



Analysis of Factors Affecting the Intention to Donate Cash Waqf among Muslim Community at East Java Province

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ABSTRACT

Keywords:
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This study aims to determine the factors affecting the intention to donate cash waqf among Muslim community at East Java Province. This study uses quantitative methods with the data collected through an online survey questionnaire focuses on Muslims in East Java by approximately 110 responses were obtained. The data obtained were analyzed using the structural equation modeling-partial least square (SEM-PLS) analysis technique. The results found that trust and religiosity had a significant positive effect on cash waqf attitudes, while knowledge had no positive and insignificant effect. The results also show that attitudes, subjective norms, and PBC have a positive and significant effect on cash waqf intentions, while technology and promotion have no positive and insignificant effect on the intention of Muslims in East Java to donate cash waqf. Waqf institutions can increase promotion through websites and build a technology infrastructure that is even more attractive for the Muslims in East Java to interact and ultimately donate through cash waqf programs both offline and online. The results of this study contribute to enriching the discourse of cash waqf in Indonesia, especially in terms of the willingness to pay cash waqf in Indonesia.

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INTRODUCTION

Waqf has played an important role throughout Islamic history from the time of the Prophet Muhammad until the early 19th century (Wisesa, et. al., 2019; Kamil & Kasri, 2021; Mutmainah, et. al., 2021). Waqf is recognized by Sharia as one of the voluntary charities that can be a source of funding for social and economic development (Fauziah, 2021; Ahmad, et. al., 2021). This voluntary instrument aims to establish a charitable scheme to improve the welfare of the poor, such as the poor, bankrupt, poor, orphans, widows, and others (Khamis, et. al., 2022; Pitchay, 2022). The purpose of waqf is for the benefit of the whole society, waqf usually includes the provision of religious services, socio-economic support for the poor (Shaikh et al., 2017; Lamido & Haneef, 2021; Medias, et. al., 2021; Shirazi, 2021; Umar, 2021). On the other hand, waqf provides a viable solution for better redistribution of wealth and promotes spiritual investment toward social welfare and the betterment of the ummah (Mohsin, 2013; Ahmad, et. al., 2021; Hassan, et. al., 2022).

In recent years, waqf institutions have also taken advantage of technological developments, providing an online platform to collect waqf funds. Online cash waqf has enormous potential, because not only rich people, who own land, buildings, or those with fixed incomes can waqf, but anyone can donate cash by donating cash via the Internet according to their abilities and preferences (Amin et al., 2014). Kahf and Mohomed (2017) define cash waqf as holding perpetual or temporary cash to produce recurring benefits or results for public or private purposes as determined by the donor. In line with the definition before, cash waqf also defines as withholding a sum of money from the founder and dedication of the proceeds according to the conditions of the founder for the welfare of society (Mohsin, 2009). Cash Waqf is a generous charity campaign where donors donate money to receive the blessing from Allah (Tohirin, 2010; Hapsari, et. al., 2021; Abdullahi, 2022; Ashfaq, et. al., 2022).

In the past, the scope of waqf was generally understood to include only real estate such as mosques, tombs, buildings, and other lands. A perception develops that waqf can only be done by the rich and the owners of land or buildings (Tovianto, 2009 in Chaerunnisa, 2021). However, recent fiqh scholars have emphasized that the scope of waqf can be expanded to include cash, services, and benefits from new financial instruments such as shares and Sukuk (Ahmed, 2019). Cash waqf allows everyone to participate and contribute to waqf activities according to their financial capabilities (Hasan et al., 2019). Therefore, cash waqf began to be applied more widely in Muslim countries and communities. In recent years, Malaysia, Turkey, Bangladesh, and other Muslim countries have implemented cash waqf (Khan et al., 2020; Hassan et al., 2019).

The context of waqf in Indonesia has also expanded. On May 11, 2002, the Indonesian Ulema Council (Majelis Ulama Indonesia) issued a fatwa that allowed cash

waqf as a solution to increase the productivity of national waqf assets. This fatwa was later strengthened by the issuance of Law Number 41 of 2004 concerning Waqf and Government Regulation Number 42 of 2006 as guidelines for implementing the law on waqf (Utomo et al., 2020; Chaerunnisa, 2021). According to BWI data, the cash waqf collected during 2011-2018 was only IDR 255 billion out of a total potential of IDR 180 trillion. However, as of December 20, 2020, the total cash waqf funds collected and placed in Islamic banks were only IDR 328 billion, while waqf-based projects reached IDR 597 billion (Ministry of Finance, 2020). Waqf institutions in Indonesia have undergone various positive transformations, especially after the COVID-19 pandemic which began in early 2020, waqf has also been used to provide medical equipment (BAZNAS, 2020) and help communities affected by the pandemic in several Muslim countries (Khalil et al., 2020; Budiantoro, et. al., 2020).

Previous research has shown that knowledge of cash waqf was important because it can affect the strength of the relationship between attitudes and individual behavior. Kasri & Chaerunnisa (2021) found the role of knowledge, trust, and religiosity in influencing online cash waqf intentions among millennial Muslims in Indonesia (Faiz, 2014; KNKS, 2019). Nour Aldeen, et. al. (2021) found the level of awareness and willingness of millennials in Indonesia towards cash waqf with promotion variables and trust in Nazir. On the other hand, Johari, et. al., (2015) and Ab Shatar, et. al. (2021) found the the main factors influencing the collection of cash waqf among employees of Islamic banking institutions (IBI) in Malaysia. O'Cass (2004) and Shukor, et. al. (2017) show that the factor of trust in waqf institutions is an antecedent to the attitudes of Muslims in Malaysia around participating in cash waqf. Osman (2014) show that subjective norms have a positive effect on the intention of Muslims to give cash waqf by researchers, among others. The importance of trust is also emphasized by a similar study conducted in Bangladesh (Hasan et al., 2019). Amin et al., (2014) found that information or knowledge positively influences people's decisions to donate waqf online. Shukor et al. (2014) concluded that the knowledge variable is an antecedent of attitudes towards cash waqf. The digital Islamic banking system and the income plays an important role in encouraging the willingness of Indonesian youth to donate cash (Ab Aziz & Yusof, 2014; Berakon, et al., 2021). While Jalil et al., (2019) found the number of cash waqf transactions increased significantly after collaborating with Bank Muamalat Malaysia Berhad by adopting online payment methods in cash waqf participation

With this perspective, this study aims to analyze the role of knowledge, belief, and religiosity in influencing attitudes to cash waqf and the role of attitudes, subjective norms, PBC, technology, and promotion of cash waqf, especially among the Muslim community of East Java. Specifically, of cash waqf intentions in East Java Muslim

communities. This empirical study was expected to provide some practical contributions and implications. It is expected to provide insight for waqf institutions in developing their cash waqf programs. An understanding of the preferences of the East Java community in cash waqf was expected to provide important information about the types of messages that will be emphasized in addition to the cash waqf products issued.

RESEARCH METHOD

This study uses quantitative methods. [Sugiyono \(2015\)](#) suggests that quantitative methods can be used in a population or sample. Furthermore, data analysis has quantitative or statistical characteristics to test predetermined hypotheses. In this study, causal analysis is used because it is considered suitable to describe the causal relationship from the formulation of the hypothesis that has been defined in the previous chapter. The causal analysis applied in this study is to identify the reasons why one variable affects or is responsible for changes in other variables ([Johnson, 2002](#)).

This study collects data through an online survey questionnaire. The sampling method used was convenience sampling. According to [Mohammad et al., \(2019\)](#) convenience sampling is the technique most often used in research. However, in using this technique, the opportunity to participate is not the same for all eligible individuals in the target population. Approximately 110 responses were obtained. However, since this study focuses on Muslims in East Java, only 100 responses are valid for further analysis. The sample size was corroborated by [Sekaran and Bougie \(2010\)](#) who suggest that the sample size should be in the range of at least ten times larger than the number of variables.

The hypotheses of this research can be described as follows:

H¹: Knowledge has a significant positive effect on attitudes towards cash waqf

H²: Trust has a significant positive effect on attitudes towards cash waqf

H³: Religiosity has a significant positive effect on the intention to donate cash waqf

H⁴: Attitude has a significant positive effect on the intention to donate cash waqf

H⁵: Perceived Behavioral Control (PBC) has a significant positive effect on the intention to donate cash waqf

H⁶: Subjective norms have a significant positive effect on the intention to donate cash waqf

H⁷: The promotion has a significant positive effect on the intention to donate cash waqf

H⁸: Technology has a significant positive effect on the intention to donate cash waqf

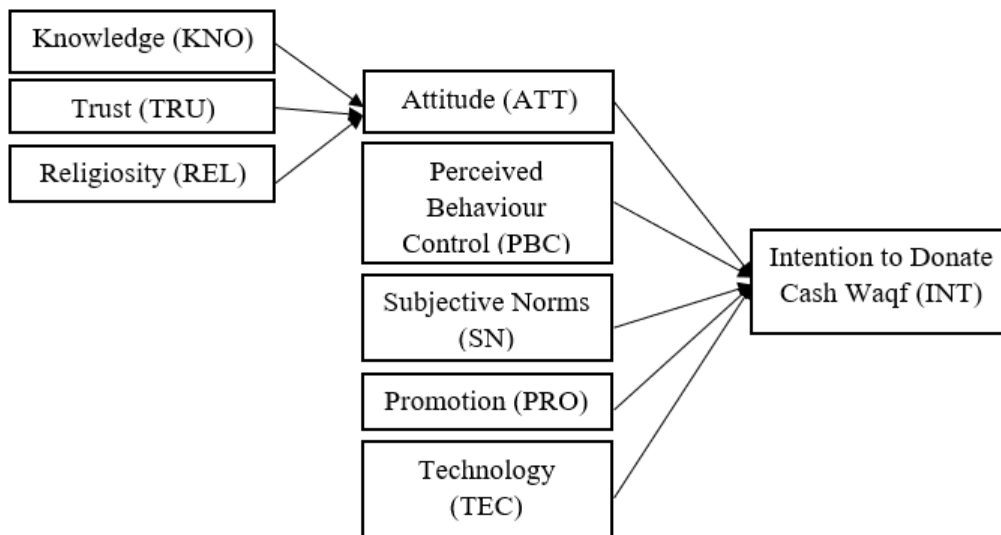


Figure 1. Conceptual Framework of Research

Measurement Variables

Based on the previous research questionnaire framework, the questionnaire consists of three main parts, namely introduction, respondent profile, and item measurement. The items of each dimension were adopted from existing studies namely: [Kasri & Chaerunnisa \(2021\)](#), [Nour Aldeen, et. al., \(2021\)](#), [Rizal & Amin, \(2017\)](#), [Venkatesh, et. al., \(2000\)](#) and [Osman & Muhammad \(2017\)](#). All 44 of these items were measured using a five-point scale ranging from “strongly disagree” (1) to “strongly agree” (5).

Data Analysis

The data in this study were processed using structural-partial least square (SEM-PLS) modeling, the research was carried out using the SmartPLS version 3.3.3 program. SEMs using PLS have received increasing scientific attention due to their ability to predict complex models and their proven effectiveness in explaining variance rather than covariance ([Ali et. al., 2018](#)). Partial Least Square is used to test impossible theories and inadequate data, such as small sample size or data normality problems. In this path analysis model, all latent variables consist of two sets of relationships ([Ghozali, 2008](#)): *first*, Internal models, also called inner relationships, structural models, and substantive theories, which describe the relationship between latent variables based on substantive theory. *Second*, outer model, also called the inside-out relationship or measurement model, which defines how each indicator blocks the latent variables.

RESULT AND DISCUSSION

Respondent Profile

Table 1 describes the respondents' socio-demographic information. The target area is East Java Province. Based on the survey results, demographic data shows that 55 respondents are male (55%) while 45 of them are female (45%). Based on age, the majority of respondents were in the age range between 25-35 years (55%) and <25 years (31%). All respondents have graduated from high school and most of them have a bachelor's degree (63%). As for the income of the respondents as much as 30% income <Rp 1,000,000 and Rp 2,500,001 - Rp 4,000,000.

Table 1. The Respondent's Profile

Demography	Category	Number of Respondents
Gender	Male	55
	Female	45
Age	<25 years	31
	25–35 years	55
	36–45 years	11
	>45 years	3
	Senior High School	11
Education	Diploma	1
	Bachelor	63
	Master	24
	Doctor	1
Monthly Income	<Rp 1.000.000	30
	Rp 1.000.000 - Rp 2.500.000	12
	Rp 2.500.001 - Rp 4.000.000	30
	Rp 4.000.001 - Rp 10.000.000	22
	Rp 10.000.001 - Rp 20.000.000	2
	>Rp 30.000.000	4

Validity and Reliability

Figure 2 shows the outer loading for the knowledge variable, with all indicators of knowledge (KNO), trust (TRU), and religiosity (REL) having an outer loading greater than 0.7. Because the indicators meet convergent validity, it means that they have a very close relationship to the variables of knowledge, belief, and religiosity. Therefore, none of the indicators of the knowledge, belief, and religiosity variables of the East Java Muslim community were omitted.



Figure 2. the Result of Loading Factors and Validity Test

Based on the data in Figure 2, all indicators of attitude (ATT), subjective norm (SN), perceived behavioral control (PBC), technology (TEC), and promotion (PRO) have an outer loading greater than 0.7. So, these indicators have met convergent validity, which means they have a very close relationship and have become part of attitudes, subjective norms, perceived behavioral control, technology, and promotion.

Based on the outer loading for the variable of intention to donate, all indicators of an intention to donate (INT) have an external load greater than 0.7. Thus, these indicators have met convergent validity, which means they have a very close relationship and have become part of the intention to donate. The findings also show that the composite reliability of each construct has a value greater than 0.7. Therefore, it can be concluded that all indicators in the variables have good internal consistency and reliability. The average extracted variance (AVE) was used to test the square root of each AVE whether the correlation was greater than each latent construct, the AVE value was used as a requirement for discriminant validity achieved (Ghozali, 2008). The minimum AVE value to a state that the reliability that has been achieved is 0.50.

All variables have an AVE level above 0.50 which indicates that all indicators have a lower mean error rate. Table 3 shows that each variable has composite reliability and Cronbach's alpha value is greater than 0.70, these results indicate that the reliability of the measuring instrument is high, meaning that the measuring instrument of each

construct is highly correlated, it can be said that all variables or constructs have good reliability.

Table 2. The Result of Average Extracted Variance, Composite Reliability, and Cronbach's Alpha

Variables	Average variance extracted (AVE)	Composite reliability	Cronbach's alpha
Knowledge	0.657	0.930	0.828
Trust	0.723	0.940	0.924
Religiosity	0.636	0.897	0.857
Attitude	0.769	0.930	0.898
PBC	0.670	0.910	0.877
Subjective Norm	0.698	0.920	0.890
Technology	0.755	0.939	0.919
Promotion	0.740	0.934	0.913
Intention	0.722	0.912	0.870

It can be seen from the results of the study that the R square for the attitude variable is 0.607, which means that attitudes are influenced by knowledge, belief, and religiosity by 60%. For the intention of 0.690, which means that this variable is influenced by attitudes, subjective norms, PBC, technology, and promotion by 69%.

Based on the data in Table 3, it can be interpreted as follows: The P-value of knowledge on attitudes is 0.339 which is greater than 0.05 and the t-value is 0.956 which is greater than 1.96. The P-value of Technology on intention is 0.630 which is greater than 0.05 and the t value is 0.483 which is greater than 1.96. The P-value of promotion on intention is 0.501 which is greater than 0.05 and the t value is 0.673 which is greater than 1.96. Based on the results in the table, it can be concluded that the three research hypotheses were rejected. The P-value between belief in attitude is $0.001 < 0.05$ and the t value is $3.338 > 1.96$, it can be concluded that the greater the level of trust in the East Java Muslim community, the greater their attitude to cash waqf. Then, the P-value of the religiosity of the East Java Muslim community towards attitudes is $0.000 < 0.05$ and the t value is $8.008 > 1.96$ which means the greater the level of religiosity of the East Java Muslim community, the greater the attitude to cash waqf. the P-value of the attitude of the East Java Muslim community towards cash waqf intentions is $0.019 < 0.05$ and the t value is $2.357 > 1.96$ which means the greater the level of attitude of the East Java Muslim community, the greater the intention to cash waqf. the P-value of the subjective norm of the Muslim community towards cash waqf intentions is $0.000 < 0.05$ and the t value is $3.831 > 1.96$ which means the greater the level of the subjective norm of the Muslim community in East Java, the greater the intention to cash waqf. the P-value of the PBC of the Muslim community towards the intention of cash waqf is $0.002 < 0.05$ and the t value is $3.155 > 1.96$ which means that

the higher the PBC level of the Muslim community in East Java, the greater the intention to make cash waqf. Based on the results in table 3, it can be concluded that the five research hypotheses are accepted.

Table 3. Result of Coefficient Determination, T-testing and Hypotheses Testing

Direct hypothesis test	<i>p</i> -values	T statistics (O/STDEV)	Hypotheses
Knowledge => Attitude	0.339	0.956	H1 rejected
Trust => Attitude	0.001	3.338	H2 accepted
Religiosity => Attitude	0.000	8.008	H2 accepted
Attitude => Intention	0.019	2.357	H2 accepted
Subjective Norms => Intention	0.000	3.831	H2 accepted
PBC => Intention	0.002	3.155	H2 accepted
Technology => Intention	0.630	0.483	H1 rejected
Promotion => Intention	0.501	0.673	H1 rejected
Coefficient of determination	<i>R</i> ² :		
Attitude	0.607		
Intention	0.690		

Based on the data in table 3, the estimation results found that the knowledge hypothesis on attitudes towards cash waqf, as well as the technology and promotion hypotheses on the intention to cash waqf, were rejected. Meanwhile, in addition to the three hypotheses are accepted. From these findings, it can be suggested that the knowledge variable has no significant and positive effect on attitudes, and technology and promotion have no significant and positive effect on the intention to make cash waqf. However, the latent variables of belief and religiosity that affect attitudes towards cash waqf and all TPB factors (attitudes, subjective norms, and PBC) have a significant and positive effect on intentions to cash waqf among Muslims in East Java, Indonesia. Further discussion is described as follows:

Based on the findings, the acceptance of the first hypothesis (H1) indicates that there is no positive and insignificant effect of knowledge on the attitude of cash waqf among Muslims in East Java, Indonesia. This shows that the attitude of respondents to participate in cash waqf is not determined by their knowledge of cash waqf products. Thus, this study does not match the findings of [Amin et. al., \(2014\)](#), [Osman et. al., \(2017\)](#), and [Kasri & Chaerunnisa \(2021\)](#) which show that knowledge of cash waqf will make individuals more confident in making donation decisions. However, what is noteworthy is that the survey results from [Kasri & Chaerunnisa \(2021\)](#) found that the knowledge aspect had the lowest average compared to other factors. However, this research is in line with the findings of research by [Shukor \(2017\)](#) which shows that individual knowledge about waqf is not significantly related to attitudes towards cash waqf. A person's knowledge of the concept of waqf and the types of waqf is not

necessarily important in influencing his attitude towards participation in cash waqf. A positive attitude towards participation in cash waqf is decided based on doing good deeds with the belief that this will be rewarded in the afterlife (Shukor et. al., 2017).

Regarding the role of trust in influencing attitudes towards cash waqf, namely: the second hypothesis (H2), a positive and significant relationship was found. The results of this study indicate that trust is important in influencing the perception of the East Java Muslim community towards cash waqf. This finding supports the previous study by Osman et. al., (2016) and Shukor et. al., (2017) in Malaysia, which has found that trust in waqf institutions can affect an individual's positive attitude to cash waqf. Based on these results, for waqf institutions, highlighting and enhancing aspects of trust can help in encouraging more participation from the Muslim community of East Java in providing cash waqf. Waqf institutions need to be more transparent in conveying information, maintain their positive reputation and continue to develop trust.

This study also finds the important role of religiosity in influencing the attitudes of the people of East Java towards cash waqf, the results of the third hypothesis (H3) show that there is a positive influence and a significant relationship between variables. Religiosity is the strongest factor influencing attitudes towards cash waqf. These results imply that religious factors can strongly influence a person's attitude towards cash waqf because they feel that waqf is a good deed done for the sake of Allah and people who do waqf will get eternal rewards. As stated by the Director of Philanthropy Indonesia, Hamid Abidin, WGI's findings show that religious-based donations are the main driver of philanthropic activities in Indonesia (Philanthropy, 2021). This is consistent with the findings of Kasri (2013) who found that religion is perceived as the strongest motivator for charitable giving in Indonesia because donors believe that helping others is an obligation in Islam. This finding is also in line with several previous studies, including Osman et. al., (2016), Sakti et al. (2016), Rizal and Amin (2017), and Shukor et. al., (2017) which shows that religiosity plays an important role in improving the quality of individual behavior in cash waqf. Therefore, waqf institutions need to encourage religious awareness in the people of East Java about the importance of cash waqf. Highlighting the religious aspects of cash waqf can help encourage more participation from East Java's Muslim community.

The fourth hypothesis (H4) shows that there is a positive and significant effect of attitude on the intention to donate through cash waqf in the Muslim community of East Java. This shows that the attitude of respondents to participate in online waqf is determined by their positive views or assessments of cash waqf products. In this context, the survey results disclosed indicate that the majority of respondents believe cash waqf is a good idea that is very useful and has the potential to encourage economic and populist/community development in Indonesia. In a way, this reflects the narrative

of the benefits of waqf which is mainly campaigned by waqf institutions and authorities in Indonesia (KNKS, 2019). This positive attitude is in line with TPB Ajzen's theory (2005), which shows that attitude is one of the main determinants that influence an individual's intention to behave. These results are also consistent with previous studies by Osman et. al., (2016), Sakti et. al., (2016), and Shukor et. al., (2017), who have identified the positive influence of attitudes on individual intentions to make donations in the form of waqf.

The results also show that subjective norms (H5) have a significant positive effect on the intention of waqf in the Muslim community in East Java. This finding is in line with previous findings by Salem (2019) that subjective norms have a significant positive effect on student cash waqf participation at Kolej University Insaniah, Osman & Muhammed, (2017) that subjective norms have a significant positive effect on the participation of Muslim donors who work in government and private agencies/institutions located in Selangor Darul Ehsan Malaysia, Pitchay et. al., (2015) that subjective norms have a significant influence on the behavioral intention of Muslim employees to contribute cash waqf through deductions in work income in Malaysia. The sixth hypothesis (H6) shows that PBC has a significant positive effect on the cash waqf intention of the Muslim community in East Java. This finding is in line with the results of previous studies such as Amin et. al., (2014), Shukor et. al., (2014), Osman (2014), Pitchay et. al., (2015), and Osman et. al., (2016).

The seventh (H7) and eighth (H8) hypotheses show that there is no positive and insignificant effect of promotion and technology on the intention to donate through cash waqf among the Muslim community in East Java. This finding is supported by the research findings of Nour Aldeen et. al., (2021) Iqbal et. al., (2019) and Hudzaifah (2019) who found that there were still few advertisements about waqf in Indonesia. Waqf institutions must create interesting content, digestible information for all segments of society, affordability and data availability must be considered in the promotion of cash waqf. It is revealed from the results of this study that promotion has no effect and is not significant on the intention of cash waqf in the Muslim community in East Java. Furthermore, the use of technology today must also be considered. The eighth hypothesis shows that there is no insignificant effect of technology on the intention of the Muslim community in East Java. This finding is different from the research findings of Jalil et. al., (2019) which revealed that the number of cash waqf transactions in Malaysia increased significantly after using financial technology.

From this discussion, it is suggested that the promotion of cash waqf can be strengthened by increasing the role of the government and disseminating information through social media to increase the intention of cash waqf. Improving digital services and the digital ecosystem of the cash waqf program is also highly recommended

because this aspect of technology seems to be the most important determinant influencing the intention to donate through cash waqf of the East Java community. Waqf institutions can increase promotion through websites and build a technology infrastructure that is even more attractive for the Muslim community of East Java to interact and ultimately donate through cash waqf programs both offline and online.

CONCLUSION

The primary results of this study demonstrate that trust and religiosity have a positive and significant effect on cash waqf attitudes, while knowledge has no effect and is not significant. Attitudes, subjective norms, and PBC have a positive and significant effect on the intention of cash waqf, while technology and promotion have no and no significant effect on the intentions of the Muslim community in East Java for cash waqf. These results can be a source of reference for waqf institutions or organizations to understand how to improve cash waqf collection and can also provide insight in developing better strategies to attract donors.

Despite of the compelling results, this study acknowledges a research limitation. The characteristics of population and respondents are only proxied by limited location, only in East Java Province. Due to the limitation, the authors suggest future research to add wider population and respondents in Indonesia.

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