3 June 2022

Dear Prof Mohammad Nur Rianto Al Arif,

Attached herewith is my co-authored paper titled “Determinants and Impacts of Trust on Awqaf Institutions: Intergenerational Evidence from Indonesia” for publication in the *Etikonomi*. In accordance with the aims and scope of the journal, our paper extends the standard trust-intention model by incorporating religiosity and knowledge on top of reputation and integrity variables within the context of cash waqf donation across different generations. Our findings document the trust level distinctions across generations X, Y and Z. Those who have donated cash waqf (experienced) also possess a higher trust than the inexperienced ones.

Employing PLS-SEM, we illustrate that all determinant variables positively affect trust. Trust has, in turn, a positive impact on cash waqf intention along with religiosity and knowledge. However, the religiosity effect seems to rely on generations. In the oldest generation X, whose majority are experienced donators, religiosity can impact intention directly. However, in the youngest generation Z, whose only half have donated cash waqf, religiosity can only indirectly affect intention through trust. We believe our findings offer important implications for both academics and practice and hence are of interest to the general readership of your journal.

My co-authors and I are quite flexible and willing to work with you and the reviewers to sharpen our paper prior to publication.

Thank you for your kind consideration.

Sincerely

Azizon

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**Azizon** |Researcher andLecturer in Economics

Faculty of Economics and Business | University of Indonesia

Bd. Department of Economics

Jl. Prof. Dr. Sumitro Djojohadikusumo

Kukusan, Kecamatan Beji, Kota Depok, West Java, 16424 Indonesia

+62 (0) 813 1960 3434 | azizonomics@gmail.com