



## Determinants to Perform Cash Waqf on Muslim in Java Island

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Article Info	Abstract
<p><b>Article history:</b> Received June 11, 2024 Revised July 01, 2024 Accepted August 29, 2024</p> <hr/> <p>*Corresponding author email : <a href="mailto:adibsusilo@unida.gontor.ac.id">adibsusilo@unida.gontor.ac.id</a></p> <hr/> <p><b>Keywords:</b> Attitude, Subjective Norms, Literacy, Intention, Cash Waqf</p> <hr/> <p>Page: 89-103</p>	<p>This study is aim to investigate the determinants of intention to perform cash waqf on Muslim community in Java Island. This study employs multiple regression analysis with simple random sampling technique using Slovin equation. The sample size of this study is about 182 of Muslim community in Java Island. Partially literacy, attitude, subjective norms have a positive and significant relationship towards cash waqf intention. Simultaneously, all independent variables influence dependent variable about 55.9% with 0.000 significant level. The finding of this study offer related organization and government to take any action and policy due the high potential awareness of cash waqf in Java Island and Muslim intention to perform cash waqf. Meanwhile, practically, the funding cash waqf is easily can be collect through the assistance of education institution.</p> <hr/> <p>AICIE with CC BY license. Copyright © 2024, the author(s)</p>

### INTRODUCTION

Cash waqf is one of the instruments of Islamic philanthropy that has great potential in people's economic development and social development (Johari, Alias, & Ab. Aziz, 2015). In Indonesia, especially in Java Island which is the center of the largest Muslim population, the practice of cash waqf is still not optimal despite its great potential (Hiyanti, Afiyana, et al.,

2020; Lubis, 2020). Therefore, it is important to understand the factors that influence the decision of the Muslim community in Java Island to endow cash waqf.

Cash waqf itself is developed instrument of waqf that commonly in form of property or land (immovable object). Waqf development in Indonesia can be trace back even before Islam when the empire of Syailendra built a temple on a land that the king at that time exempting the tax of the land for the temple which currently called with Borobudur (Susilo, 2016). After Islam spread out in the entire of Indonesia waqf is developed in the form of cemetery, mosque, and educational institution. Waqf that became the base for educational institution then developed from elementary school, boarding school to Universities (Rizal et al., 2020).

Cash waqf introduce to Indonesia due to its flexibility which the donator donating his cash that invested in waqf project or another financial instrument (Musa, 2018). The object of waqf is remaining with the profit of it is became benefits that can be transferred to various objects. Indeed, cash waqf is waqf in the form of money that is collected and managed for social and religious purposes. Unlike traditional waqf, which is usually in the form of land or buildings, cash waqf is more flexible and easy to manage for various productive purposes (Atabik, 2014). However, public understanding and awareness of cash waqf still needs to be improved (Ekawaty & Muda, 2016).

There are various factors that allegedly influencing the intention of Muslim to perform cash waqf. For example attitude, in the context of cash waqf, a positive attitude towards the benefits and importance of cash waqf can encourage one to participate. Previous research shows that favorable attitudes towards waqf influence cash waqf intentions and actions (Pitchay et al., 2015; Osman, 2016; Osman & Muhammed, 2017; Shukor et al., 2017; Kunju & Amin, 2019; Busry, 2020). Subjective norms in addition also found to have significant relationship with cash waqf intention. In a society with strong religious values, subjective norms from religious leaders, family and community can influence the decision to make a cash waqf (Johari, Alias, Shukor, et al., 2015; Shukor et al., 2016; Osman & Muhammed, 2017; Pratiwi, 2018; Azizi et al., 2019; Salem Al-Harethi, 2019; Alifiandy & Sukmana, 2020; Berakon et al., 2022).

Furthermore, good literacy enables individuals to make more informed and rational decisions regarding cash waqf. Research shows that improved financial and waqf literacy contributes to increased participation in cash waqf (Jazil et al., 2019; Cupian & Najmi, 2020; Hiyanti, Fitrianti, et al., 2020; Machmud & Suryaningsih, 2020; Chairunissa et al., 2021). Additionally, religiosity is proven by previous study to have a relationship with intention to perform cash waqf. The higher the level of religiosity, the more likely a person is to participate in religious activities such as cash waqf. Religiosity can be an intrinsic motivator for individuals to do good deeds (Osman, 2016; Hutomo & Mufraeni, 2019; Salem Al-Harethi, 2019; Hiyanti, Fitrianti, et al., 2020; Juliana et al., 2024). Particularly, for the Javanese Muslim community, which is deeply steeped in the values and teachings of Islam.

Moreover, service quality from waqf institution as well as image of waqf institution are allegedly influencing a person intention to perform cash waqf. Trust in the waqf

management institution is crucial. If people believe that the institution is transparent, accountable, and trustworthy, then they are more likely to donate cash. This level of trust can be influenced by personal experience, the reputation of the institution, and information obtained from various sources. The image of a waqf institution reflects the public's perception of the institution's credibility, professionalism, and performance. Institutions that have a positive image in the eyes of the community tend to find it easier to gain trust and participation in cash waqf programs. A good image is built through transparency, accountability, and clear and useful programs.

Consequently, understanding the factors that influence the decision of Muslim communities in Java to donate cash is crucial to optimize the potential of cash waqf in economic and social development. The results of this study are expected to provide strategic recommendations for waqf management institutions, the government, and related stakeholders to increase public participation in cash waqf.

Hence, this study is aim to investigate the determinants of intention to perform cash waqf on Muslim community in Java Island. This study is expected to provide academic and practical contributions in the field of Islamic philanthropy and waqf management in Indonesia, especially in Java.

## METHOD

The sample size in this study is 182, Sampling technique utilizes Slovin technique with 10% margin error. Based on the Slovin technique, it should be 100 sample size to be analyzed. This study is exceed the requirement of Slovin technique. According to Hair et al., (2014) minimum sample size for multivariate data analysis is should be above 100. Hence, the sample size of this study is adequate enough to analyze. Data collection technique in this study employs cluster random sampling (Sugiyono, 2011), since the study is require data only from Muslim in Java Island, Indonesia.

Table 1. Respondents Profile

Items	Frequency	Percentages
<b>Gender</b>		
<i>Male</i>	115	63.2%
<i>Female</i>	67	36.8%
<b>Marital Status</b>		
<i>Single</i>	115	63.2%
<i>Marriage</i>	66	36.3%
<i>Divorce</i>	1	0.5%
<b>Provincial Origins</b>		
<i>West Java</i>	63	34.6%
<i>Central Java</i>	32	17.6%
<i>East Java</i>	87	47.8%
<b>Age</b>		
<i>Below 20 years old</i>	34	18.7%
<i>Between 21 – 30 years old</i>	101	55.5%
<i>Between 31 – 40 years old</i>	34	18.7%

<i>Between 41 – 50 years old</i>	11	6%
<i>Above 51 years old</i>	2	1.1%
<b>Education Level</b>		
<i>Secondary</i>	38	20.9%
<i>Diploma</i>	13	7.1%
<i>Undergraduate</i>	98	53.8%
<i>Master</i>	29	15.9%
<i>Ph.D</i>	4	2.2%
<b>Occupation</b>		
<i>Students</i>	90	49.5%
<i>Private Sector</i>	45	24.7%
<i>Entrepreneur</i>	26	14.3%
<i>Government/Civil Servant</i>	5	2.7%
<i>Lecturer/teacher</i>	13	7.1%
<i>Others</i>	3	1.6%

Out of 182 total respondents, 115 are males while the rest of it 67 respondents are females. About 63.2% of respondents are single, 46.9% are married, while 0.5% are divorced. Respondents from west java are 34.6% from total respondents, 17.6% are from central java, and 47.8% from west java. Based on age, 101 out of 182 respondents are between 21 – 30 years old, respectively, respondent with age 20 years old or below and between 31 – 40 years old both are 34, between 41 to 50 years old 11 respondents, and above 50 years old are 2 respondents. Out of 182 respondents, 98 of respondent's last education are undergraduate, 38 of respondents are secondary, 29 of respondents are have master degree, 13 are diploma, and last 4 respondents are have Ph.D. About 49.5% respondents are students, 24.7% are working in private sector, 14.3% are entrepreneur, 2.7% working at government or as civil servant, 7.1% are lecturer or teacher, and 1.6% are other occupation.

The construct item are developed through literature analyses and expert feedback. The item are tested among 4 experts whom well-versed in social sciences. The measure are used as well by other disciplines which modified with the necessary of the study. The item then distribute for pilot test to actual 34 respondents. The feedback of it employed for improving the validity and reliability of the construct variable.

Five items of attitude and 6 items of subjective norms are adapted and developed from Osman & Muhammed (2017) and Iman et al., (2021), seven items of literacy are developed and adapted from Latif et al., (2021a) and Machmud & Suryaningsih (2020). Seven items of dependent variable are developed from Osman (2016), Haidlir et al., (2021) and Ajzen (2020). Each item scale measure with Likert scale of 1 to 5 where 1 for strongly disagree, 2 for disagree, 3 for neither disagree or agree, 4 for agree, and 5 for strongly agree.

To analyze the existing data, multiple regression is employ. As prerequisite test, normality test, multicollinearity test, and heteroscedasticity test are utilize. For hypotheses test, t-test are utilize with F-test for investigating the relationship between dependent variable and independent variables. Meanwhile, R<sup>2</sup> coefficient determination are utilize for measure the relationship between variables, while  $\beta$  are used for determining the regression

equation of the study (Susilo, Abadi, et al., 2022; Susilo, Suminto, et al., 2022; Susilo et al., 2023).

**RESULT AND DISCUSSION**

*Validity and reliability of Data*

The validity and reliability of data where gained from the pilot test that deploys 25 items of questionnaire to 34 respondents. Based on the pilot test analysis, overall items are valid in which each questioned items are above 0.6 in the item-total statistic. The summary as follow:

Table 2. Validity Test Result

<b>Item-Total Statistics</b>				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
VAR00001	94.4118	306.674	.692	.956
VAR00002	94.5294	306.439	.700	.956
VAR00003	94.5588	304.921	.715	.956
VAR00004	94.6176	299.031	.855	.954
VAR00005	94.4706	304.620	.814	.955
VAR00006	94.3824	304.971	.792	.955
VAR00007	94.5882	309.219	.711	.956
VAR00008	95.0000	313.455	.490	.958
VAR00009	95.0588	314.481	.466	.958
VAR00010	94.8529	320.372	.302	.960
VAR00011	94.7647	309.579	.710	.956
VAR00012	94.3824	311.698	.718	.956
VAR00013	94.8824	307.683	.756	.955
VAR00014	94.8529	307.584	.736	.955
VAR00015	93.8824	319.137	.540	.957
VAR00016	93.9118	315.113	.624	.956
VAR00017	93.9412	314.966	.658	.956
VAR00018	94.0294	311.302	.792	.955
VAR00019	94.1765	307.059	.798	.955
VAR00020	94.3824	308.546	.634	.956
VAR00021	94.5882	306.795	.629	.957
VAR00022	94.5294	304.742	.767	.955
VAR00023	94.6176	309.455	.674	.956
VAR00024	94.6765	304.771	.773	.955
VAR00025	94.5000	307.591	.717	.955

Meanwhile, reliability test result show that item for each variable are above 0.6 means all item are reliable and suitable for further analysis. Summary of reliability test as follow

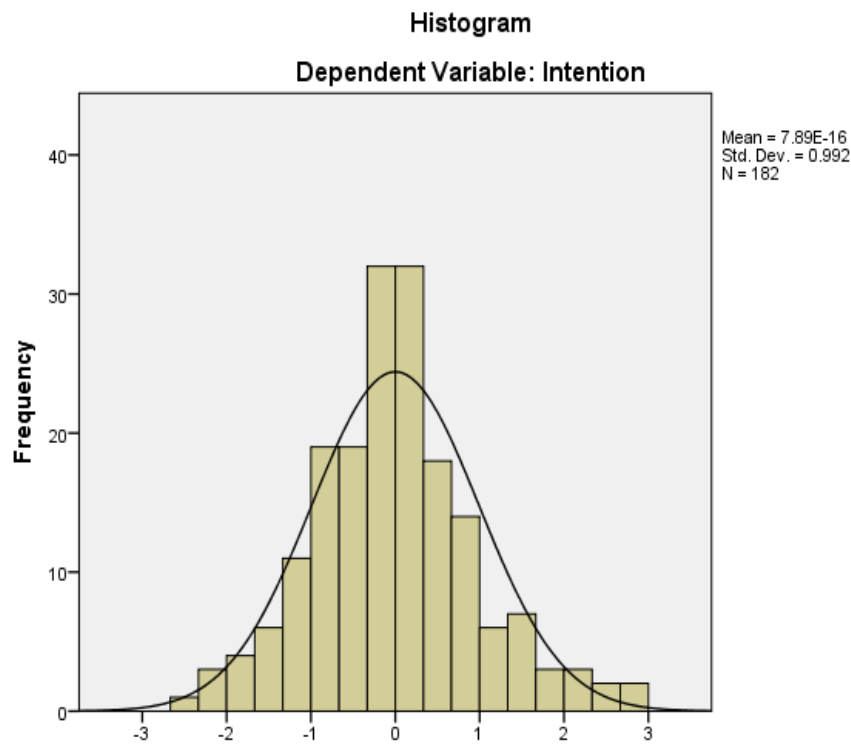
Table 2. Validity Test Result

Variables	Threshold	Chronbach's Alpha
Intention		0.926
Literacy	0.6>	0.828
Attitude		0.927
Subjective Norms		0.930

*Prerequisite test*

Regression analysis requires data should be normally distributed, no issues of homogeneity, and no issue of collinearity of the data. First is normality test, normality test requires the result of Kolmogorov-Smirnov test should be insignificant or above 0.05, it can be also utilizing Monte Carlo result with p-value insignificant as well (Susilo et al., 2023). The other method for data distribution is by analyzing the P-P plot or Histogram. The result as follow:

Figure 1. Histogram of Normality Test



Normal P-P Plot of Regression Standardized Residual

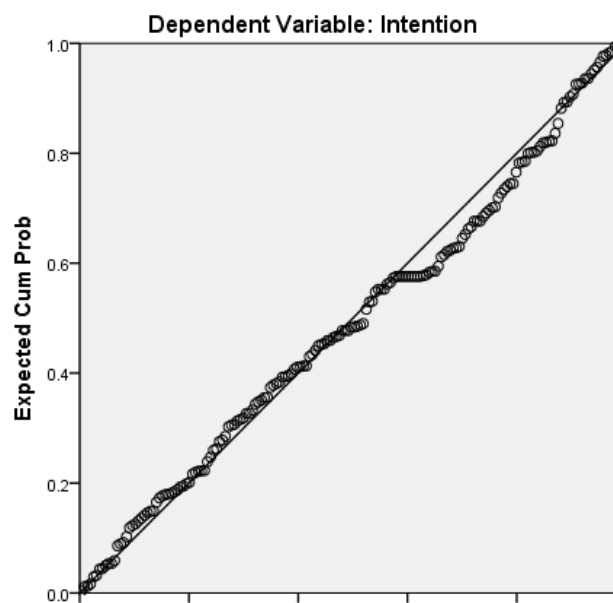


Figure 1 and 2 shows that the data in this study is normally distributed, from figure 1 the histogram shows the shape of the bell with no extreme skew or slope. Meanwhile, figure 2 shows that the plot is around diagonal line and not extremely spread away from the diagonal line. To ensure the data is normally distributed, Kolmogorov-Smirnov test is conducted as follow:

Table 3. Normality Test Result

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		182
Normal Parameters <sup>a,b</sup>	Mean	.1145314
	Std. Deviation	3.49573039
	Absolute	.091
Most Extreme Differences	Positive	.091
	Negative	-.056
Kolmogorov-Smirnov Z		1.223
Asymp. Sig. (2-tailed)		.100

a. Test distribution is Normal.

b. Calculated from data.

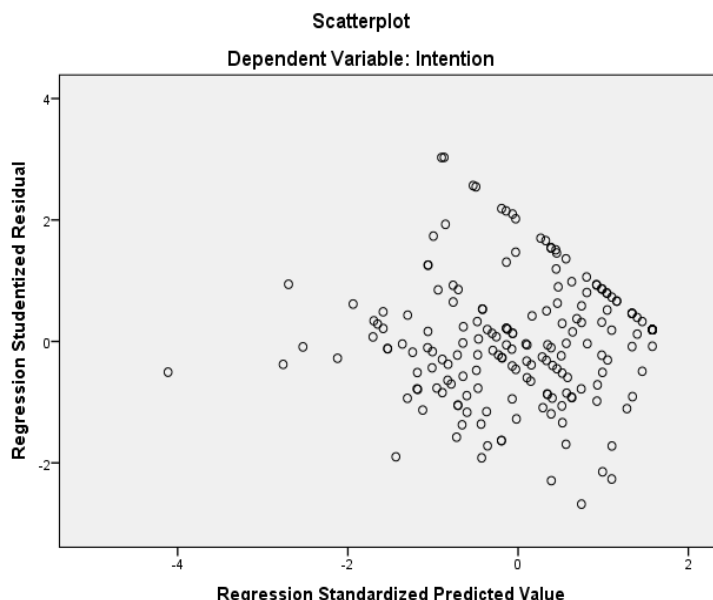
The normality test result shows that the p-value of Kolmogorov-Smirnov is 0.100 which is insignificant or above 0.05. Hence, data in this study is normally distributed. Next prerequisite test is collinearity test that requires tolerance value should be below 1 and VIF value should be below 10. The result as follow:

Table 4. Multicollinearity Test Result

<b>Collinearity Statistics</b>	
Tolerance	VIF
.722	1.385
.674	1.484
.560	1.787

Table 4 shows that tolerance level are below 1 and VIF value are below 10. Hence, there are no collinearity issue in the data. Next step is heteroskedasticity test which presents as follow:

Figure 3. Scatterplot of Heteroskedasticity Test



Based on figure 3, the distribution of data from the scatterplot image is above and below the 0 line, the distribution point does not rest on one part either above or below, and the distribution of data points does not form a pattern. Thus, it can be concluded that the data in this study is heterogeneous and the hypotheses can be tested.

*Hypotheses test*

The t-test is show the partial relationship of independent variables toward dependent variable. Independent variables in this study are attitude, subjective norms, and literacy, while dependent variable in this study is intention to perform cash waqf. The t-test of this study is presented in the table below:

Table 5. Partial Relationship (t-Test) Result

Model	Coefficients <sup>a</sup>				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1	(Constant)	.383	1.873		.205	.838
	Literacy	.247	.061	.238	4.069	.000
	Attitude	.718	.095	.457	7.540	.000
	Subjective_Norms	.244	.074	.220	3.305	.001

a. Dependent Variable: Intention

Table 5 shows partial relationship between independent variables with dependent variable with t-test which requires the t-value should be above the t-table. The threshold of



t-table in this study is 1.973. Partially, literacy show significant relationship with intention to perform cash waqf in Java Island with t-value about 4.069 which above the threshold of t-table for this study 1.973 with significant value 0.000 which is below 0.05. Attitude in this study also show significant relationship with intention to perform cash waqf with t-value 7.540 which is above the t-table threshold 1.973. Additionally, t-value for subjective norms about 3.305 which is above the t-table threshold 7.973 with p-value 0.001 which is below 0.05, hence, subjective norms have a significant relationship with intention to perform cash waqf in Java island, Indonesia.

Table 5 also shows the coefficients of partial relationship of independents variable towards dependent variable. The  $\beta$  constant coefficient is about 0.383 means the value of intention to perform cash waqf in this study is 0.383 if it not influence by any of independent variables, and this applies *ceteris paribus*. Constantly, the  $\beta$  coefficient of literacy are about 0.247 means if literacy of the society about cash waqf is increase by 1 point, the intention to perform cash waqf in Java Island would increase about 0.247. Furthermore, the  $\beta$  coefficient of attitude is about 0.718 means if the attitude increase by 1 point, the intention to perform cash waqf in Java Island would increase by 0.718. In addition, subjective norms  $\beta$  coefficient are 0.244 that led to the increment of the intention to perform cash waqf in Java Island if the subjective norms increase by 1 point. The regression equation for this study can be formulated as follow:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$$

Hence:

$$Y = 0.383 + 0.247X_1 + 0.718X_2 + 0.244X_4$$

Simultaneously, this study found that independent variables influence the dependent variable with F-value about 75.318 and 0.000 significant level which is below 0.05. The level of influence in this study is shown by the  $R^2$  about 0.559 means 55.9% of the construct dependent variable (intention to perform cash waqf) is influenced by independent variables (literacy, attitude, and subjective norms). The summary of the result as follow:

Table 6. Simultaneous Relationship (t-Test) and  $R^2$  Result

F-value	p-value	R	$R^2$
75.318	0.000**	0.748	0.559

Note: \* $p < 0.05$ , \*\* $p < 0.001$ , <sup>ns</sup> not significant

### Discussion

This study finds that literacy has a positive and significant impact on intention to perform cash waqf. Financial literacy and waqf literacy in particular help individuals understand what cash waqf is, how it works, and its benefits (Latif et al., 2021a, 2021b; Susilo et al., 2021). This knowledge makes them more confident and motivated to participate. Thus, an understanding of the cash waqf concept will influence one's intention to undertake cash waqf (Ali & Khanom, 2014; Iqbal et al., 2019). In addition, literacy about cash waqf can increase awareness of the social impact of cash waqf. People who have literacy about waqf

will be more aware of the positive impact that cash waqf can have on society, such as helping education, health, and social infrastructure development (Johari, Alias, & Ab. Aziz, 2015; Ekawaty & Muda, 2016; Khoirun Nisa & Titian Purbasari, 2020). Furthermore, knowledge of the regulations and tax incentives associated with cash waqf may encourage individuals to undertake waqf, as they realise the additional benefits from a legal and fiscal standpoint (Latif et al., 2021b). In addition, waqf-related religious literacy makes individuals better understand the spiritual and moral values of waqf, which may increase their intention to undertake waqf as part of their religious obligations and social ethics (Jazil et al., 2019; Hiyanti, Fitrianti, et al., 2020). Overall, good literacy in various aspects related to cash waqf helps individuals make more informed and motivated decisions, increasing their intention to participate in cash waqf activities.

This study also found that, attitude have a positive and significant impact on intention to perform cash waqf. A positive attitude towards cash waqf reflects a favorable view and acceptance of the concept of waqf (Osman, 2016; Osman & Muhammed, 2017; Salem Al-Harethi, 2019). Individuals who have a positive attitude are more likely to view cash waqf as a beneficial and noble act, thus increasing their intention to do so. Moreover, favorable attitudes are usually based on the belief that cash waqf has significant social benefits, such as helping others and advancing the welfare of society (Bustami & Hakim, 2020; Khoirun Nisa & Titian Purbasari, 2020). In addition, there is also the belief that waqf provides moral and spiritual satisfaction, which drives the intention to donate. Indeed, positive attitudes towards cash waqf are often influenced by religious values and social norms. In communities that value philanthropy and religious obligation, positive attitudes towards cash waqf will be stronger, which in turn increases the intention to undertake waqf (Hiyanti, Fitrianti, et al., 2020; Sahal, 2020; Latif et al., 2021a). Furthermore, positive personal experiences or examples of respected or known others (e.g., family, friends, or community leaders) who endow money can shape positive attitudes (Susilo et al., 2021). These experiences reinforce the belief that cash waqf is the right and beneficial course of action, thereby increasing the intention to follow suit. Moreover, attitudes towards cash waqf are also influenced by the information and education received (Haidlir et al., 2021; Kasri & Chaerunnisa, 2022). Educational programs and campaigns on the benefits and importance of cash waqf can shape positive attitudes, which in turn increase the intention to endow. Overall, a positive attitude towards cash waqf plays an important role in shaping one's intention to undertake waqf. It reflects an individual's views, beliefs, and feelings towards cash waqf, which directly influence waqf intention and behavior.

Subjective norm in this study also found to have a positive and significant impact on intention to perform cash waqf. Individual behavior influenced by the environment perception on their views on a person regarding his performance in such action or not. In this case, his action in the cash waqf participation. Hence, social expectation would drive individual motivation and believe to comply it (Ajzen, 2020). When cash waqf is considered a valued act within a particular community or social group, individuals who want to be considered good and respected members of that group will be more likely to undertake cash

waqf. A strong social identity within a religious community can reinforce the intention to follow the prevailing norms, including cash waqf (Thaker et al., 2020). In many cases, individuals not only adhere to social norms due to external pressure but also due to internalization of those values. When individuals internalize the values advocated by important people around them, they adopt those values as part of their personal value system (Salem Al-Harethi, 2019; Razak et al., 2021; Mujahidah & Rusydiana, 2023; Rahmania & Maulana, 2023). This means that support and encouragement from the social environment for cash waqf can become part of individuals' internal beliefs, thus encouraging them to make cash waqf with sincerity.

This study confirm previous studies that argued literacy have a positive impact on intention of cash waqf (Machmud & Suryaningsih, 2020; Latif et al., 2021a; Hassan et al., 2021; Kasri & Chaerunnisa, 2022; Ambardi et al., 2023). This study also in line with Kunju & Amin (2019), Kasri & Ramli (2019), Haidlir et al., (2021), and Razak et al., (2021) which found that attitude have a positive impact on intention to perform cash waqf. This study justify the study of Salem Al-Herethi (2019), Alifiandy & Sumana (2020), Berakon et al., (2022), and Razak et al., (2021) which found subjective norms have a positive and significant impact on intention to perform cash waqf.

## CONCLUSION

To conclude, this study found that literacy, attitude, and subjective norm influence intention to perform cash waqf at Muslim society in Java Island. The literacy means knowledge on cash waqf that develop person's awareness and good perception of cash waqf would increase the positive action towards cash waqf. Indeed, the awareness on cash waqf benefits for social purposes would affect the participation as well. Attitude the other hand, shows positive relation on cash waqf along with subjective norms both variables as basic theory of reasoned action that developed to planned behavior has been proven in several studies have a significant relation to certain action, in this case, intention to perform cash waqf. The result also showed that the relationship between independent and dependent variable are about 55.9%.

Despite the result of the study, this study suggest for future research to elaborate religiosity whether as mediator variable of the main factor that influence individuals behavior. This study also suggest future studies to elaborate literacy with religiosity as main factor influencing the cash waqf behavior. Future studies also suggested to investigate cash waqf behavior in deferent context or different settings of object.

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