 0.6 and composite reliability values above 0.7. These results confirm that the constructs demonstrate adequate internal consistency and are reliable measures of the intended variables.

Based on the structural equation modeling results, the coefficient of determination (R^2) for User-Centric Trust (UCT) is 0.730, indicating that 73.0% of the variance in UCT is explained by Technological Dependability (TD), Information Dependability (ID), and System Dependability (SD), with the remaining 27.0% attributed to other unobserved factors. The path coefficients demonstrate that TD (0.312), ID (0.450), and SD (0.245) each have a significant and positive effect on UCT. Similarly, the R^2 for Intention to Use (IU) is 0.889, meaning that 88.9% of its variance is explained by UCT, Motivation of Dissemination (MOD), and Religious Values (RV). UCT exerts a substantial influence on IU (0.591), followed by RV (0.630) as the strongest contributor, and MOD (0.159), all with positive and significant effects. According to commonly accepted thresholds, R^2 values above 0.75 are considered substantial, indicating that both UCT and IU exhibit strong explanatory power.

Furthermore, the model’s predictive relevance was evaluated using the Q-square (Q^2) statistic, calculated from the R^2 values of the endogenous constructs. Applying the formula $Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)$, and using the R^2 values for IU (0.889) and UCT (0.730), the resulting Q^2 value is 0.970. As this value is well above zero, it confirms that the model possesses excellent predictive capability. In practical terms, the model can account for 97.0% of the variance in the observed data, underscoring its robustness and high predictive accuracy.

Bootstrapping Hypothesis Testing (Path Analysis)

This study employed the bootstrap method, as recommended by Preacher and Hayes (2008), to evaluate the direct effects of TD, ID, SD, UCT, and MOD on IU. Hypothesis testing was performed to determine whether the exogenous variables significantly influence the endogenous variable. Based on the decision rule, a p-value below the 0.05 threshold indicates statistical significance. The results of these tests, along with model evaluation metrics, are presented in the subsequent figures and tables. The structural model of the study is illustrated in the following figure:

Figure 2. Path Analysis

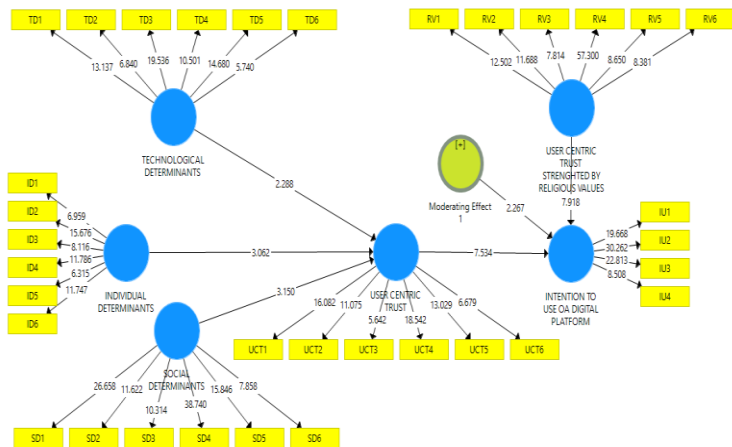


Table 5. Path Coefficient Value (Direct Effect)

Variables	T Statistics	P Values	Result
H1: Technological Determinants → User Centric Trust	2.288	0.023	Accepted
H2: Individual Determinants → User Centric Trust	3.062	0.002	Accepted
H3: Social Determinants → User Centric Trust	3.150	0.002	Accepted
H4: Centric User Trust → Intention To Use Digital Platform OA	7,534	0.000	Accepted
H5: Religious Values Moderate Centric User Trust → Intention To Use Digital Platform OA	2.267	0.024	Accepted
H6: Centric User Trust Strenghted By Religious Values → Intention To Use Digital Platform OA	7.918	0.000	Accepted

Table 6. Path Coefficient Value (Indirect Effect)

Variables	T Statistics	P Values	Result
H8 : Technological Determinants → User Centric Trust → Intention To Use Oa Digital Platform	2.176	0.030	Accepted
H8 :Individual Determinants → User Centric Trust → Intention To Use Oa Digital Platform	2.841	0.005	Accepted
H9 : Social Determinants → User Centric Trust → Intention To Use Oa Digital Platform	2,762	0.006	Accepted

Discussion

Technological determinants have positive effect on user centric trust in digital environment Particularly by tech security and privacy; standard for quality, security and *reliability* of technology (Ratnasingham & Pavlou, 2002), function and usability (Venkatesh & Davis, 2000) and presentation; information quality and provision of information (Wiedmann et al., 2010). Individual determinants have positive effect on user centric trust in digital environment specifically by individual autonomy, knowledge, competence and relatedness (Ryan & Deci, 2000) and risk perception

(Mayer et al., 1995) and innovativeness and convenience (Wiedmann et al., 2010). Social determinants have positive effect on user centric trust in digital environment particularly because people want to feel about their uniqueness, prestige, (Verhallen & Robben, 1994), social referencing (Toth, 2014), social appearance of self-images (Solomon, 1983; Toth, 2014), social standard (Rupp et al., 2016), social group (Solomon, 1983).

User centric trust in digital environment has positive effect on intention to publish academic works in University IP waqf institution with concept because OA platforms, because it can cater people on goals and objectives either networking, sharing, tracking, and/or research amplification. They also believe that OA platforms are honest, trustworthy and has integrity (Tenopir et al., 2016). It also gives people the impact factor/visibility that they want (Knight & Steinbach, 2008) and give their paper increase in perceived quality and Prestidge (Masrek & Yaakub, 2015). Moreover, OA platforms provide service with sophisticated system (Meyffret & Lionel, 2015) that lead to trusting beliefs (Mayer et al., 1995), trusting intention (Mcknight et al., 2011) and trusting behaviors.

Religious values have positive effect on intention to publish academic works with OA digital platforms to give IP waqf as it is related in related to aqidah (iman, islam, ihsan), related to fiqh and social values and economic values, regardless if they have to pay or not, either in Academic profile publishing platforms or social networking site platforms, or through Gold OA, Green OA access (Moksness & Olsen, 2019).

To build and form trust in technology and digital environment, University as IP waqf nazhir, will need to create a secure-trustable digital environment by placing copyright policy and strategy as priority either through gold OA or green OA business model. There is a clear need for adaptation copyright in education and research purposes that are intended to

promote knowledge, skills, and innovation without unduly undermining the incentive for students, teachers, and researcher (Hargreaves, 2011). The purpose is not to persuade these stakeholders to adopt specific types of copyright policies and agreements, but to improve copyright management and relationships through the dissemination of examples of best practice. This can be done by making universal standard for quality, security and reliability of technology to combat for typical issues in OA such security, privacy and copyright infringement such risk fraudulent, plagiarism, misuses etc.

Additionally, by designing man-machine-communication, by achieving intuitive serviceability quality and provision of information that cater potential waqif goals and objectives such prestige and reputation and individual uniqueness and proper and sophisticated system for dissemination of knowledge, without neglecting the main point of hikmah waqf of which related to the practice of Aqidah, fiqh and socio-economic implication of waqf for maslahah (interest) of the ummah (community). This where the role of Islamic institutions should be utilised to achieve both equality and human development at the same time.

Conclusion

This study demonstrates that trust shaped by technological, individual, and social factors significantly influences individuals' intention to publish academic work through University Intellectual Property Waqf Institutions (UIPWI) using Open Access (OA) platforms. Religious beliefs further reinforce this relationship, highlighting the role of spiritual motivation in digital academic philanthropy. While the study offers meaningful insights, it is limited by a modest sample size and a culturally specific context, which may

affect generalizability. Future research should broaden the sample and consider cross-cultural perspectives. Practically, the findings suggest that universities and waqf regulators should design user-friendly, secure, and ethically grounded OA platforms, supported by clear policies and community engagement, to foster a sustainable ecosystem for waqf-based academic publishing.

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