

Factors Affecting the Intention to Cash Waqf in Urban Muslims: an Extended Theory of Planned Behavior Approach

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Abstract. *This study investigates the factors influencing the intention for Cash Waqf participation among urban Muslims. Drawing from the Theory of Planned Behavior (TPB) and incorporating the factor of knowledge of Islamic ownership, it collected data from 449 respondents from two cities in West Sumatra, Padang, and Bukittinggi, and analyzed through Smart PLS 4.0. The results disclose that three TPB variables—attitude, subjective norms, and perceived behavior control—and knowledge of Islamic ownership exert a positive and statistically significant influence on the intention to Cash Waqf among urban Muslims. It underscores the importance of recognizing knowledge of Islamic ownership as a determinant variable in the intention to engage in Cash Waqf. Cash Waqf management institutions should prioritize cultivating a positive image, ensuring convenience, and offering tangible benefits to Cash Waqf contributors. Moreover, the active involvement of religious and social leaders is essential for optimizing the collection of Cash Waqf funds.*

Keywords: *Intention; Cash Waqf; Urban Muslims; and Theory of Planned Behavior*

Abstrak. *Studi ini menyelidiki faktor-faktor yang mempengaruhi niat berpartisipasi wakaf tunai di kalangan Muslim perkotaan. Berangkat dari Teori Perilaku Terencana (TPB) dan memasukkan faktor pengetahuan kepemilikan Islam, penelitian ini mengumpulkan data dari 449 responden dari dua kota di Sumatera Barat, Padang dan Bukittinggi dan dianalisis melalui Smart PLS 4.0. Hasil penelitian menunjukkan bahwa tiga variabel TPB—sikap, norma subjektif, dan kontrol perilaku yang dirasakan—dan pengetahuan tentang kepemilikan Islam memberikan pengaruh positif dan signifikan secara statistik terhadap niat wakaf uang di kalangan umat Islam perkotaan. Hal ini menggarisbawahi pentingnya merekognisi pengetahuan tentang kepemilikan Islam sebagai variabel penentu niat untuk berwakaf uang. Lembaga pengelola wakaf tunai harus mengedepankan penanaman citra positif, kenyamanan, dan manfaat nyata bagi para pendonor wakaf tunai. Selain itu, keterlibatan aktif tokoh agama dan tokoh masyarakat juga penting untuk mengoptimalkan penghimpunan dana wakaf tunai*

Kata kunci: *Niat; Wakaf Tunai; Muslim Perkotaan; dan Teori Perilaku Terencana*

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Introduction

Indonesia has great potential for raising Cash Waqf funds. Some researchers estimate the amount of Cash Waqf funds received to be 11.82 trillion, or 948 billion per month (Utomo et al., 2020). The Indonesian Waqf Board (BWI) stated that the potential Cash Waqf in Indonesia is IDR 2,050 trillion (US\$ 141 billion) (BWI, 2021), and according to the National Committee for Sharia Economy and Finance (KNEKS), it is 108 trillion (KNEKS, 2020). However, the realization of Cash Waqf fund collection from the public is still far from its potential value, which is in an achievement position of IDR 819.36 billion (BWI, 2021).

Cash Waqf is a form of development of traditional Waqf. According to the language, Waqf comes from Arabic, *wa-qa-fa*, which means to hold or stop (Azrai et al., 2021). Scholars give varied definitions of Waqf, and it can be summarized that a Waqf is a form of handing over the immovable part of the property owned by a person to *Mutawalli* or *Nazhir* for productivity, and the proceeds or benefits are used for social interests without damaging or eliminating physical and transacting.

Cash, linguistically, means cash. This word is intended not as opposed to credit but with the meaning of money or other liquid assets. Many definitions given by experts and researchers related to Cash Waqf are Waqf of a person, group, institution, or legal entity in the form of cash or securities to be productive for social purposes and in the name of Allah (Nour et al., 2021). Meanwhile, MUI, through Fatwa Number 2 of 2002, provides limits on the definition of Cash Waqf as Waqf in the form of cash made by a person, group of people, institution, or legal entity (Mauluddin & Rahman, 2018).

Cash Waqf has had a significant impact on economic and social life. Cash Waqf contributes to income equality, poverty alleviation, and economic development. So, Cash Waqf is recognized as the third sector of the mainstream economy (Janah et al., 2020; Lamido & Haneef, 2021).

Literature Review

From the search of various kinds of literature, it has been revealed that research on the factors that encourage interest in participating in Cash Waqf has been carried out by many previous researchers, both in the majority and minority Muslim countries. Most of these studies used the original TPB variables—attitude, subjective norms (SN), and perceived behavior control (PBC)—to explain the determinant intention to Cash Waqf, finding that these variables are influential.

Zabri and Mohammad (2018) found that individual attitude is an essential factor that drives interest in engaging in Cash Waqf donations. Analyzing the Indonesian waqf behavior in a digital-based Cash Waqf system, Hidayah and Mutiara (2022) found that the variables of effort expectancy and social influence have a positive and significant impact on the behavioral intention to use a digital-based Cash Waqf system for Wakif in the Jabodetabek area, while performance expectancy has a positive but not significant effect. Facilitating conditions and behavioral intention positively and considerably influence the use of behavior a digital-based Cash Waqf system for Wakif in the Jabodetabek area. Research in Malaysia with intellectual group respondents revealed that participation in Cash Waqf is significantly determined by attitude (Mutalib et al., 2019). Farhan and colleagues (Farhana et al., 2022) conducted research in Australia with respondents among workers in the real sector. Also, they found that attitude can encourage workers' interest in donating Cash Waqf. In Indonesia, especially among middle-income Muslim communities, it has been revealed that the intention to Cash Waqf is influenced by attitude (Dennis et al., 2018; Lamido & Haneef, 2021)

Salem Al-Harethi (2019) found that SN significantly positively influences the intention to participate in Cash Waqf among Muslim students in Kedah Malaysia (Salem Al-Harethi, 2019). Likewise, research conducted among students in Thailand by SN found that it was able to encourage interest in donating Cash Waqf (Yusoff et al., 2017). Workers in the Islamic financial institution sector in Malaysia donating Cash Waqf are encouraged by SN (Ab et al., 2021).

Through the digital Sharia banking system, PBC positively affects Cash Waqf intentions among millennial Muslims in Indonesia (Berakon et al., 2021). Muslims with high perceived behavior control will have a strong intention to participate in Cash Waqf compared to low-income people (Kasri & Chaerunnisa, 2021).

The research findings above using planned behavior (TPB) theory found that a reasonable perception (attitude) about Cash Waqf donations, the support of family, friends, colleagues, and respected people in the social environment (subjective norms), and the belief that participating in Cash Waqf is easy to do (perceived behavior control) are all crucial factors that shape Cash Waqf donation behavior. The respondents to the study were from community groups with different educational and occupational backgrounds. In addition, previous research was limited to testing the effect of three TPB variables on Cash Waqf intentions. Research related to Cash Waqf conducted on respondent groups from the aspect of domicile in specific locations is still rare. Each community group is understood to have a variety of different characteristics, and that has implications for behavior in donating (Aji et al., 2020).

The lack of achievement in raising Cash Waqf funds is suspected to be inaccurate for the target group, and there are limited variables that are researched and studied to encourage Muslims to make Cash Waqf donations. Variables that affect the maximum participation of Muslims in Cash Waqf must be tested more and expanded. The analysis group also needs to be directed at potential groups. More Muslims participate in Cash Waqf and contribute to increasing fundraising (Hwang & Chu, 2019). Creating a more specific analysis group is very important to design and implement a Cash Waqf fund collection strategy more optimally.

This study adds the variable of knowledge of Islamic ownership (KIO). KIO is an individual's knowledge or understanding of Islamic teachings about the ownership of property or assets. It is believed that knowledge about this concept of ownership obtained and owned by urban Muslim communities through life experience will have implications for awareness and can encourage them to participate in Cash Waqf (Kusumawati et al., 2019).

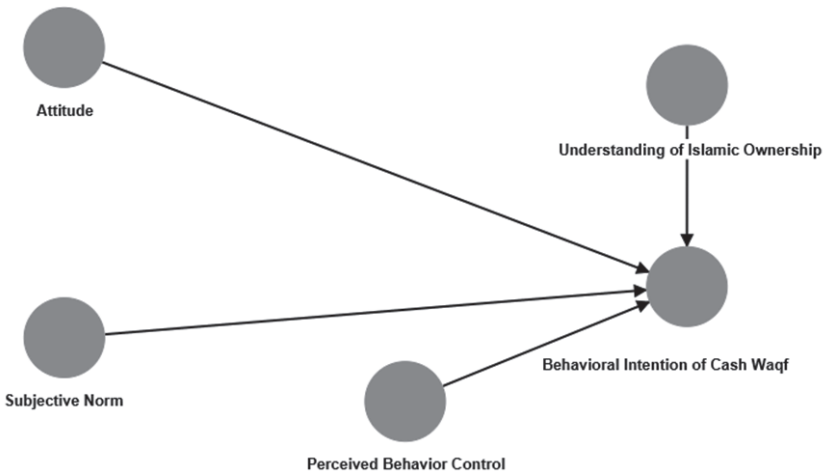
Behavioral economic studies state that knowledge has an important role in decision-making (Hwang & Chu, 2019; Kusumawati et al., 2019). Knowledge is a multidimensional construct understood as familiarity and expertise, facts, feelings, awareness, or experience of a person or group obtained through experience or learning (Rizkitysha & Hananto, 2022).

A consumer needs information or knowledge about a good or service to increase their self-confidence and not be influenced by other opinions (Rahman et al., 2021). The higher the level of knowledge, the faster consumers will transfer intentions to actual behavior (Andersch et al., 2019). As part of social culture, knowledge affects the willingness to pay Cash Waqf donations (Hudzaifah, 2019).

This study aims to test the hypothesis that attitude (X1), subjective norms (X2), perceived behavior control (X3), and knowledge of Islamic ownership (X4) influence behavioral intention to Cash Waqf (Y) among urban Muslims. This paper is expected to add to Indonesia's scarce Cash Waqf literature (Sukmana, 2020) and become an input in designing the right strategy so that the number of people participating in Cash Waqf donations is increasing and Cash Waqf philanthropy funds.

Based on the explanation above, the frame of mind can be described in this study, as seen in the picture below;

Figure 1. Frame of Mind in This Study



Methods

This research data was collected through questionnaires distributed online using Google Forms. This research sample was taken using the non-probability method, purposive sampling. This method is used with specific considerations that aim to make the information obtained later more representative according to the objectives and interests of the research. Another consideration for choosing this non-probability method is that the population size of this study is still being determined.

The respondents of this study are Muslims in West Sumatra who are domiciled in two cities, namely Padang City and Bukittinggi. Padang City is the capital of West Sumatra Province, and Bukittinggi City is a city that is growing and developing economically. This choice is motivated by the fact that Cash Waqf is an innovative form of Muslim society for the urban middle class (Latief et al., 2015). Two data collection field personnel disseminated, controlled, and ensured that Muslims filled out questionnaires in the two cities. Respondents selected using purposive techniques were determined to be 20 years old and older, already have a job, and have a monthly income.

The total number of respondents in this study amounted to 460 people. The determination of this number refers to the opinion of Hair (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014) that the minimum number of samples is 10–20 times the number of items to obtain a research power of 0.8 and alpha 0.5. The

number of 460 respondents was obtained using 23 questionnaire items in this study multiplied by 20.

The type of research questionnaire is closed, intended to measure attitude, subjective norm, and perceived behavior control as the original variables in the behavior theory plan. In addition, closed questions are also used to measure Islamic ownership variables, which are variables that are added or developed to obtain more comprehensive information related to the determinant of Cash Waqf.

The answer choices available to respondents used a Likert scale from 1 (strongly disagree) to 5 (strongly agree). The questionnaire contains items related to research variables consisting of attitude, subjective norm, perceived behavior control, and knowledge of Islamic ownership developed by previous researchers. For attitude (Hazila et al., 2019), subjective norms (Salem Al-Harethi, 2019), and perceived behavior control variables (Niswah et al., 2019). The variable knowledge of Islamic ownership is developed from the descriptions and explanations of experts about verses and hadiths about property ownership and adopted from research that uses variable knowledge as a factor that affects intentions (Agustina et al., 2021). While the variable intention of Cash Waqf is adopted from (Nour Aldeen et al., 2021), The collected data is processed using Smart PLS 4.0 software.

Results and Discussion

As explained earlier, this study aims to find out what factors can encourage Muslim interest in participating in Cash Waqf in urban areas by using variables in Theory Plan Behaviour (TPB) and adding variables of knowledge of Islamic ownership. After the data was collected, it was found that 11 questionnaires needed to be filled out perfectly by respondents, thus disrupting the data processing process. Four hundred forty-nine respondents were processed further.

Profile information of respondents to this study can be seen in Table 1, which consists of gender, marital status, age, education level, and income.

Respondents with a female gender dominated with 297 (66.15%) compared to men as many as 152 (33.85%). For the educational background of Diploma/S1 respondents, there were as many as 285 (31.8%) more than S2/S3, which amounted to 7 (1.57%). The income classification of respondents with a > of IDR.3,000,000– IDR. 5,000,000 per month is the highest number, 303 (67.48%). Respondents with the most trader jobs had 190 (42.31%).

Table 1. Respondent Profile

Demographic Aspects	Number	n (%)
Gender:		
Man	152	33,85
Women	297	66,15
Entire	449	100.0
Age:		
20-35 Years	162	36,08
35-50 Years	191	42,54
> 50 Years	96	21,38
Entire	449	100.0
Education:		
Elementary-Junior High School	10	8,1
Senior High School	147	7,7
Diploma / S1	285	31,8
S2-S3	7	1,56
Total	449	100.0
Income:		
< 3.000.000 / month	141	31,40
> Rp.3.000.000- 5.000.000 / month	303	67,48
> IDR 5,000,000 / month	5	1,12
Total	449	100.0
Work:		
Teacher/Lecturer	80	17,81
Doctor	15	3,34
Labourer	75	16,07
Merchant	190	42,31
Housewives	85	18,93
Other	4	0,89
Total	449	100,0
Marital Status:		
Unmarried	175	38,97
Marry	259	57,68
Widow	15	3,34
Total	449	100.0

Source: processed primary data

To test data validity, convergent validity can be used to see the value of the loading factor and discriminant validity by looking at the value of cross-loading. This study uses a loading factor of 0.7 with algorithm calculations on Smart PLS 4.0. The following results of testing the convergent validity measurement model using the loading factor can be seen in Table 2:

Table 2. Instrument Validity Test Results Using Loading Factor

	<i>Loading Factor</i>	
X1. 1	0,831	
X1. 2	0,841	
X1. 3	0,784	
X1. 4	0,729	
X2. 1		0,823
X2. 2		0,811
X2. 3		0,853
X2. 4		0,829
X2. 5		0,813
X3. 1		0,813
X3. 2		0,822
X3. 3		0,879
X3. 4		0,845
X3. 5		0,851
X3. 6		0,849
X4.1		0,915
X4.2		0,894
X4.3		0,890
Y1		0,800
Y.2		0,821
Y.3		0,835
Y.4		0,745
Y.5		0,809

Source: Primary data processed (2023)

Based on Table 2 above, it is known that all loading factor values are above 0.7, so it can be concluded that each indicator of this study is valid. Therefore, these indicators can be used to measure research variables. An instrument can be reliable by looking at the values of average variance extracted greater than 0.5, Cronbach alpha more significant than 0.6, and composite reliability greater than 0.7. The results of reliability calculations through average variance extracted (AVE), Cronbach alpha, and composite reliability can be seen in the table;

Table 3. AVE, Cronbach Alpha (CA) and Composite Reliability Calculations

	CA	Composite reliability (rho_a)	Composite reliability (rho_c)	AVE
Attitude (X1)	0,808	0,816	0,874	0,636
Perceived Behavior Control (X3)	0,919	0,921	0,937	0,711
Subjective Norms (X2)	0,884	0,886	0,915	0,682
Knowledge of Islamic Ownership(X4)	0,883	0,903	0,927	0,809

Source: Primary data processed (2023)

Table 3 shows that the Cronbach Alpha value of all variables is above 0.6, the AVE value is above 0.5, and the composite reliability value is above 0.7. From the results of the calculation above, it is known that all indicators have been reliable in measuring latent variables.

The result of R2 (R-square) for each dependent latent variable can be seen in Table 4 as follows:

Table 4: Correlation Values (R²)

	R-square adjusted
Behavioral Intention to Cash Waqf (Y)	0,548

Source: Primary data processed (2023)

Based on the calculation results using bootstrapping, it is known that the r2 value of the variable behavioral intention to Cash Waqf (Y) is 0.548, which means that the variable behavioral intention to Cash Waqf (Y) is influenced by attitude (X1), subjective norms (X2), perceived behavior control (X3), and knowledge of

Islamic ownership (X4) of 54.8%, while the remaining 45.2% is the contribution of other variables that are not discussed in this study.

Based on the results of the outer model carried out, all hypotheses tested have met the requirements so that they can be used as an analytical model in this study. In this research, hypothesis testing uses alpha 5%, which means if the t-statistic value ≥ 1.960 or the probability value \leq level of significance ($\alpha = 5\%$), The limit of 0.05 means that the probability of deviation is only 5%, and the remaining 95% is indicated to be able to accept the hypothesis.

Influence testing is explained through path coefficients. The value of path coefficients can be seen through the value of t-statistics, which must be above the t-table, which is 1.96, which means that there is an influence of exogenous variables used on predetermined endogenous variables. The t-statistic value ≥ 1.960 or the probability value \leq level of significance ($\alpha = 5\%$) leads to the conclusion that the hypothesis is accepted, that is, there is a significant influence between the variables tested.

Table 5 shows the results of hypothesis testing directly by bootstrapping the Smart PLS 4.0 software. Below will be described the explanation of each hypothesis in this study.

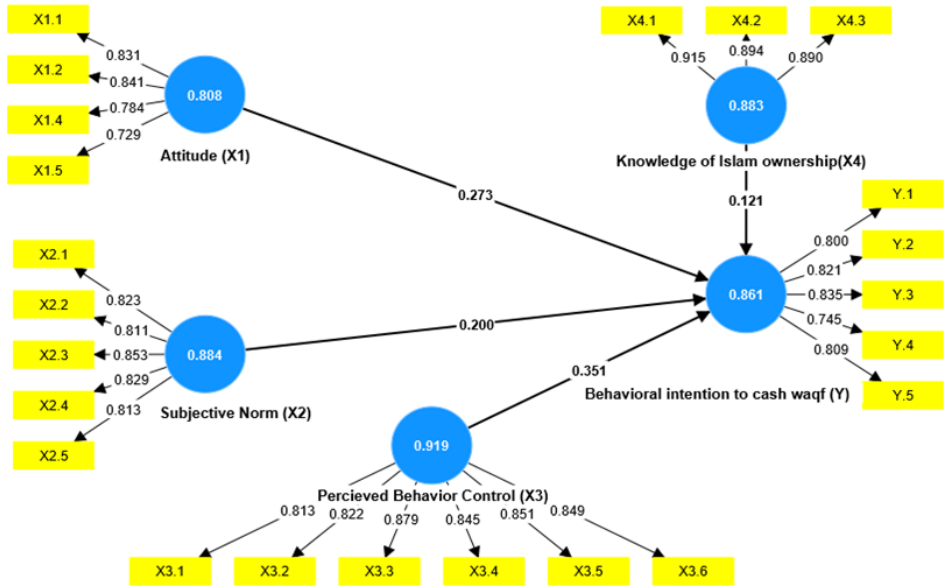
Table 5. Path Coefficients

	T statistics	P values
Attitude (X1) -> Behavioral intention to Cash Waqf (Y)	5,92	0,00
Knowledge of Islam ownership(X4) -> Behavioral intention to Cash Waqf (Y)	3,969	0,00
Perceived Behavior Control (X3) -> Behavioral intention to Cash Waqf (Y)	7,323	0,00
Subjective Norms (X2) -> Behavioral intention to Cash Waqf (Y)	4,818	0,00

Source: Primary data processed (2023)

Based on Table 5, the following results are obtained: (1) Attitude (X1) has a significant effect on behavioral intention to Cash Waqf (Y); (2) Subjective norm (X2) has a significant effect on behavioral intention to Cash Waqf (Y); (3) Perceived behavior control (X3) has a significant effect on behavioral intention to Cash Waqf (Y); and (4) Knowledge of Islamic ownership (X4) has a significant effect on behavioral intention to Cash Waqf (Y).

Figure 2. Yield and Coefficient of Influence



The results of this research found that attitude has a positive and significant influence on the intention to Cash Waqf. This finding states that the perception of money Waqf is easy, profitable, and flexible in its implementation, and the understanding that Cash Waqf funds can be a source of funds for the development of public service facilities can encourage urban Muslims to participate in Cash Waqf. These results also state that most urban Muslim respondents are confident and believe that Cash Waqf donation is a good idea, has advantages, and can be used as an instrument of economic development to improve the welfare of the Indonesian people.

This finding aligns with the Planned Behaviour Theory states that attitude fundamentally affects behavioural intentions (Dangi et al., 2020). Regarding interest in Cash Waqf, this finding is similar to previous research conducted among intellectuals in Malaysia (Mutalib et al., 2019), workers in the real sector, and students in Australia (Farhana et al., 2022).

SN has a significant effect on intentions in Cash Waqf. These findings support the theory that subjective norms that become social pressure or social influence can encourage people to behave or not, and values, teachings, culture, and colleagues are essential components influencing the decision-making process (Hwang & Chu, 2019).

In particular, this finding corroborates previous findings that revealed that SN has a positive-significant influence on Muslim intentions on Cash Waqf, and Muslim groups among SN youth significantly influence intentions on Cash Waqf (Kasri & Chaerunnisa, 2021). This finding proves that there is still work and functioning of customary, cultural, and religious values that are known to be in the donating behavior of the people of West Sumatra, who are famous for the traditional philosophy of *adat basandi syarak* and *syarak basandi kitabullah*.

The results also found that PBC is a factor that can influence the intention of urban Muslims to contribute to Cash Waqf. This means that ease, flexibility, and being away from the complexity of social fund transactions can drive urban Muslims to participate in Cash Waqf. In general, these findings align with what is widely known in the TPB model: PBC is an essential factor in decision-making. Related to PBC as a variable that affects intention to Cash Waqf, this research's findings align with the findings of research conducted among Indonesian millennials (Kasri & Chaerunnisa, 2021).

Knowledge of Islamic ownership as a variable added to the TPB Model was found to influence the intention to Cash Waqf among urban Muslims. The findings of this research state that knowledge of the position of humans as caliphs (representatives of God) on earth and humans, not as absolute owners of their wealth assets and assets that have functions for social welfare, can encourage Muslim interest in fulfilling Cash Waqf.

These findings support the theory that knowledge, in general, has a vital role in decision-making (Andersch et al., 2019; Kusumawati et al., 2019; Rizkitysha & Hananto, 2022) and support previous findings that knowledge affects willingness to pay Cash Waqf donations (Hudzaifah, 2019).

Conclusion

Research has revealed those individual perceptions, views of figures, encouragement of family and closest people, and the belief that Cash Waqf is easy to pay and good knowledge of wealth has a social function serving as the driving force that influences one's interest in donating Cash Waqf. Knowledge of property ownership from an Islamic perspective is an important variable that can encourage and increase the intentions of urban Muslims towards Cash Waqf. The results of this research carry essential implications for recognizing knowledge of Islamic ownership as a vital variable influencing the intention of Cash Waqf among urban Muslim communities. In addition to attitudes, subjective norms,

and perceived behavior control, knowledge of Islamic ownership is an absolute and significant variable in increasing the participation of urban Muslims in Cash Waqf.

For government institutions (Financial et al., OJK) and semi-government agencies (Indonesian Waqf Agency, BWI), the National Committee for Sharia Economy (KNEKS), both at the central and regional levels, must continue to improve literacy programs related to Cash Waqf so that public perceptions or views about Cash Waqf are better. A good perception of Cash Waqf is expected to encourage public participation in Cash Waqf to increase. In addition, the government should provide strong support for providing facilities and infrastructure for the convenience and comfort of Muslims participating in Cash Waqf transactions.

Strengthening knowledge about the concept of ownership in Islam should be massively socialized by educational institutions such as madrasahs, Islamic boarding schools, and Islamic colleges. Events such as grand *tablighs*, seminars, discussion forums, symposiums, and conferences that disseminate the concept of Islamic ownership must be intensified and massively. Social media, as a familiar medium among urban communities, can be used as a channel for the dissemination of ownership knowledge in Islam. This study had limitations on the sample size of urban communities. In the future, studies with a large sample size and more cities need to be conducted.

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