



Research Article

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Unlocking the Potential of Cash Waqf: A Behavioral Analysis through the Lens of the Theory of Planned Behavior (TPB)

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Abstract

This research aims to analyze the factors that influence cash waqf behavior using the Theory of Planned Behavior (TPB) approach with the Structural Equation Modeling (SEM) method. This research involves distributing questionnaires to 129 respondents who have the potential to provide cash waqf. The questionnaire was designed based on the main constructs in the TPB, namely attitudes towards cash waqf, subjective norms, behavioral control, and cash waqf intentions and behavior. The collected data was analyzed using Structural Equation Modeling (SEM) techniques to test the relationship between these variables in a comprehensive conceptual framework. The results of analysis using the Structural Equation Modeling (SEM) method show that the proposed model has a good level of fit to the data. The findings show that a positive attitude towards cash waqf significantly influences an individual's intention to give cash waqf. Subjective norms, which reflect the influence of the social environment, also have a strong positive impact on cash waqf intentions. Apart from that, perceived behavioral control also has a direct positive influence on cash waqf intentions and behavior. The results of analysis using the Structural Equation Modeling (SEM) method show that the proposed model has a good level of fit to the data. The findings show that a positive attitude towards cash waqf significantly influences an individual's intention to give cash waqf. Subjective norms, which reflect the influence of the social environment, also have a strong positive impact on cash waqf intentions.

Keywords: cash waqf, waqf behavior, theory of planned behavior, Islamic social finance, financing

1. Introduction

Waqf, in the Islamic context, is the act of setting aside part of one's assets for charitable or social purposes (Kato, 2022). One form of waqf is cash waqf, where a person makes a donation in the form of money or cash assets to an institution or organization that aims for social good. (Jatmiko et al., 2023).

The phenomenon of cash waqf has an important value in society because it encourages fundraising for social projects such as education, health care and assistance to people in need.(Berakon et al., 2022).

However, although cash waqf has the potential to provide a significant impact in improving social welfare, there are still challenges in increasing community participation in this waqf behavior.(Pitchay, 2022). This phenomenon has received attention in scientific literature as well as in religious practice and philanthropy(Misbah et al., 2022). Several important questions arise, such as why are some individuals more likely to be in cash than others? What factors influence the decision to give cash waqf? How can we encourage more people to engage in cash endowment behavior?

In an effort to answer these questions, this research will adopt the Planned Behavior Theory (TPB) approach as a framework for analyzing cash waqf behavior. TPB highlights three main factors that influence a person's behavior, namely beliefs, attitudes and subjective norms(Abdullah et al., 2022). Beliefs include an individual's beliefs about the advantages or disadvantages of the behavior. Attitude includes an individual's evaluation of the behavior, whether it is positive or negative. Subjective norms include the individual's perception of the expectations and support of the people around him regarding the behavior.

In the scope of cash waqf, we will try to understand how these factors play a role in shaping the intentions and behavior of cash waqf. This phenomenon has far-reaching implications in social and economic contexts as it can influence the extent to which various charitable projects can be financed and implemented(Razak, 2019).

Before we go any further, it is important to understand that the phenomenon of cash waqf can also vary in various cultural and social contexts(Qurrata et al., 2019). Therefore, this study aims to provide deeper insight into cash waqf behavior in a particular society, taking into account factors unique to that context. Thus, this research seeks to understand, explain, and provide solutions to the cash waqf phenomenon that can help improve participation in charitable and social actions that are beneficial in society.

2. Literature Review

2.1 *Waqf concept*

Waqf is a philanthropic concept originating from Islamic culture, where individuals or communities donate their assets or property for charitable purposes of a social or religious nature. The concept of waqf aims to provide long-term benefits to society and encourage social development(Suleiman, 2016). The assets donated can be land, buildings, money, or even other productive items. Income generated from waqf assets is used to support various activities such as building schools, hospitals, mosques, or providing educational scholarships. Waqf reflects the values of solidarity, social justice, and concern for the common welfare in Islam, and makes a positive contribution in building sustainable communities.(Mohsin et al., 2016).

2.2 *Distribution of Waqf*

Waqf has become an integral part of Muslim culture and society throughout the world. Waqf has been used throughout history to support various social and humanitarian projects, and this tradition continues today(Hassan et al., 2019).In the Middle East, many mosques and educational institutions were established through waqf, which helps maintain Islamic traditions and supports the educational and social needs of local communities. In addition, waqf also has a significant role in countries such as Indonesia, Malaysia, and Bangladesh, where various development projects including hospitals, schools, and orphanages are supported by waqf(Rozalinda, 2015). Additionally, in the contemporary context, technological developments have enabled waqf to reach a wider audience through online platforms, enabling individuals from all over the world to participate in various waqf programs. In

this way, the distribution of waqf continues to grow and contribute to social development, education and community welfare throughout the world(Hj. Mohaiyadin & Aman, 2021).

2.3 *The Importance of Waqf in Islam*

Waqf has a very important role in Islam because it reflects the core principles of this religion, such as social solidarity, concern for others, and upholding justice.(Olawuyi, 2021). Waqf is not only an act of charity, but also a form of worship that is considered obedience to Allah. Through waqf, individuals or communities can safeguard their assets so that they can be used for long-term beneficial purposes, such as building mosques, schools, hospitals, or providing assistance to those in need.(Hasan & Obid, 2018). It creates a solid foundation for the social development, education and well-being of Muslim communities, and helps overcome inequalities and injustices in society. Thus, waqf is not only a practice, but also one of the main pillars in building a society in accordance with Islamic values(Clark, 2021).

2.4 *Cash Waqf Theory*

"Cash Waqf Theory" itself may not be considered a formal theory in academic literature, but the concept of cash waqf refers to the practice of setting aside cash as a form of waqf which is then used for charitable and humanitarian purposes. Cash waqf is a modern form of waqf that allows individuals or institutions to set aside a certain amount of money as a donation for social, humanitarian, educational or other public interest projects or programs(Ascarya et al., 2022).

Cash waqf has received more attention in recent years, due to its ease of management and use. Under the concept of cash waqf, these cash donations can be managed and invested to generate income which is then used for charitable purposes, following the principles of waqf(Hassan et al., 2019).

2.5 *Theory of Planned Behavior (TPB)*

The Theory of Planned Behavior (TPB) is a theoretical framework used to understand and explain human behavior, especially in the context of decision making involving intentions and actions. This theory was developed by Icek Ajzen in the early 1990s and has become an important framework in social psychology, consumer behavior, health, and other fields. TPB focuses on three main factors that influence an individual's intentions and behavior. First, Attitude refers to an individual's assessment of whether a particular behavior is positive or negative. Attitudes are influenced by the individual's perception of the benefits and risks of the behavior. Both Subjective Norms include the individual's views about whether other people who are important to them support or do not support the behavior. Subjective norms reflect the social pressure that individuals feel to act in accordance with or against their intentions. Third, Perceived Behavioral Control refers to individuals' beliefs about whether they have personal control over the behavior. It includes factors that influence an individual's ability to perform certain behaviors(Savari et al., 2023).

2.6 *Theory of Planned Behavior (TPB) on cash waqf behavior*

In general, TPB can be applied in various contexts, including research on cash waqf behavior. In this context, you can apply the TPB to understand individuals' intentions to provide cash waqf, by considering their attitudes towards cash waqf, subjective norms that influence their opinions, and factors that influence perceived behavioral control.

Attitude refers to an individual's evaluation or assessment of a behavior. In the TPB, attitude refers to whether an individual has a positive or negative view of the behavior that will be carried out. This attitude is influenced by the individual's perception of the benefits and risks associated with the

behavior. For example, if someone has a positive view of cash waqf because they believe that it will help society and have social benefits, then their attitude is likely to be positive.

Subjective norms refer to an individual's view of whether people who are important to them support or do not support the behavior they are about to undertake. These norms reflect the social pressure felt by individuals in terms of carrying out or not carrying out certain behaviors. In the context of cash waqf, subjective norms may involve the views of family, friends, or society regarding the decision to provide cash waqf.

Perceived behavior is an individual's perception of the extent to which they have control over the behavior they will carry out. It includes factors that influence an individual's ability to perform the behavior. For example, do individuals feel they have sufficient resources and knowledge to make a cash endowment? If individuals feel capable and in control, they are more likely to do so.

Intention or intention is the first stage in the TPB which refers to an individual's decision to carry out or not carry out a certain behavior. This intention is influenced by attitudes towards the behavior, subjective norms, and perceived behavioral control. In the context of cash waqf, intention will involve the extent to which a person intends to set aside cash as a waqf.

Actual behavior is a physical action performed by an individual based on their intentions. In the context of cash waqf, concrete behavior would include the act of setting aside cash for charitable purposes.

In fact, the TPB also recognizes that external factors, such as social or economic constraints, can also influence behavior. Although these factors are not included in the core model of the TPB, they remain important factors that can influence an individual's intentions and behavior.

The TPB states that intentions are a direct predictor of actual behavior. However, it is important to remember that the TPB recognizes the complexity of human behavior and considers the role of other factors outside the core framework. In understanding cash waqf behavior, TPB can help identify factors that influence individuals' intentions and actions to give cash waqf and provide a basis for developing effective interventions.

3. Methodology

This research was conducted in Jakarta, Indonesia in October 2022. This research uses quantitative research methods to analyze the influence of cash waqf behavior using the theory of planned behavior (TPB). The research was conducted by analyzing whether there was an influence of attitudes, subjective norms, and perceived behavioral control on intentions to give cash waqf. Furthermore, by analyzing whether there was an influence of intentions to give cash waqf and perceived behavioral control on behavior of giving cash waqf.

The population of this study is muwakif users located in DKI Jakarta, then respondents can be broken down based on domicile, age and latest education. The sample size commonly used in SEM (Structural Equation Modeling) research is between 100 and 200 respondents. In this study, a sample of 129 people was adequate and could be considered a strong sample size for statistical analysis. The sample determined in this research was 129 muwakif users. Data was obtained by distributing questionnaires to the sample. This research uses proportional random sampling as the sampling method. In this research, the sampling process was carried out using the proportional random sampling method. This method ensures that each population segment has a proportional opportunity to be selected as a sample, based on the proportion of the number of cities in the research area, namely Jakarta. Thus, each demographic category, such as age, education, and domicile, was proportionally represented in the sample.

The first step in this process is to determine the population proportion of each relevant segment. For example, if a certain area in Jakarta has a certain proportion of the overall muwakif population, then that proportion will be accurately represented in the sample. After that, from each segment, random sample selection is carried out to ensure that each individual in that segment has an equal chance of being selected.

The number of samples used in this research was 129 muwaqif, which was then divided according to the proportion of demographic segments that had been determined. This process ensures that the samples taken are truly representative of the muwaqif population in Jakarta, so that the research results are reliable and have good external validity. Through this proportional random sampling technique, research can provide an accurate picture of cash waqf behavior among muwaqif by paying attention to demographic variations in Jakarta.

In this study, the demographics of respondents consisted of various age groups, education and domicile, with a total of 129 muwaqif in Jakarta. Based on age, 15% of respondents were 18-25 years old, 30% were 26-35 years old, 25% were 36-45 years old, 20% were 46-55 years old, and 10% were 56 years old and over. In terms of education, 25% of respondents had a high school education or equivalent, 20% had a Diploma education (D1-D3), 40% had a Bachelor's degree (S1), and 15% had a Postgraduate education (S2/S3). Geographically, the distribution of respondents was 20% from Central Jakarta, 15% from North Jakarta, 25% from East Jakarta, 30% from South Jakarta, and 10% from West Jakarta. This proportion was designed to ensure a balanced representation of the muwaqif population in Jakarta, in accordance with the proportional random sampling method used in this study.

Data analysis techniques using SEM (Structural Equation Modeling) analysis tools, which were processed using SPSS AMOS version 24 software (Ghozali, 2016), were used to analyze the impact of Attitudes (X1), Subjective Norms (X2), and Perceived Behavioral Control (X3) on Intention to Become a Cash Endowment (Y). Next, analyze the impact of Perceived Behavioral Control (X3), and Intention to Become a Cash Endowment (Y) on Cash Endowment Behavior (Z).

4. Results

The demographic characteristics of the respondent profile consist of gender, age, and formal education which can be seen in Table 1.

Table 1. Respondent Profile.

Demographics	Percentage
Gender	Male (73); Female (27)
Age	26-30 years old (29); 31-35 years old (24); 36-40 years (2); 41-45 years (10); 46-50 years old (21); >50 years (14)
Education	High School (10); Diplomas (7); Bachelor (52); Masters (33)

Source: Research Questionnaire (2022).

4.1 Structural Equation Modeling (SEM) Analysis

The model suitability test in SEM analysis is carried out by looking at several goodness of fit model criteria such as Chi Square value, probability, df, GFI, AGFI, TLI, CFI RMSEA and RMR. Referring to Ghozali's opinion, overall Goodness of Fit (GOP) can be assessed based on a minimum of 5 (five) criteria. Meanwhile Latan quoted the opinion of Hair et.al. (2010) said that the use of 4-5 Goodness of fit criteria is considered sufficient to assess the suitability of a model, as long as each of the Goodness of fit criteria, namely Absolute Fit Indices, Incremental Fit Indices and Parsimony Fit Indices are represented. Thus it can be concluded that the structural model is declared to have met the Goodness of fit criteriamodel if the model meets at least 5 (five) assumptions contained in the table below.

Table 2. Goodness of Fit Index table.

No	Goodness Of Fit Index	Cut Off Value(Limit Value)	Criteria
1.	Chi-Square	< α .df	Fit
	Probability	> 0.05	
2.	DF	> 0	Over Identified
3.	CMIN/DF	< 2	Fit
4.	GFI	≥ 0.90	Fit
5.	AGFI	≥ 0.90	Fit
6.	CFI	≥ 0.95	Fit
7.	TLI or NNFI	≥ 0.95	Fit
8.	NFI	≥ 0.90	Fit
9.	IFI	≥ 0.90	Fit
10.	RMSEA	≤ 0.08	Fit
11.	RMR	≤ 0.05	Fit

Source: Data processed (2022).

4.2 CFA Test of Exogenous Variable

The results of the Confirmatory Factor Analysis (CFA) analysis of Exogenous Constructs, namely attitude variables, subjective norms and perceived behavioral control are shown in the picture below:

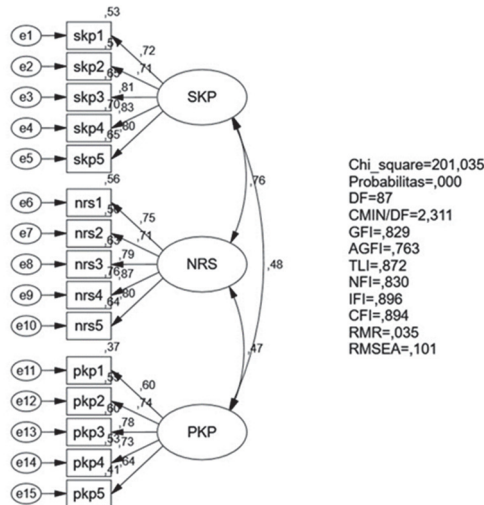


Figure 1. AMOS output in SEM.

The results of the CFA analysis of exogenous constructs (variables) show that the item factor loadings for each variable have shown factor loading levels above the recommended provisions (>0.50). Likewise, the results of the Regression Weight also show that the indicators of the endogenous variables have a good level of significance where the CR value of each indicator has a value above 1.96 and a P value ≤ 0.05 or there is a *** sign. Thus, it can be concluded that all indicator items forming exogenous variables (attitudes, subjective norms and perceived behavioral control) proposed in this research are declared valid and meet the recommended criteria.

Table 3. Goodness of Fit Index table.

			Estimate	S.E	CR	P	Label
skp1	<---	SKP	1,000				
skp2	<---	SKP	,924	,120	7,733	***	par_1
skp3	<---	SKP	1,005	,114	8,787	***	par_2
skp4	<---	SKP	1,281	,141	9,063	***	par_3
skp5	<---	SKP	1,193	,137	8,734	***	par_4
nrs1	<---	NRS	1,000				
nrs2	<---	NRS	,878	,110	7,970	***	par_5
nrs3	<---	NRS	1,228	,137	8,995	***	par_6
nrs4	<---	NRS	1,279	,129	9,897	***	par_7
nrs5	<---	NRS	1,195	,132	9,051	***	par_8
pkp1	<---	PKP	1,000				
pkp2	<---	PKP	1,373	,218	6,295	***	par_9
pkp3	<---	PKP	1,239	,192	6,467	***	par_10
pkp4	<---	PKP	1,415	,228	6,214	***	par_11
pkp5	<---	PKP	1,120	,196	5,704	***	par_12
			Estimate	S.E	CR	P	Label

Source: Data processed (2022).

The results of the Confirmatory Factor Analysis (CFA) analysis of endogenous constructs, namely the cash waqf intention and cash waqf behavior variables, are shown in the picture below:

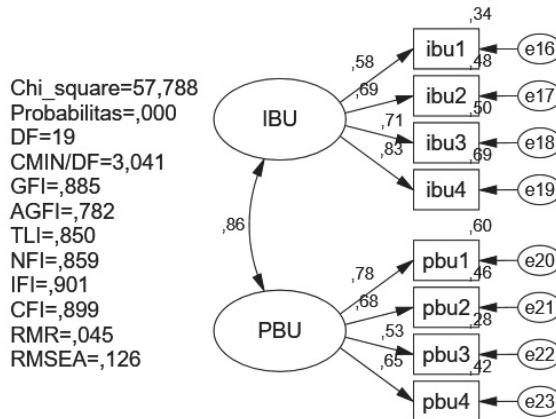


Figure 2. AMOS output in SEM.

The results of the CFA analysis of endogenous constructs (variables) show that the item factor loadings for each variable have shown factor loading levels above the recommended provisions (>0.50). Likewise, the results of the Regression Weight also show that the indicators of the endogenous variables have a good level of significance where the CR value of each indicator has a value above 1.96 and a P value ≤ 0.05 or there is a *** sign. Thus, it can be concluded that all the indicator items forming the endogenous variables (intentions to endow cash and behavior to provide cash endowments) proposed in this research are declared valid and have met the recommended criteria.

Table 3. CFA of endogenous constructs (variables).

			Estimate	S.E.	C.R.	P	Label
ibu1	<---	IBU	1,000				
ibu2	<---	IBU	1,544	,260	5,926	***	par_1
ibu3	<---	IBU	1,798	,300	5,998	***	par_2
ibu4	<---	IBU	1,974	,302	6,534	***	par_3
pbu1	<---	PBU	1,000				
pbu2	<---	PBU	,706	,099	7,162	***	par_4
pbu3	<---	PBU	,690	,125	5,533	***	par_5
pbu4	<---	PBU	,908	,133	6,831	***	par_6
			Estimate	S.E.	C.R.	P	Label

Source: Data processed (2022).

4.3 Full SEM Model Test

The results of data processing for full SEM model analysis are shown in the image below.

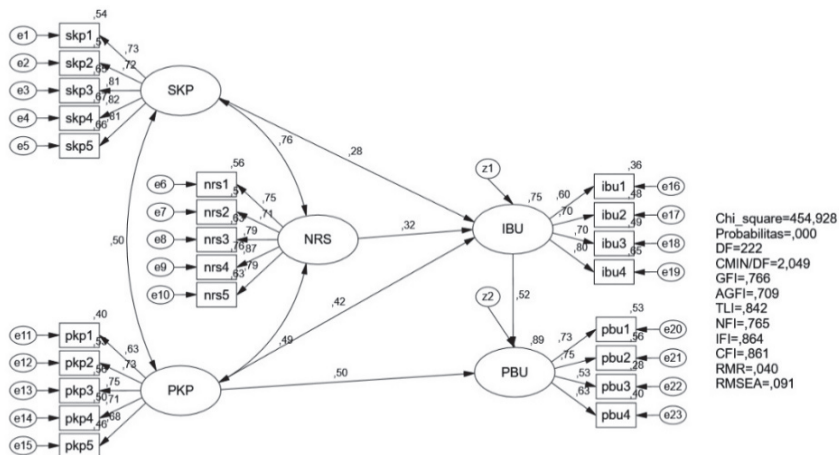


Figure 3. Full SEM model.

The Full Model image above shows that the indicators proposed in this research are all valid because they have a factor loading of ≥ 0.50 , and all indicators from the full model have significance values in accordance with the recommended weights, namely CR value ≥ 1.96 and P value ≤ 0.05 or contains a *** mark. Testing of the suitability of the full model shows that the model is still not fit, because the goodness of fit index values are still below the recommended values and it is necessary to modify the model by paying attention to the modification of the index so that the model becomes fit. The results of the model modification are presented in the image below.

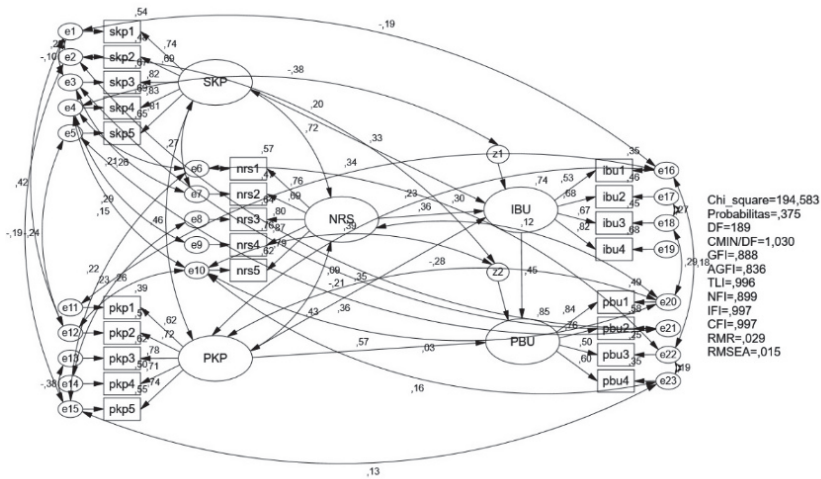


Figure 4. Modification of Full SEM Analysis Model

The results of the full model modification show good and acceptable goodness of fit, namely with a probability value of Chi-Square > 0.05, namely 0.375 and the values of GFI (0.888), AGFI, (0.836), TLI (0.996) and RMSEA (0.029) has met the recommended value. The model feasibility test of the job satisfaction construct is summarized in more detail in the following table:

Table 5. Results of modified SEM models.

No	Goodness Of Fiit Index	Cut Off Value	Result	Criteria
1.	Chi-Square	222,075	194,583	Good Fit
	Probability	> 0,05	0,375	
2.	DF	> 0	189	Over Identified
3.	CMIN/DF	< 2	1,030	Good Fit
4.	GFI	≥ 0,90	0,888	Marginal Fit
5.	AGFI	≥ 0,90	0,836	Marginal Fit
6.	CFI	≥ 0,95	0,997	Good Fit
7.	TLI atau NNFI	≥ 0,95	0,996	Good Fit
8.	NFI	≥ 0,90	0,935	Good Fit
9.	IFI	≥ 0,90	0,991	Good Fit
10.	RMSEA	≤ 0,080	0,029	Good Fit
11.	RMR	≤ 0,050	0,015	Good Fit

Source: Data processed (2022)

4.4 Construct Reliability Test

By paying attention to the print out of AMOS 22.00 regarding Standardized Regression Weight, construct reliability and extract variants can be produced as follows:

Table 6. Standardized Regression Weight.

Statement	Factor Loading	CR	AVE
Attitude Variables			
Giving cash waqf is a noble practice (skp1)	0.736	0.89	0.61
Giving cash waqf will be appreciated (skp2)	0.692		
Providing cash waqf can help improve the socio-economic status of Muslims (skp3)	0.821		
I like giving money waqf (skp4)	0.833		
I have a positive perception about cash waqf (skp5)	0.808		
Subjective Norm Variable			
Many people close to me think I should give the waqf money (nrs1)	0.757	0.89	0.6
The people around me support my actions to contribute to implementing cash waqf (nrs2)	0.688		
If I carry out cash waqf	0.801		
Family support contributed to me doing cash waqf (nrs4)	0.875		
My family is happy if I contribute by implementing cash waqf (nrs5)	0.788		
Variable Perceived Behavioral Control			
I am willing to make cash waqf (pkp1)	0.621	0.84	0.5
I have knowledge about cash waqf (pkp2)	0.716		
I have sufficient financial resources to donate cash waqf (pkp3)	0.785		
The decision to give cash waqf was entirely based on my personal wishes (pkp4)	0.708		
If I want, I can carry out cash waqf at any time (pkp5)	0.741		
Cash Endowment Intention Variable			
I will choose cash waqf as one of my ways of giving alms (ibu 1)	0.532	0.77	0.47
I will promote cash waqf for the benefit of the Muslim community (ibu2)	0.676		
My intention to give waqf money is getting higher (ibu 3)	0.673		
Overall, I plan to give cash waqf (ibu4)	0.822		
Cash Waqf Behavior Variables			
I give cash waqf to the official management of the Indonesian waqf board (pbu1)	0.843	0.78	0.47
I use payment methods for giving cash waqf such as salary deductions, through agents, e-waqf and others (pbu4)	0.761		
I never miss out on waqf money (pbu3)	0.503		
I met the waqf officer to carry out the cash waqf (pbu4)	0.595		

Source: Data processed (2022)

5. Results

Reliability and variance extract testing of each latent variable for its constituent dimensions shows that all variables show as a reliable measure because each has a reliability greater than 0.70. The results of the variance extract test also show that each Each latent variable is the result of a fairly large extraction of its dimensions. This is shown by the variance extracted value of each variable being more than 0.50.

5.1 Hypothesis Testing

After all assumptions have been met, the next hypothesis test will be carried out as proposed in the previous chapter. Hypothesis testing was carried out using a t-value with a significance level of 0.05. Ho is rejected (the research hypothesis is accepted) if the t-value is ≥ 1.967 or the probability value (P) is ≥ 0.05 . The Regression Weights results from AMOS 22.00 processing against the full model appear in the following table:

Table 7. CFA of endogenous constructs (variables).

			Estimate	S.E	CR	P	Label
IBU	<---	SKP	,209	,083	2,523	,012	par_22
IBU	<---	NRS	,191	,067	2,854	,004	par_23
IBU	<---	PKP	,311	,092	3,392	***	par_24
PBU	<---	MOTHER	,889	,228	3,891	***	par_26
PBU	<---	PKP	,987	,258	3,825	***	par_25

Source: Data processed (2022).

The table above shows the results of variable significance testing where the CR of all variables shows a value ≥ 1.967 and a probability value (P) ≥ 0.05 .

6. Discussion

6.1 The Influence of Attitude on Interest in Donating Cash

Individual attitudes towards donating cash have a significant influence on their interest in waqf. This attitude reflects the individual's assessment of the act of donating money, whether positive or negative. A positive attitude towards cash waqf often arises when individuals understand the benefits and positive impacts of cash waqf (Ab Shatar et al., 2021), integrate strong religious values in their views, or are influenced by a supportive social environment (Kasri & Chaerunnisa, 2022). The implications for increasing cash waqf participation are very important. Strategies such as education and public awareness about the benefits of cash waqf, using community figures as models, developing religious understanding, and social campaigns can help change individuals' attitudes and, ultimately, increase their interest in cash waqf. (Berakon et al., 2022).

6.2 The Influence of Subjective Norms on Interest in Giving Cash Endowments

Subjective Norms play an important role in shaping Interest in Cash Endowments. Subjective norms reflect the extent to which individuals feel pressure or support from those closest to them in carrying out cash waqf behavior. The results of the analysis show that the stronger the subjective norm that supports giving cash waqf, the higher the individual's intention to give cash waqf. This indicates that the views, expectations and support from family, friends or community can be a determining factor in forming an individual's intention to donate in cash. (Afroz et al., 2019). Thus, to encourage more people to donate cash, efforts focused on strengthening positive subjective norms associated with cash waqf can be an effective strategy (Rahmania & Maulana, 2023). Social and religious organizations can play an important role in promoting a positive culture regarding cash waqf through education, advocacy and community development that supports virtuous values (Rameli et al., 2021).

6.3 The Influence of Perceived Behavioral Control on Interest in Giving Cash

In the context of the results of this research, the Perceived Behavioral Control factor plays a significant role in shaping Interest in Giving Cash. Perceived Behavioral Control includes an individual's belief in his or her ability to control and carry out cash endowment behavior (Alshater et al., 2022). The results of the analysis show that the higher the level of individual confidence in their self-control in terms of donating money, the higher their intention to do so. This indicates that factors such as financial skills, knowledge about cash waqf, and the ability to manage financial resources have an important role in forming cash waqf intentions. (Masrizal et al., 2023). Thus, efforts to increase interest in giving cash waqf can include education and training aimed at increasing

individuals' financial understanding and skills, so that they feel more able to contribute in the form of cash waqf. Organizations that play a role in raising funds for social or religious causes can also provide practical support and information that allows individuals to feel more skilled at donating money, thereby strengthening their intention to participate in this practice.(Asni et al., 2023). Thus, Perceived Behavioral Control can be a key factor in influencing Interest in Cash Waqf, and understanding and increasing individual control in a financial context can increase participation in cash waqf.

6.4 *The Influence of Interest in Cash Waqf on Cash Endowment Behavior*

The influence of interest in providing cash waqf on cash waqf behavior is a very important aspect in the context of this research. The results of the analysis show that the higher an individual's interest in giving cash waqf, the more likely they are to actually carry out cash waqf behavior. This indicates that an individual's intention or desire to donate money has a key role in driving real action. When a person has a strong Cash Endowment Interest, they are more likely to seek ways to engage in cash endowment practices, whether through regular donations, waqf funds, or participation in charitable programs that involve fundraising(Najmuddin et al., 2023). Therefore, in an effort to improve Cash Waqf Behavior, it is important to focus efforts on establishing and strengthening Cash Endowment Interest. Social and religious organizations, as well as public campaigns, can play a role in educating individuals about the benefits of cash waqf, inspiring feelings of empathy and social responsibility, and stimulating positive intentions to participate in cash waqf. In this context, Interest in Cash Endowment is not only a strong predictor of Cash Endowment Behavior, but is also an important starting point in motivating real action in order to support charitable goals and social or religious benevolence.(Ismal, 2022).

6.5 *The Influence of Perceived Behavioral Control on Cash Endowment Behavior*

The Influence of Perceived Behavioral Control on Cash Waqf Behavior is a key aspect that needs to be considered in understanding cash waqf behavior. The research results show that when individuals feel they have a high level of control over cash waqf behavior, they are more likely to actually carry it out. Perceived Behavioral Control in this context reflects an individual's belief in their ability to control cash endowment actions, including their ability to manage financial resources and make wise decisions regarding cash endowments.(Azrai Azaimi Ambrose & Abdullah Asuhaimi, 2021).When if someone has a strong Perception of Behavioral Control, they may be better able to overcome obstacles or challenges that may arise in the cash waqf process, such as financial limitations or uncertainty about the use of waqf funds.(Saiti et al., 2021). This can encourage them to more actively seek opportunities to donate cash, including through regular donations, donations in certain situations, or participating in charity programs that involve fundraising. Therefore, in an effort to improve Cash Endowment Behavior, it is important to pay attention to factors -factors that can increase an individual's Perceived Behavioral Control. This could include better financial education, providing guidance on how to endow money wisely, or providing options that make it easier for individuals to endow money according to their means.(Majid, 2021). Organizations that encourage cash endowments and fundraising campaigns can also play a role in creating an environment that supports positive Behavioral Control Perceptions..

7. **Conclusions**

This research has explored the factors that influence cash waqf behavior using the Theory of Planned Behavior (TPB) framework. The results of the analysis show that positive attitudes towards cash waqf, strong subjective norms, and perceived behavioral control have a central role in shaping individuals' intentions to donate cash. What is more interesting, this strong intention turns out to be the main

driver that encourages individuals to carry out concrete actions in donating money. The practical implications of these findings underscore the importance of education, advocacy, and practical support from social and religious organizations in stimulating positive intentions and actions in cash endowments.

Based on the findings of this research, there are several specific recommendations to encourage the practice of cash waqf in society. First, structured education and counseling is very important to increase understanding of the benefits and urgency of cash waqf. This can be done through a comprehensive educational campaign, integration of the waqf concept in the formal education curriculum, as well as the dissemination of educational materials through various media. Second, strengthening social norms is also needed, by involving community leaders, religious leaders and influencers to promote cash waqf as a respected act of philanthropy. Forming a community or peer support group can also help create an environment that supports this practice.

Furthermore, perceptions of behavioral control can be increased by expanding access to waqf services through easily accessible digital platforms, as well as providing financial assistance programs that help people feel more capable and confident in waqf. In addition, strengthening intentions through effective communication, such as sharing testimonials and case studies from those who have experienced the benefits of cash waqf, can be an effective way to motivate other individuals. Finally, collaboration with social and religious organizations is very important. This partnership can be realized through specific programs that facilitate cash waqf for social projects, as well as through policy advocacy that introduces fiscal incentives to encourage more people to participate in cash waqf. With these steps, it is hoped that community participation in cash waqf can increase, thereby providing a greater social impact.

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