

Trust in Religious Stewardship and Waqf Intention in Islamic Tourism Governance: Exploring Community Participation, Transparency, and Circular Economy through the SOR Model

Yulfan Arif Nurohman^{1,*}, Jati Waskito², Imronudin³

^{1, 2, 3} Faculty of Bussines, Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

Abstract

This study investigates the role of trust, transparency, and community participation in shaping waqf intentions within the context of Islamic religious tourism in Indonesia. Referring to the Stimulus–Organism–Response (SOR) framework integrated with the principles of Community-Based Tourism (CBT), this research examines how external stimuli, community participation, circularity visibility, and transparency influence the internal psychological mechanism of trust in religious management and subsequently affect behavioral responses in the form of waqf intentions. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed using data from 210 respondents at mosque-based religious tourism destinations in Central Java. The findings reveal that community participation and transparency significantly enhance trust, whereas circularity has no significant effect. Furthermore, trust is positively associated with the waqf intentions of religious tourism visitors. The results highlight that moral legitimacy and spiritual integrity outweigh environmental circularity in building public trust in Islamic philanthropic institutions. This study contributes to theory by extending the application of SOR to Islamic philanthropy and to practice by offering a sustainable governance model for mosque-based tourism through transparent, participatory, and trust-oriented management.

Keywords: Islamic Tourism, religious stewardship, waqf intention, community participation, circular economy, SOR model, mosque based tourism.

Introduction Section

The global religious tourism market is projected to reach USD 671.93 billion by 2030, referring to the achievement of USD 254.3 billion in 2023 (Grand View Research, 2024). Report from (UN Tourism, 2024) reinforces evidence that international tourists visiting religious sites have increased, reaching the pre-pandemic level, with international tourism revenues amounting to USD 1.4 trillion in 2023. This increase has made a significant contribution to the 2024 GDP, accounting for 10 percent of the global economy and providing 357 million jobs worldwide (World Bank, 2025). Interestingly, global tourist growth is not evenly distributed across regions, with Asia and the Pacific still recording figures below 13 percent compared to 2019 (UN Tourism, 2025).

In Indonesia, the tourism sector's contribution to the Gross Domestic Product (GDP) during 2019–2023 ranged between 3.7 percent and 5.2 percent of the total national GDP, showing a significant recovery trend after the pandemic (BPS, 2025). This data proves that the tourism sector is one of the main drivers of the national economy. According to data from the United Nations Statistics Division (UNSD), through the SDG 8.9.2 indicator, the number of workers employed in Indonesia's tourism industry reached around 12.4 million people in 2023, or 9.2 percent of the total national labor force (UNSD, 2025). Tourism has thus become one of the key elements of Indonesia's economy and holds great potential for future development. This aligns with the sixth point of the Asta Cita program, in which the Indonesian government encourages the development of sustainable leading tourist destinations to strengthen both regional and national economies (Susanti, 2025).

Currently, the potential of religious tourism aligns with the broader growth of tourism destinations in Indonesia (Nurohman & Qurniawati, 2021). However, there are obstacles in its development, particularly infrastructural issues (9,10). Revenues from religious tourism should be able to enhance the economy and contribute to infrastructure development (11,12,13,14). Revenues from religious tourism should be able to enhance the economy and contribute to infrastructure

* Corresponding author: es241@ums.ac.id

development (Budovich, 2023), as improved religious tourism infrastructure will elevate the overall visiting experience and significantly affect visitor satisfaction (Rajput, 2025). (Jude et al., 2018) asserted that increased visitor numbers directly affect the income generated from religious tourism. Ultimately, a comprehensive understanding of religious tourism can be utilized by stakeholders to promote infrastructure improvement (Dhamija, 2020).

Religious tourism conditions in Indonesia still lack adequate infrastructure and facilities (19,20). Only a few religious tourism sites possess complete facilities, such as Jogokariyan Mosque in Yogyakarta, which is known for its strong financial management. This is evidenced by the mosque's Ramadan 2025 free takjil program, reaching approximately IDR 52 million per day or IDR 1.56 billion per month (Kumparan, 2024). The chairman of Jogokariyan Mosque Yogyakarta stated that people need good facilities and services; when they feel satisfied, they will happily give infaq (Hussein, 2024). Mosque-based religious tourism revenue sources include parking rentals, vendor stall leases, and lodging (Azizah & Sa'adah, 2023). These revenues can be categorized as waqf funds used for infrastructure development. One key factor in the mosque's successful management lies in its community empowerment concept to build local economic capacity (Bakhri, 2018). Such initiatives in religious tourism should be emulated by other religious tourism managers.

The substantial economic potential has not been matched by effective religious tourism governance, which is often characterized by a lack of transparency and weak financial accountability within religious institutions (25,26). The absence of circularity and visible community participation has led to a decline in public trust, ultimately influencing donation and waqf behaviors. This trust deficit lies at the core of the sustainability challenge in waqf-based religious tourism, emphasizing the urgent need for a governance model that is more transparent, participatory, and sustainable.

Waqf-based religious tourism represents a form of community-based Islamic economy that integrates spiritual and economic values through transparent management of religious assets. According to (Nailul et al., 2023) the integration of the tourism sector with waqf can enhance community welfare and support the creation of halal tourism destinations. Moreover, donation represents a short-term, consumptive concept, whereas waqf provides a sustainable economic foundation. (S. Ismail et al., 2023) found that waqf connects economic pillars with the sustainability of the tourism industry. In the Indonesian context, (Nugraha et al., 2022) emphasized that waqf serves as a provider of public facilities, including mosques, that support community well-being and have broader fiscal implications..

Although many studies have examined community participation and transparency in tourism governance (13,30) empirical evidence regarding how external stimuli influence psychological trust mechanisms and waqf intention in Islamic religious tourism remains limited (31,32). Therefore, this study integrates the Stimulus Organism Response (SOR) framework and Community-Based Tourism (CBT) principles to explore how transparency, community participation, and sustainability perceptions jointly shape trust and waqf intention among visitors to Islamic religious destinations in Indonesia. This study contributes theoretically by extending the SOR framework to the domain of Islamic philanthropy and empirically by measuring waqf intention in religious tourism. Practically, it provides policy insights for sustainable mosque-based tourism management in Indonesia.

Literature Review

This study integrates three major theoretical domains: the Stimulus-Organism-Response (SOR) framework as an environmental psychology model; Community-Based Tourism (CBT) as a community-driven destination management approach; and Islamic philanthropic theories (waqf), trust, and public governance (transparency/accountability). This integration enables an analysis of how external stimuli (community participation, circularity, transparency stimulate psychological processes (trust in religious stewardship), which in turn trigger behavioral responses (waqf intention).

2.1 Theoretical Foundation: The Stimulus Organism Response (SOR) Framework and the Community-Based Tourism (CBT) Approach

This study adopts the Stimulus Organism Response (SOR) framework developed by (Mehrabian & Russell, 1974). The SOR framework is applied in this study to explain how external environmental stimuli within the context of religious tourism shape internal psychological responses, which subsequently influence individuals' behavioral intentions. In this context, Community-Based Tourism (CBT) provides a practical foundation for identifying the key stimuli that influence visitor behavior. CBT emphasizes local community participation, empowerment, and benefit-sharingt (Suansri, 2003), making it highly relevant in the context of religious tourism, which is rooted in communal trust and collective values.

Accordingly, community participation, visibility of circularity, and transparency represent external factors (Stimulus, S) that influence trust in Religious Stewardship (Organism, O), which in turn encourage waqf intention (Response, R). This integrated framework combines moral, social, and managerial dimensions of religious tourism sustainability.

Community Participation and Trust in Religious Stewardship

In the CBT approach, community participation serves as the foundation for social legitimacy and local empowerment. Within the CBT approach, community participation serves as the foundation for social legitimacy and local empowerment. This participation includes community involvement in decision-making, operations, and benefit distribution related to religious tourism activities (34,35). When local religious communities are actively involved in managing tourism destinations, it strengthens social cohesion and collective trust between visitors and stakeholders (Singgelen & Prasadja, 2025). Previous studies have shown that community engagement enhances perceptions of integrity and moral alignment between managers and local resident (37,38).

Circularity and Trust in Religious Stewardship

Circularity refers to the extent to which sustainability efforts are visibly implemented at tourism sites. It relates to the reuse of resources, donations, or waqf funds for social and environmental benefits (Geissdoerfer et al., 2017). Within the CBT context, visible circular practices can enhance perceptions of responsibility and ethical alignment. According to (Alimamy & Nadeem, 2025) circularity is associated with trust, implying that this concept can be developed through visible circular activities. Visibility in religious tourism should align with spiritual values in order to build trust (Wang, 2022). Without clear moral communication, visible sustainability alone is insufficient to foster trust in religious stewardship (Vitolla et al., 2023).

Transparency and Trust in Religious Stewardship

Transparency, defined as openness in conveying financial and operational information, is a crucial pillar in Islamic waqf management (43,25). openness in reporting the use of waqf funds strengthens accountability and demonstrates moral legitimacy (Yasin & Mokhtar, 2022). In the context of religious tourism, transparency provides assurance to visitors that their donations are managed with integrity and in accordance with Islamic principles, thereby reinforcing trust in religious stewardship.

Trust in Religious Stewardship and Waqf Intention

Trust reflects visitors' confidence in the honesty, competence, and integrity of religious site managers (Sunarmo & Majid, 2024). Trust functions as a key psychological mechanism that transforms moral perceptions into behavioral intentions. Studies on Islamic philanthropy show that trust is a strong predictor of donation and waqf intentions (45,46). Therefore, trust acts as a moral bridge linking managerial ethics to faith-based charitable behavior in religious tourism. The experiences gained encourage individuals to engage in waqf (Hasyim & Nurohman, 2021), thereby fostering trust in waqf administrators.

Based on theoretical foundations and prior empirical evidence, the hypotheses developed for this study are as follows:

H1: Community Participation has a positive effect on Trust in religious stewardship

H2: Visibility of circularity has a positive effect on trust in religious stewardship.

H3: Transparency has a positive effect on trust in religious stewardship.

H4: Trust in religious stewardship has a positive effect on waqf intention.

Conceptual Model

Based on the SOR framework and CBT principles, this study proposes that community participation, visibility of circularity, and transparency (Stimulus) influence trust in religious stewardship (Organism), which ultimately drives waqf intention (Response). This model asserts that the sustainability of religious tourism depends on collective participation and institutional trust, ensuring a balance between economic and spiritual objectives that mutually reinforce one another.

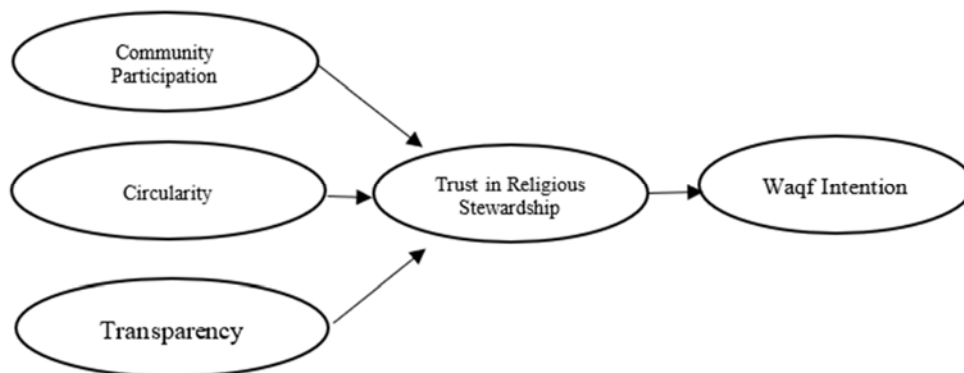


Figure 1. Conceptual Model

Method

Research Design

This study employs a quantitative explanatory approach to examine the effects of religious community participation, circularity, and transparency of stewardship on trust in religious stewardship and their implications for waqf intention at religious tourism destinations. The conceptual model of the study refers to the Stimulus Organism Response (SOR) framework, in which social and religious institutional factors act as stimuli, trust serves as the organism (internal psychological mechanism), and waqf intention represents the behavioral response of individuals. The research population includes visitors and congregants of mosque-based religious tourism destinations in Central Java, namely the Great Mosque of Central Java, the Great Mosque of Demak, the Menara Kudus Mosque, the Great Mosque of Surakarta, the Al Yazid Mosque Solo, and other mosques categorized as religious tourism destinations. The sampling technique used is purposive sampling with the following criteria: Adults (≥ 18 years old), Have visited a religious tourism site within the last 12 months, understand basic concepts of infaq or waqf, willing to participate voluntarily.

Estimation Technique

The total sample consists of 210 respondents, meeting the adequacy criteria suggested by (Hair et al., 2021). Furthermore, Hair states that for structural models based on Partial Least Squares Structural Equation Modeling (PLS-SEM), the minimum sample size can be determined using the rule of ten times the maximum number of structural paths leading to a latent construct, or generally between 100–200 respondents is considered sufficient for models of moderate complexity. Therefore, a sample size of 162 is deemed adequate to ensure sufficient statistical power for hypothesis testing.

Primary data were collected through a closed-ended questionnaire using a 7-point Likert scale, where 1 indicates “strongly disagree” and 7 indicates “strongly agree.” The use of a 7-point scale was chosen to increase response sensitivity and expand data variability. Questionnaires were distributed directly at religious tourism sites and online via Google Forms. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. This approach was chosen due to its capability to handle complex models with mediating variables and its non-reliance on data normality.

The stages of analysis include: Evaluation of the Outer Model, conducted by testing convergent validity (*outer loading* > 0.70 , AVE > 0.50), construct reliability (Composite Reliability > 0.70 , Cronbach’s Alpha > 0.70), and discriminant validity using the Fornell–Larcker criterion. Evaluation of the Inner Model involves testing the path coefficient, *t*-statistic, and *p*-value. The R^2 value is used to measure the predictive strength of the model

Result and Discussion

Result

Measurement Model Evaluation (Outer Model)

The outer model analysis was conducted to test the validity and reliability of the constructs used in this SOR–CBT based research model. The results of data processing using SmartPLS 3.0 are presented in Table 1 below.

Table 1. Outer Loading

	X1	X2	X3	Y1	Y2
X1.1	0.884				
X1.2	0.814				
X1.3	0.776				
X2.1		0.801			
X2.2		0.802			
X2.3		0.859			
X3.1			0.813		
X3.2			0.863		
X3.3			0.870		
Y1.1				0.863	
Y1.2				0.901	
Y1.3				0.896	
Y2.1					0.942
Y2.2					0.963
Y2.3					0.931

Source: data processed using SmartPLS 3.0 (2025)

All indicators have outer loading values greater than 0.70, indicating that each item contributes strongly to its respective construct (Hair et al., 2021). The highest indicator loading appears in the Waqf Intention construct (Y), namely

Y2 = 0.963, showing that the commitment to perform waqf is the most dominant reflection of waqf intention in the religious tourism context. The high loading values in the Trust construct (Y1) (0.863–0.901) further confirm that trust in religious stewardship is highly consistent as a psychological construct (Mayer et al., 2014). Thus, all indicators are declared valid in convergent terms (convergent validity met), as all exceed the minimum outer loading threshold of 0.70 (Hair et al., 2021).

Table 2. Construct Reliability and Validity

<i>Source: processed SmartPLS</i>	Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)	<i>data using 3.0 (2025)</i>
	Community Participation	0.776	0.852	0.868	0.687	
	Circularity	0.766	0.861	0.861	0.674	
	Transparency	0.812	0.886	0.887	0.723	
	Trust in Religious Stewardship	0.941	0.943	0.962	0.894	
	Donation /Waqf Intention	0.874	0.890	0.922	0.798	

Construct Reliability: All Cronbach's Alpha and Composite Reliability values exceed 0.70, indicating that each variable possesses high internal consistency. The construct Trust in Religious Stewardship recorded the highest reliability ($\alpha = 0.941$; CR = 0.962), confirming that indicators Y1.1–Y1.3 are highly reliable in representing visitors' trust toward religious tourism management. Convergent Validity (AVE): All constructs have AVE values greater than 0.50, meaning that more than 50% of the variance of the indicators is explained by their respective constructs. The highest AVE value is found in the Trust in Religious Stewardship variable (0.894), indicating conceptual clarity and strong relationships among measurement items. Conclusion: All variables meet the criteria for construct reliability and convergent validity according to the minimum threshold recommended by (Hair et al., 2021).

Table 3. Discriminant Validity

	Community Participation	Circularity Visibility	Trust in Religious Stewardship	Donation/ Waqf Intention
Community Participation	0.829			
Circularity	0.286	0.821		
Transparency	0.352	0.805	0.712	
Trust in Religious Stewardship	0.390	0.657	0.645	
Donation /Waqf Intention	0.416	0.469	0.556	0.893

Source: data processed using SmartPLS 3.0 (2025)

The diagonal values (in bold) indicate the square roots of AVE, which are higher than the inter construct correlations within the same row/column, thus confirming that discriminant validity is achieved. This means that each construct measures distinct aspects of the phenomenon, ensuring clear conceptual separation between SOR components such as stimulus (X1–X3), organism (Y1), and response (Y2). According to (Fornell & Larcker, 1981) and (Henseler et al., 2015) this condition confirms adequate discriminant validity in the model.

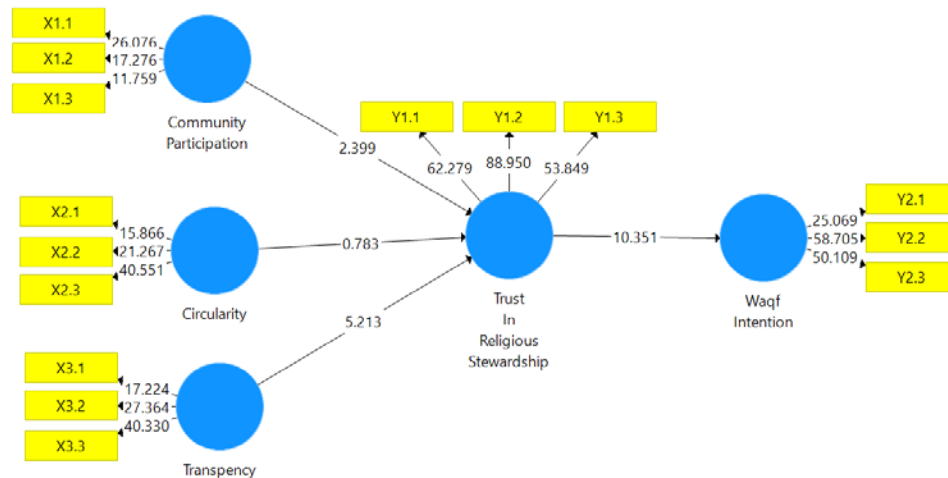


Figure 2. Path Analysis Result

Table 4. Hypotesis Testing

Variabel	Original Sample	Sampel Mean	STDEV	T-Stat	P-value	Result
X1→ Y1	0.162	0.168	0.068	2.329	0.017	Accepted
X2→ Y1	0.088	0.097	0.112	0.783	0.434	Rejected
X3→ Y1	0.578	0.567	0.111	5.213	0.000	Accepted
Y1→ Y2	0.556	0.557	0.054	10.351	0.000	Accepted

Source: data processed using SmartPLS 3.0 (2025)

The test results indicate that religious community participation (X1) has a significant effect on trust in religious stewardship (Y1), with a t-statistic of 2.329 and a p-value of 0.017, thus the hypothesis is accepted. This finding demonstrates that active involvement in religious communities can enhance trust in religious management. Conversely, circularity (X2) does not have a significant effect on trust in religious stewardship, with a t-statistic of 0.783 and a p-value of 0.434, resulting in the rejection of the hypothesis. This implies that visible sustainability efforts are insufficient to build trust without the presence of other factors such as value consistency or managerial accountability.

Meanwhile, transparency (X3) has a significant effect on trust in religious stewardship, with a t-statistic of 5.213 and a p-value of 0.000, indicating that the higher the transparency in the management of religious funds, the stronger the level of trust established. Furthermore, trust in religious stewardship (Y1) significantly influences donation/waqf intention (Y2), with a t-statistic of 10.351 and a p-value of 0.000. This confirms that the higher the level of trust in religious management, the greater an individual's intention to contribute through donations or waqf within the context of religious tourism. Thus, trust in religious stewardship functions as a mediating variable that strengthens the influence of community participation and trust-based transparency on waqf intention at religious tourism destinations.

Discussion

Hypothesis 1 indicates that religious community participation has a significant effect on Trust in Religious Stewardship. This means that the higher the community's involvement in ritual and social religious activities at religious tourism destinations, the greater the level of trust visitors have toward the management. This indicates that social interaction and collective activities such as joint prayers, Qur'an study groups, and communal work (*gotong royong*) at mosques can foster perceptions of integrity and accountability toward the managing institution.

This finding aligns with (VanderWeele, 2017) who explained that regular participation in religious community activities is closely related to improved social relationships, social support, and community well-being, building social mechanisms consistent with increased trust toward religious managers and leaders. Similarly, (Michaelson et al., 2015) emphasized that religious participation that involves direct interaction with leaders or clerics can enhance trust; thus, in the religious tourism context, trust in management may also be associated with religious figures who participate in administration. The results of (Theodori & Robinson, 2019) further support this finding, showing that religious community

participation increases trust in community-oriented actions. Active religious communities are more likely to build trust in religious activities (Dingemans & Van Ingen, 2015).

In the context of waqf-based religious tourism, this implies that managers of religious tourism destinations such as the Great Mosque of Demak, the Great Mosque of Kudus, and the Great Mosque of Surakarta can expand community-based programs through *tahsin* classes, waqf bazaars, and local social events to strengthen trust capital and congregational loyalty. Religious activities held at tourism sites will enhance visitors' participation in religious communities related to tourism management, and the quality of this experience influences their trust in management (Pearce & Dowling, 2019) emphasize the importance of creating visitor experiences through the quality of management-provided interactions.

Hypothesis 2 show that visible sustainability (circularity) has no significant effect on trust in religious tourism management. This means that even though visitors may observe environmentally friendly facilities such as waste management systems or refill stations, these are not sufficient to foster spiritual trust or perceptions of integrity among visitors. In religious contexts, trust is shaped more by moral and managerial integrity rather than by visible environmental elements. This result aligns with (Vitolla et al., 2023) who found that circularity practices are not directly associated with managerial trust. In religious destinations, spiritual and moral elements carry more weight than ecological dimensions in establishing trust. (BSI, 2025) report similarly explains that circularity practices alone do not inherently generate trust.

Religious destinations, particularly mosques, generally maintain cleanliness and sanctity; thus, even without explicit circularity programs, religious tourists already believe that hygiene is well maintained. Maintaining the sanctity of worship spaces is essential in Islam for the acceptance of religious acts. Therefore, eco-religious tourism programs need to be communicated in a more spiritual tone for instance, through narratives such as "*cleanliness is part of faith*" so that the public perceives sustainability practices as expressions of faith rather than mere technical procedures. Environmental campaigns in tourism management may be more appropriate for non-religious destinations.

Hypothesis 3 shows that transparency of trust has an effect on trust in religious stewardship. This finding demonstrates a strong and significant positive relationship between stewardship transparency and trust. In other words, the more transparent the management is in reporting the use of waqf funds, the higher the level of trust formed among visitors. Transparency becomes the core element of the concept of religious stewardship and moral legitimacy. This is consistent with (Krah & Mertens, 2023) and (Yasin & Mokhtar, 2022) who found that financial management trust is determined by transparency. (Ardi et al., 2021) also emphasize that transparency in tourism destination management is strongly related to tourist trust.

This finding is consistent with (Nunkoo et al., 2012) and (Rukmiyati et al., 2023) who assert that trust depends on the extent to which tourism managers can demonstrate transparency in fund management. In the waqf context, (Hj. Mohaiyadin et al., 2022) ded that the principle of transparency represents the concrete implementation of *amanah* (trustworthiness), which underpins the Islamic financial system. Waqf funds that are managed transparently can be distributed effectively and utilized to improve religious tourism services and infrastructure. The use of waqf funds for infrastructure development yields numerous benefits (58,59). The implication is that religious tourism managers in Indonesia should implement digital reporting systems, such as waqf transparency dashboards, that display real-time donation reports so that the public can directly observe financial accountability, thereby building long-term trust. Advances in information technology make it easier for religious tourism managers to report and account for waqf fund usage. Additionally, digital systems facilitate public auditing processes accessible to all community members.

Hypothesis 4 shows that trust in religious stewardship has an influence on waqf intention. Trust in religious tourism management has a positive and significant effect on waqf intention. This result confirms that trust serves as the primary psychological mediator linking spiritual experiences to religious economic behavior. Visitors who believe that managers act honestly, responsibly, and with integrity are more likely to provide financial support. Trust is thus a crucial pathway that encourages individuals to donate (Chen et al., 2021). (Li et al., 2022) further corroborate this by showing that trust in charitable organizations significantly predicts donation intention.

This finding supports the Religious Stewardship Theory proposed by (62,63) and reinforced by (Hassan et al., 2018), which argues that trust is a prerequisite for religiously motivated donation behavior. Visitors' financial support helps ensure the continuity of religious destinations. The effort of Muslims to maintain and sustain mosques reflects adherence to the Qur'anic command in *Surah At-Taubah, verse 18*: "*Indeed, the mosques of Allah are maintained only by those who believe in Allah and the Last Day...*". The implication is that building public trust through *amanah* certification, open sharia audits, and ethically grounded public communication can enhance community waqf and donation intentions toward religious sites.

Key Findings

Overall, this study demonstrates that trust in religious stewardship plays a central role in shaping waqf intention at religious tourism destinations. Among the four tested relationships, three show significant effects. Religious community

participation and stewardship transparency both strengthen trust, while circularity has no significant influence. Circularity is not considered critical because Islamic values already emphasize the importance of cleanliness and sanctity. Furthermore, trust directly increases waqf intention.

This pattern confirms that moral and spiritual dimensions exert a greater influence on religious economic behavior than visible physical sustainability aspects.

Theoretical and Empirical Findings

These findings provide a theoretical contribution by extending the understanding of Religious Stewardship Theory within the context of waqf-based religious tourism. Trust has been shown to function as a psychological mechanism that links social religious activities and stewardship practices with donative behavior. Accordingly, this study reinforces the perspective of (Sargeant & Lee, 2004) and (Hassan et al., 2018) which view trust as a fundamental prerequisite in religious philanthropy decisions. It also highlights the importance of social and spiritual dimensions as drivers of moral motivation. Furthermore, the results complement the findings of (65,66) which demonstrate that moral motivation encourages religious tourists to contribute to religious destinations. Moral motivation becomes integrated with values of spirituality and transparency in religious tourism management.

Empirically, this research expands the application of the Stimulus Organism Response (SOR) model to the framework of Islamic philanthropy. The stimuli religious participation and transparency were proven to activate the psychological organism (trust), which subsequently leads to the behavioral response (waqf intention). This relationship pattern indicates that waqf behavior is not merely an economic act but also an emotional and spiritual response constructed through perceptions of honesty, trustworthiness (*amanah*), and managerial accountability.

Conclusion

Conclusion

This study examined the determinants of economic growth in five ASEAN countries from 2015 to 2024 using a This study investigates the influence of community participation, circularity, and transparency on trust in religious stewardship and its implication for waqf intention within the framework of waqf-based religious tourism in Indonesia. The analysis results indicate that community participation and transparency significantly and positively affect trust in religious stewardship, whereas circularity does not have a significant influence. Furthermore, trust in religious stewardship significantly affects waqf intention. These findings imply that spiritual and moral values have a greater impact on visitors' behavioral intentions than visible physical sustainability elements. The results highlight that the sustainability of waqf-based religious tourism lies in the credibility and moral integrity of religious management institutions. Transparency and participatory management can strengthen trust, which then fosters continuous community engagement in religious philanthropy through waqf.

Theoretically, this study contributes by extending the Stimulus Organism Response (SOR) model within the context of Islamic philanthropy and religious tourism. Empirically, it provides evidence that trust functions as a psychological bridge connecting social participation and religious stewardship to waqf intention. Practically, the study offers strategic directions for policymakers, religious tourism managers, and waqf institutions to strengthen trust through transparency and participatory governance.

Future research is expected to expand this model by incorporating cross-regional comparisons or qualitative analyses to explore the cultural and spiritual nuances of trust formation in various religious contexts.

Practical and Policy Implications

Practically, this study underscores the importance of trust-based management in the governance of religious tourism destinations. Religious site managers need to strengthen social trust capital through community activities, transparent financial reporting, and sharia-based *amanah* certification. Implementing a digital waqf transparency dashboard, real-time public financial reports, and involving religious leaders as moral supervisors can serve as effective strategies to build trust and increase waqf participation. Moreover, local governments and waqf institutions can use these findings to design eco-religious tourism programs that not only highlight environmental sustainability aspects but also integrate them with values of faith and stewardship (*amanah*). Through this approach, religious tourism destinations can serve as models of socio-spiritual sustainability sustainability rooted in trust, moral values, and community participation

Acknowledgment

I express my deepest gratitude to my parents, family, and friends for their prayers, support, and constant encouragement throughout the completion of this study. I also extend my deepest appreciation to my supervisor for her invaluable guidance, mentorship, and patience in completing this research paper. All of this support has been a significant contribution to the success of my studies.

References

- Akmala Hadita, & Rashid, S. (2024). Strengthening Society Participation on Planning The Development of a Religious Tourism Village Through Transparency, Accountability, Communication and Leadership. *Journal of Nonformal Education*, 10(2), 239–250. <https://doi.org/10.15294/jone.v10i2.3209>
- Alimamy, S., & Nadeem, W. (2025). Circularity Within Service-Dominant Logic: The Role of Perceived Ethics on Co-Creation in Sharing Economy Platforms. *International Journal of Consumer Studies*, 49(3). <https://doi.org/10.1111/ijcs.70076>
- Ardi, G., Riadi, R., & Pides, H. (2021). School Financial Management based on Accountability and Transparency. *International Journal of Early Childhood Special Education*, 13(2), 538–550. <https://doi.org/10.9756/INT-JECSE/V13I2.211091>
- Azizah, I. A., & Sa'adah, L. (2023). Analysis Of Factors Affecting Income In The Religious Tourism Sector In Paciran. *International Conference*, 27–31.
- Bakhri, M. S. (2018). Masjid Jogokariyan: Wujud Perkembangan Ekonomi Islam Dalam Peningkatan Kesejahteraan Masyarakat. *Conference: Cendekia Fair Universitas Mulawarman*.
- Balabeykina, O. A. (2024). Orthodox Religious Infrastructure in the Tourism and Recreation Sphere of the Murmansk Oblast. *Northern and Arctic Societies*, 54, 140–156. <https://doi.org/https://doi.org/10.37482/issn2221-2698.2024.54.140>
- BPS. (2025). *Indonesia Tourism Satellite Accounts 2019-2023*.
- BSI. (2025). *Consumer Retail sector The Tipping Point: Building trust in the circular economy*.
- Budovich, L. S. (2023). The impact of religious tourism on the economy and tourism industry. *HTS : Theological Studies*, 79(1).
- Chen, H., Li, W., Lyu, T., & Zheng, X. (2021). Understanding people's participation in online charities: a dual-process approach of trust and empathic concern. *Industrial Management & Data Systems*, 121(7), 1642–1663. <https://doi.org/10.1108/IMDS-09-2020-0513>
- Davood, J., & Ayub, M. (2024). Religious Tourism Destinations; Identifying the Challenges and Providing Solutions for its Sustainable Development in the West of Iran (Case study: Weis Al-Qarn Shrine, Kermanshah Province). *Journal Of Geographical Studies Of Mountainous Areas*, 5(3), 121–140.
- Dhamija, A. (2020). The Increasing Significance of Religious Tourism: A Case from Uttar Pradesh, India. *International Journal of Religious Tourism and Pilgrimage*, 8(8).
- Dingemans, E., & Van Ingen, E. (2015). Does Religion Breed Trust? A Cross-National Study of the Effects of Religious Involvement, Religious Faith, and Religious Context on Social Trust. *Journal for the Scientific Study of Religion*, 54(4), 739–755. <https://doi.org/10.1111/jssr.12217>
- Fornell, C., & Larcker, D. F. (1981). *Structural equation models with unobservable variables and measurement error: Algebra and statistics*. Sage publications Sage CA: Los Angeles, CA.
- Geissdoerfer, M., Savaget, P., Bocken, N. M. P., & Hultink, E. J. (2017). The Circular Economy – A new sustainability paradigm? *Journal of Cleaner Production*, 143, 757–768. <https://doi.org/10.1016/j.jclepro.2016.12.048>
- Grand View Research. (2024). *Religious Tourism Market (2024 - 2030)*.
- Hair, J. F., Hult, J. · G. T. M., · C. M. R. ·, Sarstedt, M., Ray, N. P. D. ·, & Soumya. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/https://doi.org/10.1007/978-3-030-80519-7>
- Hassan, S. H., Masron, T. A., Mohamed, N., & Thurasamy, R. (2018). Antecedents Of Trust Towards The Attitude Of Charitable Organisation In Monetary Philanthropic Donation Among Generation-Y. *Asian Academy of Management Journal*, 23(1), 53–78.
- Hasyim, F., & Nurohman, Y. A. (2021). Adopsi Teori Perilaku Berencana Dalam Menganalisis Niat Melakukan Wakaf Tunai. *Among Makarti*, 14(1).
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). *A new criterion for assessing discriminant validity in variance-based structural equation modeling*. 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Hermanto, B., Pranata, M. F., & Anwar, M. (2024). Pengembangan Desa Wisata Religi Berbasis Bumdesa Untuk Meningkatkan Pendapatan Dan Pelestarian Lingkungan Desa Di Bangkal. *Jurnal of Inovation Research and Knowledge*, 4(5). <https://doi.org/https://doi.org/10.53625/jirk.v4i5.8682>
- Hj. Mohaiyadin, N. M., Aman, A., Palil, M. R., & Muhamad Said, S. (2022). Addressing Accountability and Transparency Challenges in Waqf Management Using Blockchain Technology. *Journal of Islamic Monetary Economics and Finance*, 8, 53–80. <https://doi.org/10.21098/jimf.v8i0.1413>
- Hussein, N. (2024). *Bukan Hanya Tempat Ibadah, Kisah Masjid Jogokariyan yang Sukses Jadi Pusat Pengembangan Ekonomi Umat*. UMKM Indonesia.id.
- Ismail, N., & Maryanti, T. (2022). Determinants of Intention To Donate on Share Waqf: the Case of Muslim Workers in Jakarta. *Jurnal Ekonomi dan Bisnis Islam (Journal of Islamic Economics and Business)*, 8(1), 1–17. <https://doi.org/10.20473/jebis.v8i1.28654>
- Ismail, S., Ismail, M. 'Izzudin, Mohd Hidzir, P. A., Rahmat, S., & Ismail, S. (2023). Moderating Effect of WAQF for Tourism Sustainability in Malaysia: A Mixed-Method Approach. *Information Management and Business Review*,

- 15(4(I)), 16–30. [https://doi.org/10.22610/imbr.v15i4\(I\).3488](https://doi.org/10.22610/imbr.v15i4(I).3488)
- Jude, O. C., Uchenna, O., & Ngozi, E. (2018). Impact of Religious Tourism on Host Communities: The Case of Awthum Monastery. *American Journal of Social Sciences*, 6(3), 39–47.
- Kasri, R. A., & Chaerunnisa, S. R. (2022). The role of knowledge, trust, and religiosity in explaining the online cash waqf amongst Muslim millennials. *Journal of Islamic Marketing*, 13(6), 1334–1350. <https://doi.org/10.1108/JIMA-04-2020-0101>
- Krah, R., & Mertens, G. (2023). Financial transparency, trust and willingness to pay in local governments of sub-Saharan Africa. *Journal of Public Budgeting, Accounting & Financial Management*, 35(6), 100–120. <https://doi.org/10.1108/JPBAFM-06-2022-0110>
- Kumparan. (2024). *Masjid Jogokariyan Yogya Resmikan Hotel untuk Siapkan Dana Pensiun Jemaah*. Kumparan.com.
- Lee, J. Y., & Kim, S. S. (2023). The effect of multidimensions of trust and donors' motivation on donation attitudes and intention toward charitable organizations. *Nonprofit Management and Leadership*, 34(2), 267–291. <https://doi.org/10.1002/nml.21567>
- Li, W., Mao, Y., & Liu, C. (2022). Understanding the Intention to Donate Online in the Chinese Context: The Influence of Norms and Trust. *Cyberpsychology*, 16(1). <https://doi.org/https://doi.org/10.5817/CP2022-1-7>
- Mayer, R. C., Davis, J. H., Schoorman, F. D., Mayer, R. C., & Davis, J. H. (2014). *MODEL OF TRUST*. 20(3), 709–734.
- Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. The MIT Press.
- Mentari, D. (2024). Tantangan dan Peluang Wisata Religi di Vihara Buddhagaya Watugong. *Sapta Pesona Jurnal Pariwisata*, 2(1). <https://doi.org/https://doi.org/10.26623/jsp.v2i1.9803>
- Michaelson, V., Pickett, W., Robinson, P., & Cameron, L. (2015). Participation in Church or Religious Groups and Its Association with Health. Part 2: A Qualitative, Canadian Study. *Journal of Religion and Health*, 54(3), 1118–1133. <https://doi.org/10.1007/s10943-014-9961-9>
- Nafar, N. (2019). The Investment of Waqf Properties and Infrastructure Development. In *Revitalization of Waqf for Socio-Economic Development, Volume I* (bll 285–308). Springer International Publishing. https://doi.org/10.1007/978-3-030-18445-2_14
- Nailul, Dwi Savhira, R., Sukmana, R., & Abduh, M. (2023). Optimizing Productive Waqf Empowerment On The Development Of Sustainable Halal Tourism In Indonesia. *Ekonomi Islam*, 14(1), 32–43. <https://doi.org/10.22236/jei.v14i1.11093>
- Nugraha, A. L., Susilo, A., Huda, M., Athoillah, M. A., & Rochman, C. (2022). Waqf Literacy: The Dynamics of Waqf in Indonesia. *Journal of Islamic Economics and Finance Studies*, 3(2), 102. <https://doi.org/10.47700/jiefes.v3i2.5082>
- Nunkoo, R., Ramkissoon, H., & Gursoy, D. (2012). Public trust in tourism institutions. *Annals of Tourism Research*, 39(3), 1538–1564. <https://doi.org/10.1016/j.annals.2012.04.004>
- Nurohman, Y. A., & Qurniawati, R. S. (2021). Strategi Pengembangan Desa Wisata Menggoro Sebagai Wisata Halal. *Jurnal Among Makarti*, 14(1), 1–14.
- Nuryitman, T. R. (2022). Determinants of The Intention To Participate In Waqf: Altruism, Trust, And Religiosity. *Airlangga Journal of Innovation Management*, 3(2), 197–211. <https://doi.org/10.20473/ajim.v3i1.40261>
- Pearce, J., & Dowling, R. (2019). Monitoring the quality of the visitor experience: An evolutionary journey. *Journal of Outdoor Recreation and Tourism*, 25, 87–90. <https://doi.org/10.1016/j.jort.2017.12.002>
- Rachmiate, A., Zakiah, K., Setiawan, E., & Martian, F. (2024). Halal tourism ecosystem: networks, institutions and implementations in Indonesia. *Journal of Islamic Marketing*, 15(3). https://doi.org/https://doi.org/10.1108/JIMA-09-2023-0286?urlappend=%3Futm_source%3Dresearchgate
- Rajput, R. (2025). Enhancing Religious Tourism in Ayodhya: Analyzing Visitor Satisfaction, Infrastructure, and Policy Impacts in Uttar Pradesh. *International Journal of Advanced Research and Multidisciplinary Trends (IJARMT)*, 2(1).
- Rawlins, B. R. (2008). *Measuring the relationship between organizational transparency and employee trust*.
- Robina Ramírez, R., & Pulido Fernández, M. (2018). Religious Travellers' Improved Attitude towards Nature. *Sustainability*, 10(9), 3064. <https://doi.org/10.3390/su10093064>
- Rukmiyati, N. M., Mareni, N. K., & Tuwi, I. W. (2023). The Impact of Accountability and Transparency on Financial Management In Tourism Villages: Participation as a Mediator. *Jurnal Kepariwisata*, 22(1), 78–86. <https://doi.org/10.52352/jpar.v22i1.988>
- Sargeant, A., & Lee, S. (2004). Donor Trust and Relationship Commitment in the U.K. Charity Sector: The Impact on Behavior. *Nonprofit and Voluntary Sector Quarterly*, 33(2), 185–202. <https://doi.org/10.1177/0899764004263321>
- Shrestha, P. M., & Kathayat, B. B. (2023). The Role of State Government Policies and Infrastructure Development in Promoting Sustainable Religious Tourism: A Moderated Analysis of Cultural Diversity. *PYC Nepal Journal of Management*, 16(1), 77–92. <https://doi.org/10.3126/pycnjm.v16i1.68088>
- Singgelen, Y. A., & Prasadjia, H. (2025). *Pariwisata Berbasis Komunitas*. Widina Media Utama.
- Suansri, P. (2003). *Community Based Tourism Handbook*. Responsible Ecological Social Tours Project (REST).
- Sunarmo, S., & Majid, R. (2024). The Role of Knowledge and Trust in Explaining Intention of Performing Waqf in Agricultural Sector. *International Journal of Islamic Economics and Finance (IJIEF)*, 7(1), 411–432. <https://doi.org/10.18196/ijief.v7i1.17003>
- Susanti, I. W. (2025). *Kemempar Kolaborasi dengan Kemendes Perkuat Pembangunan Desa Wujudkan Asta Cita ke-6*.

kemenpar.go.id.

- Theodori, G. L., & Robinson, C. S. (2019). A note on religious participation and community involvement. *Community Development*, 50(4), 484–493. <https://doi.org/10.1080/15575330.2019.1642924>
- UN Tourism. (2024). *International Tourism to Reach Pre Pandemic Levels in 2024*.
- UN Tourism. (2025). *World Tourism Barometer : January 2025*. UN Tourism.
- UNSD. (2025). *The Sustainable Development Goals Extended Report 2025*.
- VanderWeele, T. J. (2017). Religious Communities and Human Flourishing. *Current Directions in Psychological Science*, 26(5), 476–481. <https://doi.org/10.1177/0963721417721526>
- Vitolla, F., L'Abate, V., Petruzzella, F., Raimo, N., & Salvi, A. (2023). Circular Economy Disclosure in Sustainability Reporting: The Effect of Firm Characteristics. *Sustainability*, 15(3), 2200. <https://doi.org/10.3390/su15032200>
- Waluyo, W., Nurohman, Y. A., Safitri, L. A., & Qurniawati, R. S. (2022). Potensi Pengembangan Wisata Halal di Wisata Religi Desa Menggoro Untuk Menunjang Ekonomi Kerakyatan. *Khasanah Ilmu - Jurnal Pariwisata Dan Budaya*, 13(2), 171–179. <https://doi.org/10.31294/khi.v13i2.14413>
- Wang, K.-Y. (2022). Sustainable Tourism Development Based upon Visitors' Brand Trust: A Case of "100 Religious Attractions". *Sustainability*, 14(4), 1977. <https://doi.org/10.3390/su14041977>
- Wibawa, D. P., Yanto, Y., & Zulkarnain, A. (2025). How destination image and trust mediate e-WOM's impact on halal tourism intentions. *Jurnal Ekonomi & Keuangan Islam*, 29–46. <https://doi.org/10.20885/JEKI.vol11.iss1.art3>
- Wiharjokusumo, P., & Saragih, N. R. (2023). Peluang Dan Tantangan Pengembangan Wisata Religi Di Taman Wisata Iman, Sitinjo Dairi. *Jurnal Ilmiah Akomodasi Agung*, 10(1), 1–9.
- Wispondono, R. M. M., & Zahroni, M. F. (2023). Partisipasi Masyarakat dalam Pengembangan Wisata Religi Aer Mata Ebu Di Arosbaya Bangkalan. *Jurnal Sinar Manajemen*, 10(1), 1–12. <https://doi.org/10.56338/jsm.v10i1.3412>
- World Bank. (2025). *Tourism and Competitiveness*. www.worldbank.org.
- Yaakob, M. A. Z., Suliaman, I., & Khalid, M. M. (2017). The growth of waqf properties through infrastructure development according to al-hadith. *Pertanika Journal of Social Sciences and Humanities*, 25(February), 211–218.
- Yasin, H., & Mokhtar, M. (2022). Practices of Accountability and Transparency in Financial Management among Secondary School Principals. *International Journal of Academic Research in Business and Social Sciences*, 12(9). <https://doi.org/10.6007/IJARBS/v12-i9/14803>
- Yu, S., Li, X., & Cao, Y. (2025). Perceived value and tourist donation intentions at religious heritage sites: the mediating roles of awe and subjective well-being. *Frontiers in Psychology*, 16. <https://doi.org/10.3389/fpsyg.2025.1655120>
- Zacky, Z., Suparwoko, & Iskandar. (2023). Evaluasi Objek Kawasan Wisata Religi (Studi Kasus Desa Beuringen Dan Desa Kuta Krueng Aceh Utara). *Arsitekno*, 10(1), 27–37.