

# Factors That Influence The Intention of The Millennial Community to do Waqf With a Modification of Theory Planned Behavior Approach

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## ABSTRACT

This research aims to analyze the influence of variables knowledge, attitudes, religious commitment, subjective norm, and the use of ICT Technology significantly influence behavior through the intention of the millennial generation in waqf in Jabodetabek. The methodology used in this study is the Structural Equation Model with the variables of knowledge, attitudes, religious commitment, subjective norms, and ICT technology as independent variables; intention as moderating variable, and waqf behavior as the dependent variable. The primary data of this study was obtained through a questionnaire survey to 290 respondents obtained through purposive random sampling from the millennial generation aged 21-40 years who live in Greater Jakarta. Then the data was analyzed using SPSS and AMOS software. Based on the results of this study, it was learned that the variable of knowledge does not affect the behavior of waqf through the intention of the millennial generation. In contrast, the variables of attitude, commitment, subjective norms, and the use of ICT technology had a positive and significant effect on waqf behavior through the intention of the millennial generation. This shows that the millennial generation, although their knowledge does not affect behavior, attitudes, commitment, subjective norms, and the use of ICT technology, have a positive and significant effect on waqf behavior results of this study indicate that the variables attitudes, religious commitment, subjective norm, and the use of ICT Technology significantly influence behavior through the intention of the millennial generation in waqf in Jabodetabek. At the same time, knowledge does not affect that behavior. This study implies that measuring consumer behavior should be equipped with additional indicators, namely intention, to analyze the behavior based on external factors and spiritual and social aspects.

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## 1. INTRODUCTION

### 1.1 Background

Waqf is an institution built and developed by Islamic culture. This institution has a vital role in the Muslim community in supporting their lives; therefore, it has become imperative in the history of Islam and the Muslims[1].

Data from the Indonesian Waqf Agency (BWI), the potential for waqf in Indonesia is currently quite large, reaching 2000 trillion with an area of 420 thousand hectares of waqf land and cash waqf reaching Rp. 188 Trillion. Meanwhile, the Ministry of Religion data explains that the amount of waqf land reaches 161,579 hectares[2].

The area of waqf assets spread over 366,595 locations is the most significant number globally. If this potential can be achieved, it can be used as a turning point for the people's economic revival.

Someone who wants to do waqf is based on several factors, including knowledge. States that knowledge only affects indirectly. Meanwhile states that knowledge has a significant effect on wakif decisions[3]. Currently, the knowledge of the Muslim community is still low, so an introduction is needed to realize the importance of waqf and its institutions. The results of the waqf literacy index survey from the Indonesian Waqf Agency in 2020[4] stated that the national waqf literacy index (ILW) score as a whole got a score of 50.48 and was in a low category..

One of the previous studies regarding people's intentions to waqf is a study conducted by (Huda, Barata, & Rahadiana, Potential Endowments (Waqf) Development Strategy Based on Waqif Household and Economic Infrastructure Index of Province in Indonesia, 2014) to calculate the potential for waqf receipts in Indonesia for each province[5]. The results of this study indicate a mapping of the potential for waqf receipts in Indonesia.

Based on the phenomenon of the gap and research gap that have been described previously, the researchers are interested in examining the relationship between knowledge, attitudes, religious commitment, subjective norms, and the use of ICT technology on the behavior of millennial people in waqf with the TBP approach to identify the factors that motivate waqif in their intentions[6] for waqf. By knowing the factors that influence the intention of waqf to do waqf, a solution will be found in the problem of potential waqf that has not been realized optimally[7].

## **1.2 Problem Identification and Problem Formulation**

### **1.2.2 Identification of Problems**

Indonesia has enormous potential in developing waqf because most of the population is Muslim. Through Law no. 41 of 2004 concerning waqf, the government provides opportunities for the development of waqf in Indonesia[8]. However, there has not been significant development of waqf, even lagging by several other Islamic countries. This fact is evidenced by several studies on the phenomenon of waqf in the country. The potential for cash waqf [9], the potential for cash waqf can reach 157 trillion annually if the community is waqf with a voucher scheme of 100 thousand waqfs per month[10]. However, in reality, the realization of waqf collection is still relatively far from the existing potential, as data in the 2019 Dompot Dhuafa annual report shows that waqf collection only reached 23.4 billion per year BWI report accumulated waqf fund collection as of February 2021, reaching 831 billion[11]. In other words, that the current collection of waqf has not reached even 1% of the existing potential, the gap between the potential and the results of the collection of cash waqf is still very far from what is expected[12].

From these studies, waqf problems in Indonesia can be formulated as follows:

1. Some Muslim communities still have a common understanding of productive waqf, nazir, and wakif.
2. There is still low awareness of waqf as a form of alms.
3. Not optimal use of information and communication technology in waqf management.
4. The realization of waqf receipts has not been optimal compared to its potential.
5. The lack of involvement of millennials in waqf matters.
6. Waqf is still understood as consumptive waqf, not productive.
7. People do not understand the difference between swaps.
8. Waqf is mostly used for the construction of mosques and Islamic boarding schools.

In line with the background of this research, there are 6 (six) Research Questions (RQ) as follows:

1. How does knowledge influence behavior through millennial intentions to waqf?
2. How does attitude influence behavior through millennial intentions to waqf?
3. How does religious commitment affect behavior through millennial intentions to waqf?
4. How do subjective norms influence behavior through millennial intentions to waqf?
5. How does the use of technology affect behavior through millennial intentions to waqf?
6. How does intention affect behavior for waqf?

### 1.3 Research Purpose

Based on the previous research questions, this study aims to analyze and prove empirically:

1. The influence of the knowledge factor on behavior through the intention of millennials to do waqf.
2. The influence of attitude factors on behavior through millennial intentions to do waqf.
3. The influence of the religious commitment factor on behavior through the millennial intention to do waqf.
4. The influence of subjective norm factors on behavior through millennial intentions to perform waqf.
5. The influence of technology influences behavior through millennial intentions to do waqf.
6. The influence of the Intention factor on millennial behavior to do waqf.

### 1.4 Benefits of Research

The theoretical benefit of this research is to contribute to literacy about measuring consumer behavior and the factors that influence it with the Theory of Planned Behavior approach by adding the variable of using ICT technology as a modification of the behavioral control variable component[13]. This theoretical approach can predict and understand motivational influences on behavior that are not under the control or will of the individual himself[14].

The benefit of the practice for the wider community is that the results of this research are expected to provide input or information for the government, waqf institutions, Islamic banking, Mazhar, and other stakeholders related to measurement and the factors that influence it. Thus all stakeholders (stakeholders) can give trust to waqf institutions[15], Islamic banks, Mazhar and also support the development of waqf so that it is expected to improve the economic welfare of the community[16].

### 1.5 Significance of Writing

This research aims to analyze the behavior of waqf with the Theory of Planned Behavior approach[17]. The difference between this research and previous research is that this research focuses on the behavior of millennial people in waqf. Previous research discusses public behavior in general[18]. In addition, this study also adds a variable that is different from previous research, namely the use of ICT technology as a modification of the behavioral control variable component [19].

## 2. LITERATURE REVIEW

### 2.1 Tawhidi String Relation (TSR) Methodology

Tawhidi String Relation (TSR) explains the oneness of God in the world system as complete, absolute, and perfect knowledge. The fundamental epistemology of the oneness of Allah comes from the Qur'an and in the real world is explained in the Sunnah of the prophet Muhammad[20].

The knowledge that comes from the Qur'an and in the implementation explained through the Sunnah will give birth to new knowledge through the process of tasbih and shura [21]. Tasbih means contemplating within oneself through remembrance and thought; the Suratic process is a process of study and deliberation to obtain Qur'anic knowledge derived from the Qur'an and Al- Hadith relating to human life and the universe world system[22]. In this system, there will be a strong interaction between humans, the Qur'an, the Sunnah, and knowledge that comes from other Sunnatullah[23]. Through interaction, integration emerges as a sign of a unified consensus among deliberation participants exploring God's knowledge. This integration, in turn, is followed by a creative evolutionary process to apply Allah's knowledge in human life in this world, which will benefit the 'ummah' both in this world and in the hereafter (al-Falah) / social wellbeing. This concept in TSR is called the IIE process, namely, Interaction, Integration, and Creative Evolution[24]. The knowledge derivation process through IIE can be seen in Figure 1.

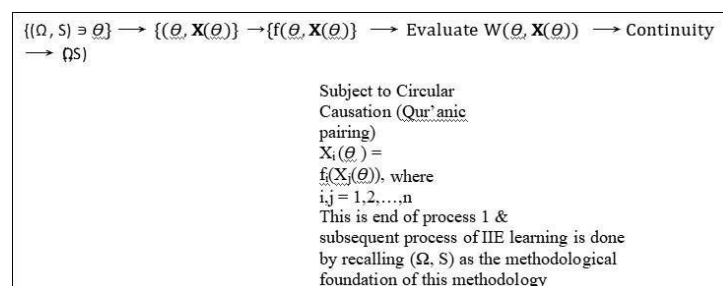


Figure 1. Knowledge Derivation Process Based on the Concept of Tawhidi String Relation

In Figure 1, it can be seen that the symbol  $\Omega$  indicates knowledge sourced from the Al- Quran, which is explained through the Sunnah (S), Based on the Qur'an and Sunnah ( $\Omega$ ), with the tasbih and sura processes, consciousness is generated in the form of knowledge and charity. is induced into social scientific variables in the world-system become , so  $X_i$  is a vector of ( $X_1, X_2, X_3, \dots, X_n$ ) which is an endogenous variable. The IIE process occurs in ( $X$ ) to realize wellbeing ( $W(\theta, X(\theta))$ ), symbolizes the evaluation of the wellbeing function which is formed from the complementarity between the variables.

So in the TSR (Tawhidi String Relation) model proposed[25], all subsystems in a system are related to each other with a circular causation pattern in realizing wellbeing. The TSR model has three premises: first, complexity and endogeneity, which means that a variable cannot stand alone and influence one another, Participatory Among People, that in realizing a common goal, namely wellbeing, every agent or person must participate in contributing. Third, Interactive, Integrative and Evolutionary (IIE) means that each variable will interact, integrate, and move dynamically (learning process) [26].

## 2.2 Tabarru' Contract

The data analysis method used in this research is the multiple linear regression method. Multiple linear regression analysis provides facilities to objectively assess the degree and character of the relationship between the independent and dependent variables. The influence between variables in this study can be known using the SPSS (Statistical Package for the Social Science) application. The form of the equation of the path is as follows:

Waqf is one of the tabarru' contracts. Tabarru contract (gratuitous contract) is all kinds of agreements concerning not-for-profit transactions (non-profit transactions) [27]. This transaction is not essentially a business transaction for commercial gain. The tabarru' contract is carried out to help in doing good (tabarru' comes from the word *birr* in Arabic, which means goodness). In the tabarru contract, the party who does the good is not entitled to require any compensation to the other party. The reward for the tabarru contract is from Allah, not from humans. However, the party doing the good deed may ask the counter-part to cover the costs incurred to perform the tabarru' contract. However, he must not take the slightest profit from the tabarru contract[28].

This tabarru' contract is a contract that is used for the benefit of the hereafter only, and this contract is not for commercial purposes. Explains further that if our goal is to profit, we use commercial contracts, namely *tijarah* contracts [29]. However, this does not mean that *Cabarrus* contracts cannot be used in commercial activities at all. The use of tabarru' contracts is vital in commercial transactions because this tabarru' contract can be used to bridge or facilitate *tijarah* contracts[30].

The results of the previous research described above and summarized in the table below show that both conceptually and actually, waqf is needed as an instrument in the economy to improve people's welfare [31]. The research conducted in this study is different from previous research in terms of research objects and research methods but has similarities to research conducted by using the Theory of Planned Behavior (TBP) [32].

This research is expected to contribute to efforts to maximize the collection of waqf through waqf institutions to improve the community's welfare, especially in Indonesia.

Table 1. Comparison of Previous Research with this Research

No	Researcher & Years	Research Title	Research Method	Research Result	Comparison with this Research
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1.	(Mohammad, 2018)	<i>Innovative Modes of Financing the Development of Waqf Property</i>	Descriptive method	waqf development projects apart from the government and semi government agencies can be financed through banks, developers, and also by waqf institutions using self-financing	This study examines the factors that influence behavior through the intention of the millennial generation in waqf.
2	(Ramli & Jalil, 2018)	<i>Corporate Waqf Model and Its Distinctive Features: The Future of Islamic Philanthropy</i>	Study of literature	The advantages of corporate waqf can be observed from several aspects: significant funds and assets, professional management team, public trust in their practices, and government recognition. Corporate waqf can be seen as the most promising model in waqf development.	The object of this research is the behavior of the millennial community in waqf
3	(Huda, Anggraini, Rini, Hudori, & Mardoni, 2020)	Accountability as a Waqf Management Solution	<i>Analytic Network Process (ANP)</i>	The priority of solutions in each aspect is divided based on the problem into each of these aspects.	This research approach is different as well as the study area
4	(Hasanah, 2020)	The Role of Waqf in Realizing Social Welfare: A Case Study of Waqf Management in South Jakarta	Qualitative Method	Waqf management in research locations is only at the stage of leading to the welfare of the people and has not been able to make it happen in real terms.	This research specifically talks about the behavior of the millennial generation in waqf and does not relate it to welfare

5	(Shalih, 2021)	waqf in sharia and its role in community development	Qualitative Method	Waqf has a significant role in maintaining the pillars of maqasid shari'ah	This research does not examine the maqasid shari'ah
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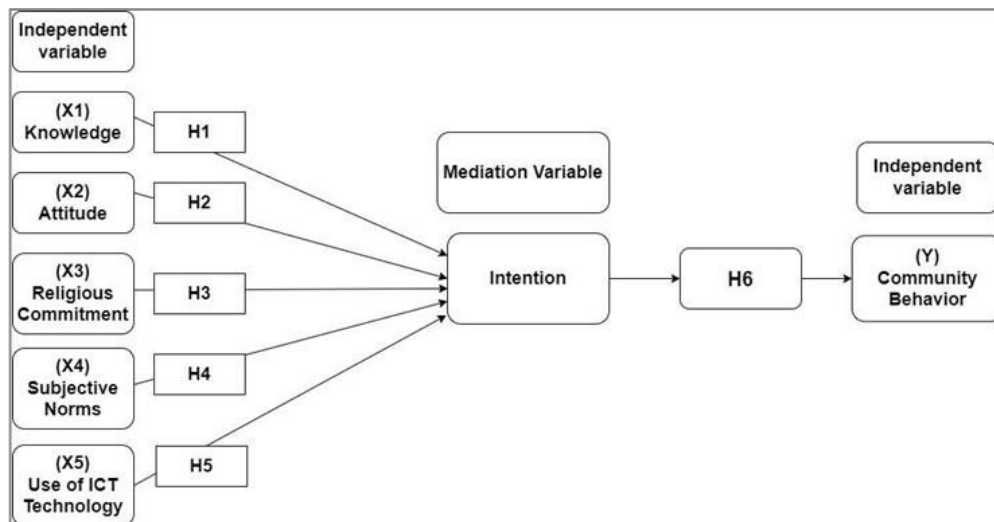


Figure 2. Conceptual Framework

The variables used in this study are Knowledge, Attitudes, Religious Commitment, Subjective Norms, Use of ICT Technology on Community Intentions, and Community Behavior in Millennial Society[33]. The exogenous variables are Knowledge, Attitude, Religious Commitment, Subjective Norms, Use of ICT Technology; endogenous variables are people's behavior.

### 3. RESEARCH METHODOLOGY

This research is research in the form of hypothesis testing, which aims to test hypotheses derived from available theories and previous research. This study will discuss the influence of knowledge, attitudes, religious commitment, subjective norms, and ICT technology on behavior through the intentions of millennials in Indonesia. The analysis used is Structural Equation Modeling (SEM)[34].

This research is also a quantitative descriptive study using primary data obtained through a survey using a questionnaire instrument distributed via google form to respondents. In addition, it is also equipped with secondary data sourced from publications in both print and electronic media[35]. This research is confirmatory research, which is a research activity carried out to test or prove the truth of pre-existing knowledge through the determination of hypotheses. This research is quantitative in short-term research because it will be carried out in under one year[36].

#### 3.1 Data Analysis Method

The analytical method used in this research is using SEM (Structural Equation Modeling) using the AMOS program and with the help of SPSS software[37]. SEM model is a multivariate analysis technique that combines factor analysis and path analysis, allowing researchers to simultaneously test and estimate the relationship between multiple exogenous and endogenous multiple indicators. Factor analysis uses a maximum likelihood approach, allowing researchers to test the hypothesis that several factors can describe the intercorrelation between variables[38]. The hypothesis will be tested at an error rate of 5% and a significance level of 95%.

### 4. RESULTS AND DISCUSSION

#### 4.1 Validity test

Validity is carried out to measure the accuracy and accuracy of the measuring instrument in carrying out its function [39]. The validity test was carried out using the Pearson correlation technique on each question item in each construct to the total score of the construct. If each item has a positive correlation coefficient value with a significance value of test results less than 0.05, then it can be stated that the question item is valid;

otherwise, if each item has a negative coefficient value or the significance value of the test results is more significant than 0.05 then the question item is invalid[40].

Table 1. 30 Sample Questionnaire Validity Test Results

Construct/Variable	Statement Items	<i>Pearson R</i>	<i>P-Value</i>	Decision
Knowledge	A.1	0,963**	0,000	Valid
	A.2	0,852**	0,000	Valid
	A.3	0,963**	0,000	Valid
Attitude	B.1	0,653**	0,000	Valid
	B.2	0,958**	0,000	Valid
	B.3	0,653**	0,000	Valid
Religious Commitment	C.1	0,793**	0,000	Valid
	C.2	0,899**	0,000	Valid
	C.3	0,915**	0,000	Valid
	C.4	0,812**	0,000	Valid
Subjective Norms	D.1	0,983**	0,000	Valid
	D.2	0,983**	0,000	Valid
Use of ICT Technology	E.1	0,894**	0,000	Valid

	E.2	0,815**	0,000	Valid
Intention Consumer	F.1	0,838**	0,000	Valid
	F.2	0,909**	0,000	Valid
	F.3	0,935**	0,000	Valid
Consumer behavior	G.1	0,846**	0,000	Valid
	G.2	0,669**	0,000	Valid
	G.3	0,757**	0,000	Valid

The table above describes the results of the Validity Test, all measuring tools, namely Knowledge, Attitudes, Religious Commitment, Subjective Norms, Users of ICT Technology, Consumer Intentions, and Consumer Behavior. All measuring instruments meet the requirements, and it can be concluded that the measuring instruments in this study are valid.[41]

#### 4.2 Reliability Test

The basis used in making decisions on reliability testing is if the value of Cronbach's Alpha is more significant than 0.70, then the questionnaire or questionnaire can be called reliable.

Table 3. Reliability Test Results

Variable	Construct Reliability	Conclusion
Knowledge	0,916	Reliable
Attitude	0,649	Reliable
Religious Commitment	0,862	Reliable
Subjective Norms	0,965	Reliable



Use of ICT . Technology	0,625	Reliable
Intention Consumer	0,862	Reliable
Consumer Behavior	0,616	Reliable

Based on the study results, it was found that the influence of knowledge on behavior through the intention of the Millennial generation in waqf is shown by the CR value of 0.704 ( $p = 0.481 > 0.05$ ).  $H_0$  is accepted, and  $H_a$  is rejected, meaning that there is no influence between knowledge on behavior through the intention of the millennial generation. In waqf[42].

Based on descriptive analysis, the knowledge about waqf owned by the respondents is excellent; this shows that the Millennial generation already has good knowledge of waqf, even though good waqf knowledge does not guarantee interest in waqf. This follows research conducted[43], where the variable of waqf knowledge has no significant effect on interest in waqf. Based on the results of the study, it is known that the influence between attitudes towards consumer behavior is indicated by a CR value of 2.340 ( $p = 0.019 < 0.05$ ), then  $H_0$  is rejected, and  $H_a$  is accepted, meaning that there is a positive and significant influence between attitudes towards the intentions of the Millennial generation.

This result is by the theory (Hasyim & Nurohman, 2021), which shows that attitude affects a person's intention to perform cash waqf[44].

## 5. CONCLUSION

Based on the results of this study, it was found that the knowledge variable did not affect the behavior of waqf through the intention of the millennial generation[45]. In contrast, the variables of attitude, commitment, subjective norms, and the use of ICT technology had a positive and significant effect on waqf behavior through the intention of the millennial generation[46]. This shows that although knowledge does not affect behavior, attitudes, commitment, subjective norms, and the use of ICT technology, the millennial generation has a positive and significant effect on waqf behavior.

Moreover, the results of the study can be concluded as follows:

1. Knowledge does not significantly affect the intention of the millennial generation in waqf in Jabodetabek.
2. Attitudes have a positive and significant influence on the intention of the millennial generation in waqf.
3. Religious commitment has a positive and significant influence on the intention of the millennial generation in waqf.
4. Subjective norms have a positive and significant influence on the intention of the millennial generation in waqf.
5. The use of ICT technology has a positive and significant influence on the intention of the millennial generation in waqf.
6. Consumer intentions have a positive and significant influence on the behavior of the millennial generation in waqf.

### 5.1 Research Implication

The findings in this study strengthen the concepts and theories related to measuring consumer behavior. The novelties revealed from the results of this study in detail are as follows:

1. The Theory of Planned Behavior approach can measure consumer behavior by adding the variable of using ICT technology as a modification of the behavioral control variable component.
2. Good knowledge about waqf, supported by a good attitude and solid religious commitment as well as subjective norms or great intentions as well as the use of ICT technology in waqf, have an impact on people's intentions to waqf so that it will shape people's behavior, especially millennials to do waqf.
3. The factors that can influence people's behavior in waqf are attitudes, religious commitments, subjective norms, and the variable of using ICT technology through the

community's intention to waqf. These results provide a new model in viewing people's behavior, especially the millennial generation[47].

## 5.2 Research suggestions

The results of this study become the basis for the author to provide some suggestions, namely as follows:

1. The institution responsible for the development of waqf and the wider community must optimally increase the knowledge and intentions of the community in waqf to increase the realization of waqf receipts. National socialization and campaigns are needed. Activities are held to increase public literacy about waqf held by institutions responsible for waqf development by inviting community elements from academics, practitioners, and the general public to stimulate them to know more interested vying for waqf.
2. Waqf institutions can develop ways of collecting waqf funds by making attractive and accessible applications for the community in the context of waqf. For that, we need professionals who know about the development of ICT technology.

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