

Crisis Communication Strategies for Public Trust Restoration in Cash Waqf Management

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Abstract

The development of cash waqf in Indonesia demonstrates considerable potential as an Islamic social finance instrument; however, this potential has not been accompanied by optimal levels of public trust and participation. This condition presents challenges in cash waqf management, particularly regarding perceptions of transparency, accountability, and the effectiveness of institutional communication. These dynamics indicate a latent trust crisis evolving within the public communication sphere, especially across digital media platforms. This study aims to analyze crisis communication strategies implemented in the management of cash waqf at the Ministry of Religious Affairs and to examine their role in restoring public trust. A qualitative approach with a case study design was employed. Data were collected through in-depth interviews, documentation, and observation, and analyzed using the interactive model of Miles, Huberman, and Saldaña. The analysis framework is grounded in crisis communication theory and the concept of public trust. The findings reveal that communication strategies remain largely reactive, focusing on issue clarification after crises emerge. Although efforts in transparency, digital communication, and positive narrative building are evident, they are not yet fully integrated. Public trust recovery depends on communication consistency, accountability, and accessible information delivery. This study contributes a novel integration of Situational Crisis Communication Theory (SCCT) within Islamic social finance, demonstrating that perceptual crises in cash waqf require anticipatory and dialogic communication strategies rather than solely reactive clarification.

INTRODUCTION

The development of Islamic economics over the past two decades has shown significant growth, particularly in Islamic philanthropic instruments such as zakat, infaq, almsgiving, and waqf. Cash waqf, as an innovation in religious asset management, is considered more flexible than traditional waqf because it can be productively invested to support socio-economic development. National data indicate that the potential of cash waqf in Indonesia reaches approximately IDR 180 trillion annually, positioning Indonesia as one of the countries with the largest waqf potential globally.¹ This condition is reinforced by the high level of generosity among Indonesian society, as reflected in the World Giving Index, which ranks Indonesia first globally.²

Despite this potential, the realization of cash waqf remains relatively low. By 2024, the accumulated collection has only reached around IDR 2.23 trillion, or less than 2% of its total potential.³ This gap indicates structural challenges, including low public literacy and limited trust in waqf management, particularly regarding transparency, accountability, and effectiveness. From a communication perspective, this condition reflects a latent crisis of public trust that develops within the institutional communication sphere.

Theoretically, public trust is closely linked to transparency, accountability, and credibility of information,⁴ while crisis communication theory emphasizes the importance of strategic responses in managing perceptions and restoring organizational reputation.⁵ In this context, the Ministry of Religious Affairs plays a central role not only as a regulator but also as a key public communicator.

Previous studies have highlighted the influence of trust, literacy, and communication effectiveness on public participation in cash waqf.⁶ Existing evidence from related Islamic

¹ Badan Wakaf Indonesia, *Laporan Kinerja Pengelolaan Wakaf Nasional 2024* (Jakarta: BWI, 2024); Kementerian Agama Republik Indonesia, *Laporan Pengelolaan Wakaf Uang Nasional* (Jakarta: Kementerian Agama RI, 2025).

² Charities Aid Foundation, *World Giving Index 2023* (London: CAF, 2023); Badan Wakaf Indonesia, *Laporan Kinerja Pengelolaan Wakaf Nasional 2024*; Azzah Liddiana, Muhammad Aminullah, and Rizky Andrean, "Pemulihan Kepercayaan Nasabah Bank Syariah Pasca Kegagalan Layanan Digital: Analisis Komunikasi Krisis dan Reputasi Perusahaan pada Beyond by BSI," *Jimmi: Jurnal Ilmiah Mahasiswa Multidisiplin* 3, no. 1 (2026): 1-13, <https://doi.org/10.71153/jimmi.v3i1.490>.

³ Badan Wakaf Indonesia, *Laporan Kinerja Pengelolaan Wakaf Nasional 2024*.

⁴ R. C. Mayer, J. H. Davis, and F. D. Schoorman, "An Integrative Model of Organizational Trust," *Academy of Management Review* 20, no. 3 (2019): 709-734; Edelman, *Edelman Trust Barometer 2022: Global Report* (New York: Edelman Data & Intelligence, 2022).

⁵ W. T. Coombs, *Ongoing Crisis Communication: Planning, Managing, and Responding*, 6th ed. (Sage Publications, 2021), <https://doi.org/10.4135/9781071875820>.

⁶ Taza Fattricia, Shofiyah Aulia, and Tri Salwa Riyadi, *Pemulihan Kepercayaan Publik Pasca Banjir: Studi Kasus Komunikasi Kebijakan BPBD Provinsi DKI Jakarta dalam Manajemen Krisis* (Online, 2025); Tubagus Alnur Muhamad and Yanuar Luqman, "Mahkamah Konstitusi Republik Indonesia," n.d.,

philanthropic sectors further indicates that institutional management, service quality, fundraising practices, and donor-oriented communication can shape public engagement with philanthropic institutions.⁷ However, limited research has specifically examined crisis communication strategies in this context. Therefore, this study aims to analyze crisis communication strategies in cash waqf management and their role in restoring public trust. The findings are expected to contribute both theoretically and practically to the development of communication strategies in Islamic social finance.

METHODS

This study employed a qualitative approach with a case study design focusing on crisis communication strategies in cash waqf management at the Ministry of Religious Affairs. This approach was selected to obtain an in-depth understanding of communication dynamics, institutional responses, and public perceptions within a trust crisis context. The case study design enables a contextual and holistic exploration of communication practices within a specific institutional setting.⁸ The research was conducted over a period of approximately four months at relevant institutional units within the Ministry of Religious Affairs.

The researcher acted as the primary instrument, directly engaging in data collection and interpretation. Research participants consisted of key informants, including officials of the Ministry of Religious Affairs, waqf managers (nazhir), and public communication practitioners. Informants were selected purposively based on their expertise and direct involvement in cash waqf management.⁹ The data collected included primary data from semi-structured, in-depth interviews and limited observations of institutional communication practices, particularly through digital media platforms. Secondary data were obtained from official documents, policy reports, and relevant academic literature.

<https://fisip.undip.ac.id/>; Fajar Nugraha, "Strategi Komunikasi dalam Pengelolaan Wakaf Uang," *Jurnal Da'wah: Risalah Merintis, Da'wah Melanjutkan* 7, no. 2 (2024): 101-116, <https://doi.org/10.38214/jurnaldawahstidnatsir.v7i2.281>.

⁷ D. Rizki, 'ZIS (Zakat, Infaq And Alms) Funds Management Methods In Improving The Quality Of Mustahiq Life In BAZNAS Karanganyar', *AL-FALAH: Journal of Islamic Economics* 6, no. 1 (2021): 19-39, <https://doi.org/10.29240/alfalah.v6i1.2596>; Fauzul Hanif Noor Athief et al., 'The Service Strategy Used by Yayasan Kemanusiaan Kotak Amal Indonesia in Maintaining Donor Loyalty', *Insight Management Journal* 3, no. 1 (September 2022): 1, <https://doi.org/10.47065/imj.v3i1.217>; Fauzul Hanif Noor Athief et al., 'Strategy of BMT Makmur Mandiri Sukoharjo in Maintaining Liquidity During the Pandemic', *Jambura Science of Management* 5, no. 1 (2023): 13-23, <https://doi.org/10.37479/jsm.v5i1.15526>.

⁸ J. W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 5th ed. (Thousand Oaks: Sage Publications, 2020).

⁹ Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif, dan R&D* (Alfabeta, 2021).

Data analysis followed the interactive model of Miles, Huberman, and Saldaña, involving data condensation, data display, and conclusion drawing conducted iteratively.¹⁰ The validity of the findings was ensured through source and method triangulation to enhance credibility and consistency.¹¹ The analytical framework was guided by Situational Crisis Communication Theory (SCCT), which emphasizes organizational response strategies in crisis situations,¹² alongside the concept of public trust that highlights transparency, accountability, and communication consistency as key determinants of institutional legitimacy.¹³

RESULTS AND DISCUSSION

Results

1. Overview of Cash Waqf Management in the Ministry of Religious Affairs

The findings indicate that the management of cash waqf in Indonesia has experienced significant development in terms of regulatory frameworks and institutional arrangements. The Ministry of Religious Affairs holds a strategic role as both regulator and supervisor in ensuring that cash waqf governance adheres to sharia principles and public accountability. This governance structure involves multiple stakeholders, including the Indonesian Waqf Board, Islamic financial institutions receiving cash waqf, and nazhir as fund managers. Although this configuration reflects an integrated system, empirical findings reveal that its implementation remains uneven, particularly in relation to communication practices and public engagement.¹⁴

Normatively, the system of cash waqf management is supported by comprehensive regulations that emphasize transparency, professionalism, and social benefit. However, field data show disparities in understanding and implementation among stakeholders. An informant from the Ministry of Religious Affairs noted that while regulatory provisions are relatively complete, not all nazhir possess equal capacity in managing and reporting waqf funds. This gap between normative frameworks and practical implementation affects the quality of reporting and limits the effectiveness of public communication. In this context, institutional communication is not merely a channel for information dissemination but a critical mechanism for aligning regulatory intentions with public expectations.

¹⁰ M. B. Miles, A. M. Huberman, and J. Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, 4th ed. (Sage Publications, 2019).

¹¹ Y. S. Lincoln and E. G. Guba, *Naturalistic Inquiry* (Sage Publications, 2020).

¹² Coombs, *Ongoing Crisis Communication: Planning, Managing, and....*

¹³ Edelman, *Edelman Trust Barometer 2022: Global Report*.

¹⁴ Nugraha, "Strategi Komunikasi dalam Pengelolaan Wakaf Uang."

The study further reveals that, despite increasing trends in cash waqf collection, public participation remains relatively low compared to its potential. Informants emphasized that limited public literacy regarding cash waqf contributes to this condition, as many people are still more familiar with conventional forms of waqf. From a communication perspective, this reflects the insufficient reach and effectiveness of institutional messaging in constructing public understanding. This finding is consistent with previous studies highlighting the role of communication in shaping awareness and participation in Islamic philanthropic practices.

In addition, transparency in the utilization of waqf funds emerges as a central issue influencing public trust. Although funds are generally managed according to sharia-compliant investment mechanisms, the communication of outcomes to the public remains limited. Informants indicated that donors often lack access to clear and accessible information regarding how their contributions are utilized. This condition creates a communication gap that potentially generates skepticism and weakens institutional credibility. According to public trust theory, such gaps in transparency and information accessibility can undermine trust formation and reduce long-term engagement.

Institutionally, efforts have been made to strengthen governance through digitalization and improved coordination among stakeholders. The development of digital platforms for monitoring and reporting waqf management reflects an attempt to enhance transparency and expand communication reach. However, the findings suggest that digital communication has not yet been fully optimized as an integrated strategy for public engagement. Instead, it remains largely informational rather than interactive or participatory.

These findings demonstrate that while the structural and regulatory foundations of cash waqf management are relatively strong, challenges persist in the domain of communication. Limitations in literacy dissemination, transparency practices, and strategic communication contribute to the emergence of a latent trust crisis. This condition underscores the need to position communication not only as a supporting function but as a central element in governance, particularly in building and sustaining public trust in cash waqf management.

2. Dynamics of Crisis and Public Trust Issues

The findings reveal that crises in cash waqf management do not necessarily manifest as sudden or explosive events, but rather develop gradually as latent crises rooted in public perception. As a trust-based financial instrument, cash waqf places institutional reputation and credibility at the center of its sustainability. Empirical data indicate that emerging crises are primarily driven by unclear information, limited public literacy, and

perceptions of insufficient transparency in fund management. These conditions create a space of uncertainty that gradually evolves into collective doubt within society.¹⁵

This crisis of trust is largely perceptual rather than factual. Informants from the public acknowledged that their uncertainty stems not from direct evidence of mismanagement, but from limited access to clear and comprehensive information. In this context, the absence of effective communication generates an information gap, which allows the public to construct assumptions that may not align with institutional realities. From a communication perspective, this reflects a failure in message delivery and audience engagement, where institutional narratives are unable to reach or resonate with the public.

The dynamics of crisis are further intensified by the rapid circulation of information in digital spaces, particularly through social media. Incomplete information or even disinformation can quickly shape public opinion, often preceding official clarification from institutions. This condition illustrates that crisis in the context of cash waqf is not solely internally generated but is also influenced by external communication environments that are difficult to control. Consequently, the speed and accuracy of institutional responses become critical in managing public perception.

In addition, low public literacy regarding cash waqf contributes significantly to the formation of trust issues. Limited understanding of the concept, mechanisms, and security of cash waqf leads to skepticism, especially when compared to more familiar forms of conventional waqf. This finding suggests that trust is not only determined by institutional performance but also by the cognitive readiness of the public to understand the system. Inadequate literacy creates fertile ground for misperceptions that may weaken institutional legitimacy.

Latent crises may escalate into manifest crises when particular issues or negative narratives gain public attention. In such situations, the public tends to generalize isolated cases as representative of the entire system. This generalization amplifies the impact of negative perceptions and accelerates the spread of distrust. The findings indicate that issue management plays a crucial role in preventing such escalation, as unmanaged narratives can quickly evolve into broader reputational challenges.

Furthermore, institutional responses to emerging issues are often reactive rather than proactive. Communication strategies tend to focus on clarification after issues have gained public traction, resulting in a loss of narrative control. This reactive approach

¹⁵ Mena Sari, Julian Chandra, and Artikel Penelitian, "Pengaruh Media Sosial terhadap Komunikasi Organisasi: Studi Kasus pada Manajemen Krisis," *Jurnal Kolaboratif Sains* 8, no. 1 (2025): 660-669, <https://doi.org/10.56338/jks.v8i1.6972>.

limits the institution's ability to shape public discourse and allows negative perceptions to develop unchecked. From the perspective of crisis communication theory, such patterns indicate the absence of anticipatory communication strategies that are essential in mitigating potential crises.

Overall, the study demonstrates that the dynamics of crisis in cash waqf management are multidimensional, involving the interaction of internal limitations and external communication pressures. Trust crises are shaped not only by governance challenges but also by gaps in communication, low public literacy, and the influence of digital media. These findings underscore the need for strategic, proactive, and sustained communication approaches to effectively manage crises and strengthen public trust, which will be further examined in the subsequent discussion.

3. Crisis Communication Strategies Implemented

The findings indicate that crisis communication strategies in cash waqf management at the Ministry of Religious Affairs exhibit an adaptive pattern, although they have not yet been fully structured within a systematic crisis communication framework. Communication responses tend to be situational, following the dynamics of issues emerging in the public sphere. This condition reflects institutional efforts to respond to crises, yet these efforts are not consistently grounded in proactive and integrated communication planning.

Initial responses are generally manifested through clarification of emerging issues, particularly when negative narratives or media coverage have the potential to reduce public trust. These clarifications are disseminated through official communication channels, including press releases, social media, and formal statements by institutional representatives. This pattern indicates a dominant reliance on damage control strategies, where communication is activated after issues have escalated. Such an approach may address immediate concerns but remains limited in preventing the formation of negative perceptions at an earlier stage.

Communication strategies also emphasize transparency and accountability by conveying that cash waqf management complies with sharia principles and regulatory frameworks. The effectiveness of this approach is constrained by issues of accessibility and comprehensibility. Information provided by the institution is often technical and not sufficiently adapted to the communication needs of diverse audiences. Transparency efforts therefore do not fully translate into public understanding, indicating a gap between information availability and communicative effectiveness.

The utilization of digital media has become a central component of crisis communication. Social media platforms are employed to disseminate information

rapidly and respond to public issues in real time, reflecting awareness of the digital communication environment where public opinion is increasingly shaped. Digital communication, however, remains largely one-way and informational, with limited interactive engagement. The absence of dialogic communication reduces opportunities to build relational trust and limits meaningful public participation.

Message consistency emerges as another important dimension. The institution attempts to maintain uniformity in its official narratives to avoid confusion and reinforce credibility. This consistency demonstrates awareness of coordinated communication during crisis situations. Delays in message delivery, however, reduce the effectiveness of this strategy, as public perceptions are often formed more rapidly than institutional responses.

The institution also employs positive narrative construction by highlighting the social benefits generated from cash waqf management. This strategy reflects an effort to reframe public discourse by shifting attention from crisis issues toward tangible societal impacts. The approach aligns with framing and reputation management strategies aimed at reshaping public perception through constructive narratives. Its effectiveness depends on the visibility and credibility of the outcomes communicated.

From the perspective of crisis communication theory, particularly Situational Crisis Communication Theory (SCCT), the strategies identified are predominantly reactive and defensive, focusing on clarification and justification rather than accommodative or rebuilding strategies. This indicates that communication practices have not yet fully incorporated anticipatory elements necessary for effective crisis prevention and trust restoration.

The findings demonstrate that various communication strategies—such as clarification, transparency, digital engagement, message consistency, and narrative framing—have been implemented but remain fragmented and insufficiently integrated. This condition highlights the need for a more proactive, participatory, and strategically coordinated communication approach that is responsive to the dynamics of public perception. Strengthening such an approach is essential for enhancing the effectiveness of crisis communication and supporting the long-term restoration of public trust in cash waqf management.

4. Public Trust Restoration Efforts

The findings indicate that efforts to restore public trust in cash waqf management at the Ministry of Religious Affairs constitute a gradual and continuous process rather than an immediate outcome. Trust restoration emerges from the interplay between communication strategies, governance strengthening, and increased transparency. Public

trust is constructed through accumulated positive perceptions shaped by institutional performance and the quality of information received by society. This finding suggests that trust recovery is not solely dependent on crisis response but also on sustained credibility and consistency in institutional communication.

Transparency emerges as a central strategy in rebuilding trust. The Ministry of Religious Affairs, together with related institutions, has expanded public access to information regarding the collection, management, and distribution of cash waqf funds. This effort is reflected in the publication of reports, dissemination of program activities, and the use of digital platforms to reach wider audiences. Transparency functions not only as a communication tool but also as a form of institutional accountability, reinforcing the perception that waqf funds are managed responsibly.

Accountability is further strengthened through improvements in reporting systems and supervisory mechanisms. Institutional efforts focus on ensuring that cash waqf management adheres to sharia principles and professional standards, including capacity building for nazhir and enhanced oversight of waqf institutions. The presence of structured monitoring systems contributes to the formation of institutional legitimacy, as the public perceives that mechanisms are in place to ensure secure and reliable fund management.

The use of digital media plays an increasingly important role in the trust restoration process. Digital platforms enable institutions to disseminate information more efficiently and allow the public to access information independently. This shift reflects adaptation to changing communication patterns in society, where digital channels serve as primary sources of information. Easier access to information reduces uncertainty and supports the development of more positive perceptions toward institutional performance.

Positive narrative construction is also identified as a key strategy. Communication efforts emphasize the tangible social impacts of cash waqf, including programs in economic empowerment, education, and social welfare. This approach reflects a reframing strategy that redirects public attention from crisis-related issues toward demonstrable benefits. The effectiveness of such narratives depends on the visibility and credibility of the outcomes communicated, as public trust is reinforced when benefits are directly experienced or clearly evidenced.

Participatory communication begins to emerge as part of trust restoration efforts, although it remains in an early stage of development. Interaction with the public is facilitated through forums and digital engagement, creating opportunities for dialogue between institutions and society. Dialogic communication enhances relational trust by fostering mutual understanding and reducing distance between the institution and its

stakeholders. This finding aligns with communication theories emphasizing the importance of two-way communication in building sustainable trust.

Communication consistency is identified as a critical determinant of trust recovery. Repeated and coherent messaging contributes to the formation of stable public perceptions, particularly when communication aligns with institutional practices. Consistency between what is communicated and what is implemented strengthens credibility, while discrepancies between the two can further exacerbate distrust. This highlights the importance of aligning symbolic communication with substantive actions.

The overall findings demonstrate that public trust restoration in cash waqf management is a multidimensional process shaped by transparency, accountability, digital communication, narrative framing, and participatory engagement. These elements require sustained implementation and strategic integration to produce long-term trust. The findings also suggest that trust restoration should be approached as a continuous communication process rather than a short-term response to crisis, providing an important basis for further theoretical analysis in the subsequent discussion.

Discussion

The findings demonstrate that crisis communication strategies in cash waqf management at the Ministry of Religious Affairs are predominantly reactive, with a strong emphasis on clarification after issues emerge in the public sphere. Within the framework of Situational Crisis Communication Theory (SCCT), as proposed by Coombs, such practices can be categorized as defensive response strategies, particularly within diminish and rebuild approaches.¹⁶ SCCT highlights that the effectiveness of crisis communication depends on the alignment between the type of crisis and the response strategy employed. The findings suggest that proactive elements, such as instructing information and adjusting information, have not been fully optimized prior to crisis escalation, thereby limiting opportunities for early prevention.

The alignment between empirical practices and theoretical expectations is also reflected in transparency efforts undertaken by the institution. In the SCCT framework, transparency constitutes a key component of rebuild strategies aimed at restoring organizational reputation through openness and accountability. Although transparency has been implemented through report publication and digital communication channels, its effectiveness remains constrained by limited public comprehension and accessibility. This condition indicates a gap between message delivery and message reception, where

¹⁶ Coombs, *Ongoing Crisis Communication: Planning, Managing, and....*

information provided does not always translate into meaningful public understanding. Crisis communication theory emphasizes that clarity, consistency, and relevance of messages are essential in shaping positive public perception.¹⁷

Public trust analysis reveals that transparency, accountability, and communication consistency function as primary determinants in the trust recovery process. Edelman identifies competence, integrity, and dependability as core dimensions of public trust.¹⁸ The findings indicate that institutional competence is relatively well established through regulatory and organizational structures, while integrity and dependability remain challenged, particularly in terms of consistent communication and accessible transparency. This explains why public trust has not fully recovered despite improvements in governance structures.

The relationship between crisis communication strategies and public trust restoration appears to be systemic. Communication strategies based on transparency and positive narrative framing contribute to reducing public uncertainty and shaping more favorable perceptions. The effectiveness of these strategies, however, depends heavily on the consistency and sustainability of communication practices. Previous studies support this finding, indicating that inconsistent communication may intensify trust crises by generating ambiguity and confusion.¹⁹ Crisis communication therefore functions not only as a reactive mechanism but also as a strategic instrument for long-term legitimacy building.

Comparative analysis with previous studies shows that research on cash waqf has predominantly focused on literacy, participation, and financial management aspects, without positioning crisis communication as a central variable. Studies by Nabilah et al.²⁰ and Faustyna²¹ emphasize the roles of literacy and transparency, while Huda and Sawarjuwono²² highlight institutional accountability as a determinant of public perception. These findings are consistent with the present study but do not explicitly

¹⁷ Coombs, *Ongoing Crisis Communication: Planning, Managing, and....*

¹⁸ Edelman, *Edelman Trust Barometer 2022: Global Report*.

¹⁹ Diana Nurul Fidyah and Trias Setiawati, "Influence of Organizational Culture and Employee Engagement on Employee Performance: Job Satisfaction as Intervening Variable" (2022), www.telkom.co.id.

²⁰ Nabilah et al., "Strategi Komunikasi Humas DPRD Provinsi Banten dalam Merespons Krisis dan Memulihkan Kepercayaan Publik," *Jurnal Komunikasi* 17, no. 1 (2026): 31-39, <https://doi.org/10.31294/jkom.v17i1.12391>.

²¹ Faustyna, "Strategi Komunikasi Krisis Public Relations Digital di TikTok pada Dinas Pariwisata Medan Selama Pandemi COVID-19: Analisis Kasus Pengelolaan Konten Inovatif," *Jurnal Ilmu Komunikasi* 22, no. 2 (2024): 288-307, <https://doi.org/10.31315/jik.v22i2.8407>.

²² N. Huda and T. Sawarjuwono, "Akuntabilitas Pengelolaan Wakaf dalam Meningkatkan Kepercayaan Publik," *Jurnal Akuntansi dan Keuangan Islam* 9, no. 1 (2021): 1-15, <https://doi.org/10.35836/jakis.v9i1.204>.

examine how crisis communication strategies mediate the relationship between governance and public trust. This study addresses that gap by situating communication as a central analytical dimension.

The novelty of this research lies in the integration of crisis communication theory within the context of Islamic social finance, particularly cash waqf management. Cash waqf is conceptualized not only as an economic instrument but also as a communicative entity that relies heavily on public trust. The findings indicate that crises in this context are predominantly perceptual rather than structural, positioning communication as the primary mechanism for resolution. This contributes to theoretical development by demonstrating that SCCT can be extended beyond corporate contexts to include religious and public sector institutions.

Practical implications suggest the need for a paradigm shift from reactive to proactive and participatory communication strategies. Crisis communication should not be limited to post-issue clarification but should involve early narrative construction to prevent negative perceptions. Digital media utilization requires transformation toward two-way communication that facilitates public engagement. Information delivery should also be simplified to enhance public comprehension. These recommendations align with public communication literature emphasizing engagement as a key factor in trust building.²³

The overall analysis confirms that crisis communication strategies play a central role in restoring public trust in cash waqf management. Greater alignment between theoretical frameworks and practical implementation is required, particularly in terms of proactivity and communication consistency. The relationship between communication and trust is dynamic and mutually reinforcing, requiring an integrated and sustained approach. This study contributes to the advancement of communication research within the domain of Islamic social finance and opens avenues for further comparative and in-depth investigations.

CONCLUSION

The management of cash waqf at the Ministry of Religious Affairs is supported by strong regulatory and institutional foundations, yet significant challenges remain in the domain of public communication. Crisis dynamics tend to be latent and perceptual, shaped by limited information accessibility, low public literacy, and the rapid circulation

²³ L. R. Men and S. A. Bowen, *Excellence in Internal Communication Management* (Business Expert Press, 2017), <https://doi.org/10.4128/9781606498586>; Edelman, *Edelman Trust Barometer 2022: Global Report*.

of issues in digital environments. These conditions create a gap between the substantial potential of cash waqf and the relatively low levels of public trust and participation.

Crisis communication strategies are predominantly reactive, focusing on post-issue clarification rather than anticipatory engagement. Efforts to enhance transparency, utilize digital media, and construct positive narratives have been implemented but remain insufficiently integrated within a systematic and proactive communication framework. Public trust restoration is closely linked to communication consistency, institutional accountability, and the ability to deliver accessible and relevant information to diverse audiences.

This study confirms that crisis communication plays a strategic role not only in responding to crises but also in establishing long-term institutional legitimacy. Theoretically, this research makes three key contributions. First, it extends the application of Situational Crisis Communication Theory (SCCT) beyond corporate contexts into the domain of Islamic social finance, demonstrating that perceptual crises in religious philanthropic institutions require distinct communication approaches. Second, it introduces an integrated framework linking transparency, accountability, digital communication, and narrative framing as interdependent dimensions of trust restoration. Third, it provides empirical evidence that anticipatory and dialogic communication strategies are more effective than reactive clarification in preventing trust erosion. Practically, this study highlights the need for more proactive, participatory, and audience-centered communication strategies to strengthen sustainable public trust in cash waqf management. Future research should conduct comparative studies across multiple waqf institutions and develop measurable indicators for evaluating crisis communication effectiveness in Islamic social finance contexts.

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