

FACTORS THAT INFLUENCE WAQIF INTENTION ON CASH WAQF AND WAQF THROUGH MONEY (CASE STUDY BERKAHWAKAF.ID INDONESIAN WAQF BOARD)

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Abstract

Cash waqf and waqf through money as one of form of alms giving the reward of jariyah, have large gap between potential and realization. Therefore, this research aims to describe respondent's characteristics and analyze factors that might be influenced waqifs' intention to do cash waqf or waqf through money particularly through berkahwakaf.id. The method used in this study were descriptive and logistic regression analysis. This study involved 186 respondents from berkahwakaf.id and non-berkahwakaf.id waqifs. The result show that the character of respondent was balanced between male and female, dominated by age range 25-57 years old, dominated with minimum undergraduate education level, private and government employee with average income more than Rp 5 million. Data analysis result show that the waqif's intention to do cash waqf and waqf through money affected by subjective norms, promotion and education level have a significant positive affect and income level has a significant negative effect.

Keywords: *Cash waqf, Intention, Logistic Regression, Waqf through money*

JEL Classifications: *G2, G23, Z12*

1. INTRODUCTION

Islam, as the religion of the majority (86.69%) in the Indonesian population, has and teaches various alternatives to solve problems related to poverty and the spirit of helping each other. Indonesians are generally known for their generosity. This is reflected in the results of the Charities Aid Foundation World Giving Index report in 2022, Indonesia consistently ranks first as the most generous country for five consecutive years, where 84% (8 out of 10) of Indonesians donate money to charity. Based on data from Badan Pusat Statistik (2023), the number of poor people in Indonesia as of September 2022 was 26.36 million, which although it has started to decline, when compared to the time before the Covid 19 pandemic, it has increased by 6.37%. One of the worship services taught by Islam to alleviate poverty is mandatory almsgiving in the form of zakat which is included in the pillars of Islam. In addition to this almsgiving, Islam also teaches its people to do alms that are sunnah, including in the form of waqf.

The differences between, zakat, infaq, sadaqah and waqf, according to some sources are as follows:

- a. Zakat is an obligatory charity in material form. Zakat is defined as property that must be issued by a Muslim or business entity to be given to those entitled to receive it in accordance with Islamic law (Law No.23 of 2011 concerning zakat

- management). In zakat, the time of giving is determined, the beneficiaries are determined by 8 groups, and the property is immediately distributed.
- b. Infaq is property that is issued by a person or business entity outside of zakat for public benefit (Law No.23 of 2011 concerning zakat management). Infaq itself is divided into two types, namely infaq in the way of Allah (infaq for good / infaq fi sabilillah) and infaq for evil (Surat Al Anfal verse 36) and infaq is done with property or material (www.baznas.go.id). The law of infaq is sunnah, the time and beneficiaries are flexible, and the property is directly channeled (bwi.go.id).
 - c. Sadaqah (alms) can be given in material and non-material forms. Material alms are also called infaq. The law is sunnah, the time and beneficiaries are flexible, and the property is directly channeled (bwi.go.id).
 - d. Waqf is a form of sunnah alms with flexible time and beneficiaries, but the property must be managed first and then the benefits are distributed (bwi.go.id). Waqf is also called *sadaqah jariyah*.

Another difference between waqf and other alms is that in waqf there are benefits that are continuously felt by the recipient of the waqf (waqif) while the benefits of ordinary alms are generally used up immediately; because of the continuous benefits, the rewards given by Allah will also flow as long as the asset can be utilized; and in waqf, there is a need for a waqf asset manager (nazhir wakaf) who manages and ensures that the waqf asset can still provide benefits to the waqf donor (Sarwat 2018; Rusydiana and Devi, 2017).

In Indonesia, there is an independent state institution established to develop and promote waqf in Indonesia, namely the Indonesian Waqf Board (BWI, Badan Wakaf Indonesia). The duties and authorities of BWI according to Waqf Law No.41 of 2004, are to provide guidance to Nazirs in managing and developing waqf assets; to manage and develop waqf assets on a national and international scale; to give approval and/or permission for changes in the designation and status of waqf assets; to dismiss and replace Nazirs; to give approval for the exchange of waqf assets; and to provide advice and considerations to the government in formulating policies in the field of waqf.

In waqf, there are basically three parties involved in waqf activities (Indonesian Law No.42 of 2006 concerning the Implementation of Law No.41 of 2004 concerning Waqf), namely: waqif, the party who endows his property; nazhir, the party who receives waqf property from the waqif to be managed and developed in accordance with its designation; and mauquf alaih, the beneficiary of waqf, which is the party appointed to benefit from the designation of waqf property in accordance with the statement of the waqif's will as stated in the Waqf Pledge Deed.

According to Law No.41 of 2004 concerning waqf, waqf is defined as a legal act of a waqif to separate and/or transfer part of his/her property to be utilized forever or for a certain period of time in accordance with his/her interests for the purposes of worship and/or public welfare according to sharia. The potential of waqf in Indonesia is enormous. For immovable waqf, President Joko Widodo at the launch of the National Movement for Cash Waqf (GNWU) revealed that the potential for waqf assets is IDR 2000 T and for cash waqf has potential of IDR 188 T (based on President Joko Widodo's speech on January 25, 2021), on the other side, the funds collected according to the Indonesian Waqf Board (Badan Wakaf Indonesia data as of March 2022) are only around IDR 1.4

trillion.

The relatively small waqf collection, based on the results of the sharia economic analysis study in Indonesia in the 2019-2024 Indonesian Sharia Economic Masterplan, is due to several weaknesses, namely: lack of public literacy about productive waqf and public awareness of waqf, the dominant public perception of traditional waqf, and the large number of people who channel their waqf through individual nazir so that it is not recorded. The challenge of waqf in terms of awareness is the limited knowledge and awareness of the public about waqf, especially cash waqf and waqf through money (Rusydziana and Devi, 2018; Khairunisa *et al*, 2017).

In response to this and with the current technological developments Indonesian Waqf Board (BWI) as an independent state institution established to develop and promote waqf in Indonesia, has launched the Waqf Super Apps program on April 10th, 2021 to develop a waqf digital ecosystem that makes it easier for all waqf stakeholders to perform waqf worship, including accessing data and information on the latest waqf developments. Wakaf Super Apps has three platforms that are connected to BWI's official website, namely e-service (for nazirs throughout Indonesia), the *berkahwakaf.id* platform (to facilitate waqifs in fulfilling their waqf) and the *sahabatbwi.com* platform (a social media platform that can be accessed and used by the public at large, to learn and understand the concept and practice of waqf, as well as build a network of friends) (BWI.go.id, 2021). As of July 2023, IDR 74,142,756,037 has been collected in cash waqf and waqf through money through *berkahwakaf.id* with a total of 4570 transactions.

Based on the description above, where there is a large gap between the potential national waqf and the reality, in order to increase the understanding and intention of waqifs and prospective waqifs to carry out cash waqf or cash waqf, especially on platform *berkahwakaf.id* the objectives of this research are: (1) Analyse the characteristics of waqifs in doing waqf money and waqf through money; (2) Analyse the influence of attitudes, subjective norms, perceived behavioural control, promotion, age, education, and income, on the intention to waqf on the *berkahwakaf.id* platform; (3) Recommend in the form of managerial implications related to waqf interest in waqf through the *berkahwakaf.id* platform.

This research is expected to be useful for several parties. For institutions, they can find out the characteristics and factors that influence waqifs in carrying out cash waqf and waqf through money activities so that they can make the right strategy in collecting waqf. And for academics and the general public this research can be used as a reference for future studies and become an additional insight into cash waqf and waqf through money.

2. LITERATURE REVIEW

According to the Waqf Board Regulation No.1 of 2020 concerning Guidelines for the Management and Development of Waqf Assets as a refinement of BWI Regulation No.1 of 2009 and BWI Regulation No.4 of 2010, cash waqf is defined as waqf in the form of money that is managed productively, the results of which are utilized for *mauquf alaih*. The waqf asset is the money.

Meanwhile, waqf through money is waqf by giving money to buy or procure immovable property or movable property as desired by the waqif to be managed productively or socially. In waqf through money, the waqf assets are goods or objects purchased or procured from waqf funds through money. Immovable property or movable

property purchased or acquired from waqf funds through money must be preserved, may not be sold, inherited and donated.

Waqf is analogous to a product marketed by a Nazhir institution, the Nazhir must know the character of its consumers. In this case, the waqif is the consumer of the Nazhir. As an institution that receives (collects), manages, and distributes waqf assets from waqifs, the Nazhir must recognize the character or behavior of prospective waqifs and waqifs as consumers in order to maximize the waqf assets collected (Ayuniyyah *et al*, 2019; Rusydiana and Devi, 2016). According to Sumarwan (2015), consumer behavior is all activities, actions, and psychological processes that drive these actions at the time before buying, when buying, using, spending products and services after doing the above or evaluating activities. By knowing consumer behavior, companies can more easily attract new consumers and retain existing consumers. This is influenced by three main factors, namely marketing strategies, individual differences and environmental factors. Individual differences include religion, needs and motivation, personality, information processing and perception, learning processes, knowledge, and consumer attitudes. Environmental factors include culture, demographic characteristics, social and economic, family, reference groups, consumer situations and technology.

Kotler and Keller (2012) define consumer behavior as an action of how individuals, groups, or organizations choose, buy, or use goods, services, ideas, or experiences to satisfy their needs. A consumer's buying behavior is influenced by cultural factors (cultural background, family values), social factors (family, friends and immediate environment), and personal characteristics (age, occupation, economic situation, personality, and lifestyle). George and Michael Belch (2009) in Kotler and Keller (2012), state that in order to understand consumer behavior, we must understand who buys products or services, who makes decisions to buy products, who influences purchasing decisions, how purchasing decisions are made, what customers buy, why buy certain brands of products, where or through what they buy products or services, when they buy, how product perceptions are in the eyes of customers, how attitudes, social factors, lifestyle, and demographic factors influence purchasing decisions.

Another theory of behavior is the TPB (Theory of Planned behavior) theory developed by Icek Ajzen (1991) which is a development of the Theory of Reasoned Action (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975; in Ajzen, 1991). The main influential factor in this theory is the intention/interest of individuals to perform certain behaviors.

Intention is a motivation that influences behavior, an indication of how hard people are willing to try, how much effort they plan to make, to perform the behavior. The stronger the intention to engage in a behavior, the more likely it is to occur. To the extent that a person has the necessary opportunities and resources, and intends to perform the behavior, he will successfully perform his intention. (Ajzen, 1991). In the TPB theory (The Theory of Planned Behavior) proposed by Icek Ajzen (1991), a person's intention to do something (behave) is determined by his attitudes towards a behavior (attitudes towards the behavior), subjective norms, and perceived behavioral control.

Attitude refers to the extent to which a person has a favorable or unfavorable assessment of the behavior in question (Ajzen, 1991). Attitude is also defined as a person's overall evaluation of a concept (Peter and Olson, 2017). In previous studies, attitude has a significant influence on waqf intention and participation (Osman *et al*, 2014,

Subekhi and Ratnasari 2017).

Subjective norms (social factors) refer to the perceived social pressure or influence to do or not do something (Ajzen, 1991). Subjective norms, in Kotler and Keller (2012) referred to as social factors, include references from a group (reference group), family, and social roles and status, which influence consumer behavior. The results of research by Faisal (2019) and Berakon *et al* (2020) revealed that subjective norms have a significant effect in determining cash waqf participation in the context of Muslim communities in Indonesia.

Perceived Behavioral Control refers to people's perceptions of the ease or difficulty encountered or perceived in performing the desired behavior (Ajzen, 1991). This factor was found to have a significant influence on a person's intention to endow (Osman *et al*, 2017). Promotion has a broad meaning, communication, which is the process of delivering messages to target consumers with the aim of influencing consumer behavior and attitudes (Sumarwan, 2018). Marketing communications are how companies inform, persuade, and remind consumers directly or indirectly about the products and brands they sell. The results of research by Yuliafitri and Rivaldi (2017) and Fitriyah and Nizarul (2022) state that promotion has a positive and significant effect on cash waqf.

Age, according to Kamus Besar Bahasa Indonesia, is defined as the length of time lived or existed (since being born or held). Several studies involving age factors were conducted by Rositanti and Hasanah (2022) and Fauziah and Ayyubi (2019). Education, in the Law of the Republic of Indonesia, No.20 of 2003, concerning the National Education System, is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and state. The level (level) of education is the stage of education that is determined based on the level of development of students, the goals to be achieved, and the abilities that are developed. Research conducted by Amalia and Puspita (2018) revealed that the level of education, income, understanding of religion, program socialisation and institutional image have the opportunity to influence Jakarta residents to endow money. Income, according to Qardawi (1991) in Syihabudin and Najmudin (2023), is additional assets obtained from known and fixed sources. Suroto (2000) in Rositanti and Hasanah (2022) states that income is a receipt in the form of money or objects that come from other parties or industrial results whose valuation is based on money and property that applies at a certain time.

3. METHODOLOGY

This research was conducted on waqifs from berkahwakaf.id and non-berkahwakaf.id waqifs. The research time began in October 2022 - January 2023. The types of data used in this study are primary and secondary data. Primary data is obtained from the results of filling out the questionnaire filled in by 186 respondents (via the google form) consist of 93 respondents from the waqifs database berkahwakaf.id and 93 respondents from waqifs outside the berkahwakaf.id platform. Secondary data is obtained from the BWI website, literature or documents related to the research theme.

Data analysis is carried out qualitatively and quantitatively. Qualitative analysis is carried out descriptively on the data table of the questionnaire data filling results to

determine the characteristics of the respondents. While quantitative analysis is carried out on the results of questionnaire data processing which was processed using binary logistic regression analysis techniques to determine the extent of the influence of the variables studied on the waqif's intention to do cash waqf and waqf through money through the *berkahwakaf.id* platform. In this study, data processing was carried out using Microsoft Excel and Statistical Package for Social Sciences (SPSS) 26.

Logistic regression is a specialized form of regression that is formulated to predict and explain a binary (two group) categorical variable rather than a metric dependent measure (Hair *et al*, 2010). The dependent variable in this study is the waqif's decision in the intention to do cash waqf and waqf through money through the *berkahwakaf.id* platform (not intending and intending) while the independent variable consists of 10 variables, consist of attitude, subjective norms, perceived behavioral control, awareness, religiosity, promotion, age, education, income, and type of waqif (waqif *berkahwakaf.id* and waqif non *berkahwakaf.id*). The equation of logistic regression in this study is:

$$y(x_i) = \left[\frac{\pi(x_i)}{1 - \pi(x_i)} \right] = \beta_0 + \beta_1 x_1 + \dots + \beta_{10} x_{10}$$

Notes:

- y = Intention (not intending and intending)
- x₁ = Attitude
- x₂ = Subjective Norm
- x₃ = PBC (Perceived Behavioral Control)
- x₄ = Promotion
- x₅ = Age of waqif
- x₆ = Education
- x₇ = Waqif income

The goodness of fit of the model is assessed by using comparison of 2 models (2 values -2 log likelihood values), namely the value of L₀ (-2 Log likelihood value) in block 0 (starting block) without involving independent variables, or called the Null Model, with the L₁ value (-2 log likelihood value) of the model as a whole. The second test is R square analysis using Nagelkerke R square that illustrates how much the independent variable influences the dependent variable simultaneously. The third test is Omnibus test of model, that if the omnibus test of model results is smaller than the real level $\alpha = 0.05$, it means that the independent variables used in the model simultaneously have a real effect on the dependent variable or including independent variables in the model will increase the ability to predict the logistic regression model (Wiyono, 2011). The next test is Hosmer and Lemeshow test, that is used to test the fit of a model. The hypotheses used in this study are:

H₀: the hypothesized model fits the data

H₁: the hypothesized model does not fit the data

H₀ is accepted if the significance value is > 5% and is rejected if the significance value is < 5%.

The last test is prediction accuracy test / model accuracy test. This test is carried

out from the classification matrix results of data processing with SPSS. The classification matrix analysis approach is used to measure the level of prediction accuracy achieved by the logistic model (Hair *et al.* 2010) or measure the model in correctly predicting the events studied (Rositanti and Hasanah 2022).

4. RESULT AND DISCUSSION

4.1. Overview of Berkahwakaf.id

Indonesian Waqf Board, to advance and develop waqf in Indonesia, launched the *berkahwakaf.id* platform, an online waqf fundraising site on April 10, 2021. This platform is managed directly by BWI for various productive waqf projects, nationally and internationally. *Berkahwakaf.id* is an online waqf platform initiated by Lembaga Kenazhiran (LK) of the Indonesian Waqf Board to facilitate waqifs in fulfilling their waqf. The Kenazhiran Institution was formed to carry out BWI's function as a manager and developer of waqf assets on a national and international scale and has been registered as a Cash Waqf Nazir since 2020. In addition to collecting cash waqf through LKSPWU, LK-BWI also collaborates with several well-known e-commerce channels in Indonesia (*berkahwakaf.id*)

The other purpose of the establishment of the *berkahwakaf.id* platform is to develop a waqf digital ecosystem that makes it easier for all waqf stakeholders to carry out waqf activities online, including accessing the latest waqf development data and information (*berkahwakaf.id*). By accessing the *berkahwakaf.id* platform, waqifs and prospective waqifs can carry out cash waqf and waqf through money activities, easily and starting from a nominal value of IDR 20,000. The waqf payment method is done using QR-code, e-wallet (LinkAja, LinkAja Syariah, GoPay, OVO, ShopeePay, Dana), Virtual Account (BCA, BNI, BTN Syariah, CIMB Niaga, Bank Permata, Bank Mandiri, Bank BSI, BRI, Bank Danamon dan Bank BII Maybank), and Payment Point (Alfamart). As of July 2023, IDR 74,142,756,037 has been collected - cash waqf and waqf through money with a total of 4570 transactions.

4.2. Respondent Characteristic

Based on the data from the questionnaire results from 186 respondents, the characteristics of the respondents are described as follows:

Table 1. Respondent Characteristic

	Berkahwakaf.id waqifs	Non berkahwakaf.id waqifs	Total
Gender			
Female	37,6%	50,5%	44,1%
Male	62,4%	49,5%	55,9%
Range of age			
17-25 years old	15,1%	8,6%	11,8%
26-41 years old	49,5%	44,1%	46,8%
42-57 years old	32,3%	43,0%	37,6%
58-76 years old	3,2%	4,3%	3,8%
Marital Status			

	Berkahwakaf.id waqifs	Non berkahwakaf.id waqifs	Total
Not married	26,9%	19,4%	23,1%
Married	69,9%	69,9%	69,9%
Widow/ widower	3,2%	10,8%	7,0%
Occupation			
Student	10,8%	5,4%	8,1%
Housewife	2,2%	11,8%	7,0%
Self-Employed	14,0%	10,8%	12,4%
Civil Employee	16,1%	17,2%	16,7%
Private Employee	52,7%	51,6%	52,2%
Others	4,3%	3,2%	3,8%
Education			
SMP/ SMA	3,2%	10,8%	7,0%
Diploma	2,2%	12,9%	7,5%
S1	54,8%	54,8%	54,8%
S2	32,3%	18,3%	25,3%
S3	7,5%	3,2%	5,4%
Income Level			
No Income	14,0%	10,8%	12,4%
< IDR 5 million	18,3%	11,8%	15,1%
IDR 5 – 10 million	35,5%	38,7%	37,1%
IDR 10 -15 million	10,8%	16,1%	13,4%
> IDR 15 million	21,5%	22,6%	22,0%

Gender

Overall, male respondents with a percentage of 55.9% are relatively balanced with female respondents with a percentage of 44.1%. For waqif respondents berkahwakaf.id, the majority are men (62.4%) while non waqif respondents berkahwakaf.id are almost balanced between women (50.5%) and men (49.5%).

Table 2. Waqif's intention based on gender

	Gender		Total
	Male	Female	
Not Yet Intending	5,8%	9,8%	7,5%
Intend	94,2%	90,2%	92,5%

From the distribution of respondents based on gender, 94.2% of male respondents and 90.2% of female respondents intend to do cash waqf or waqf through money through the berkahwakaf.id platform. This shows the potential of the waqifs of the berkahwakaf.id platform to return to waqf and prospective waqifs to start waqf through the berkahwakaf.id platform.

Age

From the age range, the majority of respondents of waqifs berkahwakaf.id and non

waqifs berkahwakaf.id are in the age range of 26-41 years (46.8%) followed by the age range of 42-57 years (37.6%).

Table 3. Waqif's intention based on Age

	Age			
	17-25 years old	26-41 years old	42-57 years old	58-76 years old
Not Yet Intending	5%	10%	0%	0%
Intend	95%	91%	93%	100,0%

Based on the age range of respondents and the age distribution of respondents, the age range of 26-57 years is a productive age range which generally already has its own income. This can be the target market of the socialization and promotion programme of cash waqf and waqf through money that can be done at office study events or in taklim assemblies. However, when looking at the age range of 17-25 years old, although only 3.8%, the majority of them (95%) have the intention to do waqf activity through the berkahwakaf.id platform, meaning that this age range also has the potential to be introduced to the concept of cash waqf and waqf through money.

Marital Status

Overall, the majority of respondents are married (69.9%). From the respondent distribution 93% married respondents intend to carry out waqf activities through berkahwakaf.id. This can be a potential in terms of instilling an understanding of cash waqf and waqf through money early on in the family environment so that it can form and improve subjective norms, have a positive influence on family members and can provide a good environmental influence for family members and the surrounding environment.

Table 4. Waqif's intention based on Marital Status

	Marital Status		
	Not Married	Married	Widow/ widower
Not Yet Intending	11,6%	6,9%	0,0%
Intend	88,4%	93,1%	100,0%

Occupation

The majority of respondents have jobs as private employees and civil servants. This shows the potential waqf candidates that can be obtained from this type of work by conducting socialization, especially to private companies or government agencies through forums or studies conducted by existing employee communities. As for other job segments, it can be done by approaching through studies in mosques or certain communities.

Table 5. Waqif's intention based on Occupation

	Occupation					
	Student	Housewife	Self Employed	Civil Employed	Private Employee	Others
Not Yet Intending	6,7%	7,7%	4,3%	9,7%	8,2%	0%
Intend	93,3%	92,3%	95,7%	90,3%	91,8%	100%

From the distribution table based on the type of work, although the total number of respondents who work as students and housewives is relatively small, in terms of the percentage who intend to carry out waqf activities through *berkahwakaf.id* is quite large (93.3% and 92.31%). This means that their potential is quite large, so socialization and promotion are also carried out through schools or universities and studies in mosques. It is hoped that when they one day have an income, the intention will be more likely to be realized.

Education and Income Level

Table 6. Waqif's intention based on Education Level

	Education Level				
	SMP/SMA	Diploma	S1	S2	S3
Not Yet Intending	15,4%	7,1%	8,8%	4,3%	0,0%
Intend	84,6%	92,9%	91,2%	95,7%	100,0

The majority of respondents have the latest education S1 (54.8%) and S2 (25.3%) with the majority of income in the range of 5-10 million (37.1%) and > 15 million (22%). Furthermore, the factors of age, education level and income level will be further analysed for their influence on the intention to do cash waqf or waqf through money. Overall, from the demographic characteristics above, it can be seen that it is very potential to increase the promotion and knowledge of cash waqf and waqf through money to waqif and prospective waqif *berkahwakaf.id* by targeting certain demographic targets, namely the age range of 26-57 years, having a job as a private employee or civil servant, with a minimum of S1 last education. As for socialization, it can be started from academic circles or the general public. The majority of respondents who are married become their own potential to be able to increase the value of subjective norms early on starting from the family environment.

4.3. General Knowledge and Behaviour of Waqifs Regarding Waqf

Based on the questionnaire data from 186 respondents, general knowledge and

behaviour regarding waqf are elaborated on several questions regarding waqifs knowledge of waqf, types of waqf assets known by the waqifs, Nazir institutions known by the waqifs, reasons why waqifs carry out waqf activities, how waqifs do waqf, and when they generally do waqf.

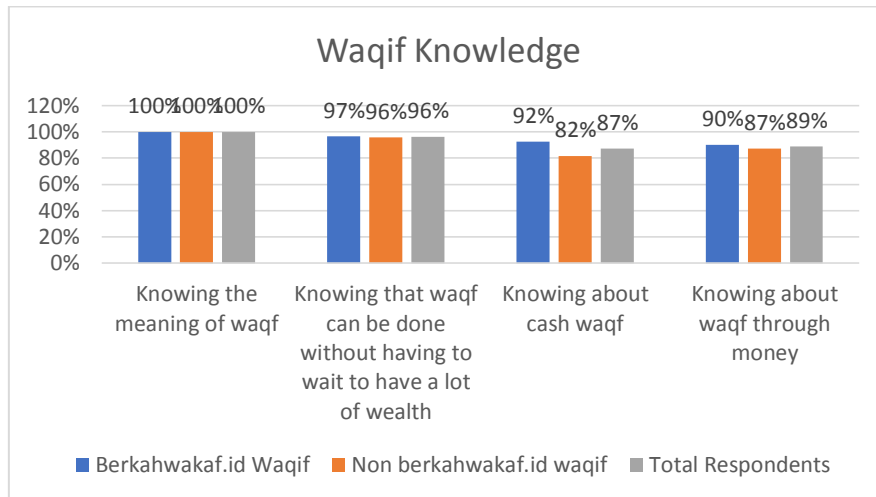


Figure 1. Waqif's knowledge about waqf

From the diagram above, it can be seen that all waqifs know the meaning of waqf in general and the majority of waqifs (96%), both waqifs in berkahwakaf.id and non berkahwakaf.id waqifs, have known that waqf can be done without having to wait to have a lot of wealth.

Although they have done waqf in the form of money (not immovable objects), the understanding of cash waqf and waqf through money is not fully understood, especially for waqifs who did waqf activity outside the berkahwakaf.id platform. For waqifs in berkahwakaf.id, the percentage of waqifs who already know about cash waqf (92%) and waqf through money (90%) is greater than the knowledge of non berkahwakaf.id waqifs about cash waqf (82%) and waqf through money (87%). This is possible because waqifs who have experience of waqf on the berkahwakaf.id platform have indeed doing waqf by transferring money through the platform (not with immovable property) and they have known and done it through berkahwakaf.id.

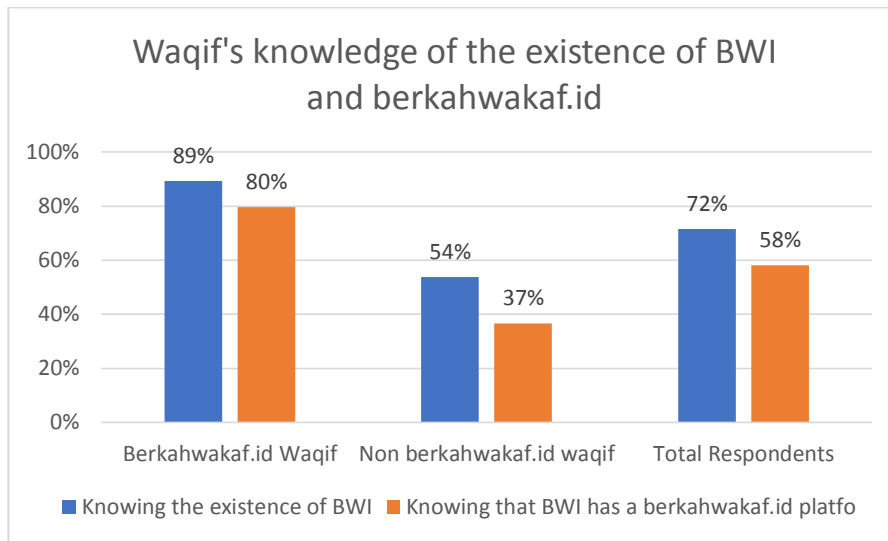


Figure 2. Waqif's knowledge of the existence of BWI and berkahwakaf.id

Regarding respondents' recognition of the existence of the Indonesian Waqf Board (BWI) as an independent body formed to develop and advance waqf in Indonesia, of the 93 respondents who had become waqifs in berkahwakaf.id, only 89% knew about it and of the non- berkahwakaf.id waqifs respondents only 54% knew about it (in total only 72% of respondents knew about it). Meanwhile, the knowledge that the Indonesian Waqf Board also acts as a nazhir (waqf manager) and has a berkahwakaf.id platform as a means of waqf as a whole is only 58% of respondents who know it (80% of waqifs respondents berkahwakaf.id and 37% of non berkahwakaf.id respondents).

This shows that overall there are still many waqifs who are not familiar with the existence of berkahwakaf.id and the existence and function of the Indonesian Waqf Board as nazir, especially waqifs who have not waqf in berkahwakaf.id. For this reason, BWI as the owner of the berkahwakaf.id platform is expected to socialise and promote more intensively the existence of this platform.

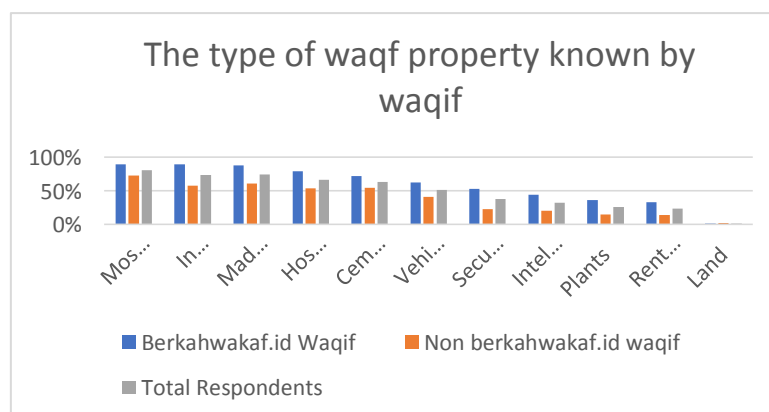


Figure 3. Types of waqf assets known by waqifs

Of the types of waqf that they know, the six most commonly known types are mosque waqf (81%), cash waqf (74%), madrasah/school waqf (75%), hospital waqf

(67%), cemetery waqf (63%), and vehicle waqf (52%). The introduction and socialization of these various types of waqf needs to continue so that one of the objectives of waqf, which is to increase the benefit of the people, can be achieved.

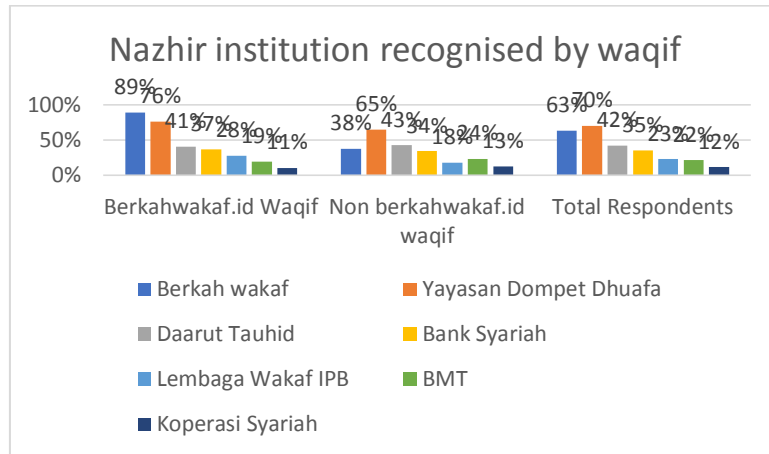


Figure 4. Nazir institutions recognised by waqifs

The fact that not many waqifs are aware of the existence of the *berkahwakaf.id* platform can also be seen in terms of the nazir institutions known by the waqifs, where the majority of waqifs who donate outside the *berkahwakaf.id* platform are not familiar with the platform. They are more familiar with "Dompot Dhuafa Foundation" (65%) and "Daarut Tauhid" (43%) as institutions that can receive waqf. For waqifs of *berkahwakaf.id*, the majority of them are aware of the existence of the platform because they have done or have experience of waqf through this platform. But overall, the majority of them are more familiar with the institution "Dompot Dhuafa Foundation" (70%) as an institution that can receive waqf.

The relatively low recognition of the Indonesian Waqf Board and *berkahwakaf.id* indicates the importance of BWI conducting promotional and socialization activities regarding the existence of BWI and *berkahwakaf.id* to support the successful collection of cash waqf and waqf through money through *berkahwakaf.id*.

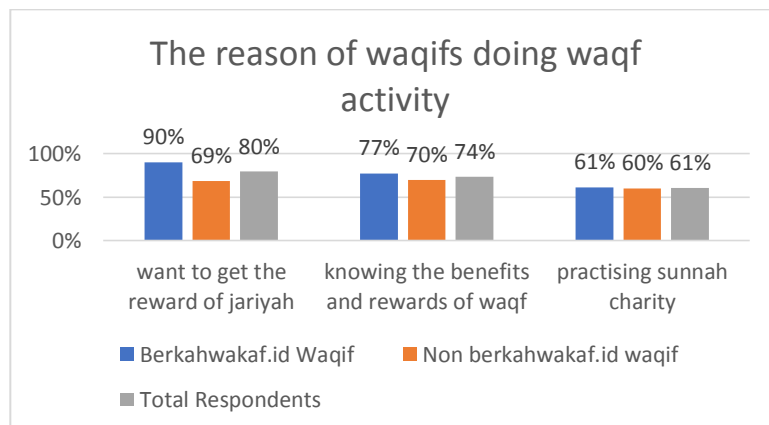


Figure 5. Reasons why waqifs carry out waqf activities

Overall, the respondents, the waqif did waqf for the reason of wanting to get the reward of jariyah (80%), knowing the benefits and rewards of waqf (74%), and intending to carry out sunnah alms (61%). This shows that the understanding of waqf as a form of charity whose rewards are eternal (jariyah) has been embedded in the minds of waqifs and can be the main reason for waqifs to carry out waqf activities in order to get rewards that continue to flow even after death. This main reason can also be used as a selling point in socialising cash waqf activities and waqf through money.

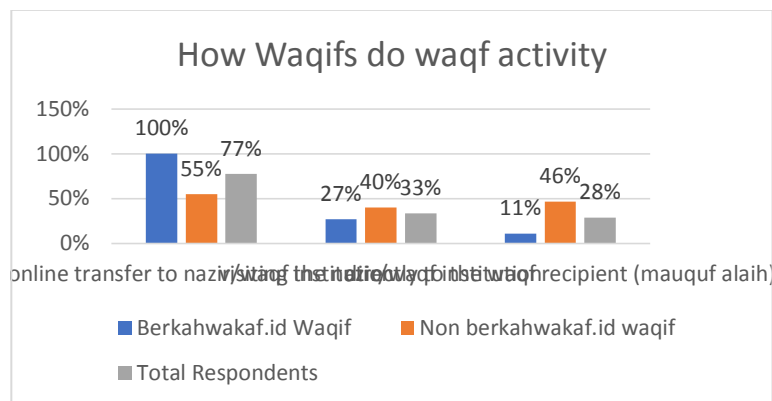


Figure 6. How waqifs do waqf

The most popular way for waqifs to do waqf is by making an online transfer to the nazir/waqf institution (77%). Only 33% went directly to the nazir and 28% went directly to the waqf recipient (mauquf alaih). When viewed from waqifs who waqf other than on the berkahwakaf.id platform, the percentage who make online transfers is only 55% (compared to waqifs berkahwakaf who 100% favour online transfers), this shows that there is still a lack of understanding that there is a convenience for waqf by transferring online so that they do not have to go directly to the nazir or directly to the waqf recipient.

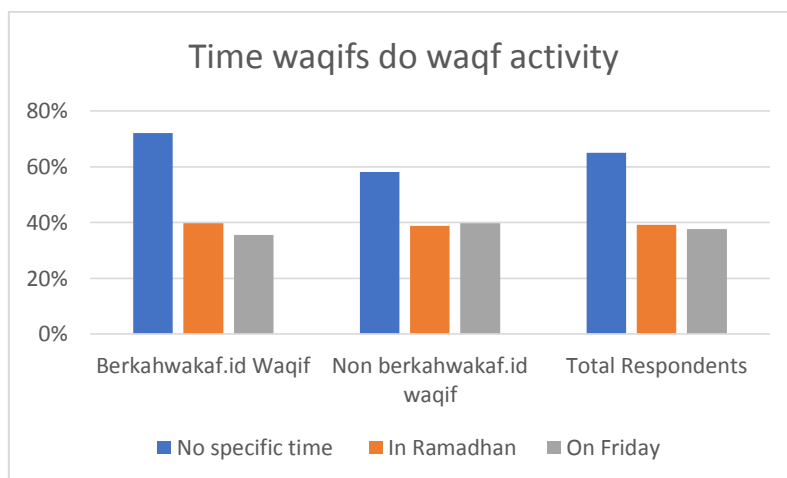


Figure 7. Time waqifs do waqf activities

In doing waqf, the majority of respondents said there is no specific time to do their waqf activity. They do this when they have a fortune (65%), in the month of Ramadan (39%) and on Friday (38%). Unlike zakat, which is generally done in the month of Ramadhan, based on the results of this study, waqifs do not choose a specific time to do waqf. This shows that there is no specific time to do waqf, so Nazhir can do their socialization dan promotion about their programs all the time.

4.4. Factors influencing waqif's intention to do cash waqf or waqf through money

The Goodness-of-Fit of the estimation model

First, using comparison of 2 models (2 value of -2 log likelihood values), with an initial (L_0) -2 log likelihood value of 99.346 and L_1 value of 68.300, a difference of 31.046 is obtained. This means that the independent variable can improve the logistic regression model. The second test is from the Nagelkerke R Square value (0.371), it shows that the independent variables can simultaneously influence the dependent variable 37,1% and the rest is influenced by other variables outside the model.

Table 7. Model summary of logistic regression parameters

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	68,300	0,154	0,371

The model fit test based on the omnibus test of the model is seen from the significance value of the model is smaller than $\alpha = 0.05$ ($0.000 < 0.05$), so the independent variables used in this model simultaneously have a significant effect on the dependent variable and can increase the ability to predict the logistic regression model.

Tabel 8. Omnibus dan Hosmer and Lemeshow Test

		Chi-square	df	Sig.
Omnibus Tests of Model Coefficients	Step	31,046	7	0,000
	Block	31,046	7	0,000
	Model	31,046	7	0,000
Hosmer and Lemeshow Test	1	7,245	8	0,510

Another statistical measure is the Hosmer and Lemeshow measure of overall fit. In the Hosmer and Lemeshow test, the hypotheses used are:

H_0 : the hypothesised model fits the data

H_1 : the hypothesised model does not fit the data.

The model's significant value of 0.510 is greater than the 5% significance level ($0.510 > 0.05$), so H_0 is accepted, meaning that the model is fit or sufficient to explain the data (goodness of fit).

The classification matrix analysis is used to measure the level of prediction

accuracy achieved by the logistic model (Hair *et al.* 2010), can be seen from the following table:

Table 9. Classification Table

		Predicted		Percentage Correct
		Intention Not Yet Intending	Intend	
Intention	Not Yet Intending	3	11	21,4
	Intend	2	170	98,8
Overall Percentage				93

Based on the table above, it can be seen that the model can classify respondents correctly by 93% overall. Out of 186 respondents, there are 173 respondents who are classified correctly. For the 14 respondents who do not intend to do cash waqf or waqf through money through *berkahwakaf.id*, there are actually 11 respondents who intend to and only 3 respondents do not intend to do cash waqf or waqf through money through *berkahwakaf.id*. Meanwhile, of the 172 respondents who intend to do waqf, 170 respondents (98.8%) do intend to do cash waqf or waqf through money through *berkahwakaf.id* and only 3 respondents have no intention.

Table 10. Factors that influence waqif's intention to do cash waqf or waqf through money through *berkahwakaf.id*

Variable	β	Sig.	Exp(β)
Attitude (x_1)	0,362	0,659	1,437
Subjectif Norm (x_2)	1,639	0,012*	5,149
PBC (x_3)	-0,699	0,298	0,497
Promotion (x_4)	1,823	0,000*	6,188
Age (x_5)	0,427	0,479	1,533
Education (x_6)	1,022	0,016*	2,778
Income Level (x_7)	-0,664	0,059**	0,515
Constant	-10,586	0,008	0,000

As mentioned earlier, in this study, the factors that are thought to influence the intention to do cash waqf or waqf through money through *berkahwakaf. id* is attitude, subjective norms, PBC, and promotion measured using a scale, then age (range 17-25 years, 26-41 years, 42-57 years, and 58-76 years), education (range SMP / SMA, Diploma, S1, S2, and S3), and income (range not yet / not working, < 5 million, 5-10 million, 10-15 million, and > 15 million).

Table 10 shows the variables that have a significant influence (real) and those that do not have a real influence. The significance values used are $\alpha = 0.05$ and $\alpha = 0.10$. If the sig. value is greater than the α value, it means that the independent variable does not have a significant effect on the dependent variable. Conversely, if the significance value is smaller than the α value, then the independent variable has a significant influence on the

dependent variable, namely the intention to do cash waqf or waqf through money through *berkahwakaf.id*.

From the results of logistic regression, it can be seen that the independent variables that have a positive influence and are significant with a real level of $\alpha = 0.05$ are the variables of Subjective Norms (x_2), Promotion (x_4) and Education (x_6), while the independent variable that has a negative influence (opposite direction) significant with a real level of $\alpha = 0.10$ is the income variable (x_7).

Subjective Norm Variable (x_2)

This variable has a positive (unidirectional) and significant influence on the intention to do cash waqf and waqf through money through *berkahwakaf.id*. This can be seen from the sig value. 0.014 which is smaller than 5% and the β coefficient value of 1.639. The Odds ratio value (showed by the Exp (β) value) of 5.149 indicates that if the Subjective Norm value of the waqifs increases by one unit, then the possibility of the waqifs to do cash waqf or waqf through money through *berkahwakaf.id* will increase 5.149 times compared to waqifs who have a lower subjective norm value.

Subjective norms are related to support from the environment. According to Sumarwan (2015), the environment can include culture, demographic characteristics, socioeconomics, family, reference groups, social environment and technology. This means that to be able to increase a waqif's intention to do cash waqf or waqf through money, it is necessary to consider these environmental factors in order to influence prospective waqifs to do waqf activity. Creating good subjective norms early on, starting from the family environment, is very necessary. Therefore, parents' understanding and awareness of cash waqf and waqf through money need to be improved so that they can influence other family members.

In accordance with the table of respondent characteristics (Table 4), the majority of respondent are married (69.9%) and 93,1% of them intend to carry out waqf activities through *berkahwakaf.id*, this is a reference for the target market to start instilling understanding and socialization of cash waqf and waqf through money early on in the family environment.

Likewise, with the respondents' work environment, according to Table 4.5 regarding the distribution of respondents by type of work, increasing subjective norms in the work environment can be done by BWI through socialization and promotion in offices or communities.

The results of this study are in line with research conducted by Faisal (2019) which states that subjective norms have a significant effect on waqif's behavioral intention to participate in cash waqf in Indonesian society. Likewise with Osman *et al* (2014), Priambodol and Anwar (2022), that subjective norms have a significant effect on waqf intention.

Promotion Variable (x_4)

This variable has a positive influence (the value of $\beta = 1.823$) and is significant at the real level of 5% (sig value 0.000 <0.05). The Odds ratio (Exp(β)) value of 6.188 indicates that if promotion value can be increased by one unit, then the opportunity for waqif's intention to do cash waqf or waqf through money through *berkahwakaf.id* will increase by 6.188 times.

The results of this study are in line with previous research conducted by Purnamasari *et al* (2021) which states that promotion, waqf institution programs, ease of accessing information, and increased insight due to the promotion of waqf institutions have a significant effect on public knowledge (awareness) about cash waqf management. Likewise, the results of research by Yuliafitri and Rivaldi (2017) and Fitriyah and Nizarul (2022) state that promotion has a positive and significant effect on cash waqf. The importance of promotion to influence intention of their customer also stated by research by Rozikin and Solekhah (2020) that promotion has positive and significant affect to save in Islamic Bank.

This shows the importance of BWI promoting the *berkahwakaf.id* platform in the hope that the higher the promotion carried out by BWI (*nazhir*), the higher the intention of waqifs and prospective waqifs to do cash waqf or waqf through money through the *berkahwakaf.id* platform.

Education Variable (x_6)

The education variable has a positive effect ($\beta = 1.022$) and is significant (sig value $0.016 < 0.05$) at the real level of 5%. When viewed from the Odds ratio value in Exp (β) of 2.778, it shows that one level of higher education will have a 2.778 greater chance than a lower level of education in determining the waqif's intention to do cash waqf or waqf through money. This can be a reference in determining the target market of the socialization and promotion of cash waqf and waqf through money that can be done in academia in collaboration with universities.

The results of this study are in line with research conducted by Amalia and Puspita (2018) which revealed that the level of education, income, understanding of religion, program socialization and institutional image have the opportunity to influence Jakarta residents to endow money. Likewise with the results of research by Nizar (2014), where the education variable has a significant influence on the waqif's perception of cash waqf. However, this is different from research from Cupian and Nazmi (2020), Fauziah and Ayyubi (2019) and Yulianti (2020) which state that the level of education has an insignificant effect on the intention to donate money. Currently, BWI has a Waqf Goes to Campus (WGTC) program. This activity can continue to be carried out and intensified so that the socialization and promotion of the *berkahwakaf.id* platform to students as prospective waqifs can be carried out properly.

Income Variable (x_7)

The effect of income variables on the intention to do cash waqf or waqf through money through *berkahwakaf.id* has a negative relationship (opposite direction) and is significant at the real level of 10% (sig. value 0.059, smaller than 10%). The level of waqf income which has an opposite relationship (indicated by the coefficient value of -0.664) and the odds ratio value (Exp (β)) of 0.515 indicates that waqifs who have a lower income of one unit of income range have a chance of waqf 1.94 ($1/0.515$) times greater than waqifs with higher income.

Based on this, socialization, and promotion of cash waqf and waqf through money through *berkahwakaf.id* can start from prospective waqifs who are not even working (students, college students, housewives). It is hoped that when they have an income in the future, they can realize their intention to do waqf. And when they are not working and

do not have income, they can still start waqf with a small amount of money (starting from Rp 20.000 through *berkahwakaf.id*). The results of this study differ from the results of research by Rositanti and Hasanah (2022), Amalia and Puspita (2018), Yulianti (2020) and Fadlil *et al* (2022) where income has a positive and significant effect on waqf intentions.

5. CONCLUSION AND RECOMMENDATION

The characteristics of respondents are relatively balanced based on gender, with an age range of 26-57 years, the majority of them are married, domiciled in Jabodetabek. The majority of respondents' occupations are private employees, civil employees, and self-employed with the dominance of at least S1 education, earning IDR 5-10 million. The results of logistic regression analysis show that subjective norms, promotion, and education have a positive and significant effect on the intention to do cash waqf and waqf through money on *berkahwakaf.id*. This means that the higher the subjective norm values in a person, the greater the waqif's opportunity to carry out cash waqf and waqf through money activities through *berkahwakaf.id*. Likewise, the higher the level of education of the waqifs and the more intensive the promotion of *berkahwakaf.id* by Indonesian Waqf Board, it is hoped that the greater the opportunity for waqifs to carry out waqf activities through *berkahwakaf.id*. Meanwhile, the level of income has an opposite and significant effect on the intention of waqifs to endow money or waqf through money through *berkahwakaf.id*. Based on the results of this study, it can be taken into consideration in an effort to increase the growth of cash waqf and cash waqf participation among the community, especially through the *berkahwakaf.id* platform, with a more specific target market (26-57 years old, private employees, civil employees, or self-employed, earning above IDR5 million). Regular socialization and promotion need to be improved to increase knowledge and subjective norm values in the community, so that it is expected to increase awareness and intention to do cash waqf or waqf through money.

Indonesian Waqf Board (BWI), to be able to increase the potential (quality and quantity) of waqifs *berkahwakaf.id*, it is necessary to pay attention to factors that have a significant positive effect, namely subjective norms, promotion and education and demographic characteristics which are the key to the target influential factors. The suggestion for further research is to look for variables other than those already studied that influence the intention to do cash waqf or waqf through money. In addition, further research can also be carried out on segmentation of certain demographic characteristics, for example, a certain age range or type of work. Further research can also be carried out to determine the level of effectiveness of promotion through social media that has been carried out by the Indonesian Waqf Board (Badan Wakaf Indonesia).\

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