

Antecedents of the Intention to Donate Cash Waqf Among Muslim Society

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ABSTRACT

This study aims to analyze the antecedents of the intention to donate cash waqf using a causality research design and the Tawhidi String Relation (TSR) approach. The study examines religiosity, trust in waqf institutions, and knowledge as independent variables influencing the intention to donate cash waqf. Attitude, subjective norms, and behavioral control serve as mediating variables, while gender, age, and education type function as moderating variables. A quantitative approach is employed in this research, with data collected through questionnaires distributed to Muslim communities in the Greater Jakarta area (Jabodetabek). Data analysis is conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to test the relationships between variables and evaluate mediation and moderation roles. The findings reveal that religiosity, trust in waqf institutions, subjective norms, and behavioral control have a significant positive effect on the intention to donate cash waqf. However, knowledge and attitude do not have a direct impact. Nevertheless, knowledge, when mediated by subjective norms and behavioral control, has a significant positive influence on the intention to donate cash waqf. Additionally, attitude, when moderated by education type, also significantly affects the intention to donate cash waqf. The inclusion of demographic moderating variables—specifically gender, age, and educational background—significantly improves the robustness of the model. These moderating effects demonstrate that demographic characteristics can intensify the relationships among constructs influencing the intention to donate cash waqf. Based on these findings, it is recommended that the Indonesian Waqf Board (BWI) enhance education about cash waqf, particularly regarding religiosity and knowledge that can influence subjective norms and behavioral control. BWI should also strengthen transparency in managing cash waqf to increase public trust. Furthermore, BWI is advised to design programs tailored to the educational levels of the community to enhance the intention to donate cash waqf

Keywords: cash waqf, waqf intention, tawhidi string relation, maqasid syariah, theory of planned behaviour

1. INTRODUCTION

This paper presents the Antecedents of Cash Waqf Donation Intention among Muslim Communities in Greater Jakarta Using the causality research design and the Tawhidi String Relation (TSR) approach. Waqf is one of the financial instruments in Islam that holds great potential to drive social and economic development. Traditionally, waqf has often taken the form of immovable property, such as land or buildings. However, with the progression of time, waqf now encompasses broader forms, including cash waqf. Cash waqf enables individuals to donate money that is managed productively by waqf institutions, with the proceeds used for various social purposes such as education, healthcare, and poverty alleviation. In Islamic financial instruments, waqf aims to improve the welfare of underprivileged communities such as the poor, orphans, widows, and others in need [1].

Cash waqf became popular among waqf practitioners after the Indonesian Ulema Council's Fatwa Commission issued a fatwa on March 11, 2002, permitting its implementation. Additionally, Law No. 41 of 2004 on Waqf provides a clear legal foundation for waqf, including cash waqf. Article 16 of the law stipulates that waqf includes not only immovable objects but also movable ones, such as money. This indicates that the concept of waqf has evolved significantly, allowing broader participation from all levels of society, including those without fixed assets.

Cash waqf is part of a new global waqf movement that is expected to play an important role in designing community empowerment programs [2]. The development of the cash waqf concept has occurred not only in Indonesia but also in other Islamic countries such as Jordan, Egypt, Turkey, and Saudi Arabia, where waqf has become an important economic instrument. In these countries, waqf encompasses various forms, including land, property, stocks, and cash waqf, which are managed productively for the welfare of society. History records that cash waqf has existed since the Mamluk Dynasty era in Egypt, where money was considered a potential form of waqf to be managed and developed productively [3]. Cash waqf management models also flourished during the Ottoman Empire in Turkey, where it was used to provide interest-free loans and support various social activities [4]. Through these experiences, cash waqf has

proven to make a significant contribution to supporting the socio-economic development of Muslim communities [5].

2. LITERATURE REVIEW

2.1 TAWHIDI STRING RELATION (TSR)

Tawhidi String Relation (TSR) is a methodology that formulates Divine Laws to be applied to all aspects of life in the world. Therefore, the epistemology of Tawhid plays an important role in the formation and understanding of the TSR methodological philosophy. This TSR methodology can serve as a framework for various scientific studies on how society reaches consensus to solve various problems by referring to Islamic teachings, thus remaining within the ethical and just corridor, as part of the effort to fulfill the objectives of muamalah in the world.

TSR becomes a framework that explains how Divine Laws influence the global socio-scientific order through a process of Interaction, Integration, and Evolution (IIE Process)—or what is understood as the evolution of human knowledge formation that submits to Divine Laws through the shuratic process and ijma', thereby realizing a social wellbeing function that is universal to the wider society [6].

2.2 MAQASID SYARIAH

Maqasid Sharia is a concept in Islam that refers to the main goals and objectives of Islamic law (Sharia). It can also be written as Maqasid al-Shariah or Maqasid al-Shariah. Rather than focusing on specific legal rules, it aims to understand and identify the underlying goals and objectives of each Islamic legal provision. The word maqasid is the plural form of the Arabic word maqsid, which means purpose or intention. The concept of Maqasid Sharia is based on the understanding that Islamic law is not just a collection of strict rules, but rather, it aims to realize various broad goals that support social welfare, justice, and the well-being of individuals and society, including workers [7]. By understanding and emphasizing these general goals, scholars can produce decisions and interpretations that are more relevant and applicable in various situations and times [8][9].

2.3 THEORY OF PLANNED BEHAVIOR

The Theory of Planned Behavior (TPB), proposed by Ajzen [10], proposed the theory of behavioral intention as a basis for investigating the factors that influence an individual's willingness to perform a particular action. According to the TPB, behavioral intention is influenced by three main variables: attitude, subjective norms, and perceived behavioral control (PBC). PBC refers to an individual's perception of the ease or difficulty of performing a behavior. Although the TPB is known for its predictive power, criticisms of the model have emerged, especially regarding its validity in adequately explaining variation in intention and behavior [11]. Recent research has extended the TPB model by incorporating new explanatory variables to improve understanding of behavioral intention [12][13].

2.4 FRAMEWORK OF THOUGHT

Crystallization of the results of literature review and empirical studies produces a framework of thought that aims to see the antecedents of Intention to Donate Cash Waqf, both those that have direct and indirect influences. Figure 1 shows framework of thought.

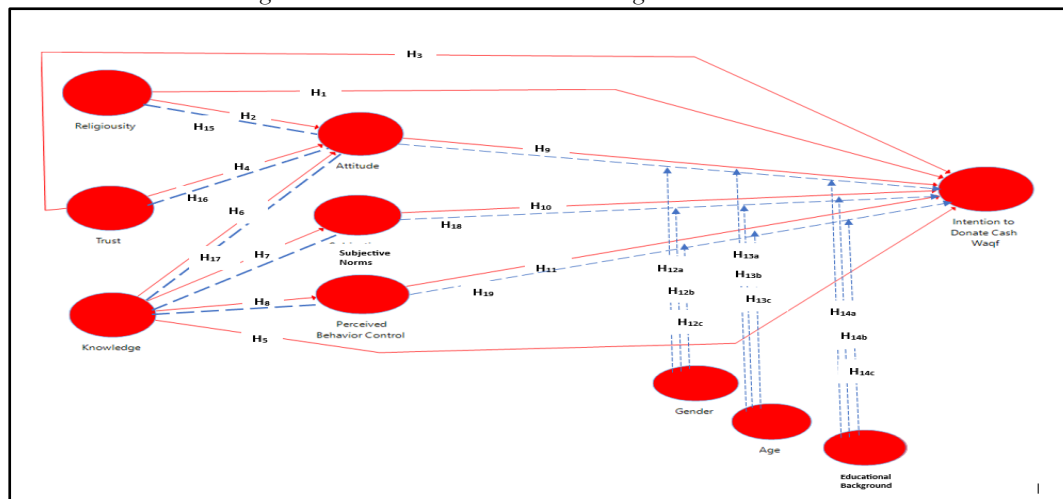


Figure 1. Framework of thought

This study also includes demographic variables, namely Gender, Age and Educational Type as variables that moderate the influence of Attitude, Subjective Norms and Perceived Behavioral Control on Intention to Donate Cash Waqf.

3. METHODOLOGY

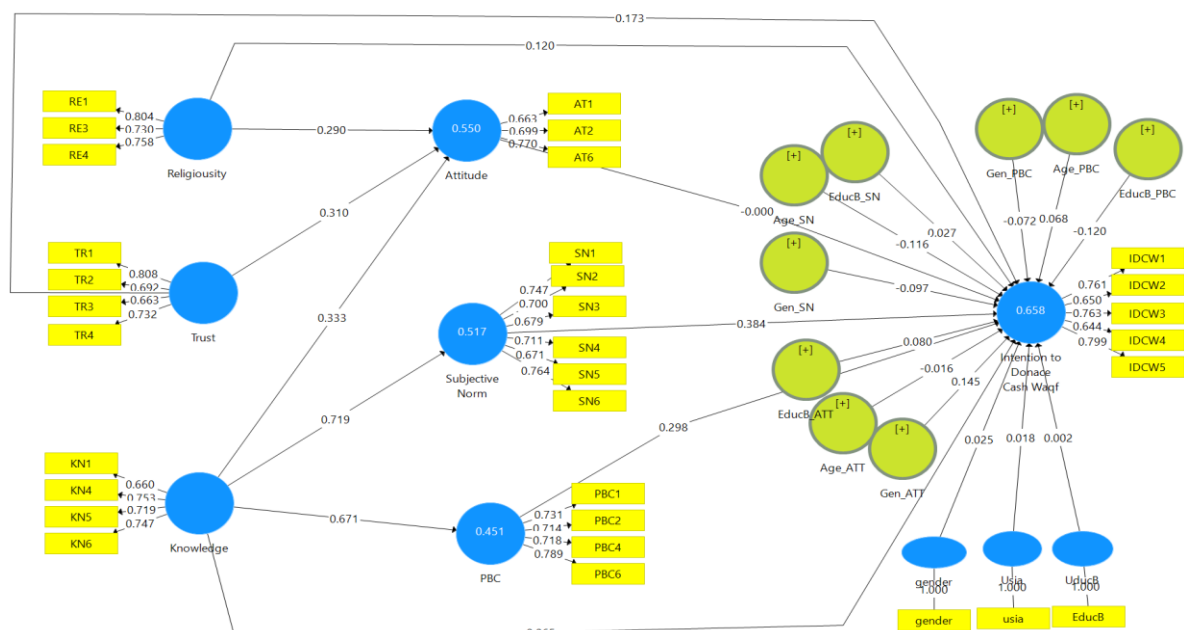
The research method used in the research used in this study is hypothesis testing. According to [14] the research method is a scientific way used to obtain valid data with the aim of finding, developing and proving certain knowledge so that in the end it can be used to interpret, solve and anticipate problems. The type of research used in this dissertation is causality research which is part of quantitative research using hypothesis testing, namely research that aims to test the effect of Religiosity, Trust and Knowledge on Intention to Donate Cash Waqf mediated by Attitude, Subjective Norms and Perceived Behavioral Control and Gender, Age and Educational Type as moderating variables.

This study uses a quantitative method based on primary data obtained by distributing instruments in the form of questionnaires and measured using a Likert scale with a range of one to five. The approach used to research a particular population or sample, quantitative/statistical instruments with numbers that aim to test the established hypothesis [14]. In accordance with the formulation of the research problem and hypothesis statement, this study will test 19 hypotheses using the Smart PLS analysis tool.

4. RESULTS AND DISCUSSION

This study contributes novelty in the study of cash waqf behavior by integrating the Tawhidi String Relation (TSR) approach and maqasid sharia into the Theory of Planned Behavior (TPB) framework. Unlike previous studies that generally only focus on cognitive and normative variables, this study shows that Knowledge does not have a direct influence on Intention to Donate Cash Waqf. This finding is in line with the TSR principle which emphasizes that knowledge in Islam will only drive action if it is integrated with spiritual and social values. In the context of maqasid sharia, this highlights the importance of the values of *hifz al-din* and *maslahah* as the main drivers of waqf behavior that is transformational, not just cognitive.

There are 19 hypotheses in this study consisting of 11 hypotheses between variables and 5 hypotheses that test the mediation effect involving Attitude, Subjective Norms and Perceived Behavior Control and 3 moderation hypotheses involving Gender, Age, and Educational Background. Based on the output of the Bootstrapping data processing results using the Smart-PLS program, the output results in the Figure 2.



relationship between constructs, thereby enriching the understanding of the dynamics of cash waqf behavior in the context of urban Muslim society in Indonesia. The concept of Tawhidi String Relation (TSR) reveals that in a study, interrelated variables form a relationship that cannot be separated from each other in a certain context. In research on cash waqf, the concept of TSR is very relevant to describe how various factors that influence a person's intention to waqf money are intertwined and mutually reinforcing. According to TSR, all aspects of human life, including economic intentions and behavior, are understood in an integrated network of relationships. This concept is based on the *sunnat-Allah*, namely

the universal law that regulates the unity between the cognitive aspect (*res cogitans*) and the material aspect (*res extensa*). In the context of this study, the absence of a relationship between knowledge and intention to waqf can be interpreted as an indication that the process of forming intentions is not only determined by aspects of rationality and cognitive understanding, but also by social, emotional, and spiritual dimensions.

In Tawhidi epistemology, knowledge in Islam does not stand alone as an autonomous entity, but must be integrated with individual experiences and beliefs. This means that even though someone has a theoretical understanding of waqf, without internalization of values in the network of social and spiritual relationships, this knowledge does not necessarily lead to real action.

In the perspective of *maqasid sharia*, waqf is part of *hifz al-maal* (protection of property) which contributes to the welfare of the community (*maslahat*). However, based on research findings, knowledge about waqf is not enough to encourage individuals to participate in this practice. This shows that the intention to waqf is more complex and cannot be reduced to cognitive aspects alone.

In addition to knowledge, Trust in the Waqf Institution is the next important variable in the context of TSR cash waqf. Trust in the waqf management institution, the underlying system, and the management of waqf funds serves as a bridge connecting individual intentions with concrete actions to make waqf. This trust gives individuals confidence that their contributions will be used in the right way and have a broad positive impact on society. Without strong trust, the intention to make waqf may not be realized, even though knowledge about cash waqf already exists. Thus, in TSR, trust serves as a reinforcement or mediator between knowledge and intention to make cash waqf. In addition, Religiousness or the level of religiousness also plays a very important role in forming the intention to make cash waqf. In TSR, Religiousness is a variable that connects the spiritual dimension with the social dimension. The higher a person's religiosity, the greater their intention to contribute to religious-based social activities, such as cash waqf. Individuals who have a strong understanding of religion tend to see waqf as part of a continuous charity that will bring continuous rewards. This religiosity strengthens the intention to make waqf and becomes a solid foundation for a positive attitude towards cash waqf, which further leads to real actions to participate in the waqf program.

In TSR, the perceived behavioral control factor or Perceived Behavioral Control also plays a significant role. Perceived Behavioral Control refers to the extent to which a person feels they have the ability and control to carry out an action. In the context of cash waqf, when individuals feel that they have the resources and ability to make a waqf, both in terms of finance and time, the intention to make a waqf becomes stronger and more real. The belief that they can participate in cash waqf, with all the resources they have, creates a sense of capability that increases the likelihood of the waqf action being realized. Perceived Behavioral Control, which in TSR functions as a mediator, helps create the belief that individuals can not only make a waqf, but also feel they have full control over their contribution.

No less important in TSR is social influence or Subjective Norms. This factor describes the extent to which individuals are influenced by social norms and expectations from their groups, whether family, friends, or the wider community. In the case of cash waqf, social norms can encourage individuals to follow in the footsteps of others in making waqf, or feel compelled to contribute because of the influence of their social environment. The existence of this social influence strengthens the intention to make waqf and forms a positive attitude towards cash waqf, by creating a sense of social solidarity that leads to real action.

By understanding the relationship between these variables within the TSR framework, we can conclude that to encourage active participation in cash waqf, a holistic approach is needed. Waqf managers need to realize that increasing public knowledge about waqf, building trust in waqf management institutions, strengthening individual religiosity, empowering perceived behavioral control, and creating a supportive social environment are steps that are interrelated and mutually reinforcing.

Therefore, the strategy implemented must pay attention to the relationship between these variables to create optimal conditions for increasing community contributions to cash waqf. Better education about waqf, building trust through transparency and accountability of institutions, strengthening religious values, and providing a sense of control to individuals can open up great opportunities for the community to be more active in waqf. In this way, the community's contribution to the sustainability of cash waqf programs can be even greater and bring long-term benefits to the community.

5. CONCLUSION

This study was conducted with the aim of determining the effect of Religiosity, Trust, and Knowledge on Intention to Donate Cash Waqf and mediated by Attitude, Subjective Norms and Perceived Behavior

Control with Gender, Age and Educational Type as moderating variables in Jabodetabek using the Tawhidi String Relation (TSR) approach and maqasid sharia. This quantitative study examined 494 respondents as samples. The data collection technique was carried out by distributing questionnaires digitally via google form. The data obtained were then processed using SmartPLS software. The results of the study showed that religiosity, trust in waqf institutions, subjective norms, and behavioral control had a significant positive effect on the intention to donate cash. Meanwhile, knowledge and attitude did not have a direct effect on the intention to donate cash. However, knowledge mediated by subjective norms and behavioral control had a significant positive effect on the intention to donate cash. In addition, attitudes moderated by the type of education also had a significant positive effect on the intention to donate cash.

The finding that knowledge did not have a direct effect on the intention to donate cash can be analyzed through the TSR perspective. In the concept of unity of knowledge, knowledge in Islam does not stand alone as a factor that automatically motivates someone to act. Instead, knowledge must be integrated with spiritual and social values in order to influence behavior. In the context of cash waqf, even though someone has an understanding of the concept and benefits of waqf, without internalization of values in social life and spiritual beliefs, this knowledge does not necessarily encourage individuals to make waqf. From the perspective of maqasid sharia, these results indicate that the motivation to make waqf is more influenced by aspects of religious protection (hifz al-din) and belief in social benefits (maslahah) than simply the level of cognitive understanding. This confirms that education about waqf must be combined with strengthening religious awareness and creating a social environment that supports waqf practices.

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