

Determinant of Muslim Community Intention in Performing Cash Waqf

Pratama Aditya Nugraha^{1*)}, Falikhatun²⁾

Fakultas Ekonomi dan Bisnis, Universitas Sebelas Maret

*Corresponding email: pratamaan24@gmail.com

Abstract

The Indonesian Ulema Council (MUI) is of the opinion through Fatwa number 2 of 2002 that cash waqf is permissible. Cash waqf is the same as land or building waqf. According to Imam al-Zuhri, waqf dinars (money) are acceptable, using money as capital and profits generated from efforts that are donated to people who are entitled to receive waqf. The aim of this paper was to investigate the impact of attitudes, subjective norms, behavioral control and religiosity on people's interest in cash waqf. This research is quantitative research with data collection using a questionnaire and conducted with google form. Multiple regression test was used to predict the interest of 130 Muslim respondents who were sampled on the island of Java which were selected by purposive sampling method. The findings of our analysis reveal that there is a statistically significant positive effect between subjective norms and religiosity and public interest in cash waqf

Keywords: cash waqf, intention, religiosity

Citation suggestions: Nugraha, P. A., & Falikhatun. (2022). Determinant of Muslim Community Intention in Performing Cash Waqf. *Jurnal Ilmiah Ekonomi Islam*, 8(03), 3264-3274. doi: <http://dx.doi.org/10.29040/jiei.v8i3.6431>

DOI: <http://dx.doi.org/10.29040/jiei.v8i3.6431>

1. INTRODUCTION

Waqf holds an essential role as an economic and social empowerment instrument for the ummah. Historically, waqf also had a vital role in developing education and healthcare, observed from the numbers of educational and healthcare institutions established by Islamic organizations in Indonesia, such as Nahdhatul Ulama (NU), Muhamadiyah, and Persatuan Islam (PERSIS). The development of waqf institutions continues to this day resulted in hundreds of thousands and even more education and healthcare institutions established to this day. The continuity of these institutions is the result of waqf productive benefits.

In its development, waqf developed from fixed assets, such as land and building, to other forms of waqf, including cash waqf. Currently, cash waqf payments in Indonesia are far below their potential, likely because of the low community intention to pay cash waqf (Ismawati & Anwar, 2019). This fact seems to be contra intuitive considering most Muslims understand the merits of this type of worship. Therefore, it is pretty reasonable to argue that the

decision to perform waqf is affected by several variables, including intention. Fishbein and Ajzen (in Pitchay *et al.*, 2015) state that intention is an antecedent of behavior, including an intention to perform cash waqf. The intention could lead to a habit or behavior to perform cash waqf continuously and not a one-time action. Cash waqf behavior is predicted to increase the stream of cash waqf that could be utilized more extensively for ummah's interests (Amalia & Puspita, 2018).

The national waqf sector is experiencing rapid progress. Nuh (2021) explained that the signs of improvement in the national waqf sector could be observed from the presence of collective awareness across social structures in performing waqf, causing waqf donors to come from all walks of life. However, the cash waqf stream data shows that it is still far below its potential. Urip (2021) mentioned that Indonesia could collect up to IDR 188 trillion waqf funds annually, but the real collection only reaches up to IDR 819.36 billion. The Ministry of Religious Affairs of the Republic of Indonesia (RI) in 2018 explained that the realization of cash waqf collection

recorded from 2011 to 2018 reached IDR 31.9 billion annually (Kementerian Keuangan RI, 2019). This data showed that cash waqf collection in Indonesia is below optimum.

A recent report from one of *nazhir* in Indonesia, Dompot Dhuafa, showed the difference in *zakat*, *infaq*, *qurban*, and waqf collection. The waqf collected by

Dompot Dhuafa is the lowest compared to the other instruments like *zakat* and *infaq*. The data summarized in Table 1, showing that waqf only contributed to 6% of the total collection in Dompot Dhuafa in 2019. The striking difference between waqf collection and other social funds in Dompot Dhuafa might be affected by people's intention to perform cash waqf.

Table 1. Dompot Dhuafa Fund Collection 2019

No	Collection Type	Total	Percentage
1	Zakat	215.8*	54.3
2	Infaq	48.3*	12.2
3	Fixed infaq	46.89*	11.8
4	Qurban	45.22*	11.4
5	Humanity	12.97*	3.2
6	Waqf	23.75*	6
7	Miscellaneous Receipt	4.31*	1.1
Total All Collection		397.24*	100

Source : * in billion rupiah (Dompot Dhuafa, 2019)

To examine people intention to perform cash waqf, this study employed the Theory of Planned Behavior (TPB) and Theory of Reasoned Action (TRA) developed by (Pitchay *et al.*, 2015). TRA is a social-cognitive approach to learning and understanding a person's conscious behavior, while TPB is an extension of TRA, with a difference in perceived behavioral control variable (Mahyarni, 2013). Further, Al-Harethi (2019) states that attitude could affect the intention in performing cash waqf. Pitchay *et al.* (2015) concluded that subjective norm affects the intention to perform cash waqf, which is contradicted by Osman *et al.* (2016), who find that attitude and subjective norm do not affect the intention to perform cash waqf.

Another study conducted by Osman *et al.* (2014) finds that perceived behavior control significantly affects the intention to perform cash waqf. While different finding was provided by Alifiandy and Sukmana (2020), who find that perceived behavior control does not affect the intention of *wakif* to perform waqf. Mokhtar (2016) study finds that an indicator that affects Muslim's intention to perform waqf is their religiosity, as supported by

Meylianingrum *et al.* (2020). However, Osman (2014) study concluded a different finding that religiosity does not affect the intention to participate in cash waqf.

The current study is different from Meylianingrum *et al.* (2020) and Iqbal *et al.* (2019) by applying TPB to predict people's intention to perform cash waqf, which was not implemented by the existing studies. This study is also different from Qurrata *et al.* (2020) and Pramudia and Syarief (2020), who employ perception as their dependent variable. The current study conceptualizes intention to perform cash waqf as the outcome variable in the study. The samples of this study focus on Muslim people in Java, which is different from Pitchay *et al.* (2015), Hasbullah *et al.* (2016), and Ahmad and Rudianto (2020), who focus on waqf institutions. The current study also adds religiosity as a factor that could affect people's intention to perform cash waqf following the study conducted by Fitri and Falikhatun (2021) on professional *zakat*.

Our paper contributes to the literature in many ways. First, this paper contributes to understanding whether attitudes, subjective norms, behavioral control and religiosity can increase public interest in cash waqf. Second, this paper is one of the few studies related to cash waqf in Java. Third, in addition to using a derivative variable from TPB Ajzen, this paper also adds a variable of religiosity as novelty in this study.

Theoretical Review

a. Theory of Planned Behavior (TPB)

TPB has been widely implemented in predicting and explaining the intention of behavior and the actual behavior in the social psychology, management, and information system (Mahyarni, 2013). Generally, TPB has been applied in a diverse environment to understand various people's behavior (Hassan *et al.*, 2019). In TPB, attitude, subjective norm, and perceived behavioral control are the factors that could affect one's intention towards a behavior.

b. Cash Waqf

Indonesia Board of Ulema (Majelis Ulama Indonesia – MUI) argued through its Fatwa number 2 of 2002 that cash waqf is allowed. Thus, according to fiqh, cash waqf equals land or building waqf. According to Imam al-Zuhri, dinar (money) waqf is *jawaz* (acceptable), by using the money as capital and the profit generated from the

business donated to people who are eligible to receive waqf (Muhammad, 1997: 20-21). Al-Qur'an in surah Ali-Imran verse 92 explained that waqf in the form of money is acceptable: "Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it." (Ministry of Religious Affairs RI, 2012).

Cash waqf is social funds collection through waqf collecting institutions (*nadzir*) by issuing a cash waqf certificate purchased by *wakif* (person performing waqf). Another definition of cash waqf is giving as a waqf in the forms of cash or securities that will be managed by *nadzir*, similar to sharia banks or other sharia financial institutions. The profit generated by the institution will then be donated to people in need, but the principal capital from cash waqf cannot be withdrawn or spent. The waqf funds collected by *nadzir* can be utilized or invested in productive, profitable, and halal business sectors (Kasdi, 2014).

c. Intention to Perform Cash Waqf

The main focus of the TPB approach is the intention of a person in a particular behavior. Generally, intention is considered a person's indication of an action or decision they will select in the future (Alifiandy & Sukmana, 2020). Intention provides information on future direction, attitude, and belief, and intention is usually adjusted from time to time (Samsuri *et al.*, 2019).

d. Attitude

Allport (in Dobson, 1985) explains that attitude is a mental condition or readiness formed through experiences that directly and dynamically affect one's behavior towards the overall objects or situation they perceived. The outcome of attitude is affected by belief, and the level of assessment is based on their evaluation of the probable results (Pitchay *et al.*, 2015).

e. Subjective Norm

The subjective norm in TPB is defined as a measurement of the social prescriptive norm (Linden, 2011). Subjective norm is one's perception of others that they believe is good for themselves, and thus, affect their decision in accepting or rejecting a particular behavior. One's perception depends or is affected by the

assessment or perception of others towards their behavior is considered as social perception effect (Saad *et al.*, 2008).

f. Perceived Behavioral Control

Perceived behavioral control refers to one's perception of their ability to perform a behavior (Osman *et al.*, 2016). Internal and external influences could affect one's behavioral control (Hassan *et al.*, 2019). Perceived behavioral control is a complementary variable in TPB to studying human behaviors because the previous theory, TRA, ignores the social control factor (behavioral control) believed to impact one's intention to perform a particular behavior.

g. Religiosity

Religion is a system of belief, rites, practices, and symbols arranged as a means to bring a person closer to the Almighty (God). Religion also serves as a means to develop comprehension of individual relationships and their responsibility towards other individuals as a community (King *et al.*, 2004). Ahmad (in Fitri & Falikhatus, 2021) explains that a Muslim's motivation might be affected by the rewards or punishments. The key trigger for believers to perform their religious guidance is their belief or religiosity (Syafira *et al.*, 2020).

Hypotheses

TPB explains that attitude is a belief in the possible results and an evaluation of behavior. Ajzen (1991) defines attitude as a psychological tendency expressed from the evaluation results on an entity or object as useful or useless. According to the psychologists (Mulyanti & Fachrurrozi, 2016), attitude consists of three key components, cognitive, affective, and conative.

Hassan *et al.* (2019) show that attitude has a positive impact on *muzzaki's* intention to perform *zakat*. Alifiandy and Sukmana (2020) also conclude that attitude has a positive and significant value in influencing the intention to perform waqf in waqf institutions. These findings are supported by Al-Harethi (2019), who finds that attitude positively affects the intention to perform cash waqf. The higher the attitude towards cash waqf, the higher the intention to perform cash waqf. Therefore, the hypothesis proposed in this study is:

H₁: Attitude has a positive effect on people's intention to perform cash waqf

TPB explains that subjective norm is a belief in others' normative expectations and a motivation to meet such expectations. Subjective norm refers to the perceived social pressure (Ajzen, 1991). Kandampully (in Nuraini *et al.*, 2018) defines subjective norm as social pressure perceived by a person when deciding to perform a specific behavior. Subjective norm refers to normative believe or the belief towards the opinion from the closest people and motivation to obey and meet others' recommendations (Nuraini *et al.*, 2018). The subjective norm in Islamic views affects obedience in prayers. According to the prophet hadith recited by Imam Abu Daud and Tirmidzi: "An individual depends on his/her friend's religion. Therefore, you need to pay attention to who you befriend." (Yansyah, 2021).

The hadith explains that somebody could be affected by their friends. In this context, friends are the environmental influences or people related or close to the individual.

Othman *et al.* (2017) prove a positive relationship between subjective norm and the intention to perform *zakat*. Hasbullah *et al.* (2016) find a significant relationship between subjective norms and people's contribution to waqf. A good surrounding environment or good social pressure perceived by an individual will increase motivation to follow their surrounding behaviors, including performing cash waqf. The proposed hypothesis is:

H₂: Subjective norm has a positive effect on people's intention to perform cash waqf

Perceived behavioral control is added into the formula to assess the intention in TPB. This variable refers to the perceived ease or difficulty in performing a particular behavior. Perceived behavioral control is an individual perception of their ability to perform a specific behavior (Osman *et al.*, 2016). It is also related to the ease of doing a behavior in terms of owned resources, personal experiences, and personal perception of the ease or difficulty of performing the behavior in question (Ajzen, 1991).

Sapindi *et al.* (2011) find that perceived behavioral control significantly affects the intention to pay *zakat*. Hasbullah *et al.* (2016) also proved a positive impact of perceived behavioral control on the

intention to perform waqf. In other words, the better is the attitude and subjective norm on behavior, and the higher the perceived behavioral control, the higher is individual intention to perform the behavior (Osman, 2014). Therefore, the ease of cash waqf perceived by a person will increase their intention to participate in cash waqf. Thus, the proposed hypothesis is:

H₃: Perceived behavioral control has a positive effect on people's intention to perform cash waqf

2. RESEARCH METHOD

This study is a quantitative study on primary data collected through a questionnaire distributed using Google form employing the purposive sampling technique. The criteria for respondents in this study are 1) Muslim, 2) living in Java, and 3) having income or allowances. The population of this study is all Muslim people who live in Java.

Roscoe (in Sugiyono, 2019) provides a general reference in determining sample size in a study: 1) appropriate sample size in a study is between 30 to 500 samples, 2) if the samples are split into categories (e.g., male and female), the minimum sample size for each category is 20 samples, 3) in case of a study employing multivariate analysis, the sample size is ten times from the total variables in the study, 4) in a simple experimental study with control and experimental groups, the sample size is between 10-20 samples for each group.

This study employed multivariate analysis (multiple regression analysis) with five variables. Therefore, according to Roscoe, the minimum sample size for this study is 50 respondents (10 x 5 variables = 50).

Measurement of Variables

This study employs the Likert Scale as a scale to measure the variables. Likert Scales is used to measure attitude, income, and perception of a person or a group of people on a specific social phenomenon (Sugiyono, 2019). In this method, respondents provided their answers on the questionnaire through selecting on 1-5 scale option; 1 for strongly disagree, 2 for disagree, 3 for not sure or sometimes, 4 for agree, and 5 for strongly agree.

Table 2. Operational Definition

Variable	Theoretical Concept	Indicators	Scale
Attitude (X1)	Attitude refers to how far someone has evaluation or assessment results that are considered beneficial or not beneficial towards a perceived behavior (Ajzen, 1991).	1. Cognitive indicator with sub-indicators: knowledge, perception, and belief on an object 2. Affective indicators: like or dislike feeling (emotional) 3. Conative indicators are the reaction or action (Nuraini <i>et al.</i> , 2018)	Likert
Subjective Norm (X2)	Subjective norm is perceived social pressure or influence in affection the decision to perform or not to perform a behavior (Ajzen, 1991).	1. Normative belief is a recommendation or opinion from a reference group (siblings, parents, friends, teachers, and another individual close to the person). 2. Motivation to Comply is one's motivation in performing what others (reference groups) expected of them (Nuraini <i>et al.</i> , 2018)	Likert
Perceived Behavioral Control (X3)	Perceived behavioral control refers to the ease or difficulty experienced in performing specific behavior and is assumed to describe past experiences or based on the information on others' experiences and challenges that could be anticipated (Ajzen, 1991).	Control beliefs: 1. Resource capability 2. Past experiences with behavior 3. Information on behavior from acquaintances or friends (Ajzen, 1991)	Likert
Religiosity (X4)	McDaniel and Burnett (in Al-Harethi, 2019) define religion as a belief in God followed by a commitment to follow the principles believed to be determined by God.	According to Stark and Glock (in Ancok, 1995: 77), the dimensions of religiosity are: 1. Dimension of belief 2. Dimension of experiences 3. Dimension of knowledge 4. Dimension of rites 5. Dimension of consequences	Likert
Intention (Y)	The intention is a motivational factor that could affect one's behavior. The intention indicates how hard someone will try and how much effort they will take on that behavior (Ajzen, 1991).	1. Tendency 2. Decision (Suryani & Yushita, 2017)	Likert

The data in this study were analyzed using multiple linear regression analysis to examine the effect of attitude, subjective norm, perceived behavioral control, and religiosity on the intention to perform cash waqf. Multiple linear regression is used to test the impact of more than one independent variable on a dependent variable. The basic multiple linear regression analysis formula used in this study is:

$$Y = \alpha + \beta_1 (X1) + \beta_2 (X2) + \beta_3 (X3) + \beta_4 (X4) + e$$

Notes:

- Y = Intention to perform cash waqf
X1 = Attitude
X2 = Subjective norm

X3 = Behavioral control

X4 = Religiosity

α = Constant

β = Regression coefficient

e = Standard error

3. RESULT AND DISCUSSION

3.1. Research Data Description

The data were collected in one week from 2-9 July 2021. One hundred and thirty responses were collected from all Java provinces through voluntary participation. The majority of respondents are female (60.8%), and most of the respondents are graduated

from a bachelor or diploma program (D-4/four years diploma program) (49.2%). Forty-six-point-nine percent of respondents live in West Java, with most

respondents having income below IDR 2.5 million. The complete descriptive analysis of respondents' demographic data is summarized in Table 3.

Table 3. Respondents Demographic Analysis

Profile	Description	Frequency	Percentage
Gender	Male	79	60.8
	Female	51	39.2
	Total	130	100
Last Education	SMP (Junior High School)	1	0.8
	SMA (Senior High School)	30	23.1
	D1/D3 (Diploma Program – one year/three-year program)	17	13.1
	D4/S1 (Diploma Program – 4 years/Bachelor Program)	64	49.2
	S2 (Master Degree)	16	12.3
	S3 (Doctoral Degree)	2	1.5
Province of Residence	Total	130	100
	West Java	61	46.9
	Central Java	36	27.7
	East Java	15	11.5
	DKI Jakarta	12	9.3
	Banten	3	2.3
	DI Yogyakarta	3	2.3
	Total	130	100
	< IDR 2.500.000	54	41.5
	IDR 2.500.000 - IDR 5.000.000	42	32.3
Monthly Income	IDR 5.000.000 - IDR 10.000.000	27	20.8
	> IDR 10.000.000	7	5.4
	Total	130	100

Source: Data Analysis (2022)

a. Normality Test

According to Ghozali (2016: 154), the normality test has a function to determine if a regression model has a normal distribution. In this study, the normality test was conducted using the Kolmogorov-Smirnov test. The Kolmogorov-Smirnov test in Table 5 shows a result of 0.200, which exceeds the cut-off for Kolmogorov-Smirnov analysis. Therefore, the data in this study is normally distributed.

Table 4. Normality Test Result

Tested Parameter	P	Notes
Unstandardized residual	.200	Normal

Source: Data Analysis (2022)

b. Multicollinearity Test

The Multicollinearity test determines if a regression model contains a high correlation among the independent variables (Janie, 2012: 19). The multicollinearity can be detected using the VIF and tolerance score. VIF score of < 10 and tolerance of > 0.1 indicate no multicollinearity problems.

Table 5. Multicollinearity Test Results

Variables	Tolerance	VIF	Notes
Attitude	.507	1.971	No multicollinearity problem
Subjective Norm	.471	2.122	No multicollinearity problem
Behavioral Control	.529	1.890	No multicollinearity problem
Religiosity	.584	1.713	No multicollinearity problem

Source: Data Analysis (2022)

c. Heteroscedasticity Test

The heteroscedasticity test aims to detect if a regression model contains heterogeneous residual variance from one observation to another (Ghazali 2013: 139). Park Test is one of the methods to test the heteroscedasticity by regression residual (Lnei2) with each independent variable (Wiyono, 2011: 160). In the SPSS program testing, a significance value of > 0.05 indicates no heteroscedasticity issue in the model. The result of the heteroscedasticity test in this study shows

that all variables have a significance level higher than 0.05, indicating no heteroscedasticity issue in the model.

Table 6. Heteroscedasticity Test Results

Variable	Unstandardized Coefficients		T	Sig
	B	Std. Error		
Constant	-3.663	1.855	-1.974	.051
Attitude	.069	.045	1.519	.131
Subjective Norm	-.154	.083	-1.866	.064
Behavioral Control	-.005	.068	-.076	.940
Religiosity	.065	.057	1.147	.254

Source: Data Analysis (2022)

d. Coefficient of Determination Test (R^2)

The coefficient of determination is the percentage variances in the dependent variable explained by the independent variable (Sekaran & Bougie, 2016: 313). The coefficient of determination test (R^2) was performed to examine the extent of the independent variables' influences (X1, X2, X3, and X4) on the dependent variable (Y). The coefficient of determination test result (R^2) is presented in Table 7.

Table 7. The Result of Coefficient of Determination (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.658 ^a	.434	.415	1.856	2.165

Source: Data Analysis (2022)

The coefficient of determination or R Square was 0.415, meaning that, simultaneously, the independent variables explain only 41.5% of the dependent variable variation. Therefore, 58.5% of the variation was explained by other variables outside this research model.

e. Simultaneous Significance Test (F test)

According to Ghozali (2013: 98), the F test examines if all the independent variables affect the dependent variable simultaneously. F test is employed to decide on supporting or not supporting the proposed hypotheses by comparing the significance level (alpha) 5% (0.05). Another consideration is comparing the F-count (Fh) and F-table (Ft). In the event of F-count > F-table, H_0 is not supported, and H_a is supported, meaning that there is a simultaneous contribution of the

independent variables on the dependent variable. The result of the F test is presented in Table 8.

Table 8. Result of F test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	329.736	4	82.434	23.919	.000 ^b
Residual	430.794	125	3.446		
Total	760.531	129			

Source: Data Analysis (2022)

The result of the F test showed an F-count score of 23.919 with a significance level of 0.000. With the F-Table score of 2.37, the F-count is higher than the F-table ($23.919 > 2.37$). This result is strengthened with a significance value that is lower than 0.05. The F test result proved that attitude, subjective norm, perceived behavioral control, and religiosity simultaneously affects the intention to perform cash waqf.

f. Partial Significance Test (t-test)

Independent sample t-test indicates significant differences of means value in the dependent variable on two different groups (Sekaran & Bougie, 2016: 311). The t-test is conducted on 0.05 significance level and t-count > t-table indicating support for H_a and no support for H_0 . This result means that the independent variable influences the dependent variable. The result of the t-test is summarized in Table 9.

Table 9. Results of t test Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	4.665	1.658		2.814	.006
Attitude	.014	.041	.033	.348	.729
Subjective Norm	.327	.074	.434	4.429	.000
Behavioral Control	.068	.061	.104	1.122	.264
Religiosity	.124	.051	.216	2.448	.016

Source: Data Analysis (2022)

The Impact of Attitude on Intention to Perform Cash Waqf

Attitude (X1) has a coefficient of regression of 0.014 and a significance level of 0.729, higher than the cut-off of 0.05 level, indicating that attitude does not affect the intention to perform cash waqf. This finding strengthened the previous study conducted by Osman

et al. (2016), which find that attitude does not affect the intention to perform cash waqf. However, the result of this study also contradicts the study conducted by Alifiandy and Sukmana (2020), Al-Harethi (2019), Faishal (2020), and Hasbullah *et al.* (2016) study that find a significant impact of attitude on the intention to perform cash waqf.

The cognitive component is one of the indicators to measure attitude in this study. The cognitive component refers to the knowledge and belief one has on the object of attitude they observe (Mulyanti & Fachrurrozi, 2016). This component was divided into three sub-indicators: knowledge, perception, and belief. Knowledge sub-indicator showed the lowest scores compared to the other two sub-indicators.

According to the hadith recited by Imam Muslim No. 2699: "Whoever takes a path in search of knowledge, Allah will make the path to heaven easy for them" (Kemenag Kalteng, 2015). According to this hadith, a person who seeks knowledge will be eased to reach heaven because a person who tries to enrich their knowledge will tend to be eager to share their knowledge and vice versa. Sharing knowledge is also known as a means to do good deeds in Islam, therefore easing a person to reach *Jannah* or heaven.

The respondents in this study have a medium level of knowledge on cash waqf with average scores of 4.05 and 3.86 on cognitive knowledge indicators. Therefore, it is likely that the insignificant effect of attitude on the intention to perform cash waqf is the explanation for low Muslim people in Java intention to perform cash waqf.

The Impact of Subjective Norm on the Intention to Perform Cash Waqf

The result of the t-test on the effect of the subjective norm (X2) on people's intention to perform cash waqf showed a coefficient regression of 0.327 and a significance level of 0.000 (< 0.05). This result indicates that subjective norm has a positive and significant effect on the intention to perform cash waqf. This finding is in line with the study conducted by Mokhtar (2016), Hasbullah *et al.* (2016), and Pitchay *et al.* (2015), and Osman (2014) that find the influence of subjective norm on the intention to perform cash waqf. However, this finding also contradicts Alifiandy and Sukmana (2020) and Osman *et al.* (2016) study that find no significant effect of subjective on the intention to perform cash waqf.

This study proved that social pressure or recommendation from closest people or influencers, such as religious leaders, strongly affect people's intention to perform cash waqf. The finding is also in line with Prophet Hadith recited by Imam Tirmidzi and Abu Dawud that "An individual depends on his/her friend's religion" (Yansyah, 2021). This hadith shows that one's behavior can be influenced by people around them. Therefore, the stronger the social pressure felt by someone towards a behavior, the higher their intention to perform that behavior. And on the contrary, the weaker the social pressure to perform a behavior, the lower the intention to perform the behavior in question.

The impact of Perceived Behavioral Control on the Intention to Perform Cash Waqf

The result of this study showed that perceived behavioral control (X3) has a significance level of >0.05 with 0.264, indicating that perceived behavioral control does not affect the intention to perform cash waqf. This finding strengthened Alifiandy and Sukmana (2020) study that find no significant effect of perceived behavioral control on the intention to perform cash waqf. The finding also contradicts the study conducted by Faishal (2020), Osman *et al.* (2014), and Hasbullah *et al.* (2016), which also employed TPB and reported a significant impact of perceived behavioral control on the intention to perform cash waqf.

Control belief is an indicator used to measure perceived behavioral control. This indicator is divided into three sub-indicators: resources, personal experience, and information from others' experiences. The sub-indicator of personal experience and information on others' experiences has the lowest scores with an average score of 3.22, indicating that most respondents have not participated in cash waqf activity.

The impact of Religiosity on the Intention to Perform Cash Waqf

The result of the t-test analysis showed that religiosity (X4) has a coefficient of regression of 0.124 and a significance level of 0.016 (< 0.05). The result indicates that religiosity has a positive impact on the dependent variable. This finding is in line with Meylianingrum *et al.* (2020) and Al-Harethi (2019) study that proved religiosity's effect on the intention to perform cash waqf before this study. This study

contradicts Osman's (2014) finding that religiosity does not affect the intention to perform cash waqf.

The indicator to measure religiosity was based on Stark and Glock who divides religiosity into five dimensions. The collected data showed an elevated result on all dimensions with total score of 479 from 130 respondents. In average, each responding score has a minimum means value of 3.7. This data showed that respondents' have high religiosity level. In Al-Qur'an surah Al-Anbiya verse 107, Allah SWT stated, which can be translated into "And We have not sent you, [O Muhammad], except as a mercy to the worlds" (Kementerian Agama RI, 2012). This verse explains that Prophet Muhammad was sent to teach Islam in the world to bring benefits and grace for the worlds.

High respondents' responses on religiosity are likely caused by their firm belief that their religion could bring benefits or graces. Therefore, people's intention to perform cash waqf is strongly affected by religiosity or the influence of their religion.

4. CONCLUSION

This study aims to examine the impact of attitude, subjective norm, perceived behavioral control, and religiosity on the Muslim community in Java's intention to participate in cash waqf activity. This study concludes that attitude, subjective norm, perceived behavioral control, and religiosity simultaneously affects the dependent variable. Partially, only subjective norms and religiosity significantly impact people's intention to participate in cash waqf. Attitude and perceived behavioral control do not affect people's intention to participate in cash waqf activities.

Despite the strict scientific procedure applied in the current study to ensure its quality, it still contains several limitations. The current study has a limited sample size and a short data collection period. The researchers were also concerned with the lack of distribution from all Java regions due to the nature of the data collection process. The adjusted R square of 41.5% also indicates that many other factors with a more substantial effect on the intention to participate in cash waqf, therefore, showing that the independent variables employed in the current study are pretty limited.

Attitude, subjective norm, and perceived behavioral control have positive value and simultaneously affect people's intention to participate in cash waqf. This finding is proven through F test

analysis with a significance level of 0.000 and t test analysis that resulted in a positive regression coefficient. This finding strengthened the proposition that TPB could be employed to assess behavioral intention. From the religious perspective, this study added religiosity to explain people's behavioral intention on cash waqf. The result of descriptive analysis showed a low mean score on knowledge and experience, suggesting that stakeholders could increase education on cash waqf to the community and introduce cash waqf more to the community to build their awareness of the practice. To improve people's experience, the stakeholder also needs to improve the facilities that will ease the community to perform cash waqf to increase people intention and choose cash waqf and an option for *infaq*.

Based on the current study's findings, future research is suggested to include other factors affecting people's intention to perform cash waqfs, such as income level, education level, and accessibility. Future research is also suggested to expand their samples coverage to national or even international level.

5. REFERENCES

- Ahmad, Z. A., & Rusdianto, R. (2020). Impact of Transparency and Accountability on Trust and Intention to Donate Cash Waqf in Islamic Microfinance Institutions. *Shirkah: Journal of Economics and Business*, 5(2), 197. <https://doi.org/10.22515/shirkah.v5i2.317>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/doi:10.1016/0749-5978\(91\)90020-t](https://doi.org/doi:10.1016/0749-5978(91)90020-t)
- Ajzen, I., & Driver, B. L. (1991). Prediction of leisure participation from behavioral, normative, and control beliefs: An application of the theory of planned behavior. *Leisure Sciences*, 13(3), 185–204.
- Alifiandy, M. M., & Sukmana, R. (2020). the Influence of Planned Behaviour Theory and Knowledge Towards the Waqif Intention in Contributing Waqf. *Jurnal Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business)*, 6(2), 260. <https://doi.org/10.20473/jebis.v6i2.22624>
- Amalia, A. N., & Puspita, P. (2018). Minat Masyarakat Jakarta dalam Berwakaf Uang pada Lembaga Wakaf. *Syi'ar Iqtishadi: Journal of Islamic Economics, Finance and Banking*, 2(2), 1. <https://doi.org/10.35448/jiec.v2i2.4382>

- Amirul Faiz Osman, Mustafa Omar Mohammed, & Aiman Fadzil. (2016). Factor Influencing Cash Waqf Giving Behavior: a Revised Theory of Planned Behavior. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1(2), 12–25.
- Dobson, C. (1985). Attitudes and Perceptions. *Later Life Transitions*, 123–136. https://doi.org/10.1007/978-94-009-4978-2_11
- Dompét Dhuafa. (2019). *Annual Report*. <https://publikasi.dompethuafa.org>
- Faisal, M. (2020). Sikap, Norma Subjektif, Religiusitas, dan Partisipasi Terhadap Wakaf Tunai. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 4(2), 235. <https://doi.org/10.31332/lifalah.v4i2.1548>
- Fitri, L., & Falikhatun, F. (2021). Religiosity, Literacy, Income and Accessibility to Awareness in Professional Zakah Payment. *International Journal of Zakat*, 6(1), 39–48. <https://doi.org/10.37706/ijaz.v6i1.268>
- Hasbullah, N. A., Khairi, K. F., & Ab. Aziz, M. R. (2016). Intention To Contribute in Corporate Waqf: Applying the Theory of Planned Behaviour. *UMRAN - International Journal of Islamic and Civilizational Studies (EISSN: 2289-8204)*, 3(1). <https://doi.org/10.11113/umran2016.3n1.39>
- Hassan, S. G., Hameed, W. U., Basheer, M. F., & Ali, J. (2019). Zakat compliance intention among self-employed people: evidence from Punjab, Pakistan. *Al-Adwah*, 34(2), 80–96.
- Iqbal, M., Nadya, P. S., Saripudin, S., & Hadiyati, P. (2019). Increasing Community Awareness and Intention in Encouraging The Growth of Cash Waqf. *Economica: Jurnal Ekonomi Islam*, 10(1), 29–56. <https://doi.org/10.21580/economica.2019.10.1.3152>
- Ismawati, Y., & Anwar, M. K. (2019). Pengaruh Presepsi Masyarakat Tentang Wakaf Uang Terhadap Minat Berwakaf Uang Di kota Surabaya. *Jurnal Ekonomi Islam*, 2(3), 129–138.
- Kemenag. (2015). *Pesan Kakanwil Pada Peringatan Maulid Nabi Muhammad SAW*. Kemenag Kalteng. <https://kalteng.kemenag.go.id/kanwil/berita/318189/Pesan-Kakanwil-Pada-Peringatan-Maulid-Nabi-Muhammad-SAW%0A>
- Kementerian Keuangan RI. (2019). Kajian Pengembangan Wakaf Uang Dalam Rangka Pendalaman Pasar Keuangan Syariah. *Ringkasan Eksekutif*, 5.
- Mahyarni, M. (2013). Theory Of Reasoned Action Dan Theory Of Planned Behavior (Sebuah Kajian Historis tentang Perilaku). *Jurnal EL-RIYASAH*, 4(1), 13. <https://doi.org/10.24014/jel.v4i1.17>
- Meylianingrum, M. M., & Aslam, M. A. M. (2020). Wakif Preferences In Selecting Cash Waqf: A Case of Badan Wakaf Indonesia at Yogyakarta City. *Ikonomika*, 5(1), 85–100. <https://doi.org/10.24042/febi.v5i2.7002>
- Mokhtar, M. Z. (2016). Perceptions of Universiti Sains Malaysia Muslim Staff on Factors Influencing their Intention to Perform Cash Waqf. *Journal of Islamic Studies and Culture*, 4(2), 101–108. <https://doi.org/10.15640/jisc.v4n2a11>
- Nuraini, I., Takidah, E., & Fauzi, A. (2018). Faktor-Faktor Yang Mempengaruhi Intensi Dalam Membayar Wakaf Uang Pada Pegawai Kantor Wilayah Kementerian Agama Provinsi Dki Jakarta. *Jurnal Ekonomi Syariah Dan Bisnis*, 1(2), 97–108.
- Osman, A. F. (2014). an Analysis of Cash Waqf Participation Among Young. *9th International Academic Conference, April*, 572–584.
- Pitchay, A., Mydin Meera, A. K., & Saleem, M. (2015). Factors influencing the behavioral intentions of muslim employees to contribute to cash-waqf through salary deductions. *Journal of King Abdulaziz University: Islamic Economics*, 28(1).
- Pramudia, R. A., & Syarief, M. E. (2020). Pengaruh Persepsi Pengetahuan, Informasi, Dan Religiusitas Terhadap Minat Berwakaf Uang. *Jurnal Justisia Ekonomika: Magister* <http://103.114.35.30/index.php/JE/article/view/6482>
- Qurrata, V. A., Seprillina, L., Narmaditya, B. S., & Hussain, N. E. (2020). Media promotion, Islamic religiosity and Muslim community perception towards charitable giving of cash waqf. *International Journal of Monetary Economics and Finance*, 13(3), 296–305. <https://doi.org/10.1504/IJMEF.2020.108825>
- Salem Al-Harethi, A. R. (2019). Factors Determine Cash Waqf Participation in Kedah, Malaysia: Perception from Students in Kolej University Insaniah. *Ikonomika*, 4(1), 53–59. <https://doi.org/10.24042/febi.v4i1.3927>
- Sasongko, A. (2021, May 22). Ketua BWI Ungkap Tanda Kebangkitan Wakaf Nasional. *Republika*. <https://www.republika.co.id/berita/qti0y9313/ketua-bwi-ungkap-tanda-kebangkitan-wakaf-nasional>
- Sekaran, U., & Bougie, R. (2019). *Research methods for business: A skill building approach*. John Wiley & Sons.
- Silaban, M. W. (2021, February 9). RI Negara Paling Dermawan, Potensi Wakaf Uang Capai Rp 180 T. *Tempo Bisnis*. <https://bisnis.tempo.co/read/1431292/ri-negara-paling-dermawan-potensi-wakaf-uang-capai-rp-180-t/full&view=ok>

- Sugiyono. (2019). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. ALFABETA.
- Suryani, L., & Yushita, A. N. (2017). Perilaku Persepsian Terhadap Kepatuhan Wajib Pajak Orang Pribadi di Daerah Istimewa Yogyakarta dengan Niat Mematuhi Pajak sebagai Variabel Pemoderasi. *Journal.Profita*, 986(5), 1–20.
- van der Linden, S. (2011). Charitable Intent: A Moral or Social Construct? A Revised Theory of Planned Behavior Model. *Current Psychology*, 30(4), 355–374. <https://doi.org/10.1007/s12144-011-9122-1>
- Yansyah, Y. (2021). *Mimbar Dakwah Sesi 156 : Teman Bergaul Cermin Diri Seseorang*. Kemenag Jabar. <https://jabar.kemenag.go.id/portal/read/mimbar-dakwah-sesi-156-teman-bergaul-cermin-diri-seseorang>