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Motivation for Charitable Act: A Case Study of Cash Waqf during Pandemic in Indonesia

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Abstract: The Covid-19 pandemic has caused devastating socio-economic problems globally and created a higher demand for Islamic charities, including cash waqf. Therefore, this study aims to analyse the intention of Indonesian Muslims to perform cash waqf during the pandemic time. It employs the Extended Theory of Planned Behavior (TPB) approach and the Structural Equation Modelling (SEM) method in analysing the primary data collected from 404 respondents. The study found that all TPB variables significantly influence respondents' intentions to perform cash waqf during the pandemic. However, the most important determinant of the intention to do the charitable act is the perceived behavioural control variable. Meanwhile, attitude is determined by knowledge, religiosity, and trust towards waqf institutions. The findings highlight the importance of the ease of doing cash waqf and trust in waqf institutions in determining the Muslims' intention to perform charitable acts. As such, government and waqf institutions should accelerate digitising the current waqf system to provide more convenience in doing cash waqf. Furthermore, waqf institutions should maintain and improve trust towards their institution. All waqf stakeholders should also attempt to increase waqf awareness and literacy. The strategies are expected to enhance waqf collections needed by society, particularly during the pandemic.

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1. Introduction

The Covid-19 pandemic has caused a dramatic loss of human life worldwide and presented unprecedented challenges to global health and the economy. The economic and social disruption caused by this pandemic is devastating. Tens of millions of people are at risk of falling into extreme poverty, while the number of malnourished people is expected to approach 900 million by the end of 2020 (WHO, 2021). The pandemic has also caused a serious impact on the Indonesian economy. As a result, the Indonesian economic growth contracted from 5.05% in Q2 2019 to -5.32% in Q2 2020. This condition has also led to an increase in Indonesia's unemployment, poverty, and inequality (BKF, 2021).

Besides the economic impact, it also appears that the pandemic has caused an increase in demand for social funds, including waqf. The higher demand is reflected from persistent messages communicated by the Indonesian government that strongly urge Muslim society to increase their waqf and other Islamic social funds (zakat and infaq) to help others whose lives are badly affected by the pandemic (Sani, 2021). This expectation

is quite a rationale considering the high potential of waqf and cash waqf in the country. The Indonesia Waqf Board (BWI) estimated that the potential from waqf land and cash waqf in Indonesia might reach 2000 trillion rupiahs and 180 trillion rupiahs per year, respectively. However, the BWI also reported that the cash waqf funds collected in 2020 were only 819.36 billion rupiahs (Indonesia Waqf Board (BWI), 2021)). BWI also emphasises that cash waqf has been used for providing basic public infrastructure and would be used to support the recovery from the pandemic in the future. Therefore, it is important to improve waqf collections in Indonesia, particularly during the pandemic (Nursalikah, 2020).

The considerable intention in waqf and the factors that influence its collection have been discussed in several previous studies (see, among others, (Shukor, Anwar, Aziz, and Sabri, 2017); (Abdulkareem, Mahmud, AbdulGaniyy, and Aliu, 2020); and (Kasri and Chaerunnisa, 2021)). For example, Shukor et al. (2017) found that religiosity, trust, and perceived behavioural control significantly influence a person's attitude to perform cash waqf in Malaysia. A similar conclusion is found in Indonesia, as more recent research by Kasri and Chaerunnisa (2021) found that knowledge, belief, religiosity, attitudes, subjective norms, and behavioural control positively influence the intentions of Muslim millennials to do cash waqf. Despite that, it is notable that the latter study focuses on the millennial's intention to do cash waqf.

As the pandemic has been lasted for around two years and impacted the socio-economic conditions of Indonesian people, this condition will certainly affect the intention, motivation, and behaviour of individuals in making donations, including cash waqf. Nashwan and Al-Daihani (2021) conducted a study on the motivation of individuals to make donations to reduce the socio-economic impact during the pandemic in Kuwait. The study found that charities, internet technology, and religiosity are significant factors influencing individuals to make donations during the Covid-19 pandemic. Tumewang et al. (2021) discussed the role of Islamic social funds in supporting the SDGs program during the pandemic in Indonesia. However, the studies did not focus on cash waqf but Islamic donation products in general. As such, it appears that few studies attempt to examine the intention to do cash waqf during the pandemic time. Several studies

With this perspective, this study aims to analyse the factors that influence the intention of Indonesian Muslims to perform cash waqf during the pandemic time. It employs the Extended Theory of Planned Behavior (TPB) approach, in which the attitude variable is assumed to be influenced by knowledge, religiosity, and trust and experience (past behaviours) variable is added to the main TPB variables (attitudes, subjective norms, and behavioural control). This study collected data from 404 respondents from five provinces most affected by the pandemic: Jakarta, West Java, Central Java, East Java, and South Sulawesi of Indonesia. The data was then analysed using the Structural Equation Modeling method.

Following this introductory section, this paper is structured as follows. Section two discusses the literature review and hypotheses development, while section three explains the research methods employed in the study. Section four discusses the findings and analysis. The final section concludes and provides some recommendations based on the study's findings.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Concepts of Cash Waqf

Generally speaking, waqf is an act of managing assets based on Islamic principles and whose benefits are used for the benefit of the people (Yagan and Zuhdi, 1388 H). Based on this definition, waqf can be interpreted as a form of good deeds that are jariah

(continuous) by separating some of the property owned to be used for the public intentions. However, it is notable that the core value of the transferred property should not decrease in value. This definition is also in line with the opinion of Imam Shafi'i and Imam Hambali stated that waqf is a process of releasing the property that has been taken from the ownership of the wakif (the person who performs the waqf). Additionally, in making the waqf contract, the wakif may no longer treat the property as personal property. This condition can also be interpreted that waqf property cannot be sold, rented, or even inherited (Yagan and Zuhdi, 1388 H).

Furthermore, cash waqf could be defined as the surrender of assets in the form of money by the wakif to nazir (the person who manages waqf assets) to be managed based on sharia principles on the condition that the nazir must perform *istibdal* (conversion) of the waqf money if there is concern about the permanence of the substance. (Lubis, 2013). There are two opinions regarding the concept of cash waqf. Some scholars argue that cash waqf is forbidden because cash waqf is considered a type of property that is not eternal in substance. Meanwhile, other opinions believe that cash waqf is lawful and permissible because cash waqf is considered to provide greater benefits for Muslims. This opinion is based on the *ijma'* (scholars' agreement) that the cash waqf's validity is not influenced by the substance's permanence but by the permanence of the object's value. Therefore, as long as the value of the waqf money does not decrease, the money is valid to be used as waqf goods (Bisri, Habieb, and Machfudz, 1997).

In practice, both waqf and cash waqf are implemented in Indonesia. The implementation of waqf is regulated under Law No. No. 41/2004 on waqf and the Government Regulation Number 42/2006 on Waqf Management. Before that, the Indonesia Ulama Council (known as MUI) issued a fatwa regarding cash waqf in 2002. According to the Fatwa, cash waqf is a waqf made by a person, group, institution or legal entity in the form of cash in which securities are included in the definition of the money. Further, it is mentioned that the law for cash waqf is *jawaz* (permissible) as long as the fund is distributed and used for purposes that are permitted in Sharia. In addition, the principal value of the cash waqf must be guaranteed (Kasri and Chaerunnisa, 2021).

2.2. Theory of Planned Behavior

Theory of Planned Behavior is a theory that explains human behaviour, which is based on the assumption that human behaviour decisions are chosen consciously and take into account all available information. In social psychology, the theory of planned behaviour has been used extensively to predict, explain behavioural intentions, and analyse actual behaviour. (Ajzen, 2005). This theory can also be used to find out what factors influence certain behaviours in a community.

The basic TPB is constructed by three factors, namely attitude, subjective norms and perceived behavioural controls (Ajzen, 2005). In its development, other variables could also be included in the TPB model. For example, another variable, such as past behaviour, can be added to predict a person's intention to do something better (Sutton, Baskerville, and Cordery, 2010). Therefore, this theory is considered relevant for analysing the behaviour of the Indonesian Muslim community in doing cash waqf during the Covid-19 pandemic.

2.3. Hypothesis Development

Intention is commonly interpreted as a human motivation to act or try new things to produce a behaviour that can accommodate hopes, ambitions, dreams, ideals, or anything that needs to be fought for in the future (Hisrich, Peters, and Shepherd., 2010). According to Ajzen (2005), intention is influenced by attitude, subjective norms and perceived behavioural controls. Furthermore, a person's attitude towards something is influenced by

two factors, namely behavioural belief and salient belief. Behavioural belief has a function to relate behaviour to the results that can be drawn from that behaviour, while salient belief is a view of society in general in assessing a behaviour (Ajzen I., 2005). Literature generally suggests three salient Muslim beliefs in conducting cash waqf in Indonesia: knowledge, trust, and religiosity (Kasri and Chaerunnisa, 2021). Further explanations are discussed below.

2.4 Relationship between Attitude and Knowledge in Determining Intentions to Perform Cash Waqf During Pandemic

Knowledge has an important role in influencing individuals to decide attitudes towards something. When an individual has good knowledge, usually the less likely the opinions or opinions of others can influence him in making decisions. Concerning cash waqf, Shukor et al. (2017) conducted a study on the factors influencing Muslims to do cash waqf in Malaysia. Somewhat surprising, the study found that knowledge does not significantly affect a person's attitude to performing cash waqf (Shukor, Anwar, Aziz, and Sabri, 2017). Kasri and Chaerunnisa (2021) conducted a more recent study in Indonesia regarding the factors that influence millennial Muslims' intentions for doing cash waqf online. The research process involved 418 respondents who live in big cities in Indonesia and the Structural Equation Modeling (SEM) method. The study results indicate that individuals who know cash waqf have a higher probability of doing cash waqf. In other words, knowledge is significant in influencing the intention to do online cash waqf because it has a very important influence on a person's attitudes and behaviour (Kasri and Chaerunnisa, 2021). This finding is also in line with the results of a study conducted by Abdulkareem et al. (2020) regarding the factors that influence Muslim intentions to perform waqf in Oyo State, West Nigeria. This study explains that knowledge of waqf information has a positive and significant influence on Muslim attitudes to waqf (Abdulkareem, et al., 2020).

However, it is notable that none of the studies was conducted during a pandemic time. The difference in these conditions more likely induced changes in people's behaviour in receiving information that can affect attitudes in assessing an object. Therefore, the first hypothesis developed is:

H1: Knowledge about cash waqf positively influences the attitude of the Indonesian Muslim community in conducting cash waqf during the pandemic

1.6 Relationship between Attitude and Trust in Determining Intentions to Perform Cash Waqf During Pandemic

Trust is generally considered the main factor in determining an individual's attitude towards an object, including performing cash waqf. A study conducted by Shukor et al. (2017) regarding the factors that influence Muslims doing cash waqf in Malaysia found that trust in waqf institutions positively influences individual decisions to perform cash waqf. This result is also in line with a study conducted by Kasri and Chaerunnisa (2021), which suggested that trust towards waqf institutions is an important factor influencing millennial Muslim intentions in doing cash waqf online in Indonesia. Furthermore, using data collected during the pandemic time, a study found that trust in social fundraising institutions positively influences Muslim intentions to make social donations online during the pandemic (Tumewang, Annisa, and Fakhrunnas, 2021). Following this literature, the hypothesis below is developed:

H2: Trust in waqf institutions positively influences the attitude of the Indonesian Muslim community in conducting cash waqf during the pandemic.

2.4 Relationship between Attitude and Religiosity in Determining Intentions to Perform Cash Waqf During Pandemic

Beliefs and adherence to religious teachings adopted influence attitudes in performing cash waqf. This general conclusion is supported by a study conducted by Kasri and Chaerunnisa (2021), which suggested that religiosity positively influences the attitude of Muslim millennials to carry out cash waqf. Furthermore, Abdulkareem et al. (2020), investigating the factors influencing Muslim intentions to perform waqf in Oyo State, West Nigeria, shared a similar conclusion. More recently, Nashwan and Al-Daihani (2021) examined individual motivation to make donations to reduce the socio-economic impact during the pandemic in Kuwait. The study found that religiosity has a positive influence on individual attitudes to donate during the pandemic. However, it is notable that although the study was carried out during a pandemic, it did not focus on cash waqf. Therefore, the third hypothesis developed is:

H3: Religiosity positively influences the attitude of the Indonesian Muslim community in conducting cash waqf during the pandemic.

2.5 Relationship between Attitude and Intention to Perform Cash Waqf During Pandemic

As previously explained, attitude is considered as the main variable influencing an intention under the TPB framework. Attitude is related to the perceptions, personality and motivations of a person that influence their behaviour. An individual's attitude toward a behaviour is influenced by individual assumptions about the consequences of that behaviour. This assumption is referred to as behavioural belief, which connects behaviour with the results obtained from it. Thus, an individual's attitude toward a behaviour is determined by their evaluation of the outcomes related to it (Ajzen, 2005). This framework is used by many studies related to Islamic social funds, including cash waqf.

In Malaysia, Osman (2014) and Mutalib et al. (2019) found that attitude is the dominant variable significantly affecting young intellectuals' intention to participate in cash waqf. The finding is in line with a study conducted by Kasri and Chaerunnisa (2021) in Indonesia, which concluded that attitudes significantly influence the intention of millennial Muslims in Indonesia to carry out cash waqf online. During the pandemic time, few studies used the TPB framework in analysing intention to do Islamic charities. A study in Kuwait found that attitude had a positive and significant influence on individual intention in making social donations (Nashwan and Al-Daihani, 2021). A similar result is suggested from studies in Malaysia, including a study by Razak et al. (2021) regarding the factors influencing individuals' intention to make cash assistance during the Covid-19 outbreak in Malaysia. Involving data from 418 respondents, which were then analysed using the multiple regression method, indicates that attitude positively influences individual intentions in doing cash waqf as assistance during the Covid-19 outbreak. Based on the previous studies, the hypothesis developed is:

H4: Attitude positively influences the intentions of the Indonesian Muslim community in conducting cash waqf during the pandemic.

2.6 Relationship between Subjective Norms and Intention to Perform Cash Waqf During Pandemic

In the TPB, subjective norms become one of the factors in determining individual intention in doing a behaviour. Subjective norm is generally defined as an individual's perceptions of the level of agreement of a person or significant others in their behaviour (Ajzen, 2005). When a person feels that the social referent approves and supports their

views about a particular behaviour, they will feel social pressure to engage in that behaviour. However, if a person considers that the social referent does not agree with their thoughts, they will feel social pressure not to perform the behaviour (Ajzen, 2005).

Concerning cash waqf-related studies, a study conducted by Abdulkareem et al. (2020) regarding Muslim intentions to perform waqf in Oyo State (West Nigeria) found that subjective norms positively influence Muslim attitudes to do waqf in Nigeria. This opinion is supported by a study conducted by Kasri and Chaerunnisa (2021) in Indonesia. Furthermore, subjective norms are also suggested to have a positive effect on the intention of Muslims to give cash waqf by researchers including Fuadi (2013), Osman (2014) and Jabar (2014). Therefore, the fifth hypothesis developed is:

H5: Subjective norms positively influence the intentions of the Indonesian Muslim community in conducting cash waqf during the pandemic.

2.7 Relationship between Perceived Behavioral Control and Intention to Perform Cash Waqf During Pandemic

The concept of perceived behavioural control indicates the ease or difficulty experienced by individuals in a specific behavioural intention. The perceived behavioural control is determined by beliefs about situational and internal factors that facilitate or inhibit a person's creating a behaviour, known as their "control beliefs." As such, the stronger an individual's perception of the opportunity or ability they possess, and the weaker their perceptions of the barriers they face, the greater the control they feel about their own behaviour (Ajzen, 2005).

In the context of this study, previous studies by Fuadi (2013), Osman (2014) and Jabar (2014) have found that perceived behavioural control affects the intention of Muslims to donate cash waqf. More recent studies confirm this finding. For example, a study by Kasri and Chaerunnisa (2021) found that perceived behavioural control had the most significant influence on the intentions of millennial Muslims in Indonesia to conduct cash waqf online than the other TPB factors. A similar conclusion is shared by Abdulkareem et al. (2020) in their study in Nigeria. More recently, a study conducted by Tumewang et al. (2021) during the pandemic suggested that perceived behavioural control had a positive and significant relationship with Muslim intentions to donate. Thus, the following hypothesis is proposed:

H6: Perceived behavioural control positively influences the intentions of the Indonesian Muslim community in conducting cash waqf during the pandemic.

2.8 Relationship between Past Behavior and Intention to Perform Cash Waqf During Pandemic

Past experiences often have a close relationship with an individual's intention in doing something. For example, a study conducted by Kasri and Ramli (2019) investigated factors that influence Muslim intentions to donate through mosques in Indonesia. Using 235 respondent data that has been collected from various mosques, this study found that past experiences/behaviour have a significant influence on Muslim intentions to donate through mosques. This result is also supported by a study conducted by Rossen and Sims (2011) related to analysing altruistic actions as habit-forming. By involving 13,630 respondents and utilising the DID method, they suggested that charitable behaviour in the past tends to form individual habits in the future where the behaviour of donating as a teenager has an important influence on an individual's decision to donate when he is an adult.

Previous research was not conducted when the multidimensional crisis due to the pandemic occurred. The difference in these conditions might change people's behaviour

in carrying out habits that can affect intentions in doing cash waqf. Therefore, the seventh hypothesis developed is:

H7: Experience (past behaviour) positively influences the intentions of the Indonesian Muslim community in conducting cash waqf during the pandemic.

Based on the hypothesis development and discussions above, the study develops the following conceptual framework. There are seven hypotheses proposed and will be tested in this study under the TPB framework. To summarise, the behavioural intention to perform cash waqf during the pandemic time in Indonesia is hypothetically influenced by knowledge (H1), trust (H2), religiosity (H3), attitude (H4), subjective norms (H5), perceived behavioural control (H6), and Past Behavior (H7).

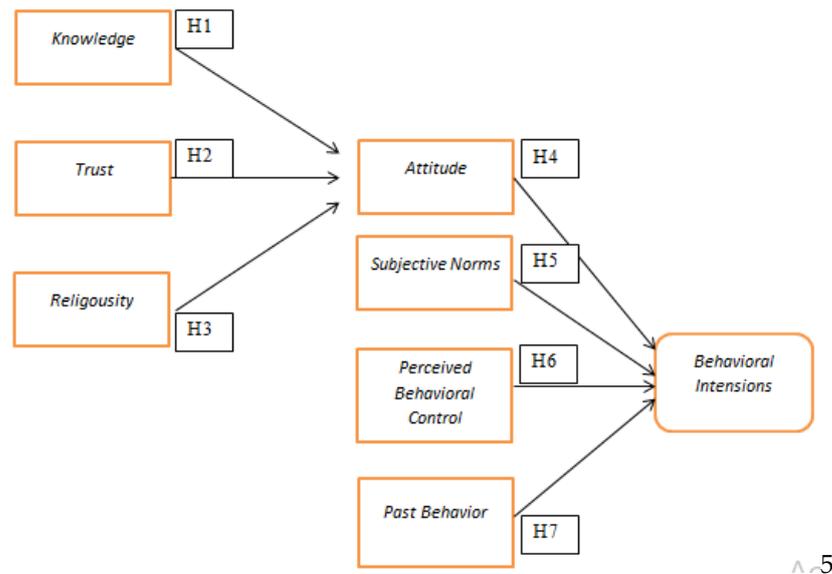


Figure.1: Conceptual Framework

3. RESEARCH METHODS

The study examines the factors determining the Indonesian Muslim community’s intention to perform cash waqf during the pandemic. The analysis uses a quantitative approach based on the Extended Theory of Planned Behavior (TPB) framework in which the experience (past behaviors) variable is added to the main TPB variables (attitudes, subjective norms, and behavioral control).

Based on the conceptual framework that has been developed in the previous section, the research questionnaire was built and elaborated in three main components, namely the introduction, the respondent's profile, and the measurement items. All measurement items used in this study are the result of adoption from previous studies, in particular Kasri and Chaerunnisa (2021), Osman (2014), Shukor et al. (2014, 2017), Kasri and Ramli (2021). Forty-four items used were measured using a Likert scale, where point 1 means "strongly disagree" while point 6 means "strongly agree". The 44 items used can be seen in Appendix 1.

Table.1: Profile of Respondent

Demographic Aspect	No. of Responses	N (%)
Age		
18-22	272	67%
23-27	60	15%
28-32	16	4%

33-37	10	2%
38-42	12	3%
43-47	18	4%
>48	16	4%
Gender		
Male	163	40%
Female	241	60%
Marital Status		
Single	330	82%
Divorced	5	1%
Marriage	69	17%
Domicile		
Greater Jakarta	39	10%
West Java	93	23%
Central Java	78	19%
East Java	141	35%
South Sulawesi	24	6%
Others	29	7%
Formal Education		
Senior High School	200	50%
Diploma	35	9%
Undergraduate	130	32%
Graduate	25	6%
Postgraduate	13	3%
Others	1	0%
Monthly Expenditure		
< Rp. 500.000,00	69	17%
Rp. 500.001,00 - Rp. 2.000.000,00	191	47%
Rp. 2.000.001,00 - Rp. 3.500.000,00	54	13%
Rp. 3.500.001,00 - Rp. 5.000.000,00	33	8%
Rp. 5.000.001,00 - Rp. 6.000.000,00	13	3%
> Rp. 6.000.001,00	44	11%
Number of Endowments in the Last Year		
Never	12	3%
1-2 times	193	48%
3-4 times	99	25%
5-6 times	22	5%
more than 6 time	78	19%

This study collected primary data through online survey questionnaires. Using a purposive sampling method, 404 valid responses were obtained from respondents from five provinces most affected by the Covid-19 pandemic in Indonesia: DKI Jakarta, West Java, Central Java, East Java, and South Sulawesi. The sample size corroborated with

Sekaran and Bougie (2010), whose study suggested that sample size should be in the range of at least ten times as large as the number of variables (Sekaran and Bougie, 2010). The data was then processed using the Structural Equation Modeling (SEM) analysis method. This method is used because it is considered the most suitable statistical analysis method for estimating latent variables. The characteristics of the sample used are all Muslim individuals who are 18 years old and domiciled in the abovementioned regions. The profiles of respondents are summarised in Table 1. ↯

After getting the data, a validity test was conducted to measure the indicator's accuracy in representing the latent variable. An indicator can be said to be valid for its latent variable if the value of the T-value of the indicator is more than 1.96 (two-tailed) and the value of Standardised Loading Factors (SLF) for each indicator is 0.5 (Hair et al. 2009). At the same time, the reliability test is carried out to ensure that all indicators are always consistent and precise in measuring the latent variables. A latent variable can be said to pass the reliability test if the Composite Reliability (CR) value is 0.7 and the Average Variance Extracted (AVE) value is 0.5 (Hair J. F., Anderson, Tatham, and Black, 2009). There is a tolerance for the AVE value that does not reach 0.5, provided that the CR value passes the test (O'Rourke and Hatcher, 2013). The AVE value of a low latent variable is still accepted if the CR value is > 0.60 (O'Rourke and Hatcher, 2013). The Goodness of Fit test is used to measure the model's ability to make an estimate that can represent the actual data results. Concerning the model's fit, the use of four or five measures of Goodness of Fit is considered sufficient to assess the model's fit (Hair, et al., 2009). The SEM method is subsequently used to analyse the primary data. The results of the validity and reliability tests confirmed that all of the variables are valid and reliable for further analysis (see the detailed results in the Appendix).

4. FINDINGS AND DISCUSSIONS

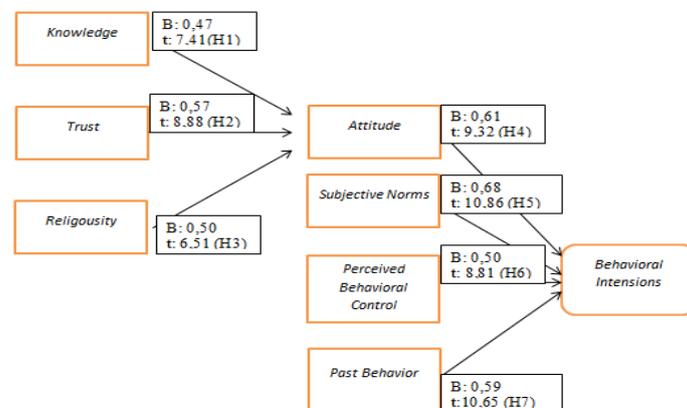


Figure 2 Summary of SEM analysis
 Chi-Square=2389.25, df=874, p-value=0.0000, RMSEA=0.066

Figure 2 shows the summary of the estimation results using the SEM approach. In general, the study results found that knowledge, trust, religiosity, attitude, subjective norms, perceived behavioural control, and past behaviour have a significant influence and positively affect Muslim intentions to do cash waqf during the pandemic. Therefore, all TPB variables had a significant influence on respondents' intentions to perform cash waqf during the pandemic time in Indonesia. More discussion is elaborated on below.

The hypotheses that knowledge, trust and religiosity are all significantly influencing attitudes toward cash waqf during the pandemic time in Indonesia are confirmed in this study. The knowledge factor regarding cash waqf has a positive influence on the attitude of the Indonesian Muslim community to cash waqf, as reflected in the SLF value of 0.47 and the T-Value value of 7.41. These results indicate that the Muslim community's

knowledge of waqf affects their perception of cash waqf in Indonesia during the pandemic. This finding is consistent with the findings of previous studies, such as Shukor et al. (2014, 2017), Abdulkareem et al. (2020) and Kasri and Chaerunnisa (2021). Further analysis suggested that a higher understanding of the cash waqf concepts indicates that the person has a stronger and more objective reason to conduct cash waqf. Thus, knowledge is considered an important consideration for respondents to give a positive attitude towards cash waqf behaviour during the pandemic in Indonesia. This result indicates the urgency of increasing literacy and campaigns regarding cash waqf to the community, which is expected to encourage Muslims to have a positive attitude towards cash waqf.

Likewise, the factor of trust in waqf institutions also positively influences the attitude of respondents towards cash waqf behaviour. This conclusion is reflected in the SLF value of 0.50 and the T-Value value of 6.51. These results indicate that the factor of trust in waqf institutions in managing waqf funds has a considerable influence on respondents' perceptions in determining attitudes to conduct cash waqf. This result implies that the higher the integrity and transparency of the waqf institution, the higher the level of public trust in the waqf institution. A similar conclusion is suggested by previous studies, including Shukor et al. (2014, 2017), Kasri and Chaerunnisa (2021) and Tumewong et al. (2021). These results also suggest the urgency of improving the management system, transparency of funds, and increasing publications on reports on the management of waqf funds to encourage Muslims to have a positive attitude towards cash waqf.

The religiosity factor also positively influences the attitude of the Indonesian Muslim community to perform cash waqf. This conclusion is reflected in the SLF value of 0.57 and the T-Value of 8.88. These results indicate that the higher the level of religiosity possessed by the respondent, the higher the possibility of the respondent giving a positive attitude towards the behaviour of cash waqf. This condition happens because respondents believe that cash waqf behaviour is part of religious teachings recommended to be implemented. This result is consistent with the findings of previous studies, such as Shukor et al. (2014, 2017), Kasri and Chaerunnisa (2021), and Nashwan and Al-Daihani (2021). This result indicates the urgency to internalise Islamic values towards Indonesian Muslims to encourage Muslims to embrace cash waqf.

The attitude factor is also found to positively influence intentions to perform cash waqf during the Covid-19 pandemic in Indonesia, as the study found the SLF value of 0.61 and the T-Value value of 9.32. These results indicate that respondents intend to carry out cash waqf during the pandemic when they have a positive attitude towards cash waqf. In other words, the more positive the public's assessment and view of cash waqf, the higher the public's intention to perform cash waqf. This finding is consistent with the finding of previous studies, including Osman (2014), Mutalib et al. (2019), Kasri and Chaerunnisa (2021), Nashwan and Al-Daihani (2021) and Razak et al. (2021). Therefore, it seems necessary to internalise the importance of conducting cash waqf to increase the intention of Muslims to do cash waqf during the pandemic.

Furthermore, the estimation result indicates that subjective norms positively influence intentions to perform cash waqf during the Covid-19 pandemic, as reflected in the SLF value of 0.50 and the T-Value of 8.81. This result implies that the surrounding environment influences respondents to carry out cash waqf during the pandemic. The higher the immediate environment gives the influence, the higher the possibility of respondents to make cash waqf. A similar conclusion is suggested by previous studies such as Fuadi (2013), Osman (2014), Jabar (2014), Abdulkareem et al. (2020) and Kasri and Chaerunnisa (2021). This result indicates the urgency to promote cash waqf by involving figures such as community leaders and ulema.

The study also found that perceived behavioural control positively influences intention to perform cash waqf during the Covid-19 pandemic in Indonesia, as reflected in the

SLF value of 0.68 and the T-Value value of 10.86. These results indicate that the ease of access to cash waqf may influence respondents to perform cash waqf during the pandemic. In other words, the easier access to cash waqf, the greater the possibility of respondents to do cash waqf. This finding is consistent with the finding of previous studies, including Fuadi (2013), Osman (2014), Jabar (2014), Abdulkareem et al. (2020), Kasri and Chaerunnisa (2021) and Tumewang et al. (2021). This finding indicates the urgency of digitising a platform that is accessible and easily understood by the public to increase the public's intention to perform cash waqf.

Lastly, the past behaviour factor is found to positively influence intention in doing cash waqf during the pandemic, as reflected in the SLF value of 0.59 and the T-Value value of 10.65. This result indicates that the experience of making donations in the past influenced the respondent's decision to make cash waqf during the pandemic. The more often a person has performed cash waqf in the past, the more likely his intention in doing cash waqf in the future will be much greater. This result is in line with the result of studies by Rossen and Sims (2011) and Kasri and Ramli (2019). Therefore, it is suggested to create a sustainable cash waqf program to encourage people to have the habit of doing cash waqf so that it can increase people's intention to do cash waqf in the future.

5. CONCLUSION

The study found that all TPB variables had a significant influence on respondents' intentions to perform cash waqf during the pandemic. Notably, the perceived behavioural control variable was found to be the most important determinant of the intention. Meanwhile, attitude is significantly determined by knowledge, religiosity, and trust towards waqf institutions. Furthermore, experience is found to significantly influence intention in doing cash waqf during the pandemic time. Overall, the findings imply that the TPB could predict the intention to do cash waqf during the pandemic. Additionally, the ease of doing cash waqf and trust in waqf institutions are the most influential factors determining the Muslims' intention to do cash waqf during the pandemic.

Given the findings above, several recommendations could be suggested. First, waqf institutions must make perceived behavioural control the main reference in making strategies to increase the collection of cash waqf funds for Indonesian Muslim communities during the Covid-19 pandemic. Thus, waqf institutions must consider the ease of access starting from the registration process for depositing cash waqf funds. The existence of tutorials on using the platform and the simplicity of its appearance also need to be considered so that people can understand it quickly. Second, waqf institutions are highly recommended to digitise all forms of waqf collection to maximise this potential opportunity. Third, government and waqf institutions must also actively conduct online campaigns on various social media to increase engagement of cash waqf to the wider community. Finally, waqf institutions should also maintain and improve trust towards their institution. Overall, the strategies are expected to enhance waqf collections needed by society, particularly during the pandemic.

Notwithstanding the results above, the study also has several limitations. Future studies could include more areas (provinces, cities or rural areas) to get better results. It is also possible to improve the current model's design by adding more explanatory variables or involving interactions between existing variables. These could provide more insight into the study and implementation of cash waqf in Indonesia and other Muslim countries.

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APPENDIX I: LIST OF MEASUREMENT ITEMS

VARIABLE	QUESTION ITEM
ATTITUDE	<ul style="list-style-type: none"> ● Learning about cash waqf is useful for me
	<ul style="list-style-type: none"> ● In my opinion, cash waqf is more flexible in its use than goods waqf (e.g. land waqf, land for graves, the Qur'an, mosques)
	<ul style="list-style-type: none"> ● I believe that waqf in cash (money waqf and cash waqf) is very beneficial.
	<ul style="list-style-type: none"> ● I believe that waqf in cash is also considered a form of charity or donation.
	<ul style="list-style-type: none"> ● I believe that waqf in cash has the potential to encourage development and benefit the community.
	<ul style="list-style-type: none"> ● Waqf in cash through an online system is a good idea
KNOWLEDGE	<ul style="list-style-type: none"> ● I know the term cash waqf
	<ul style="list-style-type: none"> ● I know the term waqf through money.
	<ul style="list-style-type: none"> ● I know the difference between waqf and other forms of charity (such as zakat, infaq, alms)
	<ul style="list-style-type: none"> ● I know the law and the existence of Cash Waqf.
	<ul style="list-style-type: none"> ● I feel I know a lot about the concept of Cash Waqf.
	<ul style="list-style-type: none"> ● I know that several philanthropic institutions/cash waqf institutions provide independent online platforms (websites) for waqf.
RELIGIOSITY	<ul style="list-style-type: none"> ● I believe in the existence of Allah SWT.
	<ul style="list-style-type: none"> ● I perform the five daily prayers regularly.
	<ul style="list-style-type: none"> ● I regularly participate in religious activities.
	<ul style="list-style-type: none"> ● If more and more people believe in God, the world will be a better place to live.
	<ul style="list-style-type: none"> ● When I am faced with an important decision, religion becomes my main consideration.
	<ul style="list-style-type: none"> ● When I think of something that can help me grow and mature, religion provides an independent most important factor in my personal development.
	<ul style="list-style-type: none"> ● My religious beliefs influenced every aspect of my life.
TRUST	<ul style="list-style-type: none"> ● Philanthropic institutions that manage waqf in cash (waqf institutions) in Indonesia can be trusted.
	<ul style="list-style-type: none"> ● I believe in the information provided by the waqf institution.
	<ul style="list-style-type: none"> ● I believe in waqf institutions goodness significant collect the goodness waqf in cash.
	<ul style="list-style-type: none"> ● I believe that waqf institutions will channel waqf funds to waqf beneficiaries (mauquf alaih) appropriately.
SUBJECTIVE NORMS	<ul style="list-style-type: none"> ● I will be waqf in cash on the recommendation and support of my family.
	<ul style="list-style-type: none"> ● I will be waqf in cash on the recommendation and support from my teacher/lecturer/supervisor at work.
	<ul style="list-style-type: none"> ● I will be waqf in cash on the recommendation and support of Ulama or religious leaders that I follow.
	<ul style="list-style-type: none"> ● I will do cash waqf based on my environment's recommendation and the support of friends and the community.

	<ul style="list-style-type: none"> • I will do cash waqf based on the influence of information from mass media or social media.
	<ul style="list-style-type: none"> • I am increasingly convinced to do cash waqf because of government laws and regulations (MUI Fatwa (Indonesian Ulema Council) and UU (Law))
<p>PERCEIVED BEHAVIORAL CONTROL</p>	<ul style="list-style-type: none"> • I have sufficient income to do cash waqf.
	<ul style="list-style-type: none"> • I'm easy to do cash waqf as easy as I make donations or other alms.
	<ul style="list-style-type: none"> • I feel that the procedure for performing cash waqf is easy to understand.
	<ul style="list-style-type: none"> • I think it is easy to do cash waqf because of the availability of information related to cash waqf.
	<ul style="list-style-type: none"> • I think it is easy to do cash waqf because I have adequate access to waqf management institutions.
	<ul style="list-style-type: none"> • I think doing cash waqf is more flexible than waqf in other forms.
	<ul style="list-style-type: none"> • I am used to doing online transactions, so doing cash waqf is easy for me to do.
	<ul style="list-style-type: none"> • Before the Covid-19 pandemic, I often did cash waqf.
	<ul style="list-style-type: none"> • Doing cash waqf is what I used to do before
	<ul style="list-style-type: none"> • I often do cash waqf since the Covid-19 pandemic
<p>BEHAVIORAL INTENTIONS</p>	<ul style="list-style-type: none"> • I want cash waqf as a form of my charity
	<ul style="list-style-type: none"> • I intend (interested in) waqf in cash at this time.
	<ul style="list-style-type: none"> • I intend (interested in) waqf in cash in the future.
	<ul style="list-style-type: none"> • I will do cash waqf more often during the Covid-19 pandemic.
	<ul style="list-style-type: none"> • I will do cash waqf as often as possible.

APPENDIX II: RESULTS OF VALIDITY DAN RELIABILITY TEST

Variable	Indicator	SLF	T-Value	Interpretation
Knowledge	KNO1	0.74	16.83	Valid
	KNO2	0.71	15.77	Valid
	KNO3	0.68	14.99	Valid
	KNO4	0.86	20.86	Valid
	KNO5	0.8	18.82	Valid
	KNO6	0.58	12.19	Valid
Trust	TRU1	0.82	19.58	Valid
	TRU2	0.87	21.74	Valid
	TRU3	0.89	22.38	Valid
	TRU4	0.84	20.36	Valid
Religiosity	REL1	0.48	9.7	Valid
	REL2	0.63	13.59	Valid
	REL3	0.53	10.86	Valid
	REL4	0.56	12.27	Valid
	REL5	0.83	19.82	Valid
	REL6	0.84	20.06	Valid
	REL7	0.86	21.02	Valid
Attitude	ATT1	0.59	12.39	Valid
	ATT2	0.55	11.25	Valid
	ATT3	0.83	19.57	Valid
	ATT4	0.76	17.31	Valid
	ATT5	0.8	18.37	Valid
	ATT6	0.61	12.92	Valid
Subjective Norms	SUB1	0.74	16.58	Valid
	SUB2	0.81	18.77	Valid
	SUB3	0.74	16.46	Valid
	SUB4	0.78	17.91	Valid
	SUB5	0.54	11.07	Valid
	SUB6	0.63	13.41	Valid
Perceived Behavioral Control	PBC1	0.68	14.22	Valid
	PBC2	0.81	19.42	Valid
	PBC3	0.84	20.49	Valid
	PBC4	0.8	18.93	Valid
	PBC5	0.81	19.26	Valid
	PBC6	0.67	14.91	Valid
	PBC7	0.69	15.41	Valid
Past Behavior	PB1	0.84	19.07	Valid
	PB2	0.91	21.86	Valid

	PB3	0.56	11.66	Valid
Behavioural Intentions	BI1	0.67	14.58	Valid
	BI2	0.85	20.83	Valid
	BI3	0.67	14.81	Valid
	BI4	0.71	15.71	Valid
	BI5	0.81	18.93	Valid

Variable	Indicator	SLF	Error	CR Value	AVE. value	Interpretation
Knowledge	KNO1	0.74	0.45	0.71	0.70	Reliable
	KNO2	0.71	0.5			
	KNO3	0.68	0.53			
	KNO4	0.86	0.26			
	KNO5	0.8	0.35			
	KNO6	0.58	0.66			
Trust	TRU1	0.82	0.33	0.90	0.90	Reliable
	TRU2	0.87	0.24			
	TRU3	0.89	0.21			
	TRU4	0.84	0.3			
Religiosity	REL1	0.48	0.77	0.63	0.60	Reliable
	REL2	0.63	0.6			
	REL3	0.53	0.72			
	REL4	0.56	0.66			
	REL5	0.83	0.31			
	REL6	0.84	0.3			
	REL7	0.86	0.26			
Attitude	ATT1	0.59	0.65	0.63	0.62	Reliable
	ATT2	0.55	0.7			
	ATT3	0.83	0.31			
	ATT4	0.76	0.42			
	ATT5	0.8	0.42			
	ATT6	0.61	0.62			
Subjective Norms	SUB1	0.74	0.45	0.672	0.662	Reliable
	SUB2	0.81	0.35			
	SUB3	0.74	0.46			
	SUB4	0.78	0.39			
	SUB5	0.54	0.71			
	SUB6	0.63	0.6			
	PBC1	0.68	0.58	0.75	0.74	Reliable

Perceived Behavioral Control	PBC2	0.81	0.34			
	PBC3	0.84	0.29			
	PBC4	0.8	0.36			
	PBC5	0.81	0.35			
	PBC6	0.67	0.55			
	PBC7	0.69	0.52			
Past Behavior	PB1	0.84	0.3	0.80	0.76	Reliable
	PB2	0.91	0.17			
	PB3	0.56	0.68			
Behavioural Intentions	BI1	0.67	0.55	0.73	0.72	Reliable
	BI2	0.85	0.28			
	BI3	0.67	0.55			
	BI4	0.71	0.5			
	BI5	0.81	0.34			

APPENDIX III. RESULTS OF GOODNESS OF FIT TEST

The goodness of Fit Index	Passing Test Criteria	Results	Interpretation
Root Mean Square Error of Approximation (RMSEA)	RMS ≤ 0,08	0.06	Good Fit
The goodness of Fit Index (GFI)	GFI 0.90	0.79	Poor Fit
Incremental Fit Index (IFI)	IFI 0.90	0.96	Good Fit
Comparative Fit Index (CFI)	CFI 0.90	0.96	Good Fit
Tucker-Lewis Index or Non-Normed Fit Index (TLI or NNFI)	NNFI 0.90	0.96	Good Fit
Normal Fit Index (NFI)	NFI 0.90	0.94	Good Fit
Relative Fit Index (RFI)	RFI 0.90	0.93	Good Fit
Akaike Information Criterion (AIC)	The value of the positive AIC model is closer to the value of the saturated AIC than the independent AIC	AIC Models: 2621.25 Saturated AIC: 1980.00	Poor Fit
Consistent Akaike Information Criterion (CAIC)	The value of the positive CAIC model is closer to the value of saturated CAIC than independent C AIC	CAIC models: 3201.41 Saturated 6931.40	Good Fit
Parsimonious Goodness of Fit Index (PGFI)	PGFI 0.60	0.70	Good Fit