

Artikel - Wakifs behavior

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1
**Wakif's Behavior in Money Waqf:
an Approach to Theory of Planned Behavior**



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ABSTRACT

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The Indonesian nation is a country where the development of productive *waqf* is very potential, but the collection of productive *waqf* funds, especially cash *waqf*, has not been optimal. This is thought to be the behavior of the muslim community that does not understand well the development of cash *waqf*. Based on this phenomenon, this research was conducted to find empirical evidence of the Theory of Planned Behavior and religiosity in influencing the behavior of Muslim communities to conduct cash *waqf* in Indonesia. This study used a quantitative descriptive approach, data collection was carried out online using the google form facility, and data collected were 138 respondents to the questionnaire that had been distributed online. The results of this study found that attitudes, subjective norms, and values of religiosity were able to influence *waqf* behavior in making decisions to do cash *waqf*.

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1. Introduction

As a Muslim, a *waqf* is a form of worship to Allah by submitting part or all of his assets for the benefit of the ummah. Islam teaches that property owned by a Muslim must be able to bring prosperity to others through various ways of distributing wealth which is introduced in Islam such as almsgiving, giving alms, giving zakat, giving donations, and so on (Ayyubi & Lubis, 2015). Based on the various options for distributing wealth, *waqf* is an instrument of wealth distribution that can provide welfare benefits for the community.

According to Kusumawardani (2015), *waqf* can be interpreted as stopping or withholding part of the assets owned for personal gain and handing it over to be used forever for the sake of public interest by Islamic law so that these assets can create prosperity for all mankind (Kusumawardani, 2015). According to Ismail & Utami (2014), *waqf* has privileges such as the benefits of *waqf* that can be enjoyed in the long term and sustainably as long as the assets *waqf* are managed productively (Utami & Ismail, 2014). *waqf* is also a field of charity for *wakifs* who donate their assets where the *waqf* assets will continue to be good deeds for *waqf* as long as the *waqf* assets still provide benefits to the community.

Waqf that is well managed will be a very good potential as a source of funds for the development and development of a region or country such as the construction of educational facilities, religious facilities, development in the agricultural, health and trade sectors which provide benefits in the economic development sector (Fahmi & Sugiarto, 2018). *Waqf* can be a solution in distributing wealth owned by Muslims to be used in helping weak economies to be able to meet basic needs such as clothing, shelter, food, education, and health (Nafis, 2011).

The form of assets that can be donated has developed significantly. Some of the assets that can be donated include: 1). land, 2).vehicles, 3).buildings, 4).money, 5).expertise, 6).securities, 7).plants, 8).water and fuel oil, 9). intellectual property rights, 10). precious metals and stones, 11). industrial machines or tools, and others (Iman et al., 2020). *Waqf* assets have their uniqueness, where the assets donated will not run out of value and can continue to be utilized in the long term, the development and management of *waqf* assets will not reduce the principal value of these *waqf* assets (Kusumawardani, 2015).

Cash *waqf* is one of the *waqf* instruments that are trending in recent years. According to Shulthoni & Saad (2018), cash *waqf* is a solution for the formation of productive *waqf* that can be managed properly for the benefit of the people so that these assets can be developed into the ummah's endowment fund (Shulthoni & Saad, 2018). Cash *waqf* is the right solution in overcoming and resolving social problems that develop in the community related to the low level of community welfare (Selasi & Muzayyanah, 2020). Through cash *waqf*, nazir will be easy to manage immovable *waqf* assets to be productive, because to manage land *waqf* funds are needed for its development and management so that cash *waqf* is the right solution to this problem.

Indonesia has enormous potential in raising cash *waqf* funds, so cash *waqf* is very easy to realize in Indonesia. Actions in realizing cash *waqf* are closely related to one's desire to donate money. So far, people only understand that the *waqf* that can be done is *waqf* for immovable assets such as *waqf* for land, buildings, vehicles, and plants so that knowledge sharing is needed to increase public knowledge about current *waqf* developments. Hasbullah et al., (2016) explained that people who know cash *waqf* and desire to donate money will be an important factor that drives their behavior and actions in *waqf* money, and vice versa when they do not know cash *waqf*, there will be no encouragement in him to do cash *waqf* (Hasbullah et al., 2016).

According to Nizar (2014), a person in doing cash *waqf* is strongly influenced by the perception of *waqf* (people who have *waqf*) regarding money *waqf*, where this perception can be formed due to the factor of education he has, the factor of financial income and the school he follows (Nizar, 2014).

Religious factors are also considered to be able to influence a person's perception of *waqf* (Hanifah & Ridla, 2015).

Cash *waqf* has the potential to solve social problems such as financing the development of the health sector, education, financing MSMEs, and poverty problems (Atabik, 2014). Through cash *waqf* funds it will make it easier to access the poor so that it can improve the welfare of the poor appropriately and make it easier to develop the economy and society.

To increase the realization of cash *waqf*, it is necessary to have a proper understanding of what factors can increase the perception of *waqf* to do cash *waqf*, with the increasing behavior of *waqf* in cash *waqf*, it is expected that a significant amount of cash *waqf* can be collected to facilitate its use in increasing social welfare. *Waqf* assets must provide benefits so that the nazir must not ignore or ignore the *waqf* assets so that they do not benefit the people (Harahap, 2011).

In Indonesia, the trend of cash *waqf* has been quite positive, although the legal institution of cash *waqf* has not developed optimally, besides that the interest in *waqf* in cash *waqf* has not developed rapidly. Good management of cash *waqf* will encourage social benefits for the community (Harahap, 2011). The management and development of cash *waqf* as productive *waqf* will encourage the creation of investment opportunities in the fields of social services, education, religion, and others (Siregar, 2011). A low understanding of *waqf* related to cash *waqf* causes nazir to collect low *waqf* money (Huda et al., 2014).

The results of previous research also prove that only 13% of the Muslim community understands *waqf* money (Ubaid, 2014). The main problem that causes the weakness of the community to implement cash *waqf* is the low understanding of cash *waqf* which affects *waqf* behavior in donating money (Pitchay et al., 2015), (Shukor et al., 2017), (Osman & Muhammed, 2017); and (Osman et al., 2016). This shows that the social behavior of *waqf* greatly contributes to encouraging the Muslim community to participate in cash *waqf* (Rizal & Amin, 2015).

2. Literature Review

Theory of planned behavior

Planned behavior theory is a well-known theory in the field of psychology that examines the relationship between reasoning theory and people's behavior (Fishbein & Ajzen, 1975). This theory was developed by Fishbein & Ajzen (1975) and this theory has been developed and implemented in various situations of human behavior. The development of this theory is centered on how behavioral intentions appear in a person before carrying out the actual behavior. The intention is an important instrument in humans before taking action. This theory is implemented to study social behavior.

Theory of Planned Behavior (TPB) can be related to *waqf* behavior, where the intention to provide cash *waqf* will encourage *waqf* behavior in *waqf* money. TPB can be implemented appropriately to describe how the intention of *wakif* behavior in carrying out the act of submitting as his assets (money) voluntarily in the form of cash *waqf*. According to Fishbein & Ajzen (1975) intention has four aspects, namely; 1). Behavior, 2).Targets, 3) Situation, and 4).Time.The intention in humans is divided into three categories, namely; behavioral beliefs (attitudes), normative beliefs, and control beliefs (religiosity).

Behavioral belief is a form of a strong belief in a person so that it can encourage him to take any action as a form of behavior in achieving certain goals (Teo & Schaik, 2012). Normative belief is a person's perception of the beliefs of other parties who can influence whether to want to do or not do something (Chatterjee & Kulakli, 2015).

Behavioral beliefs (attitudes)

Attitude can be interpreted as an act of evaluation that is carried out on certain behaviors as a form of response to the object being addressed (Osman & Muhammed, 2017). Attitudes tend to be related to a person's psychological appearance as a form of evaluation of the entity they are dealing

with. If the attitude displayed reflects good behavior, the greater the positive response it shows to engage and participate in this behavior (Amin & Chong, 2011), so that the better the attitude that *waqf* has regarding the behavior of *waqf* money, the better the participation it does in *waqf*.

Normative beliefs (subjective normative)

Subjective norms are the perceived social impulses in carrying out a behavior. This is related to individual perceptions of relevant judgments from other parties about what kind of behavior is considered good and bad to do. According to Amin & Chong, (2011) subjective norms greatly influence a person's behavioral intention. For example, the subjective norms regarding Islamic banking will find a strong relationship between subjective norms and behavioral intentions in using Islamic banking services. Subjective norms are very attached to the social environment so that it is what explains how the social environment can shape some people's behavior.

1

Religiosity

According to Osman et al., (2017) a person's religious values will be able to be a strong driver in influencing *waqf* actions in *waqf* money because these religious values can become the waqif motivation for *waqf*. A person's high religious level will be able to influence behavioral intentions on cash *waqf*. Religious values are very important in shaping a person's behavior in carrying out the orders of religious law.

Waqf

Waqf can be interpreted as an act of withholding the benefits of property for personal interests and providing the benefits of these assets for the benefit of social welfare under Islamic law. *Waqf* can be binding and non-binding. Non-binding *waqf* is *waqf* in which the *waqf* can still be the owner of the assets being donated, or endowments of assets periodically so that when the *waqf* period is over, the rights of the *waqf* assets are returned to the *waqf*. For binding *waqf* is *waqf* that cannot be withdrawn by the *waqf* and the *waqf* assets have the status of *waqf* forever, such as *waqf* for places of worship, endowments, and other forms of immovable *waqf* and another cash *waqf* (Hasim et al., 2016).

Cash waqf

Cash *waqf* can be interpreted as the act of surrendering the wealth of money it has to nazir to be managed as productive *waqf* on the condition that it does not lose the principal value of its assets so that it can be used under Islamic law. Cash *waqf* can also be defined as *waqf* made legally in the form of money (Kusumawardani, 2015). Cash *waqf* is a productive *waqf* that has strategic value (Karim & Sahroni, 2015). *Waqf* that carries out cash *waqf* at nazir or money *waqf* institutions will receive a cash *waqf* certificate (SWU) (Umam, 2016).

The Indonesian government is very active in encouraging the Indonesian *Waqf* agency to develop and manage *waqf* assets in Indonesia to be more productive (Arno, 2018). The cash *waqf* assets that have been collected by Nadzir can be managed into productive *waqf* such as investment activities so that they can provide great benefits for the welfare of the community (Huda et al., 2017). The form of investment that can be made from cash *waqf* is *waqf* property financing, which includes temporary *waqf* deposits and *waqf* properties. To increase the success of nazir in collecting cash *waqf*, it is necessary to have nazir seriousness in conducting cash *waqf* associations, increasing public understanding (*wakif*) regarding the development of *waqf* in the form of money and the maturity of the legal instruments for cash *waqf* (Hasim et al., 2016).

In Indonesia, cash *waqf* has developed significantly, this can be seen from the growing number of nazir cash *waqf*, although the number of developments is not yet high and evenly distributed throughout Indonesia. The Indonesian *Waqf* Board stated that the acquisition of cash *waqf* in 2019 was Rp. 188 trillion and in 2020 has the potential to increase by 217 trillion.

Research model

Based on the relationship among the variables that is shown in Figure 1, this research has some hypotheses as the following:

- H1: The affects of Attitude on the Money Waited Behavior
- H2: The affects of Subjective Norms on the Money Waited Behavior
- H3: The affects of Religiosity on the Money Waited Behavior

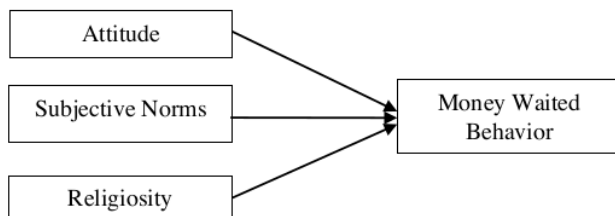


Figure 1. Research Model

3. Research Method

The implementation of this research is centered on the behavior intention of the Muslim community in being involved or participating in donating money. The method used in this research is a survey method by distributing research questionnaires. The research sample consists 338 *wakifs*. They were selected using a non-random sampling. The distribution of questionnaires to respondents was carried out online using the google form facility. The time for distributing the questionnaires was carried out for 30 days and the responses of respondents who filled out 338 questionnaires were obtained, which were then analyzed to be able to conclude the findings of this study. Before distributed to the respondents, the questionnaire was tested for the variability and reliability. According (Mudrajad, 2011), the validity of the testing is to be performed to test whether the data obtained can to measure and reveal the data of the variables selected appropriately. High and low validity indicates the extent to which the data collected does not deviate from the description of the variables in question. Reliability is a way to test the extent to which the results of a measurement can be trusted. Measuring instrument has a high reliability if the number of times execution of measurements of the same subject group obtained relatively similar results, as long as the aspect that is measured in the subject have not changed.

Research variable development

Table 1. Research Variable Development

No	Variable	Definition	Indicator
1	Attitude	Attitude is a reaction that exists in a person when faced with a certain stimulus or object as an action or action on the implementation of certain motives (Haqqy et al., 2017).	<ol style="list-style-type: none"> 1. Implementing cash <i>waqf</i> is perceived as easier to use for social welfare, 2. <i>Waqf</i> money provides satisfaction for <i>wakif</i>, 3. <i>Wakif</i> has a positive perception of the development of cash <i>waqf</i>, 4. Implementing cash <i>waqf</i> is considered a wise idea
2	Subjective Norms	Subjective norms are social norms that can be perceived by <i>wakif</i> as a social pressure that must be followed and influence their behavior in carrying out something (Faisal, 2020)	<ol style="list-style-type: none"> 1. The development of opinion within the family that implementing cash <i>waqf</i> is allowed, 2. In the circle of friends and society, I also find the behavior of implementing cash <i>waqf</i>,

3	Religiosity	Religiosity is a person's behavior that is associated with his actions in religion, the better his actions are in carrying out religious teachings, the higher the religious behavior that is in him (Osman et al., 2016); (Osman & Muhammed, 2017)	<p>3. Religious leaders argue that implementing cash <i>waqf</i> is not something that violates Islamic law.</p> <p>1. All activities carried out by humans must be based on what Allah <i>Subhanahuwata'ala</i> ordered,</p> <p>2. Making the Koran and Hadith as the main basis for action,</p> <p>3. Always promote truth and honesty,</p> <p>4. Always try to leave all matters to Allah <i>Subhanahuwata'ala</i>.</p>
4	<i>Waqf</i> decision	Decisions on <i>waqf</i> are the realization of worship which is carried out through the voluntary surrender of assets they own for the sake of being used for the benefit of the ummah (Faisal, 2020)	<p>1. I will choose cash <i>waqf</i> as an act of charity</p> <p>2. I intend to do cash <i>waqf</i> more often than other endowments</p> <p>3. I will implement cash <i>waqf</i> consistently</p> <p>4. I will always invite and recommend cash <i>waqf</i> to the environment around me</p>

Source: Osman et al., (2016); Osman & Muhammed, (2017); Haqy et al., (2017); Faisal, (2020)

4. Results and Discussion

Characteristics of respondents

Details regarding the characteristics of the respondents who were the object of this study are described in table 1 below:

Table 2. Demographics of Research Respondents

Profile	Description	Number of Respondents	Percentage (%)
Gender	Female	86	25,4
	Male	252	74,6
Age	25 – 35	198	59
	36 – 46	98	28
	≥ 47	42	13
Education	SMA/SMK/MA	9	2,7
	D3	27	7,9
	S1	201	59,5
	S2	94	27,8
Income	S3	7	2,1
	2 million - 3 million	37	11
	3.1 million - 4 million	103	31
	4.1 million - 5 million	112	33
	≥ 5.1 million	86	25

Source: primary data processed, 2020

Based on the data presented in table 1, it can be described as follows:

- a. The majority of respondents in this study were male as many as 252 respondents (74.6%) while the female gender respondents were only 86 respondents or 25.4%. This shows that men are more dominant in doing cash *waqf* than women. In general, each gender tends to accept and is willing to carry out cash *waqf*, so that both men and women have the potential to implement cash *waqf*.
- b. Age of *Wakif* who was the majority of respondents in this study were aged 25 years to 35 years, amounting to 198 respondents, then in the age range of 36 years to 46 years as many as 98 respondents while for those aged over 47 years who implemented cash *waqf* in this study only amount 42 *wakif*. The majority of cash *waqf* is carried out by *wakif* in the age range of 25 - 35 years. One of the factors is that at that age, *wakif* is easier to do cash *waqf* compared to donating

- other assets because money assets are easier for them to own than other ¹ assets such as land, buildings, or vehicles so that at the age it is easier to carry out cash *waqf* than other *waqfs*.
- c. Relating to the education of respondents in this study, dominated by *wakif* with an undergraduate education of 201 *wakif* (59.5%) followed by a *wakif* with a postgraduate education of 94 *wakif* (27.8%), while 7 *wakif* with doctoral education 27 people with D3 education and 9 senior high school educators. It can be concluded that the majority of respondents as respondents in this study already have good quality knowledge so that it will be easier to understand *waqf*.
 - d. Total income owned by the respondents of this study in a month is 4.1 million to 5 million as many as 112 *wakif*, followed by 103 respondents with an income of 3.1 million - 4 million, then *wakif* with income above 5.1 million as many 89 respondents and *wakif* with an income of less than 3 million as many as 37 *wakif*. *Waqf* money is dominated by *wakif* with an income of 4.1 million to 5 million indicating that *wakif* money is easier to implement even though *wakif* does not yet have a high enough income level but can already set aside part of its income for cash *waqf*.

Hypothesis testing

The results of causality test can be seen in Table 3, and it can be described as the following:

- a. The standard value is 0.182 and the probability estimate is $0.002 < 0.05$ of the significance level so that it can be concluded that the attitude has a significant effect on Money Waited Behavior (*Waqf* Decision).
- b. The test also shows the standard value is 0.196 and the probability estimate is $0.001 < 0.05$ of the significance level so that it can be concluded that subjective norms have a significant effect on Money Waited Behavior (*Waqf* Decision).
- c. The test also shows the standard value is 0.191 and the probability estimate is $0.004 < 0.05$ of the significance level so that it can be concluded that Religiosity have a significant effect on Money Waited Behavior (*Waqf* Decision).

Table 3. Results of the Research

Description	Std. Estimate	Significance	Description
Attitude → Money Waited Behavior (<i>Waqf</i> Decision)	0.182	0.002	Significant
Subjective Norms → Money Waited Behavior (<i>Waqf</i> Decision)	0.196	0.000	Significant
Religiosity → Money Waited Behavior (<i>Waqf</i> Decision)	0.191	0.001	Significant

Source : Processed data

Discussion

The results of this study found several factors that could influence *waqf* behavior in implementing cash *waqfs*, such as attitudes, subjective norms, and religious values:

Effect of behavioral beliefs (attitudes) on money *waqf* decisions

Attitude is a reaction that exists in a person when he is faced with a certain stimulus or object as an action or action on the implementation of certain motives (Haqqy et al., 2017). There are 3 levels of attitude in a person, namely; 1). Receiving, at this level, someone will receive the stimulus given to him. 2). Responding, at this level the individual who is given a stimulus will respond or react to the stimulus it faces, 3). Appreciate, at this stage, the individual will give a positive reaction to the stimulus given which is shown by the appearance of informing and inviting others to respond, 4). Responsible, the attitude is shown by the individual to be responsible for what he believes, even though he must bear the risk of his decision.

The attitude of *waqf* after having faith in money *waqf* will further encourage his intention and decision to carry out cash *waqf* with self-excellence for the sake of social welfare and the interests of the ummah under Islamic law. The attitude-behavior towards *waqf* in money *waqf* is formed from his understanding of cash *waqf*, when the higher the perception of *waqf* towards money *waqf*, the higher the attitude he shows in money *waqf* (Fauziah & El Ayyubi, 2019). This study found that the attitude of *waqif* in Indonesia towards their behavior in making decisions with money is categorized as good. The Muslim community in Indonesia has a good attitude in understanding and willingness to try and implement cash *waqf* and this is what encourages the intensity of the Muslim community to donate money. The attitude of *waqf* to cash *waqf* is 1). Implementing cash *waqf* is perceived as easier to use for social welfare, 2). *Waqf* money provides satisfaction for *wakif*, 3). *Wakif* has a positive perception of the development of cash *waqf*, 4). Implementing cash *waqf* is considered a wise idea.

The Influence of Normative Beliefs (subjective normative) on Money Waqf Decisions

Subjective norms are social norms that can be perceived by *wakif* as a social pressure that must be followed and influence their behavior in carrying out something (Faisal, 2020). When *Wakif* judges that if their actions will not be under subjective norms, then they will not carry out these actions, so they will only carry out actions that are considered relevant to social norms so that there is no violation of subjective norms. Subjective norms have a significant influence on a person's behavior, as the results of research conducted by Amin & Chong (2011), which see that subjective norms affect the behavior of Muslim communities to buy halal products (Amin & Chong, 2011).

This study found that subjective norms have a very important role in encouraging *wakif* to have intense behavior in making decisions to implement cash *waqf*. The better the subjective norm perceived by *Wakif*, the higher the intensity it has in the money *waqf*. The subjective norms related to cash *waqf* are as follows; 1). The development of opinion in the family environment that implementing cash *waqf* is allowed, 2). In the circle of friends and society, I also find the behavior of implementing cash *waqf*, 3). Religious leaders argue that implementing cash *waqf* is not something that violates Islamic law.

The Influence of Religiosity on the Decision on Money Waqf

Religiosity is a person's behavior that is associated with his actions in religion, the better his actions are in carrying out religious teachings, the higher the religious behavior that is in him (Osman et al., 2016); (Osman & Muhammed, 2017). Religion can be perceived as the extent to which a person's actions in believing that giving money is a commandment in Islam. *Waqf* is an order that exists in the teachings of the Islamic religion so that someone who has high religious views on the teachings of the Islamic religion will tend to actively participate in its implementation so that it is concluded that the higher the religious level of the *waqf*, the higher the intensity of doing the money *waqf*. This study found that religious behavior has a good role as a predictor of *waqf* behavior in implementing cash *waqf*. The values of religiosity used in this study include; 1). All activities carried out by humans must be based on what Allah *Subhanahuwata'ala* ordered, 2). Making the Koran and Hadiths the main basis for action, 3). Always promote truth and honesty, 4). Always try to leave all matters to Allah *Subhanahuwata'ala*.

Inhibiting factors for the development of productive waqf in Indonesia

a. Different schools of thought

In Indonesia, the majority follow the Syafii school, which in the understanding of this school teaches more immovable *waqf* such as carrying out burial land *waqf*, *waqf* for houses of worship (musholla, mosque), *waqf* for the establishment of Islamic boarding schools, schools and social institutions (Furqon, 2017), thus creating differences with other schools of thought that are also followed by the muslim community in Indonesia. Some scholars consider that the form of *waqf*

implementation is dynamic, which can keep up with the changing times. Currently, *waqf* is undergoing development according to the changing era so that *waqf* is not only in the form of immovable assets but is developed more widely and its use is also developing, for example utilizing *waqf* assets to become productive *waqf* which is currently being intensively practiced in Indonesia (Irawati, 2017), but also the development of *waqf*. This has not been accepted by some followers of other schools of thought, and it will take a long time to accept the development of this form of *waqf*. Regarding the different views of the schools regarding productive *waqf*, it should not be a big problem and the role of the government as the responsibility of the State is needed to overcome these problems so that these differences do not become a matter that can divide the unity.

b. Weak understanding of *waqf*

The weak understanding of the community regarding the correct *waqf* causes the community to stagnate in *waqf*, namely *waqf* to use it, a place of worship, or other forms of non-productive *waqf* so that the use of *waqf* assets is limited to certain groups only. Even though productive *waqf* will bring greater benefits for social welfare. Understanding has an important role in encouraging a person to convert *waqf*, the better his understanding of the fiqh of *waqf*, the higher the motivation that is in him to carry out *waqf* (Fatmah & Sholihah, 2017). Some people still have an understanding that *waqf* is like personal worship so they do not want other parties to interfere in its management (Nawawi, 2013). Such understanding has led to the weak motivation of *waqf* in doing *waqf* apart from having land *waqf* and the construction of non-productive buildings.

Implementation of cash *waqf* management in the development of productive *waqf* in Indonesia

In Indonesia, there have been several areas that have successfully implemented productive *waqf* from cash *waqf*, along with the development of productive *waqf* in the territory of Indonesia which uses the source of development funds from cash *waqf*;

a. Gresik, East Java

The productive *waqf* developed in this area is the productive *waqf* for raising cattle

b. Pasuruan, East Java

In Pasuruan productive *waqf* is developed in the form of a mini-market and al-Yasini convection business

c. Malang, East Java

One of the Islamic hospitals in the Malang area developed productive *waqf* in the form of VIP inpatient rooms at RSI

d. Sukabumi, West Java

In Sukabumi, productive *waqf* has been developed in the form of a shop building belonging to the as-Salam modern cottage

e. Cirebon, West Java

There are several productive *waqf* developments in Cirebon, such as the development of productive *waqf* in the form of the Dar al-Hikam Business House and the development of productive *waqf* in the mini BuntetPesantrén self-service sector.

f. Tangerang, Banten

One of the productive *waqf* cones developed in the Tangerang area is productive *waqf* in the field of gas stations (general fuel filling stations)

g. Magelang, Central Java

In Magelang, the leadership of the NU branch developed a productive *waqf* business center

h. Rembang, Central Java

The development of productive *waqf* in the rembang area is Anwar Makkawi's cattle fattening business

i. Pekalongan, Central Java

In the Pekalongan area, productive *waqf* development has also been carried out such as the development of a Muslim business center and the development of productive *waqf* building for shopping centers.

j. Medan, North Sumatra

The productive *waqf* developed in the city of Medan is a supermarket and a restaurant at the Al-Badar Mosque

k. Pangkep, South Sulawesi

One of the productive *waqfs* that are developed is the training building and the enlightenment of the heart

l. Maros South Sulawesi

In the Maros area, productive *waqf* has been developed in the form of Aminah mini-market

m. Konawe, South Sulawesi

In Konawe, productive *waqf* was developed in the form of a learning center building for cow breeders and cattle fattening

n. Buleleng, Bali

The productive *waqf* developed in the Buleleng area, Bali is the productive *waqf* of a Muslim boarding house and a shop.

o. Jimbaran, Bali

The productive *waqf* that is developed is the productive *waqf* for the grocery store

5. Conclusion

Attitudes have a positive and significant influence on *waqf* behavior in implementing cash *waqf*, this proves that the Muslim community in Indonesia will do cash *waqf* when they have a positive attitude related to the cash *waqf* system in Indonesia. This research also found that subjective norms can positively influence *waqf* behavior in *waqf* money. This trend arises when the Indonesian Muslim community considers that donating money does not violate the existing behavior in the family environment, society and the opinions of religious leaders, only some of the people with certain schools of thought have not made *waqf* money due to the understanding in the school or religious leaders that they follow. to do cash *waqf* and it is only recommended for other types of *waqf* so that they do not have behavioral intentions to donate money. A person's religious factor also has an important role in influencing the behavior of *waqf* in money *waqf*, this study found that the higher a person's religious level, the higher his behavior will be in carrying out and obeying religious orders so that the behavior he shows will be better in participating in carrying out cash *waqf*.

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