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Analysis of Interest for Money Waqf Using Theory of Planned Behavior (Case Study in Dompet Dhuafa Republika)

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Abstract

Cash waqf is a form of waqf in the form of money that is given from the wakif to the institution receiving the cash waqf. This study aims to analyze the effect of Theory Of Planned Behavior (Attitudes, Norms and Behavioral Controls) on the interest of waqif for cash waqf with a case study at the Dompet Dhuafa Republika Waqf Institute. The data collection method in this study was by distributing questionnaires to several wakif as many as 105 respondents. The collected data was analyzed using the Structural Equation Modeling approach through the AMOS program. The results showed that there was a positive and significant influence between attitude, norms and behavioral control factors on the interest of waqf for cash waqf. This research is expected to provide benefits for cash waqf management institutions in understanding the behavior of waqf in cash waqf so that it can be used as an illustration in improving strategies for collecting cash waqf funds.

Keywords: *Cash Waqf, Theory Plannned of Behavior*

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1. INTRODUCTION

The development of the collection of cash waqf has now been taken into account in various Muslim-majority countries, including Indonesia. Cash waqf has a very large influence on various economic activities of the community. Cash waqf has been widely used for the development of assets such as mosques, schools and hospitals. Cash waqf can also be used for capital assistance to micro-enterprises, UMKM and farmers.

Cash waqf is a form of worship using the principle of zakat in addition to zakat, infaq, and shodaqoh. Cash waqf is one option or alternative in an effort to overcome economic problems such as poverty. The government has issued a number of regulations or provisions in the form of a law on cash waqf in order to optimize the management of existing waqf funds which is a breath of fresh air for waqf management. (Purwaningsih et al, 2020).

Cash waqf is a new thing in Indonesia. Many people do not understand what cash waqf is, so there are many problems in its management. In fact, many Islamic educational institutions financed by cash waqf funds are growing rapidly. Cash waqf can also help improve the community's economy. (Chanifah, 2015)

Since the 1997 economic crisis, the number of poor people in Indonesia has continued to increase. Population growth below the poverty line occurs not because of an imbalance between natural wealth and population, but rather because of the unequal distribution of income and inequality in economic access. Optimization of Islamic financial sources can be used in an effort to reduce poverty levels. The distribution of cash waqf funds plays an important role as an alternative fund for economic development. Cash waqf can also have a positive impact on poverty alleviation. (Zahro et al, 2020)

According to Nafis (2009) quoted from Arif (2012) the potential for collecting Indonesian cash waqf could reach 1.2 trillion to 60 trillion rupiah per year, as shown in the attached table:

Table 1.1 Schematic of Potential Waqf Nafis (2009)

Number of Muslims	Amount of Waqf/month	Potential Cash Waqf/month	Cash Waqf Potential / year
20 juta	Rp 100.000	Rp 2 triliun	Rp 24 triliun
50 juta	Rp 100.000	Rp 5 triliun	Rp 60 triliun
1 juta	Rp 100.000	Rp 100 milyar	Rp 1,2 triliun

Source: Nafis (2009) quoted from Arif (2012)

According to Nasution (2006) quoted from (Al Arif, 2012) the potential for collecting state money waqf in Indonesia can reach IDR 3 trillion per year, as shown in table 1.2:

Table 1.2 Potential Waqf Scheme Nasution (2006)

Earning rate per month	Number of Muslims	Amount of Waqf/ month	Potential Cash Waqf/ month	Cash Waqf Potential / year
Rp 500.000	4 juta	Rp 5.000	Rp 20 milyar	Rp 20 milyar
Rp 1 – 2 juta	3 juta	Rp 10.000	Rp 30 milyar	Rp 360 milyar
Rp 2 – 5 juta	2 juta	Rp 50.000	Rp100 milyar	Rp1,2 triliun
≥ Rp 5 juta	1 juta	Rp 100.000	Rp100 milyar	Rp1,2 triliun
Total				Rp 3 triliun

Source: Nasution (2006) quoted from Arif (2012)

According to data from the Indonesian Waqf Agency, cash waqf that can be collected up to 2020 amounted to Rp. 391 billion. Whereas the potential for waqf that can be collected per year is around Rp. 180 Trillion. The cause of the imbalance between potential and realization is due to the lack of waqf literacy, waqf portfolio, ease of waqf and not yet maximal waqf governance. From BWI data as of January 20, 2021, the amount of cash waqf collected from 264 nazhir money waqf institutions, and 23 Islamic banks which are LKS-PWU, is around Rp. 819.36 billion.

One of the institutions that collect cash waqf in Indonesia is Dompet Dhuafa Republika as an institution that likes to give and is active in the humanitarian field through ziswaf savings and other social savings that are managed in an up-to-date and reliable manner. Dompet Dhuafa Republika has 5 columns of fundamental programs that have a big purpose in alleviating poverty, especially in the fields of Recitation, Welfare, Socio-Economic and Da'wah, and Culture.

The collection of cash waqf funds from Dompet Dhuafa Republika in 2015 – 2019 can be seen in the following table:

Table 1.3 Collection of Republika DD Cash Waqf Funds 2015 -2019

Year of Acceptance	Amount of Cash Waqf Collected (Rp)	Addition / Year
2015	96,043,234,358	-
2016	141,296,320,769	45,253,086,411
2017	153,597,822,846	12,301,502,077
2018	179,897,546,597	26,299,723,751
2019	193,072,503,038	13,174,956,441

Source: DD Republika Audit Report 2015 - 2019 (processed)

Based on the explanation and data above and seeing the very important role of cash waqf for the welfare of society, this is the basis for the author to examine the factors that influence the waqf to perform cash waqf. The author will discuss this problem with the title "Analysis of Interest in Cash Waqf using Theory Of Planned Behavior (Case Study in Dompet Dhuafa Republika)"

As one of the solutions to increase the collection of cash waqf funds in Indonesia is to find out the factors that cause waqifs to perform cash waqf, using the Theory Of Planned Behavior approach (Attitudes, Norms and Behavioral Control).

This study aims to analyze the effect of Theory Of Planned Behavior (Attitudes, Norms and Behavioral Controls) on the interest of waqif for cash waqf by taking a case study at the Dompet Dhuafa Republika Waqf Institute. The data collection method in this study was by distributing questionnaires to several wakif. The data collected as many as 105 respondents were analyzed using the Structural Equation Modeling approach through the AMOS program.

2. METHODS

The design of this study uses a Structural Equation Modeling approach through the AMOS program. The questionnaire data was made into a table, then the instrument was tested, then the correlation test and the coefficient test were carried out. In this thinking, the researcher uses quantitative research asking about strategies which are divided into independent variables and dependent variables, (Janti 2014)

The variable Y is used as the dependent variable, in this case the variable Y is the Intention to Endow Cash, and the variable X is used as the independent variable, in this case the variable X1 is the Attitude, the variable X2 is the Norm, and the variable X3 is the behavioral control.

X1 = Attitude, with indicators consisting of important, positive, needs, social and useful.

X2 = Norm, with indicators consisting of MUI fatwas, the pleasure of Allah SWT, knowledge of waqf, environmental influences and ability to waqf.

X3 = Behavioral Control, with indicators consisting of self-actualization, self-confidence, caring, supporting facilities and the desire to share

Y = Intention to donate money, with indicators consisting of confidence, convenience, trust, concern and getting rewards.

According to (Rusgiyono et al, 2016) *Structural Equation Modeling (SEM)* can be a multivariate analysis method that is planned to compensate for the limitations of the analytical model that has been widely used in previous measured studies. The advantages of SEM include*:*

a. Can test the relationship of causality, validity/legitimacy, and reliability simultaneously.
b. Can be used to see the direct and indirect effects between
c. Variables. Testing several dependent variables simultaneously with several independent variables
d. Can measure how much the indicator variable affects the respective factor variables.
e. Can measure the variables of factors that cannot be measured directly through the indicator variables

Estimation errors in different regressions, can be overcome by Structural Equation Modeling (SEM) through the existing conditions in the estimates shown. The condition parameter in the Structural Equation Modeling (SEM) estimation shown is the numeric loading or numerical loading of the inactive factor on the related pointer or observed factor. In this way, Structural Equation Modeling (SEM) extends to providing data around synchronous causal relationships between factors, let alone providing data around stacking calculations and estimation errors. (Arisena 2016)

AMOS (Analysis of Moment Structure) is one of the programs used to assess the demonstration in the auxiliary condition demonstration (SEM) (GHOZALI, 2004). AMOS executes a general information investigative strategy in a supplementary condition model describing the covariance structure or causal modeling. This strategy includes many unusual common cases of the conventional strategy, calculating the general direct model and checking the general image. (Marini 2012)

AMOS (Analysis of Moment Structure) Created by James L. Arbuckle, can be a computer program that can be used to describe essential conditions. In addition to several other programs, AMOS is easier to use and successful, so it is currently the most used program for planning various considerations. Checking electron magnifying instrument appears. Currently there are several forms of AMOS, starting from AMOS 4, AMOS 5, AMOS 6, AMOS 7 then "bouncing" to AMOS 16 to facilitate AMOS frames with the latest SPSS form. To date, it has come to AMOS 21. At its core, AMOS doesn't vary much from one adaptation to another.(Pratiwi, 2016)

Amos stands for Moment Structure Analysis and is used as a general method for checking information in ground state modeling (also known as SEM). SEM is also known as covariance structure investigation or causal event. By utilizing Amos, complex calculations in SEM will be much simpler than using a computer program. More importantly, use Amos with simple tools to graphically accelerate the speed of speculating, viewing and modifying models. (Maddeppungeng et al, 2017)

3. RESULT AND DISCUSSION

3.1. Result

The data used in the investigation, using a Likert scale through 5 categories; 1 to 5. Agree with Edward and Kennyy in Ghozali, the Likert scale score is related to 0.92 when compared to the score from the Thurstone estimate which can be a provisional scale. So it can be concluded that the Likert scale can be interpreted as unshakable or temporary data. In the expansion, the data from the timescale estimates have the same order as the Liker scale scores. Because there is no difference in the measures, the Liker scale can be considered as a short scale. Furthermore, the use of Liker scale data for testing in thinking, has reached the assumption of Structural Equation Modeling (SEM).

The certainty of the number of samples in this study refers to Sugiyono's conclusion that the main sample size for multivariate questions is 5-10 perceptions for each evaluated parameter. The same thing was expressed by Santosa (2011: 70) who said that the number of tests that must be fulfilled if using Structural Equation Modeling (SEM) analysis, then the number of tests was extended from 100-200/ at least 5 times the number of markers. Based on the assumption above, in this case there are approximately 20 markers, then the test size is extended from 100-200 people. So, the sample to be taken is 105 samples and has met the minimum requirements.

The estimate with the greatest probability requires the observed to satisfy the assumption of multivariate regularity. Furthermore, it is important to test to determine the level of normality in a multivariate manner for the data used in this consideration. This test is to determine the value of kurtosis from the data used. The multivariate uniqueness assessment with AMOS 22.00 was carried out by using the broad premise (cr) of the multivariate premise in kurtosis, if it is in the range of ± 2.58, this indicates that the data is multivariately spread (Ghozali, 2004: 54). The results of the normality test of data with AMOS 22.00 are:

Tabel 3.1 aAssessment of normality (Group number 1)

Variable	min	max	skew	c.r.	kurtosis	c.r.
NBU5	2.000	5.000	-.518	-2.166	-.373	-.781
NBU4	2.000	5.000	-.307	-1.286	-.688	-1.438
NBU3	2.000	5.000	-.566	-2.366	-.268	-.560
NBU2	2.000	5.000	-.559	-2.339	-.500	-1.046
NBU1	2.000	5.000	-.251	-1.052	-.732	-1.532
KP5	2.000	5.000	-.077	-.324	-.729	-1.525
KP4	2.000	5.000	-.050	-.207	-.598	-1.252
KP3	2.000	5.000	.225	.942	-.649	-1.359
KP2	2.000	5.000	.006	.024	-.660	-1.381
KP1	2.000	5.000	-.151	-.632	-.712	-1.489
NR5	2.000	5.000	-.240	-1.003	-.728	-1.523
NR4	2.000	5.000	-.162	-.678	-.611	-1.278
NR3	2.000	5.000	-.282	-1.179	-.725	-1.517
NR2	2.000	5.000	-.241	-1.009	-.892	-1.866
NR1	2.000	5.000	-.249	-1.040	-.659	-1.379
SP5	2.000	5.000	-.192	-.805	-.440	-.920
SP4	2.000	5.000	-.217	-.906	-.662	-1.385
SP3	2.000	5.000	.275	1.149	-.873	-1.826
SP2	2.000	5.000	-.205	-.859	-.528	-1.105
SP1	2.000	5.000	-.026	-.107	-.852	-1.782
Multivariate					-3.830	-.661

Source: Primary Data Processed

The typicality test results show that the cr value for multivariate is -0.661 which is between ± 2.58, so it can be concluded that the information in the discussion is disseminated multivariately.

Outlier data can be a condition of perception of information that has interesting characteristics that look very different from other perceptions and arise in the form of extraordinary rewards, either one variable or a combination.

The discovery of multivariate utility was carried out by considering the value of Mahalanobis Remove. Mahalanobis deletes for each perception will appear deletion of perception information to the normal value (centroid). The criteria used are based on the Chi Squares value of the degree off adaptable (degree off adaptable) 66, in particular the number of pointers in the coordinates of this address in the complete vicinity appears at an important level of p 0.001. Price of Mahalanobis Distance or x2(20;0.001) = 45,314. This implies that all cases (perception rates) that have a d-squared mahalanobis price more prominent than 45,314 are multivariate exceptions. The results obtained from the calculation of the mahalanobistance distance through the AMOS 22.00 program:

Tabel 3.2 Observations farthest from the centroid (Mahalanobis distance) (Group number 1)

Observation number	Mahalanobis d-squared	p1	p2
98	**43,709**	,010	,018
52	33,635	,029	,000
88	30,743	,059	,001
59	30,555	,061	,001
105	29,395	,080	,004
44	28,930	,089	,005
70	27,019	,135	,110
2	26,824	,140	,094
87	26,734	,143	,067
14	26,659	,145	,046
96	26,562	,148	,033
37	26,000	,166	,059
8	25,923	,168	,042
54	25,917	,169	,025
23	25,650	,178	,027
74	25,322	,189	,033
85	25,264	,192	,022
21	24,997	,202	,025
36	24,930	,204	,017

Observation number	Mahalanobis d-squared	p1	p2
91	24,693	,213	,018
80	23,776	,252	,091
9	23,533	,263	,099
71	23,150	,281	,142
61	21,995	,341	,519
77	21,237	,383	,773
12	20,452	,430	,935
28	20,312	,439	,932
46	20,289	,440	,907
18	19,938	,462	,942
40	19,588	,484	,966
13	19,395	,496	,970
90	19,316	,501	,963
95	19,261	,505	,952
55	18,997	,522	,966
7	18,962	,524	,953
26	18,882	,530	,943
81	18,617	,547	,959
68	18,588	,549	,944
60	18,502	,554	,934
42	18,489	,555	,909
22	18,401	,561	,896
11	18,138	,578	,923
43	17,978	,589	,926
84	17,792	,601	,935
78	17,717	,606	,922
86	17,648	,611	,906
17	17,645	,611	,870
38	17,376	,628	,904
24	17,303	,633	,887
75	16,567	,681	,980
50	16,477	,687	,976
39	16,471	,687	,963
45	16,414	,691	,953
103	16,281	,699	,951
63	16,242	,701	,934
102	16,225	,703	,908
101	15,869	,725	,949
16	15,441	,751	,980
1	15,411	,752	,970
35	14,728	,792	,996
31	14,632	,797	,995
58	13,281	,865	1,000
65	13,064	,875	1,000
15	13,017	,877	1,000
66	12,864	,883	1,000
47	12,782	,887	1,000
100	12,625	,893	1,000
41	12,608	,894	1,000
3	12,277	,906	1,000
53	12,207	,909	1,000
83	12,120	,912	1,000
34	11,809	,923	1,000
33	11,517	,932	1,000
79	11,309	,938	1,000
73	11,077	,944	1,000
67	10,952	,947	1,000
27	10,480	,959	1,000
76	10,304	,962	1,000
72	9,994	,968	1,000
97	9,994	,968	1,000
19	9,801	,972	1,000
104	9,688	,973	1,000
51	9,686	,974	1,000
92	9,497	,976	1,000
99	9,095	,982	1,000
69	8,063	,991	1,000
94	7,516	,995	1,000
20	7,450	,995	1,000

Source: Primary Data Processed

From table 3.2 above, it can be seen that all perceptions of information have a d-squared mahalanobis price below 45,314, indicating that research on information used has reached the requirement that there are no multivariate eoutliers.

After all assumptions can be met, then hypothesis testing will be carried out as proposed in the previous chapter. Theoretical testing is carried out through the use of the t-value with a critical level of 0.05. H0 is rejected (research on theory is recognized) if the t-value 1.967 or the probability value (P) of 0.05. The results of the Regression Weights processing are obtained from AMOS 22.00 on the full model which appears in the table:

Tabel 3.3 Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
NBU	<---	SP	.397	.107	3.727	***	par_17
NBU	<---	NR	.427	.087	4.884	***	par_18
NBU	<---	KP	.372	.103	3.615	***	par_19
SP1	<---	SP	1.000				
SP2	<---	SP	1.143	.184	6.195	***	par_1
SP3	<---	SP	.949	.121	7.863	***	par_2
SP4	<---	SP	1.175	.188	6.251	***	par_3
SP5	<---	SP	.987	.127	7.775	***	par_4
NR1	<---	NR	1.000				
NR2	<---	NR	1.087	.103	10.597	***	par_5
NR3	<---	NR	.928	.106	8.791	***	par_6
NR4	<---	NR	.897	.096	9.379	***	par_7
NR5	<---	NR	.941	.091	10.325	***	par_8
KP1	<---	KP	1.000				
KP2	<---	KP	.741	.095	7.809	***	par_9
KP3	<---	KP	.662	.089	7.462	***	par_10
KP4	<---	KP	.872	.085	10.223	***	par_11
KP5	<---	KP	.822	.098	8.426	***	par_12
NBU1	<---	NBU	1.000				
NBU2	<---	NBU	.984	.083	11.884	***	par_13
NBU3	<---	NBU	.858	.078	10.993	***	par_14
NBU4	<---	NBU	.793	.077	10.335	***	par_15
NBU5	<---	NBU	1.007	.075	13.513	***	par_16

Source: Primary Data Processed

Table 3.3 shows the results of the variable significance test where the C.R of all variables shows a value of 1.967 and a probability value (P) of 0.05. The discussion will be discussed below.

3.2. Discussion

The discussion will be discussed below.

a. Hipotesis 1

The significance value of the influence of the attitude variable on the intention of cash waqf shows the value of C.R. 3.727 > 1.967 and the probability value (P) is 0.000 (***) < 0.050, then Ho is rejected and it is concluded that attitude has a positive and significant effect on the intention to donate money

b. Hipotesis 2

The significant value of the influence of the norm variable on the intention of cash waqf shows the value of C.R. 4.884 > 1.967 and the probability value (P) is 0.000(***), then Ho is rejected and it is concluded that the norm has a positive and significant effect on the intention to endow cash

c. Hipotesis 3

The significant value of the influence of the behavioral control variable on the intention to donate money shows the value of C.R. 3,615 > 1,967 and a probability value (P) of 0.000 (***), then Ho is rejected and it can be concluded that behavioral control has a positive and significant effect on the intention of cash waqf.

4. CONCLUSIONS

Based on the results of the study, the researchers made the following conclusions:

a. The significance value of the influence of the attitude variable on the intention of cash waqf shows the value of C.R. 3.727 > 1.967 and the probability value (P) is 0.000 (***) < 0.050, then Ho is rejected and it is concluded that attitude has a positive and significant effect on the intention to donate money
b. The significant value of the influence of the norm variable on the intention of cash waqf shows the value of C.R. 4.884 > 1.967 and the probability value (P) is 0.000(***), then Ho is rejected and it is concluded that the norm has a positive and significant effect on the intention to endow cash
c. The significant value of the influence of the behavioral control variable on the intention to donate money shows the value of C.R. 3,615 > 1,967 and a probability value (P) of 0.000 (***), then Ho is rejected and it can be concluded that behavioral control has a positive and significant effect on the intention of cash waqf.

Suggestions for Waqf Institutions From the conclusion that the attitude, norms and behavioral control factors have a positive and significant effect on the wakif / candidate waqf for cash waqf. For this reason, it is recommended for the Dompet Dhuafa Republika Waqf Institution to continue to carry out marketing approaches that can influence attitudes, norms and control of a person's behavior to want to waqf money, namely by providing an understanding of the indicators of attitudes, norms and behavior control of a person to continue to want to do cash waqf which can help waqf institutions in increasing the collection of cash waqf.

While suggestions for educational institutions, so that future research can be further developed and focused on the factor of a person's trust in cash waqf, by adding variables to be studied, conducting interviews and increasing the number of respondents so that the constraints that affect a person can be better known. to perform cash waqf.

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