

FACTORS WHICH INFLUENCE THE INTENTION OF COMMUNITY IN CASH WAQAF IN SHARIA BANKING WITH THEORY PLANNED BEHAVIOUR (TPB) MODIFICATION APPROACH

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Abstract

This study aims to identify and analyse the influence of factors Knowledge, Attitudes, Subjective Norms, Behaviour Control, Religious Commitment, and Trust to behaviour through the intention of customers of sharia banks in Jakarta to conduct cash waqf through sharia banking. This research applies data analysis method using SmartPLS software version 2.0.m. PLS (Partial Least Square) which is a variance-based structural equation analysis (SEM) which can simultaneously perform testing of measurement models as well as testing structural models. The results of this study indicate that Attitudes, Subjective, Behaviour, Religious Commitment and Trust variables significantly influence behaviour through the intention of customers of sharia banks in Jakarta to conduct cash waqf through sharia banking. While Knowledge affects only indirectly.

Keywords : cash waqf, knowledge, attitude

Abstrak

Penelitian ini bertujuan untuk mengidentifikasi dan menganalisis pengaruh faktor Pengetahuan, Sikap, Norma Subyektif, Kontrol Perilaku, Komitmen Beragama, dan Kepercayaan terhadap perilaku melalui niat nasabah bank syariah di Jakarta untuk melakukan wakaf tunai melalui perbankan syariah. Penelitian ini menggunakan metode analisis data menggunakan perangkat lunak SmartPLS versi 2.0.m. PLS (Partial Least Square) yang merupakan analisis persamaan struktural berbasis varians (SEM) yang secara bersamaan dapat melakukan pengujian model pengukuran serta pengujian model struktural. Hasil penelitian ini menunjukkan bahwa Sikap, Subjektif, Perilaku, Komitmen Agama dan Variabel Kepercayaan berpengaruh signifikan terhadap perilaku melalui intensi nasabah bank syariah di Jakarta untuk melakukan wakaf tunai melalui perbankan syariah. Sedangkan Pengetahuan hanya mempengaruhi secara tidak langsung.

Kata kunci: wakaf uang tunai, pengetahuan, sikap

Introduction

Cash waqf is waqf in the form of money which is managed productively by nazhir, and the results are used for waqf. Nazhir, a person who wants to do cash waqf, should invest and then the results are derived profit for mauqufulaih (Fanani, 2011; Tohirin, 2010). Cash waqf can grow if it is managed such as investment funds (Tohirin, 2010; Amuda and Embi, 2013). The collection of cash waqf through sharia banking can not only develop waqf benefits for the community, but it can also improve the development of sharia banking. With regard to the function of sharia banking, Wakif can do waqf in the form of money

through sharia financial institutions (sharia banks as LKS PWU) appointed by the Board of Indonesian Waqf or Badan Wakaf Indonesia (Law No. 41 of 2004 Article 28). Waqf of moving objects in the form of money will be issued in the form of certificates of cash waqf. Certificate of cash waqf is issued and submitted by sharia financial institution to Wakif and Nazhir as proof of delivery of property waqf.

The potential of a very large cash waqf will be realized if the people have trust in surrendering their wealth to be represented, whether in physical form or in money to nazhir (Huda et al, 2015; Huda et al, 2017), because nazhir is the person who is most responsible for

the wealth of waqf he holds, both on the property of waqf itself and the results and efforts of its development. In addition, it can also be realized by optimizing the collection of money waqf through sharia banking.

Muhammed and Ahmed (2015) conducted a study entitled "Relationship Between Intention and Actual Support Towards of The Construction of Modern Waqf-Based Hospital in Uganda". The research used Theory of Planned Behaviour (TPB) developed by Ajzen (2005) to identify factors that motivate waqif for the intention of to do waqf. The study explains the relationship between intention and actual support for the construction of a modern hospital based on waqf in Uganda.

Based on the above, several main issues related to waqf and sharia banking that will be studied in the purpose of this research are: Are factors of knowledge, attitude, subjective norm, behavioural control, religious commitment, trust nazhir influence behaviour through intention of customers of sharia bank in Jakarta to do cash waqf through sharia banking?

Waqf is derived from the Arabic verb Waqafa -yaqifu-waqfan means withhold or stop. In Islamic law, waqf means surrendering a long-lasting property (possession) to a person or Nazhir (waqf manager), either an individual or a legal entity, provided that the results or benefits are used for matters in accordance with the teachings of Islamic Syariat. The wealth that has been represented is free from the property rights which constitute, and not the property of Nazhir, but belongs to God in the sense of the rights of the general public (Ahmed, 2004, Khalil, 2008)

The essence of the planned behaviour theory remains in the behaviour intentional factor but the determinant of intention is not only two (attitudes toward the behaviour concerned and subjective norms) but three, with the inclusion of perceived behavioural control (PBC) aspects (Azwar 2002, Dobocan, 2013 ; Leng et.al, 2011; Muthmainah & Cholil, 2015; Ramayah et al., 2009; Armitage et al., 2002; Gilaninia et al., 2011; Armitage & Conner, 2001; Pookulangara, 2008; Yaghoubi & Bahmani, 2010 ; Khan & Azam, 2016; King & Dennis; 2003; Ferdous & Polonsky; 2013; Ravis & Sheeran; 2003; Al-Nahdi et al., 2015; Chatzisarantis et.al, 2004; Shih & Fang, 2004; Hsu et. al, 2006).

Attitudes or morals according to Ya'qub, (1993); Hashim, (1995); Masy'ari, (1990); A. Zaenudin and Jamhari, (1998); Al-Ghazali, (1993) there are 3 namely: Morals against Allah, Morals to self and Morals against fellow human beings.

The subjective norm is the individual's perception of the social pressure of doing or not performing certain behaviours. The subjective norm can be defined and measured as a set of normative beliefs about significant reference agreement or disagreement to a behaviour (Refiana, 2002 in Santoso and Indarini, 2010). Subjective norm or Intention, according to Ash Shiddieqy (2002) has 3 parts: the intention of worship, obedient intention and sacrifice intentions.

Ajzen (2005) defines this perceived behavioural control as a reference to indicate a difficulty or ease encountered by a person in a specific behaviour intention. The more capital and opportunities people has, and the less obstacles they can anticipate, the greater their perceived behavioural control. Full behaviour according to Ghufroon and Risnawati (2010), there are 2 include: internal factors and external factors.

Glock and Strak formulate religiosity as a religious commitment (which relates to religion or belief of faith) which can be seen through the activities or behaviours of the individual concerned with the religion or beliefs of the faith. Religiosity is often identified with variety. Relegiosity is defined as how far the knowledge. How strong is faith. How the implementation of worship and rules and how deep appreciation of the religion he embraced. This is what is manifested in everyday behaviour. Religious commitment or religiosity, according to Ancok (1994), has 5 dimensions: belief dimension, worship dimension or religious practice, dimension of appreciation, dimension of practice, and dimension of religious knowledge.

Trust is the willingness of certain parties against other parties in making a transaction based on a belief that the party he believed will take action as expected. In other words, that trust will measure whether someone trusts the other as a trustworthy party, stated by Rahmawaty, 2012, Moshavi & Ghaedi, 2012; Hazrati et.al, 2012; Schwepker & Schultz, 2013.

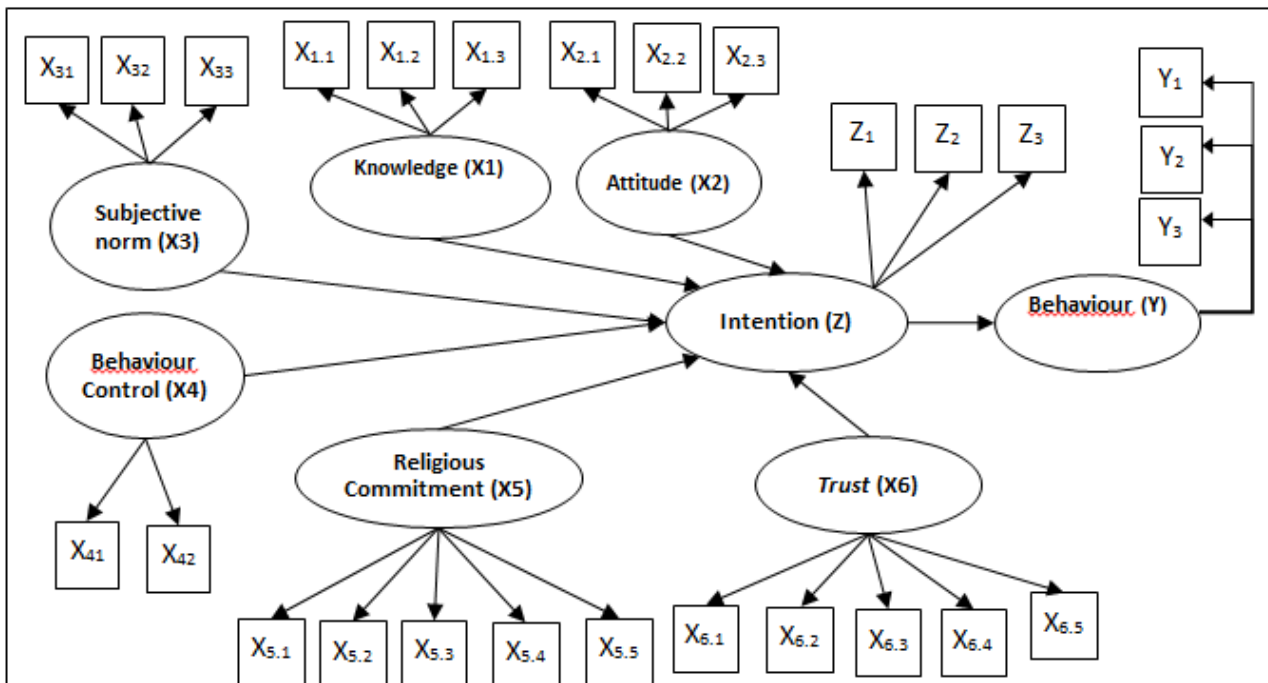
According to Koufaris and Hampton-Sosa (2004), trust indicators include: trustworthy, keep the best interest, keep the promises and commitment, believe the information provided and genuinely concerned. Sumarwan (2004) states that Consumer knowledge will influence purchasing decisions. When the consumer has more knowledge, then he will be better at making decisions, he will be more efficient and more precise in processing information and able to recover information better. (Thakur, 2005; Park et al., 2012). Engel, Blackwell and Miniard (1995) in Sumarwan (2004) stated that, the type of knowledge is divided into 3 (three) types: product, purchase and sale.

Intense variables of society according to Azjen, (2005), covering 3 parts, namely: personal factors (attitude, personality, value, emotional condition, intelligence), social factors (age, gender, race and ethnicity, education, income, religion), and Information (experience, knowledge, media). Consumer behaviour according to Islam, according to Mannan (1986) has 5 principles of behaviour in Islam,

they are: principles of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality. This study discusses the cash waqf, then from 5 indicators of consumer behaviour according to Islam, used in this study are 3 indicators, namely: the principle of morality, the principle of generosity and the principle of simplicity.

Research Methods

This research applies data analysis method using SmartPLS software version 2.0.m. PLS (Partial Least Square) which is a variance-based structural equation analysis (SEM) that can simultaneously perform testing of measurement models as well as testing structural models with structural models as follows (Picture 1). The survey was conducted at *customers of sharia banks in Jakarta*. Samples of 331 respondents were picked with accidental sampling method. The analytical method used for this research is structural equation analysis with SmartPLS software version 2.0.m. as the processing tool.



Picture 1
flow chart

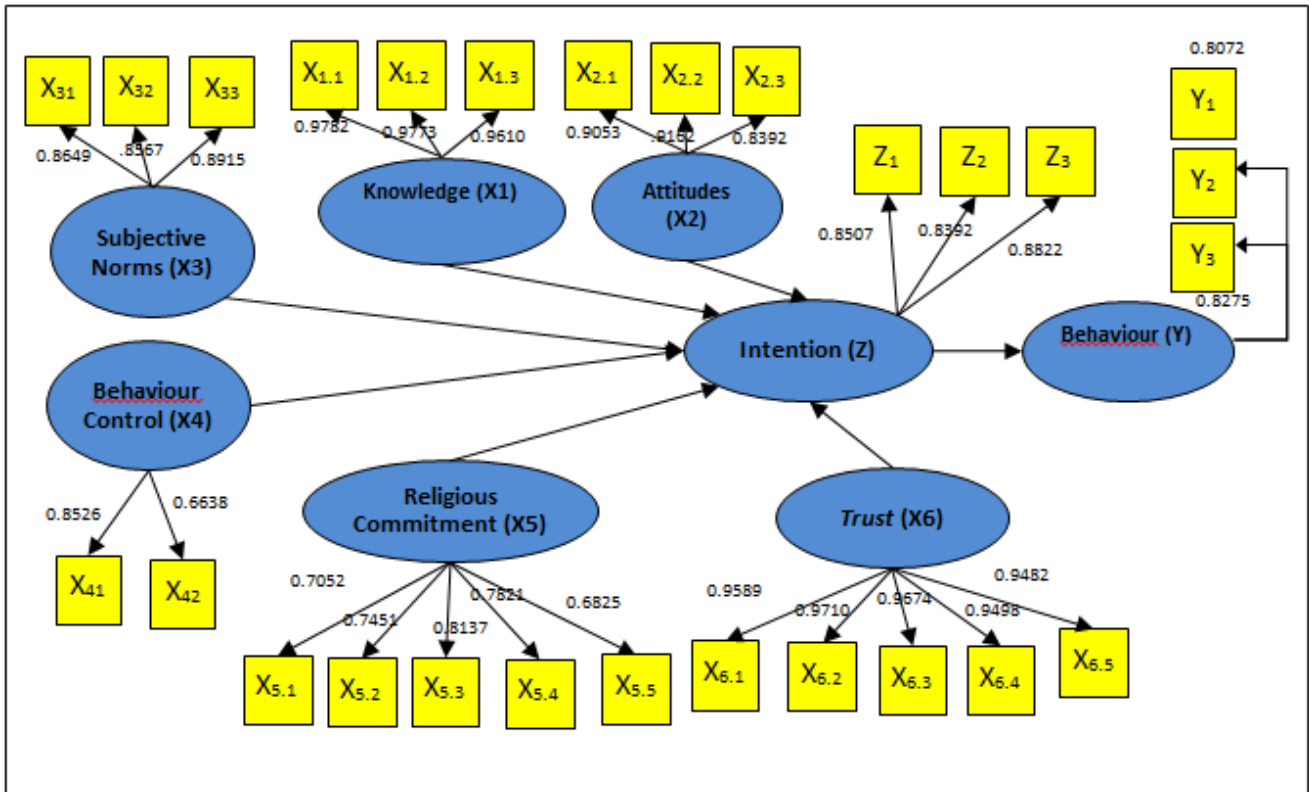
Analysis and Finding

Validity test results for Knowledge, Attitude, Subjective norm, Behaviour, Religious

Commitment, Trust, Intention, and Behaviour variables that all values of the indicator loading factor > 0.5. The indicators explain the variables

of Knowledge, Attitude, Subjective Norm, Behavioural Control, Religious Commitment, Trust, Intention, and Behaviour have a value of Loading Factor > 0.5, that these indicators are

valid to explain Knowledge, Attitude, Subjective, Behaviour Control, Religious Commitment, Trust, Intention, and Behaviour.



Picture 2

Test of Overall Validity of Knowledge Variables, Attitudes, Subjective Norms, Behaviour Control, Religious Commitment, Trust, Intention, and Behaviour

Data reliability test is done with composite reliability. Chin (1998) said that The unidimensional of the block of variables may be assessed by composite reliability (should be > 0.7).

Table 1
Composite Reliability Results

Variable	Composite Reliability
Knowledge	0,9810
Attitude / Morals	0,9175
Subjective Norm / Intent	0,9042
Behaviour control	0,7342
Religious Commitment	0,8630
Trust of Nazhir	0,9829
Intention	0,8929
Behaviour	0,8796

Source: Smart Data PLS, 2016

Taking into account the above Composite Reliability results, the overall test results are above 0.70. Thus the data variable Knowledge, Attitudes, Subjective Norms, Behavior Control, Religious Commitment, Trust, Intention, and Behavior, has been reliable and can be used to test the hypothesis.

Ghozali (2006) said that Cross Loadings aims to test the quality of data, where the correlation value of each variable with its indicator must be greater than the correlation of variables with indicators of other variables. Consider the following results:

Table 2
Result of Cross Loadings test

Indikator	X1	X2	X3	X4	X5	X6	Z	Y
X11	0,9782	0,3430	0,3908	0,6090	0,3994	0,6190	0,4631	0,5138
X12	0,9773	0,3246	0,3729	0,5908	0,3683	0,5776	0,4480	0,4829
X13	0,9610	0,3231	0,3669	0,6150	0,3526	0,5623	0,4652	0,4751
X21	0,3042	0,9053	0,6733	0,4010	0,4617	0,3175	0,5584	0,5240
X22	0,2698	0,9162	0,6933	0,4533	0,4822	0,2916	0,5603	0,5226
X23	0,3282	0,8392	0,6822	0,4130	0,5151	0,4008	0,5843	0,5726
X31	0,2914	0,6635	0,8649	0,3727	0,4270	0,2936	0,5319	0,4871
X32	0,4164	0,6710	0,8567	0,4609	0,5254	0,4493	0,5966	0,5457
X33	0,2981	0,6783	0,8915	0,3961	0,4709	0,3245	0,5656	0,4789
X41	0,6450	0,3446	0,3973	0,8526	0,4144	0,6046	0,4913	0,4536
X42	0,2497	0,4046	0,3218	0,6638	0,2149	0,0178	0,3433	0,3327
X51	0,2779	0,3218	0,3712	0,1949	0,7052	0,4019	0,3921	0,3308
X52	0,1736	0,5355	0,4599	0,3513	0,7451	0,2519	0,5036	0,4388
X53	0,3003	0,3242	0,3772	0,2593	0,8137	0,5229	0,3947	0,4007
X54	0,3510	0,3388	0,3931	0,2825	0,7821	0,5381	0,3972	0,4258
X55	0,3413	0,4699	0,4137	0,4611	0,6825	0,2826	0,4909	0,4804
X61	0,5795	0,3932	0,4211	0,4520	0,5043	0,9589	0,5242	0,4773
X62	0,6075	0,3928	0,4321	0,4550	0,5081	0,9710	0,5313	0,5058
X63	0,5627	0,3517	0,3783	0,4211	0,5023	0,9674	0,4957	0,4713
X64	0,5490	0,3430	0,3681	0,4668	0,4846	0,9498	0,4995	0,5022
X65	0,5907	0,3440	0,3735	0,4515	0,5086	0,9482	0,5408	0,4822
Z1	0,3209	0,5853	0,5947	0,4140	0,5420	0,3639	0,8507	0,5491
Z2	0,4706	0,4761	0,5203	0,4964	0,4755	0,5543	0,8392	0,5562
Z3	0,4218	0,5858	0,5577	0,5160	0,5121	0,4732	0,8822	0,6035
Y1	0,3513	0,5468	0,4720	0,3860	0,4018	0,2096	0,5322	0,8072
Y2	0,4005	0,5437	0,5780	0,4548	0,5325	0,4911	0,6118	0,8895
Y3	0,5298	0,4479	0,4043	0,4763	0,4863	0,5778	0,5312	0,8275

Source: Smart data PLS, 2016

The table above shows that the correlation value of the indicator to its variable is always greater when it is compared with cross loadings of other variables in a row. This gives the conclusion that the research data is fit and has met the criteria to be used to test the hypothesis. Hypothesis testing in this study using inner weights (structural model) processed with PLS.

The first hypothesis in this research is Knowledge influence to society behaviour. The criterion for acceptance of the hypothesis is when the statistical results in. > 1.96. Knowledge has an indirect effect on people's behaviour. Knowledge has no a direct effect on the intention with a statistical t value <1.96 of 0.7447. The direct impacts on the intention is insignificant. While the intention has a significant influence on the behaviour of society with the value of statistics > 1.96 ie 19.8015. So

it can be concluded that the indirect influence of the knowledge variable on the behaviour of society is significant, and the hypothesis can be accepted.

The second hypothesis in this research is Attitude influence to behaviour of society. Influence that have between attitude variable to behaviour of society equals to influence possessed of knowledge variable to behaviour of society. The effect that exists is the indirect influence of attitude variable on society behaviour. Attitude variable has a direct influence on intention variables with the value of t statistics of 3.5945. The statistical value between attitudes toward intentions > 1.96, so that the direct influence that exists between attitudes toward intentions is significant. So the indirect influence of attitude variable on society behaviour through intention variable is significant, and hypothesis can be accepted.

The third hypothesis in this study is subjective norms affect the behaviour of society. The acceptance criteria hypothesis is if the results statistics on the table above > 1.96. The result proved that variable of subjective norm or intention have an indirectly significant influence to the behaviour of society. Variable subjective

norms or intentions have a significant direct effect on Intention variables. This can be seen from the statistical value of 3.7405 > 1.96. Intention variables also have a direct and significant influence on community behavioural variables.

Table 3
Result for Inner Weight

	Original Sample Estimate	Mean of Subsamples	Standard Deviation	T-Statistic
X11 ← Knowledge	0.3462	0.3461	0.0088	39.2791
X12 ← Knowledge	0.3348	0.3344	0.0081	41.2905
X13 ← Knowledge	0.3477	0.3487	0.0118	29.5078
X21 ← Attitude	0.3700	0.3691	0.0147	25.1365
X22 ← Attitude	0.3713	0.3717	0.0119	31.2116
X23 ← Attitude	0.3872	0.3887	0.0171	22.6263
X31 ← Intention	0.3605	0.3606	0.0152	23.7969
X32 ← Intention	0.4044	0.4056	0.0176	22.9457
X33 ← Intention	0.3834	0.3840	0.0135	28.3218
X41 ← PBC	0.7596	0.7557	0.0509	14.9188
X42 ← PBC	0.5308	0.5338	0.0560	9.4862
X51 ← Commitment	0.2423	0.2415	0.0205	11.8200
X52 ← Commitment	0.3111	0.3097	0.0265	11.7387
X53 ← Commitment	0.2439	0.2437	0.0150	16.2152
X54 ← Commitment	0.2454	0.2451	0.0176	13.9305
X55 ← Commitment	0.3033	0.3051	0.0274	11.0826
X61 ← Trust	0.2109	0.2110	0.0063	33.7054
X62 ← Trust	0.2138	0.2139	0.0053	40.0905
X63 ← Trust (X6)	0.1995	0.1992	0.0046	43.4593
X64 ← Trust (X6)	0.2010	0.2010	0.0047	42.9523
X65 ← Trust (X6)	0.2176	0.2179	0.0072	30.3971
Y1 ← Behavior (Y)	0.3765	0.3757	0.0208	18.0734
Y2 ← Behavior (Y)	0.4328	0.4329	0.0192	22.5386
Y3 ← Behavior (Y)	0.3758	0.3761	0.0176	21.3577
Z1 ← Intention (Z)	0.3786	0.3785	0.0162	23.3577
Z2 ← Intention (Z)	0.3810	0.3800	0.0139	27.3977
Z3 ← Intention (Z)	0.4060	0.4072	0.0159	25.5208
Intention → Behavior	0.6648	0.6664	0.0336	19.8015
Commitment → Intention	0.1783	0.1802	0.0511	3.4920
Subjective Norm → Intention	0.2244	0.2227	0.0600	3.7405
Behavior control → Intention	0.1689	0.1730	0.0414	4.0783
Knowledge → Intention	0.0339	0.0383	0.0455	0.7447
Attitude → Intention	0.2112	0.2057	0.0588	3.5945
Trust → Intention	0.1753	0.1712	0.0461	3.8024

Source: *Smart data PLS, 2016*

So that the subjective norm variable or intention has an indirect influence through intention to significant community behaviour and hypothesis acceptable. The fourth hypothesis in this research is behaviour control influence to behaviour of society. The result of PLS analysis shows the value of statistical indirect effect of behavioural control on the behaviour of society > 1,96, so the fourth hypothesis can be accepted. The direct effect on the intention is also significant, since the statistical value > 1.96.

The fifth hypothesis in this research is religious commitment has an effect on to society behaviour. Religious commitment variables have an indirect effect through intention variables on community variables. The direct influence of religious commitment to the intention has a statistical value of 3.4920 > 1.96, the statistical value of intention to behaviour > 1.96, so the fifth hypothesis is acceptable.

The sixth hypothesis in this study is trust nazhir affects the behaviour of society. The effect that exists between trust and behaviour in this research is indirect influence through intention to society behaviour. The direct effect of Trust variables on intentions has a significant influence with the statistical value > 1,96. Similarly, Intention variables on community behaviour have a significant influence. The result of the statistical value indicates that the Trust variable has significant indirect effect on the behaviour of the society. So the hypothesis is acceptable.

The result of coefficient of determination (R-Square) indicates that the ability of Knowledge, Attitude, Subjective, Behaviour, Religion, and Trust in explaining Intention community to do cash waqf in sharia bank is 0,5918 or 59,18% that the other variable opportunities in explaining the variables Intention of cash waqf in Islamic banks is 40.82%. The variable of intention in explaining the behaviour of people in using cash waqf in sharia bank has coefficient of determination equal to 0,4420 or equal to 44,20%. This means that the probability of other variables in explaining the behaviour of the society to do cash waqf in Islamic banks is 55.8%.

Conclusions

Knowledge factor has no effect to intention but intention has influence to behaviour of sharia bank customer in Jakarta to do cash waqf through sharia banking. The attitude factor, subjective norm, behavioural control, religious commitment and trust in nazhir show significant influence on the behaviour through intention of sharia bank customers in Jakarta to make cash waqf through sharia banking.

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