

Waqf Literacy Level and Its Determinants on Public Intention to Contribute Cash Waqf: a Study of Waqf Institutions in Indonesian

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ABSTRACT

This study aims to analyze the literacy level of public interest in paying cash waqf at waqf institutions in Indonesia. The theory of planned behavior (TPB) was used as the research framework. Structural equation modeling (SEM) to measure the relationship between latent variables, namely religious compliance, involvement of waqf organizations, utilization of media technology tools, elements of education, attitudes, subjective norms, and behavioral control employed as the main analysis technique. The SEM model in this study was processed using SmartPLS 3.0. The results showed that subjective norms and religious observance had a significant effect on interest, elements of education and the utilization of media technology tools had a significant effect on PBC, and the involvement of waqf organizations had a significant effect on attitudes. PBC has a significant negative effect on interest, religious compliance has a significant negative effect on attitudes. Meanwhile, attitude has no significant effect on interest.

Abstrak: Penelitian ini bertujuan untuk menganalisis tingkat literasi minat masyarakat membayar wakaf tunai pada lembaga wakaf di Indonesia. Teori perilaku terencana (TPB) digunakan sebagai kerangka penelitian. Structural equation modeling (SEM) untuk mengukur hubungan antara variabel laten yaitu kepatuhan beragama, keterlibatan organisasi wakaf, pemanfaatan perangkat teknologi informasi, unsur pendidikan, sikap, norma subjektif, dan kontrol perilaku digunakan sebagai teknik analisis utama. Model SEM pada penelitian ini diolah menggunakan SmartPLS 3.0. Hasil penelitian menunjukkan norma subjektif dan ketaatan beragama berpengaruh signifikan terhadap minat, unsur pendidikan dan pemanfaatan perangkat teknologi media berpengaruh signifikan terhadap PBC, dan keterlibatan organisasi wakaf berpengaruh signifikan terhadap sikap. PBC berpengaruh negatif signifikan

terhadap minat, kepatuhan beragama berpengaruh negatif signifikan terhadap sikap. Sedangkan sikap tidak berpengaruh signifikan terhadap minat.

Kata kunci: literasi wakaf uang, TPB, SEM, niat berkontribusi

INTRODUCTION

Waqf is one of the Islamic philanthropy that continues to experience innovation and development. Until now, waqf still has the potential to improve the welfare of the people and even the development of universal Islamic civilization. With a Muslim population of 86.7% or 231,055,500 million people, Indonesia is the country with the largest Muslim population in the world.¹ From the report of *The Charities Aid Foundation (CAF) World Giving Index 2021*, Indonesia is in the first position as the most generous country in the world.² This fact supports the high potential in the field of waqf in Indonesia³, which at the same time serves to advance and strengthen the economy of the country and society.⁴ However, in fact, the current development of waqf does not lead to the reported potential facts. This is because the understanding of Indonesian people still views waqf as the provision of immovable waqf assets, such as land and buildings that are used for worship operations, graves, and educational foundations only.⁵ The phenomenon of the low collection of cash waqf in Indonesia is not proportional to the calculated potential, this is due to a lack of knowledge and understanding among the public about cash waqf literacy so it has an impact on public interest.⁶ In addition, the low collection of waqf funds is also caused by the lack of public interest in the community⁷. Likewise in Malaysia where⁸ revealed that the understanding of waqf among Malaysians is still too narrow. With this description, the waqf sector in Indonesia needs to

¹ Influential Muslims, *Muslim 500*, 2021.

² 'Https://Www.Sdgphilanthropy.Org/CAF-World-Giving-Index-2021-Diakses, Kamis, 6 Januari 2022(18:05)'.
<<https://doi.org/10.19105/islamuna.v2i2.663>>.

³ Qurratul Uyun, 'Zakat, Infaq, Shadaqah, Dan Wakaf Sebagai Konfigurasi Filantropi Islam', *Islamuna: Jurnal Studi Islam*, 2.2 (2015), 218
<<https://doi.org/10.19105/islamuna.v2i2.663>>.

⁴ Gatra Faisal Baskoroputra, 'Analisa Tingkat Literasi Wakaf Uang Dan Pengaruhnya Pada Persepsi Wakaf Uang (Studi Kasus Pada Mahasiswa Ekonomi Islam Universitas Brawijaya)', *Jurnal Ilmiah Mahasiswa FEB*, 7.2 (2019)
<<http://repository.ub.ac.id/id/eprint/170058>>.

⁵ Fahmi Medias, 'Wakaf Produktif Dalam Perspektif Ekonomi Islam', *La_Riba*, 4.1 (2010), 71-86 <<https://doi.org/10.20885/lariba.vol4.iss1.art5>>.

⁶ Dodik Siswanto and Miranti Kartika Dewi, 'The Effectiveness of Waqf Fund Raising Through Mutual Fund in Indonesia', 2006, 1-6.

⁷ Yuliana Ismawati and Moch. Khoirul Anwar, 'Pengaruh Persepsi Masyarakat Tentang Wakaf Uang Terhadap Minat Berwakaf Uang Di Kota Surabaya', *Jurnal Ekonomi Islam*, 2.3 (2019), 129-38.

⁸ M A Laldin and International Shari'ah Research Academy for Islamic Finance (Malaysia), *Fundamentals and Practices in Islamic Finance*, ISRA Series in Contemporary Islamic Finance (International Shari'ah Research Academy for Islamic Finance, 2008)
<<https://books.google.co.id/books?id=7C83QwAACAAJ>>.

improve to find solutions in dealing with problems regarding public knowledge related to low cash waqf.

From the results of a survey conducted by BWI. Nationally, the Waqf Literacy Index in Indonesia reached a score of 50.48 which was included in the low category.⁹ Where the value of Gorontalo province is in the highest order with a value of 73.74. West Java Island is classified as low with a score of 59.93, while the capital city of DKI Jakarta, is in the third lowest rank with a value of 36.71.¹⁰ The data shows that the waqf practice that has been running so far has not been fully understood by the community. Meanwhile, from the results of an online survey by the Fiscal Policy Agency of the Ministry of Finance of the Republic of Indonesia, the literacy rate of cash waqf reached 0.475, which means that it is not good or tends to be less good.¹¹ Research resulted that the literacy level of waqf, especially cash waqf in the community was still relatively low.¹²

So, to measure the level of waqf literacy can be measured through the determination of waqf literacy instruments from several indicators in previous studies that are relevant and accurate in presenting explanations related to public understanding of cash waqf. To the Theory of Planned Behavior, a change in interest (intention) can be influenced by several factors, namely attitudes, subjective norms, and control over planned behavior. The results of the research by Sakti stated that attitude had a significant effect on interest in cash waqf.¹³ In terms of subjective norms, Wibawa states that interest can be influenced by motivation from the individual's social environment. This is because behavioral control can have a direct effect on behavior in an effort to achieve goals.¹⁴

So to the theory of waqf literacy studied by Albert, literacy is the ability to read, write, increase knowledge and skills, think critically in solving problems, have good communication skills, and be able to develop and participate in people's lives.¹⁵ So it can be explained that cash waqf literacy is a

⁹ <https://knks.go.id/isuutama/29/pengembangan-digitalisasi-dan-integrasi-data-wakaf-nasional> diakses 12 September 2022

¹⁰ <https://www.bwi.go.id/4849/2020/05/20/laporan-hasil-survey-indeks-literasi-wakaf-nasional-tahun-2020/> diakses 12 September 2022'.

¹¹ Kementerian Keuangan RI, 'Strategi Pengembangan Wakaf Uang Dalam Rangka Pendalaman Pasar Keuangan Syariah', *Ringkasan Eksekutif*, 2019, 5. <https://fiskal.kemenkeu.go.id/kajian/2019/12/20/155813610857736-strategi-pengembangan-wakaf-uang-dalam-rangka-pendalaman-pasar-keuangan-syariah>

¹² A I Machmud and S A Suryaningsih, 'Analisis Tingkat Literasi Wakaf Uang Mahasiswa Fakultas Ekonomi Universitas Negeri Surabaya', *Jurnal Ekonomika Dan Bisnis Islam*, 3.3 (2020), 166-79 <<https://journal.unesa.ac.id/index.php/jei/article/view/10646%0Ahttps://journal.unesa.ac.id/index.php/jei>>.

¹³ M R P Sakti and others, 'Determinants of Cash Waqf Contribution in Klang Valley and Selangor: A SEM Approach', *Journal of Islamic Monetary ...*, 2016 <<http://www.jimf-bi.org/index.php/JIMF/article/view/593>>.

¹⁴ Icek Ajzen, 'The Theory of Planned Behavior', *By Academic Press, Inc.*, 1991, 179-211 <[https://doi.org/doi:10.1016/0749-5978\(91\)90020-t](https://doi.org/doi:10.1016/0749-5978(91)90020-t)>.

¹⁵ George Melnyk, *Wild Words Essay on Alberta Literature*.

person's ability to process and understand information about cash waqf. In literacy, cash waqf can be summarized in five verbs, namely understanding, involving, using, analyzing, and changing the text. All of them refer to a person's competence or ability in cash waqf and more than just the ability to read or write.¹⁶

A few researchers focused on analyzing the effect of the TPB variable, religiosity, on interest and people in various regions. There is limited research related to the latent variables used.

Therefore, this study adds latent variables such as religious observance, involvement of waqf organizations, the use of media technology tools, educational elements, and some of the above factors to be studied and analyzed in measuring the literacy level of cash waqf in the community. Interest in cash waqf, using the analysis of the theory of planned behavior. This study also measures how much cash waqf literacy instruments are owned by Muslim communities in the Surabaya, Yogyakarta, and Jakarta areas towards cash waqf interest using the latent variables mentioned above.

From the background described above, the purpose of this study is to analyze additional variables related to cash waqf literacy instruments to see the effect and predict the level of literacy related to cash waqf in Muslim communities on interest in cash waqf in cash waqf institutions in Indonesia. Therefore, literacy related to cash waqf in this study is described through the level of influence of the predetermined cash waqf literacy instrument, this research was also conducted to determine what factors most influence the interest or interest of the Muslim community towards cash waqf.

So that we can describe the variables used in the study by looking at some previous research. From the aspect of religious observance, it can affect the determination of a person's values, habits, and ways of behaving. Because virtue in religion is the religious commitment that is defined as the measure of a person to adherence to his religious values, beliefs, and practices, which he uses in his daily life.¹⁷ The element of waqf organizations' engagement can also change attitudes and build sympathy for cash waqf. Meanwhile, the utilization of media technology tools has a positive impact on attitudes toward receiving information.¹⁸ The importance of the education element in increasing the level of literacy and knowledge related to cash waqf, as well as influencing public interest in waqf in cash waqf institutions was also expressed.¹⁹ There is a

¹⁶ Baskoroputra.

¹⁷ Dwiwiyati Astogoni and Siti Zulaikha Wulandari, 'ASPEK RELIGIUSITAS DALAM KEPUTUSAN PEMBELIAN PRODUK HALAL (Studi Tentang Labelisasi Halal Pada Produk Makanan Dan Minuman Kemasan)', 13.1 (2011), 1-8 <<http://jp.feb.unsoed.ac.id/index.php/jeba/article/viewFile/345/349>>.

¹⁸ Muhammad Ryandono, 'FinTech Waqaf: Solusi Permodalan Perusahaan Startup Wirausaha Muda', *Jurnal Studi Pemuda*, 7.2 (2018), 111-21.

¹⁹ Marlina Ekawaty and Dwi Retno Widiyanti, 'Pemahaman Dosen & Karyawan Universitas Brawijaya Terhadap Wakaf Uang Berdasarkan Faktor-Faktor Demografi',

tendency between the higher the education level of the respondents, the higher the percentage of the number of respondents who understand about cash waqf.

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METHODS

This research is included in the type of quantitative research, where quantitative research is research that develops and uses mathematical, empirical models, theories, or hypotheses related to natural phenomena.²¹ For data collection techniques in the form of distributing questionnaires via google form to people in the Surabaya, Yogyakarta, and Jakarta areas who have the potential to donate cash and who have been waqf. Before the researcher conducts real research, the researcher will first validate the questionnaire to academics and practitioners who are experienced in the field of waqf. Then the reliability test was carried out, through a pilot test by distributing the initial questionnaire to 50 respondents to ensure the consistency of the instrument in the research questionnaire.

To measure the sample was measured by an unknown sample size and resulted in a total sample of 385 respondents which was calculated according to the Purposive Sampling (Non-Probability Sampling) formula. The data analysis technique used in this research is multiple linear regression and data analysis using the descriptive statistical analysis method. By using multiple linear tests which include normality test, validity test, and reliability test. By testing the hypothesis using the SEM method, H0 is successfully accepted. On the other hand, if the probability value of the SEM model on the hypothesis that has been made, the value is greater than (5%), then H0 fails = rejected.²²

RESULT AND DISCUSSION

Table 1 present of the surveyed respondents. Majority of respondents were male (55.3%) and the age group of respondents was dominated by the age group of 21-30 years (57.1). %. In general, this age group is a productive age group, because they have entered the world of work.²³ Based on domicile, the majority of respondents live in Yogyakarta (33.3%), Jakarta (24.8%), Surabaya (33.1%), and outside the region (8.8%).

PROSIDING Seminar Nasional Dan Call For Papers Ekonomi Syariah 'Indonesia Sebagai Kiblat Ekonomi Syariah', 2015, 232-44.

²⁰ Ane Tri Septiani, Achmad Fauzi, and Dwi Kismayanti Respati, 'ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI MINAT MASYARAKAT TERHADAP WAKAF UANG DI KABUPATEN BOGOR: MUSLIM SOCIETY PERSPECTIVE', *Jurnal Pendidikan Ekonomi, Administrasi Perkantoran Dan Akuntansi*, 7 (4) 2020, 120-128, 2-12 (2020) <<https://doi.org/2302-2663> (online) DOI: doi.org/10.21009/JPEPA.007.2.3>.

²¹ Prof. Dr. H. Boedi Abdullah M.Ag, *Metode Penelitian Ekonomi Islam Muamalah* (Bandung: CV Pustaka Setia Bandung, 2014).

²² Sarwono Jonathan, 'Pengertian Dasar Structural Equation Modeling (SEM)', *Jurnal Ilmiah Manajemen Bisnis Ukrida*, 10.3 (2010), 98528.

²³ <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health> diakses 9 September 2022

Table 1 Profile of the respondents

Profile	Frequency	Percentage
Gender		
Male	214 People	55,3%
Female	173 People	44,7%
Age		
17-20 Years old	144 People	37,2%
21-30 Years old	221 People	57,1%
31-40 Years old	18 People	4,7%
41-50 Years old	2 People	1%
Last Education		
Under senior high school	36 People	9%
Senior High School	68 People	18%
Diploma	2 People	1%
Bachelor	218 People	56%
Magister	63 People	16%

Based on education level, the majority of respondents are undergraduates (56%). Then respondents with a master's level of education were 16%, followed by Diploma and Senior High School as many as 19% and Junior High School (9%). The education level of the respondents can be balanced with their ability to understand waqf and have high knowledge related to cash waqf. The level of education will also support the influence of the values adopted, perspectives, and actions. This is supported by Nizar (2014)²⁴, that individuals who have a high level of education will process information better than those with a low level of education so that they can form a better understanding.

Most of the respondents have a monthly income level of < 500 thousand (11%), income between 500-1,100 million (31%), income between 1,100-3,100 million (19%), income between 3,100-5 million (10%) and income between >5 million (29%).

²⁴ Ahmad Nizar, 'Faktor-Faktor Yang Mempengaruhi Persepsi Wakif Tentang Wakaf Uang', *Esensi: Jurnal Bisnis Dan Manajemen*, 4.1 (2014), 21-36 <<https://doi.org/10.15408/ess.v4i1.1953>>.

MEASUREMENT MODEL

Table 1 Measurement model results

Model constrcuts	Items	FL	CR	AVE
Organization	ORG3	0.852	0.742	0.593
	ORG5	0.678		
Religiusity	REL1	0.474	0.738	0.421
	REL3	0.798		
	REL5	0.628		
	REL7	0.656		
Technology	TECH2	0.497	0.681	0.537
	TECH4	0.909		
Education	EDC1	0.772	0.758	0.522
	EDC3	0.499		
	EDC5	0.850		
Attittude	ATT1	0.760	0.803	0.672
	ATT5	0.875		
Norma subyektif	SN3	0.814	0.741	0.590
	SN5	0.719		
PBC	PBC1	0.864	0.793	0.564
		0.725		
Minat	INT1	0.596	0.759	0.623
	INT5	0.944		

As presented in Table 1, factor loadings, AVE and composite reliability tested to check convergent and discrimminat validty. For factor loading, all loading items of each constructs had loadings of 0.5 or higher which are in suggested level. CR value are in anceptable, ranging between 0.681 and 0.803. However, all constrcuts have AVE of more than 0.5, indicating meet the the convergent validity as recommended.

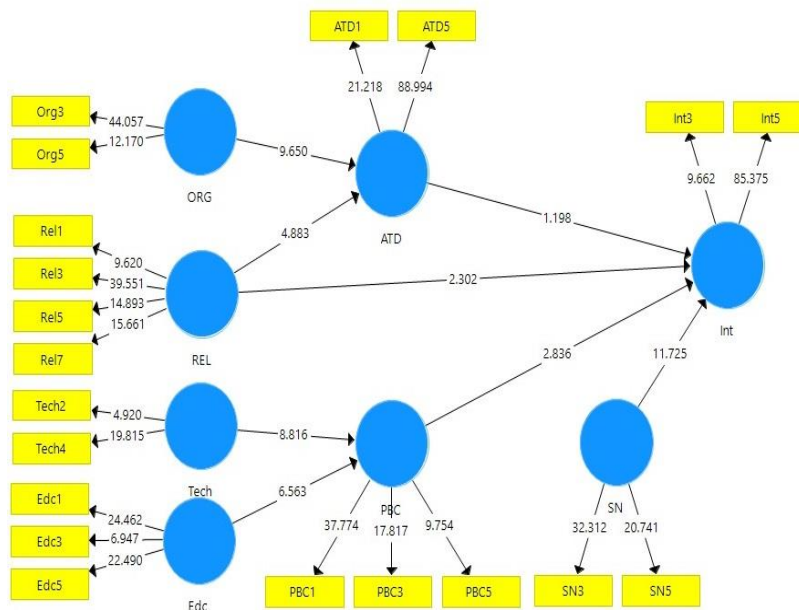


Figure 1: The result of the Structural model t-values

To assess the relationship between constructs involved, path analysis model t-values carried out. Bootstrapping with some replications was performed to generate the t-statistics.

Table Hypothesis Test

Path	H	(O)	T Statistics	Decision
REL -> ATD	H1	-0.287	4.585	Not Supported
ORG -> ATD	H2	0.601	9.178	Supported
Tech -> PBC	H3	0.517	8.347	Supported
Ede -> PBC	H4	0.407	6.637	Supported
ATD -> Int	H5	-0.071	1.171	Not Supported
PBC -> Int	H6	-0.139	2.862	Supported
SN -> Int	H7	0.678	10.897	Supported
REL -> Int	H8	0.157	2.146	Supported

Note: * Significant level < 0.01; **significant level <0.05;
 Source: Research Processed Data, 2022

Table 2 and Figure 1 depict structural equation modelling results. All relationships are tested. Organisational had significant influence on attitude to pay cash waqf ($\beta = .601$, $p < .01$). In behavioral control, technology and education were also significantly associated with perceived behavioral control ($\beta = .517$, $\beta = .407$, $p < .01$, respectively). However, among TPB variables, only subjective norm was found to be positively significant on intention to pay cash waqf among public behavioral in Indonesia ($\beta = .678$, $p < .01$)

DISCUSSION

Based on Table 2, it was found that religious observance has a negative effect on attitude but statistically insignificant. This result does not support the proposed hypothesis of this study. This means that higher in religious observance will lower effect on people's attitudes in intention to pay cash waqf in Indonesia waqf institutions. As confirmed by the results, they stated that the public's interest in paying cash waqf if they have the opportunity to pay cash waqf, even though they agreed that a waqf is an act recommended by religion as a form of obedience to religion,²⁵ which shows that religious obligations have no effect on behavioral intentions to pay cash waqf.²⁶

Table 2 shows that Waqf Organizational Engagement has significantly influence on people's attitude to pay cash waqf. This means that community

²⁵ Machmud and Suryaningsih.

²⁶ Sakti and others.

involvement in waqf activities is a social interaction that has an influence on people's literacy, knowledge, and attitudes, as well as on the development of individual perceptions so that it will help build public interest in waqf. The results are in line with several previous studies which stated that the direct influence of organizational engagement had a significant positive effect on attitude²⁷. One of the six elements of culture that directly affect a person's perception when understanding communication with others, namely the social organization factor.²⁸

The Utilization of Media Technology Tools was also found to have significantly effect on Perceived Behavior Control. The results indicate that the utilization of media technology tools directly has a significant positive effect on perceived behavior control. Meaning that good use of technology media will have an impact on increasing literacy, knowledge, and understanding, then building public interest in waqf. So that the management and collection of cash waqf can bring prosperity to the community and the progress of the country. The results support several previous studies which state that the effect of the utilization of media technology tools directly has a significant positive effect on perceived behavior control to intention to contribute to cash waqf. Acceptance in the use of technology occurs when a person intends to use the technology. The importance of using technology in cash waqf management²⁹. He states that technology also helps in blockchain processes and solutions related to the development of the waqf business, creating more effective means of fundraising and controlling and transferring ownership of donated waqf. This study emphasizes how the use of technology affects the contribution to cash waqf. Today's developments require people to prefer using technological facilities, to make it easier to channel funds for cash waqf. Thus, the more efficient the technology, the easier it will be for Muslims to enjoy using it. This will affect the collection of cash waqf in various countries.

The Education Element Variable on Perceived Behavior Control found to have positively impact on the PBC. This indicates that the Element of Education directly has a significant positive effect on perceived behavioral control. This means that the educational element on perceived behavioral control helps influence understanding and literacy levels related to cash waqf from the community, thereby building interest in waqf money in cash waqf institutions in Indonesia. This is due to the contribution of good and high education and education, so that it has a positive impact on literacy, knowledge, and understanding, to build interest in waqf. So that the management and collection of cash waqf can bring prosperity to the community and the progress of the country. The results of this study are in line with several

²⁷ Abu Ahmadi, *Psikologi Sosial*, cet. 2 (Jakarta: Rineka Cipta, 2002).

²⁸ Deddy Mulyana, *Ilmu Komunikasi Suatu Pengantar*, Cetakan Ke (Bandung: PT Remaja Rosdakarya, 2015, 2015).

²⁹ K. A Noordin, 'Islamic Finance: Using Blockchain to Solve Wakaf Challenges. The Edge Malaysia', 2018 <<https://www.theedgemarkets.com/article/islamic-finance-using-blockchainsolve-wakaf-challenges>>.

previous studies which state that the Effect of Elements of Education has a significant effect on Perceived Behavior Control on Intention to Contribute As Shadiqqy³⁰, states that the level of education has a positive effect on the literacy level of cash waqf, which will have an impact on the distribution of cash waqf from the community. The importance of the education element in increasing the level of literacy and knowledge related to cash waqf, as well as influencing public interest in waqf in cash waqf institutions, that there is a tendency between the higher the education level of the respondent, the higher the percentage of the number of respondents who understand cash waqf. This shows that there is a relationship between the level of understanding of cash waqf with the level of education, although the relationship is statistically weak.³¹ These results indicate that the level of education affects the level of understanding of cash waqf, although the analytical tools are different. So it can be concluded that there is a positive effect of knowledge and understanding as a result of the element of education and affects the interest of the community in cash waqf.

The results also revealed that people's attitude toward cash waqf has no impact on intention to contribute cash waqf. The results indicate that attitude directly has no significant effect on Intention to Contribute. This means that the Attitude variable is not significant to influence the intention to contribute. So that it can be said, that attitude has no influence on people's interest in cash waqf in Indonesian waqf institutions. Meaning that the attitude of a person does not necessarily have an influence on the interest in cash waqf. The results of this study are in line with a study which stated that attitude directly did not have a significant effect on the intention to contribute.³² This could be due to differences in the environment and the study population. The study also states that attitudes cannot be generalized to all objects and populations, because attitudes can change depending on certain objects and populations.

The Perceived Behavior Control variable was found to have no influence on Intention to cash waqf. The results support previous studies which stated that the perceived negative and significant influence of behavioral control on public interest in cash waqf in waqf institutions in Indonesia. As confirmed by the results of research conducted that perceived behavior control has a negative or no effect on public interest in distributing waqf.³³ This happened because the

³⁰ Dityawarman El Aiyubbi, Diana Wijayanti, and Aidha Trisanty, 'Hubungan Antara Tingkat Pendidikan Masyarakat Terhadap Literasi Tentang Wakaf Tunai Dan Keputusan Untuk Berwakaf Tunai Di Daerah Istimewa Yogyakarta', *Banking & Management Review*, 2021, 1476-84.

³¹ Raihanatul Quddus, 'Persepsi Pesantren Terhadap Wakaf Uang (Pesantren Di Jadetabek)' (UNIVERSITAS INDONESIA PERSEPSI, 2009).

³² Amirul Faiz Osman, Mustafa Omar Mohammed, and Aiman Fadzil, 'Factor Influencing Cash Waqf Giving Behavior: A Revised Theory of Planned Behavior', *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1.2 (2016), 12-25.

³³ Mochammad Maulana Alifiandy and Raditya Sukmana, 'The Influence of Planned Behaviour Theory and Knowledge Towards the Waqif Intention in Contributing Waqf', *Jurnal*

interest in paying cash waqf through waqf institutions was low, while the results of data from respondents resulted in a statement that respondents had extensive knowledge regarding the existence of waqf institutions. However, 50% of the respondents disagreed with waqf institutions which are still difficult to access, and 59% of respondents agreed that waqf institutions should provide cash waqf facilities for the community. That is, the behavioral control observed in the study is included in an observational effort, where the community tries to explain the behavior from within itself to show whether the individual can perform and issue interest in cash waqf or not. Therefore, for waqf institutions to consider intensive efforts in socialization programs in order to help the public to be aware and understand cash waqf, as well as support promoting a culture of contributing cash waqf among Muslims.

However, the study found that Subjective Norm toward cash waqf affect significantly intention to pay cash waqf. It can be concluded that subjective norms directly have a significant positive effect on the intention to contribute. This means that subjective norms show a positive and significant effect on people's interest in cash waqf in waqf institutions in Indonesia. The results support several previous studies is explained that the subjective norm is a function of the beliefs of a person, certain individuals, or groups to act in accordance with their normative expectations.³⁴ The results imply that the social environment plays an important role in influencing the intention of a Muslim to contribute to cash waqf. In the research findings, support that the people around them and the social environment significantly influence individual intentions.³⁵ Therefore, for waqf institutions to consider intensive efforts in socialization programs in order to help the public to be aware and understand cash waqf, as well as support promoting a culture of contributing cash waqf among Muslims.

This study also revealed that Religious Observance directly has a significant positive effect on the Intention to Contribute cash waqf. This means that religious observance is a means for the community to improve literacy and act in accordance with the Shari'a and applicable norms, so that the objectives of cash waqf can be achieved, evenly and honestly. The results of this study are in line with several previous studies which state that the influence of religious observance has a significant effect on Intention to Contribute. That religion is an

Ekonomi Dan Bisnis Islam (Journal of Islamic Economics and Business), 6.2 (2020), 260 <<https://doi.org/10.20473/jebis.v6i2.22624>>.

³⁴ Nadhira Afdalia, Grace TPontoh, and Kartini, 'THEORY OF PLANNED BEHAVIOR DAN READINESS FOR CHANGE DALAM MEMREDIKSI NIAT IMPLEMENTASI PERATURAN PEMERINTAH NOMOR 71 TAHUN 2010', 2014, 110-23.

³⁵ Anwar Allah Pitchay, Ahamed Kameel Mydin Meera, and Muhammad Yusuf Saleem, '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 (2015), 63-100 <<https://doi.org/10.4197/Islec.28-1.3>>.

important indicator to donate to charity and shows a high level of charity.³⁶ Religiosity can affect the action of cash waqf, which can be defined as the intrinsic motivation of wakif.³⁷

The importance of religious compliance in increasing literacy levels and influencing public interest in waqf in cash waqf institutions³⁸. Religion is considered important because it is a point that can affect the sustainability of the distribution of cash waqf to cash waqf institutions. Therefore, this study emphasizes the importance of religion as a form of religious obedience, besides that religion is an important indicator for donating to charity and showing a high level of charity. So that the variable of religiosity or religious compliance can affect the action of cash waqf, which can be defined as the intrinsic motivation of wakif.

CONCLUSION

Based on the results of the research conducted, it can be concluded that all variables in the study, namely religious observance, involvement of waqf organizations, utilization of media technology devices, educational elements, attitudes, subjective norms, and behavioral control have differences in influencing public interest in cash waqf. The most significant factors influencing people's intention to carry out cash waqf are organizational involvement in cash waqf interests, subjective norms towards cash waqf, religious observance of cash waqf interest, education on cash waqf interest elements, and the utilization of technology media tools about cash waqf intentions. Meanwhile, attitude towards intention is the weakest factor because it does not affect people's interest in cash waqf. To increase public interest in cash waqf, targeted efforts are needed, including massive and continuous education, socialization, and promotion as well as the need for internal strengthening of waqf institutions. In addition, innovation and technology are needed that make it easier for people to make waqf payments. Based on these conclusions, it is recommended that waqf institutions pay more attention to the provision of waqf banks. This is expected to provide convenience in collecting cash waqf transactions from the public.

³⁶ Elton F. Jackson and others, 'Volunteering and Charitable Giving: Do Religious and Associational Ties Promote Helping Behavior?', *Nonprofit and Voluntary Sector Quarterly*, 24.1 (1995), 59-78 <<https://doi.org/10.1177/089976409502400108>>.

³⁷ Amirul Faiz Osman, Sheila Nu Nu Htay, and Mustafa Omar Muhammad, 'DETERMINANTS OF CASH WAQF GIVING IN MALAYSIA: SURVEY OF SELECTED WORKS', *IJUM Journal*, 1-15 (2012) <http://irep.iium.edu.my/28284/1/DETERMINANTS_OF_CASH_WAQF_GIVING_IN_MALAYSIA.pdf>.

³⁸ Syadiyah Abdul Shukor Johari, Fuadah, Mohammad Haji Alias and others, 'Factors That Influence Repeat Contribution of Cash Waqf in Islamic Philanthropy', *Malaysian Accounting Review*, 14.2 (2015), 55-78.

Author's Contribution

Nurul Rahmania: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Hartomi Maulana: Contributing to writing systematics, research methods, analyzing interpretation results, the language proofread

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Declaration of Competing Interest

We declare that we have no conflict of interest

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